

Transcript: VICTORIA

Taylor-5137474108440576-5240085977415680

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yeah, I need to make doctor's appointment for my wife and one for myself. Okay. Um, so we're just the- we're just benefits administrators. Are you enrolled into coverage? Yeah. I'm supposedly enrolled, yeah. Okay. What's the name of the agency- Uh, 12 numbers and- Huh? What's the name of the agency you work for? Uh, it's, it's, um, Superior Skilled Trade. And the last four of your Social? Uh, uh, 3911. And your first and last name? Gerald, G-E-R-A-L-D. Last name's Clason, C-L-A-A-S-E-N. Okay. Uh, do you mind verifying your address and date of birth? Yeah. It's 8713 East Rancho Mista Drive in Scottsdale, Arizona 85251. And your date of birth? 01191975. Okay. Phone number is gonna be, uh, 602 and then 727-0805? Yes. And email is, uh, fine and then, uh, soccal@gmail.com? Yes. Okay. So, I do see that you're enrolled into coverage. Um, it looks like you have vision, dental, the VIP Classic Medical, short-term disability and term life are employee only, and then the MEC medical for you and your spouse. Um, now it looks like it just- the enrollment just became active on Monday? Yeah. So you should be receiving your ID cards here soon. Okay. Typically takes about 7 to 10 business days to get those. All right. Now, we are missing a couple of things so we're missing your spouse's information for the MEC preventative medical. Uh-huh. Um, and then it looks like I'm also missing a beneficiary for your term life policy. Yeah, it'd be my wife. Okay. So what is your, your wife's name? Her name is Kirstyn. K-I-R-S-T-Y-N. Uh, Paquette, P-A-Q-U-E-T. Okay, so last name is P-A-Q-U-E-T? Yes. And then first name is gonna be K-I-R-S-T-Y-N. I'm sorry. K-I-R-S-T-Y-N. Right, so K-I-R-S-T-Y-N, and what is her date of birth? It's 08051986. And then her full Social? I don't have her Social on hand. She's at home, I'm at work right now. Okay. So I'll just put all zeros for now so I can get her listed as a dependent and then if you'll just call us back with that, we can add her Social then. Okay. Okay. And just to make sure I'm understanding, are you wanting her to be the beneficiary for the term life as well? Y- yes. Okay. Give me one second. All right. Okay. So, um, I went ahead and listed her as a dependent and then also as the beneficiary. Now just to reiterate, she's only on one of the medical plans that you enrolled in to which is for the preventative services. So that's like, um, yearly physicals, vaccinations and preventative screenings. Okay. Now, for that plan specifically, you guys would need to stay within the network. So if you're trying to find a provider in network, you can go onto the website multiplan.com or I can give you a phone number to call and they can help you find a provider. Okay. Um, yeah. If you can give me the phone number, I guess. Okay. Yeah, 'cause well, see the thing is, is I'm- I'm working in- I'm working in, um, in Nevada right now. I'm in Reno, so I'm not even... And we're in, um, working at Tesla in Reno right now, so. Okay. I mean, so again, we're just your administrator. I'm just trying to find- I'm trying to find her some mental health. I'm just trying to find her some mental health out here, that's what we need to get her. Okay. So a couple of things. Again, the plan

