

## **Transcript: VICTORIA**

**Taylor-5236189209739264-5469767986233344**

### **Full Transcript**

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Uh, yes. Uh, my name is Joyce Steele and I am employed by ATC Staffing out of Portland, Oregon. And I wanted to cancel my Benefits in a Card. Okay. Uh, what is the last four of your social? 9538. Okay. And do you mind verifying your address and date of birth? Uh, date of birth is July 12th, 1965. Address is 1636 Southeast Barberry Avenue, Dallas, Oregon 97338. And then phone number 503-31-, uh, 314-9727? Correct. And then email is joyces1450@gmail? Yes. Okay. So, it looks like I would be able to cancel the dental and vision with no problem, however, the medical is actually under section 125. Oh. And any plans under section one- I didn't realize I had dental. Yeah, so you have dental, vision and the VIP Plus Medical Plan. Okay. So, I, I interrupted you. Go ahead and, um, what, what were you saying about, um, the medical? Yeah, so medical is under an IRS code of section 125, which basically allows you to pay your share of the premium with pre-tax dollars. Yeah. Because of that, the IRS does put stipulations on when you can change or cancel plans under that code. Okay. Um, so you're outside of your personal open enrollment period, which is only 30 days- Okay. ... from the date of your first check. Okay. The only other time you can cancel plans under that code is during the company's open enrollment period, which they're currently not in. So when is there open enrollment? Do you have that data on you? Yeah, so it looks like they typically have open enrollment during December of every year. Oh, December? Okay. Mm-hmm. And so, what if, uh, what if I switch companies and go to a different company for, uh, employment? Yeah, I mean, it'll essentially cancel out on its, on its own, unless you continue the coverage through COBRA. Okay. Mm-hmm. Because I worked for, uh, a different company and, and my last day was, uh, March 9th of 2024, and they continued to bill me for the insurance, that's why I'm asking. And so I don't wanna have to go through that again if I decide to, to go to a different company. No, so the, the way that you pay for this coverage is by a deduction made outta your check issued by ATC. So, if you're no longer- Mm-hmm. ... employed by ATC, there's not a way to take money for the coverage. So eventually- Okay. Well- ... it will cancel out on its own unless you continue it through COBRA. Okay. All right. And, um, so would, would you be willing to send me something? 'Cause I, I'm paying for dental insurance myself, um, so I'm wondering if you could send me, um, like via email, like a dental card so I can give that to the, the dental office when I'm there in a couple of weeks? Yeah, I can look up all your ID cards and send it to your email. Okay. Now are you wanting to cancel the dental and vision? 'Cause I can cancel- Nope. ... those plans. Nope, nope. Okay, so you're just gonna keep everything then? Yeah. So what if I, I, I went and I got a pair of glasses because my glasses broke? Um, and I went to Costco. Could I get a reimbursement for that? Is that an option? Well, you have vision coverage with MetLife. Um, I believe you would have to see a provider that accepts the MetLife coverage, though. I see. I'm just not- Okay. ... too sure my,