that she's on is just for preventative care. So that's gonna mean things like- Okay. So can I put her on a better... Could I- Could I put her on a- a- a better one? I mean, we don't necessarily have a better plan. So let me just explain a couple of things to you. The plan that she's on is just for her preventative services, so that's yearly physicals, vaccinations and preventative screenings. Now, that plan- Oh, yeah. ... does also come with, um... Let's see. Actually, no, that's pretty much all that plan covers. Now you do have the VIP Classic, which is basically a hospital indemnity plan, so it provides coverage for, you know, hospitalization, emergency room, urgent care, um, and it does have coverage for physician's office visits, but I'm not too sure, with us just being your administrators, we're not the actual insurance company, I'm not sure if there is coverage for mental health services or not on that plan. Oh. Okay. So you'll have to verify i-... you know, with the insurance carrier for the hospital indemnity, if they have coverage for that- Okay. ... under that plan. Now, I know that we have a separate benefit, um, it's a behavioral health benefit, but that is all- Uh-huh. ... virtual and you would have to use one of the counselors, um, within the program. And there's no- Okay. ... psychiatry to it. So it's just counseling. Okay. All right. So are you wanting to add on the behavioral health or do you want to reach out to the insurance carrier for your VIP Classic plan? Yeah, I'll probably just reach- Yeah, I'll just, I'll just reach out to them about it, I guess. Okay. So do you have a pen and paper nearby so I can give you a few phone numbers? Yeah, go ahead. All right. So the phone number for the insurance carrier for your VIP Classic is American Public Life. Oh. Their phone number is 800-256- 256- Yes, sir. 8606. 8606. All right. And again, that's going to be the insurance carrier for the VIP Classic plan, so they'll be able to tell you if there is any coverage for mental health. Now, if they- Okay. ... say that there is and you decide that you want to add her on to that plan, you'll need to call us back to add her on. Okay. Now I'm going to give you another phone number. This other phone number is for MultiPlan, and that's where you would call to find a provider in your area. Okay. That phone number is 800-457-1403. Okay. Yes, sir. Okay, thank you. You're welcome. Have a wonderful day. You too. Bye-bye. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Yeah, I need to make doctor's appointment for my wife and one for myself.

Speaker speaker_0: Okay. Um, so we're just the- we're just benefits administrators. Are you enrolled into coverage?

Speaker speaker_1: Yeah. I'm supposedly enrolled, yeah.

Speaker speaker_0: Okay. What's the name of the agency-

Speaker speaker_1: Uh, 12 numbers and- Huh?

Speaker speaker_0: What's the name of the agency you work for?

Speaker speaker_1: Uh, it's, it's, um, Superior Skilled Trade.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: Uh, uh, 3911.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Gerald, G-E-R-A-L-D. Last name's Clason, C-L-A-A-S-E-N.

Speaker speaker_0: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. It's 8713 East Rancho Mista Drive in Scottsdale, Arizona 85251.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 01191975.

Speaker speaker_0: Okay. Phone number is gonna be, uh, 602 and then 727-0805?

Speaker speaker_1: Yes.

Speaker speaker_0: And email is, uh, fine and then, uh, soccal@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So, I do see that you're enrolled into coverage. Um, it looks like you have vision, dental, the VIP Classic Medical, short-term disability and term life are employee only, and then the MEC medical for you and your spouse. Um, now it looks like it just- the enrollment just became active on Monday?

Speaker speaker_1: Yeah.

Speaker speaker_0: So you should be receiving your ID cards here soon.

Speaker speaker_1: Okay.

Speaker speaker_0: Typically takes about 7 to 10 business days to get those.

Speaker speaker_1: All right.

Speaker speaker_0: Now, we are missing a couple of things so we're missing your spouse's information for the MEC preventative medical.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Um, and then it looks like I'm also missing a beneficiary for your term life policy.

Speaker speaker_1: Yeah, it'd be my wife.

Speaker speaker_0: Okay. So what is your, your wife's name?

Speaker speaker_1: Her name is Kirstyn. K-I-R-S-T-Y-N. Uh, Paquette, P-A-Q-U-E-T.

Speaker speaker_0: Okay, so last name is P-A-Q-U-E-T?

Speaker speaker_1: Yes.

Speaker speaker_0: And then first name is gonna be K-I-R-

Speaker speaker_1: S-T-Y-N.

Speaker speaker_0: I'm sorry.

Speaker speaker_1: K-I-R-S-T-Y-N.

Speaker speaker_0: Right, so K-I-R-S-T-Y-N, and what is her date of birth?

Speaker speaker_1: It's 08051986.

Speaker speaker_0: And then her full Social?

Speaker speaker_1: I don't have her Social on hand. She's at home, I'm at work right now.

Speaker speaker_0: Okay. So I'll just put all zeros for now so I can get her listed as a dependent and then if you'll just call us back with that, we can add her Social then.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: And just to make sure I'm understanding, are you wanting her to be the beneficiary for the term life as well?

Speaker speaker_1: Y- yes.