myself if Costco is one of those providers. Gray areas, yeah. Okay. Yeah, if you wouldn't mind sending me that, that would be a benefit I could, you know, save a little extra then, um, kinda go from there. Okay. Uh, give me- But, uh, how- ... just a few seconds. Okay. I'm sorry, go ahead. And then when you're, when you're caught up I have one last question for you. You can go ahead. What is the total, um, I'm paying for dental, vision and, uh, the Benefits in a Card? Well, Benefits in a Card is just the name of our company. So what you have- Oh. ... is medical, dental and vision for employee only. And it's in total \$37.50 a week. Okay, so \$110. So if I had to go to the hospital, um, hypothetically, um, how does that work? So the insurance will... There's no... This is not Major Medical, so there's not a copay or deductible, um, associated with it, the benefits you get with medical. How it works is the insurance will pay a set dollar amount towards each benefit, and then you just pay the remainder of the bill. Um, some of the hospitalization benefits, the insurance will pay \$1,000 towards the admission, which they cover a max of one day. Hospital confinement benefit, they cover \$100 a day for the max of 30 days. Um, intensive care unit benefits, they'll cover \$200 a day with a max of 20 days. Um, you do also have some surgical benefits, so surgery in hospital, hospital outpatient, uh, facility or freestanding outpatient surgery center, they'll pay \$1,000 a day with a max of one day. Surgery in a physician's office, they'll pay \$250 of, um, a day with a max of two days. Um, if you have to go to the emergency- So, uh, what if it's... What if it's elective surgery? That might- Does Benefits in a Card still- still pay \$1,000 a day for one day? That might be something that you have to verify with the actual insurance company. So Benefits in a Card, we're just your benefits administrators, we're not the actual insurance carrier. Right. Right. So- The actual insurance carrier for your medical is American Public Life and I believe that might be something you want to verify with them. Okay. So do you have a- a number for them? Sure. Give me one second. Their phone number is 800-256-8606. 800-256-8606. Correct. So I can call them and ask if I'm having, uh, surgery if they could, uh, if- if that qualifies? Yes. That's the actual insurance carrier, so they should be able to go into further details with you on the coverage. And then, um, get that information given, do I have, like, a- a number or an enrollment number or a card number that I have to give them when I call? Um, I'm looking up all your ID cards now so that I can send that to your email. Everything you sh- you would need should be on the ID card for that. Okay. All right. So I'll wait for you to send that and then I'll give them a call. Okay. Give me just a few seconds, I'm almost done downloading your ID cards. Okay. And then just to make sure, the email is gonna be joyce.s1458@gmail.com? That's correct. Okay. And I'm also gonna include in this email, um, instructions on how to find in-network providers for you as well. Perfect. All right. We just sent that off, you should get it here in a few seconds. All righty. Was there anything else that, uh, you might need help with? No, you've done fabulous. Thank you so much for educating me on this and I'll, um, go from here. All righty. You have a wonderful day. Thank you. You too. Bye-bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Uh, yes. Uh, my name is Joyce Steele and I am employed by ATC Staffing out of Portland, Oregon. And I wanted to cancel my Benefits in a Card.

Speaker speaker\_0: Okay. Uh, what is the last four of your social?

Speaker speaker\_1: 9538.

Speaker speaker\_0: Okay. And do you mind verifying your address and date of birth?

Speaker speaker\_1: Uh, date of birth is July 12th, 1965. Address is 1636 Southeast Barberry Avenue, Dallas, Oregon 97338.

Speaker speaker\_0: And then phone number 503-31-, uh, 314-9727?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And then email is joyces1450@gmail?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So, it looks like I would be able to cancel the dental and vision with no problem, however, the medical is actually under section 125.

Speaker speaker\_1: Oh.

Speaker speaker\_0: And any plans under section one-

Speaker speaker\_1: I didn't realize I had dental.

Speaker speaker\_0: Yeah, so you have dental, vision and the VIP Plus Medical Plan.

Speaker speaker\_1: Okay. So, I, I interrupted you. Go ahead and, um, what, what were you saying about, um, the medical?

Speaker speaker\_0: Yeah, so medical is under an IRS code of section 125, which basically allows you to pay your share of the premium with pre-tax dollars.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Because of that, the IRS does put stipulations on when you can change or cancel plans under that code.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so you're outside of your personal open enrollment period, which is only 30 days-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... from the date of your first check.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The only other time you can cancel plans under that code is during the company's open enrollment period, which they're currently not in.

Speaker speaker\_1: So when is there open enrollment? Do you have that data on you?

Speaker speaker\_0: Yeah, so it looks like they typically have open enrollment during December of every year.

Speaker speaker\_1: Oh, December? Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And so, what if, uh, what if I switch companies and go to a different company for, uh, employment?

Speaker speaker\_0: Yeah, I mean, it'll essentially cancel out on its, on its own, unless you continue the coverage through COBRA.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Because I worked for, uh, a different company and, and my last day was, uh, March 9th of 2024, and they continued to bill me for the insurance, that's why I'm asking. And so I don't wanna have to go through that again if I decide to, to go to a different company.

Speaker speaker\_0: No, so the, the way that you pay for this coverage is by a deduction made outta your check issued by ATC. So, if you're no longer-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... employed by ATC, there's not a way to take money for the coverage. So eventually-

Speaker speaker\_1: Okay. Well-

Speaker speaker\_0: ... it will cancel out on its own unless you continue it through COBRA.

Speaker speaker\_1: Okay. All right. And, um, so would, would you be willing to send me something? 'Cause I, I'm paying for dental insurance myself, um, so I'm wondering if you could send me, um, like via email, like a dental card so I can give that to the, the dental office when I'm there in a couple of weeks?

Speaker speaker\_0: Yeah, I can look up all your ID cards and send it to your email.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now are you wanting to cancel the dental and vision? 'Cause I can cancel-

Speaker speaker\_1: Nope.

Speaker speaker\_0: ... those plans.

Speaker speaker\_1: Nope, nope.