Speaker speaker_0: Okay. Give me one second.

Speaker speaker_1: All right.

Speaker speaker_0: Okay. So, um, I went ahead and listed her as a dependent and then also as the beneficiary. Now just to reiterate, she's only on one of the medical plans that you enrolled in to which is for the preventative services. So that's like, um, yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, for that plan specifically, you guys would need to stay within the network. So if you're trying to find a provider in network, you can go onto the website [multiplan.com](https://www.multiplan.com) or I can give you a phone number to call and they can help you find a provider.

Speaker speaker_1: Okay. Um, yeah. If you can give me the phone number, I guess.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah, 'cause well, see the thing is, is I'm- I'm working in- I'm working in, um, in Nevada right now. I'm in Reno, so I'm not even... And we're in, um, working at Tesla in Reno right now, so.

Speaker speaker_0: Okay. I mean, so again, we're just your administrator.

Speaker speaker_1: I'm just trying to find- I'm trying to find her some mental health. I'm just trying to find her some mental health out here, that's what we need to get her.

Speaker speaker_0: Okay. So a couple of things. Again, the plan that she's on is just for preventative care. So that's gonna mean things like-

Speaker speaker_1: Okay. So can I put her on a better... Could I- Could I put her on a- a- a better one?

Speaker speaker_0: I mean, we don't necessarily have a better plan. So let me just explain a couple of things to you. The plan that she's on is just for her preventative services, so that's yearly physicals, vaccinations and preventative screenings. Now, that plan-

Speaker speaker_2: Oh, yeah.

Speaker speaker_0: ... does also come with, um... Let's see. Actually, no, that's pretty much all that plan covers. Now you do have the VIP Classic, which is basically a hospital indemnity plan, so it provides coverage for, you know, hospitalization, emergency room, urgent care, um, and it does have coverage for physician's office visits, but I'm not too sure, with us just being your administrators, we're not the actual insurance company, I'm not sure if there is coverage for mental health services or not on that plan.

Speaker speaker_2: Oh. Okay.

Speaker speaker_0: So you'll have to verify i-... you know, with the insurance carrier for the hospital indemnity, if they have coverage for that-

Speaker speaker_2: Okay.

Speaker speaker_0: ... under that plan. Now, I know that we have a separate benefit, um, it's a behavioral health benefit, but that is all-

Speaker speaker_2: Uh-huh.

Speaker speaker_0: ... virtual and you would have to use one of the counselors, um, within the program. And there's no-

Speaker speaker_2: Okay.

Speaker speaker_0: ... psychiatry to it. So it's just counseling.

Speaker speaker_2: Okay. All right.

Speaker speaker_0: So are you wanting to add on the behavioral health or do you want to reach out to the insurance carrier for your VIP Classic plan?

Speaker speaker_2: Yeah, I'll probably just reach- Yeah, I'll just, I'll just reach out to them about it, I guess.

Speaker speaker_0: Okay. So do you have a pen and paper nearby so I can give you a few phone numbers?

Speaker speaker_2: Yeah, go ahead.

Speaker speaker_0: All right. So the phone number for the insurance carrier for your VIP Classic is American Public Life.

Speaker speaker_2: Oh.

Speaker speaker_0: Their phone number is 800-256-

Speaker speaker_2: 256-

Speaker speaker_0: Yes, sir. 8606.

Speaker speaker_2: 8606. All right.

Speaker speaker_0: And again, that's going to be the insurance carrier for the VIP Classic plan, so they'll be able to tell you if there is any coverage for mental health. Now, if they-

Speaker speaker_2: Okay.

Speaker speaker_0: ... say that there is and you decide that you want to add her on to that plan, you'll need to call us back to add her on.

Speaker speaker_2: Okay.

Speaker speaker_0: Now I'm going to give you another phone number. This other phone number is for MultiPlan, and that's where you would call to find a provider in your area.

Speaker speaker_2: Okay.

Speaker speaker_0: That phone number is 800-457-1403.

Speaker speaker_2: Okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_2: Okay, thank you.

Speaker speaker_0: You're welcome. Have a wonderful day.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_0: Thank you.