Speaker speaker\_0: Okay, so you're just gonna keep everything then?

Speaker speaker\_1: Yeah. So what if I, I, I went and I got a pair of glasses because my glasses broke? Um, and I went to Costco. Could I get a reimbursement for that? Is that an option?

Speaker speaker\_0: Well, you have vision coverage with MetLife. Um, I believe you would have to see a provider that accepts the MetLife coverage, though.

Speaker speaker\_1: I see.

Speaker speaker\_0: I'm just not-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... too sure my, myself if Costco is one of those providers.

Speaker speaker\_1: Gray areas, yeah. Okay. Yeah, if you wouldn't mind sending me that, that would be a benefit I could, you know, save a little extra then, um, kinda go from there.

Speaker speaker\_0: Okay. Uh, give me-

Speaker speaker\_1: But, uh, how-

Speaker speaker\_0: ... just a few seconds.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I'm sorry, go ahead.

Speaker speaker\_1: And then when you're, when you're caught up I have one last question for you.

Speaker speaker\_0: You can go ahead.

Speaker speaker\_1: What is the total, um, I'm paying for dental, vision and, uh, the Benefits in a Card?

Speaker speaker\_0: Well, Benefits in a Card is just the name of our company. So what you have-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... is medical, dental and vision for employee only. And it's in total \$37.50 a week.

Speaker speaker\_1: Okay, so \$110. So if I had to go to the hospital, um, hypothetically, um, how does that work?

Speaker speaker\_0: So the insurance will... There's no... This is not Major Medical, so there's not a copay or deductible, um, associated with it, the benefits you get with medical. How it works is the insurance will pay a set dollar amount towards each benefit, and then you just pay the remainder of the bill. Um, some of the hospitalization benefits, the insurance will pay \$1,000 towards the admission, which they cover a max of one day. Hospital confinement benefit, they cover \$100 a day for the max of 30 days. Um, intensive care unit benefits, they'll

cover \$200 a day with a max of 20 days. Um, you do also have some surgical benefits, so surgery in hospital, hospital outpatient, uh, facility or freestanding outpatient surgery center, they'll pay \$1,000 a day with a max of one day. Surgery in a physician's office, they'll pay \$250 of, um, a day with a max of two days. Um, if you have to go to the emergency-

Speaker speaker\_1: So, uh, what if it's... What if it's elective surgery?

Speaker speaker\_0: That might-

Speaker speaker\_1: Does Benefits in a Card still- still pay \$1,000 a day for one day?

Speaker speaker\_0: That might be something that you have to verify with the actual insurance company. So Benefits in a Card, we're just your benefits administrators, we're not the actual insurance carrier.

Speaker speaker\_1: Right. Right. So-

Speaker speaker\_0: The actual insurance carrier for your medical is American Public Life and I believe that might be something you want to verify with them.

Speaker speaker\_1: Okay. So do you have a- a number for them?

Speaker speaker\_0: Sure. Give me one second. Their phone number is 800-256-8606.

Speaker speaker\_1: 800-256-8606.

Speaker speaker\_0: Correct.

Speaker speaker\_1: So I can call them and ask if I'm having, uh, surgery if they could, uh, if- if that qualifies?

Speaker speaker\_0: Yes. That's the actual insurance carrier, so they should be able to go into further details with you on the coverage.

Speaker speaker\_1: And then, um, get that information given, do I have, like, a- a number or an enrollment number or a card number that I have to give them when I call?

Speaker speaker\_0: Um, I'm looking up all your ID cards now so that I can send that to your email. Everything you sh- you would need should be on the ID card for that.

Speaker speaker\_1: Okay. All right. So I'll wait for you to send that and then I'll give them a call.

Speaker speaker\_0: Okay. Give me just a few seconds, I'm almost done downloading your ID cards.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then just to make sure, the email is gonna be joyce.s1458@gmail.com?

Speaker speaker\_1: That's correct.

Speaker speaker\_0: Okay. And I'm also gonna include in this email, um, instructions on how to find in-network providers for you as well.

Speaker speaker\_1: Perfect.

Speaker speaker\_0: All right. We just sent that off, you should get it here in a few seconds.

Speaker speaker\_1: All righty.

Speaker speaker\_0: Was there anything else that, uh, you might need help with?

Speaker speaker\_1: No, you've done fabulous. Thank you so much for educating me on this and I'll, um, go from here.

Speaker speaker\_0: All righty. You have a wonderful day.

Speaker speaker\_1: Thank you. You too. Bye-bye.

Speaker speaker\_0: Bye-bye.