

Transcript: VICTORIA

Taylor-5753506354610176-4651922338004992

Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Hi, Victoria. Um, I need to, um, make sure that my benefits have been changed over to my card. I haven't got a card sent out, but I wanted to give you a call so I can make sure that everything has changed over to get a card sent out to me. Okay. What's the name of the agency you work for? Uh, WSI. And the last four of your Social? 6687. And your first and last name? James Shelton Junior. Okay. It's, uh, you said it's WSI? Work Smart Something? Uh, WorkFirst Strategies? WorkForce... WorkFirst... Force Strategies? WSI? Okay. Okay. Yeah, it was this, uh- Gotcha, I'm so happy for that. This one says, uh, WorkFirst Strategies. Yeah, exactly. Um, do you mind verifying your address and date of birth? Yeah. I don't know if they have my new address or my old address. The old address was 77 Babcock Ave., Battle Creek, Michigan but the new address is 171 North Wood Street, Battle Creek, Michigan. Okay. It looks like I have the Wood Street address. That's your new address? Okay, yeah, that's my current. Okay, so it is up to date. Okay. And what's your date of birth? 11/15/1982. All right. Phone number is 269-419-5817. No, ma'am, it's, uh... I have a new number, it's 269, um, 601-1646. And then email is gonna be james.shelton11@icloud.com? Correct. Okay. So the ID card for your, uh, VIP Classic, that is typically emailed to you. It's not sent out by mail. Have you received anything by email? Uh... Um, let me look on here. Um, and what would it say? I'm not sure specifically what it would say but it would be coming from American Public Life. Oh. Let me see. Uh, I see something on here that says, "New benefit announcement, active your benefit in a card account." Um, "Dear James, welcome to Benefits in a Card. Remember to use an allowed credit card for big clients to book." So I guess this is the card right here. Does it have to be activated? No, sir. There's no need to activate the card, so the cov- Oh, it's not this then. The coverage becomes active the following Monday of your first payroll deduction, which your coverage- All right. ... is active and... or became active on the 14th of April and it is currently active as well, so you're good to go. Mm. Um, now on that card, it should say, I believe, American Public Life on it. And then I wanna say it says something along the lines of, like, Hospital Indemnity or Limited Benefit. What day did you guys send it out on the email? What day did you e- email me that? We don't send it out. That's sent out from the actual carrier. We're just your benefits administers, so we're not the insurance carrier. I'm not seeing it. Only thing I see is, "New benefit announcement," which is trying to get me... This is the same, um, uh- Okay. ... lady I just talked to who told me to call you guys, and I see this talking about the Benefit in a Card. Okay. If you don't have it, I can look it up and send it to you. Yeah. Can you do that please? Can we just get your name and number- Yeah. I'll be right back, okay? Okay. Okay. So I just sent that card. It should be coming from info. ... Okay, yep, I see it. It says, "Info, hello, James." Okay. So do I need to call this number? So that num- uh, are you referring to the number for MultiPlan? Um, yeah, for a list of medical providers, please list

MultiPlan, that number. Yeah, so if you're looking for medical providers, you can either go onto that website, multiplan.com, or you can call the phone number and they can help you find a provider. Now, I attached your ID card as a PDF file to this email. Did she tell you about your benefits like your co-pay? Is there anything you tell me about my benefits or my co-pay, how that works, what I'm eligible for or no? So what you're enrolled into is the VIP Classic Plan. Uh, this is a hospital indemnity plan, so it helps, um, pay the expenses. Uh, let me pull it up. So there's coverage if you were to be admitted to the hospital. There's coverage if you have to go to like, um, the emergency room, urgent care or a physician's office. Um, there's even, uh, coverage for prescriptions. Now with this not being a major medical plan, for the most part, there are no co-pays and there are no deductibles. The way that it works is the insurance is gonna pay a set dollar amount towards the benefit for a certain amount of days, and then you pay the remainder of the bill. So just to give you an example, if you go to the emergency room under your plan- Mm-hmm. ... the insurance is gonna be, pay \$50 a day with a max of two days. Okay. The only thing that has a co-pay is your prescriptions. Um, so if it is a covered medication, the co-pay, uh, would be \$10, \$20 or \$30 just depending on the medication. Mm-hmm. Okay. So just saying if I was to go schedule an appointment for a physical or something like that, you guys cover that? Or is there a co-pay? So the medical plan that you have, the medical plan you have does not cover preventative services. It just covers non-preventative. So like I said, if you were to be admitted to the hospital, it has some surgical benefits. It has coverage for the emergency room, urgent care, physician's office. Um, it even has coverage on like ambulance, medical imaging tests, advanced study and follow-up tests. But these benefits, there is no co-pay or deductible associated with it. The insurance will pay a set dollar amount towards the covered benefit for a certain amount of days, and then you pay the remainder of the bill. Oh, okay. Okay. I gotcha. All right. Well, I was trying to see, uh, the info you attached. Did you attach the info to it? I see the clip, but it won't let me click on it. So if you're looking at this on a s- uh, cell phone, you wanna scroll all the way down to the bottom of the email and you should see the PDF file. That's your ID card. Is that what she talking about, the PDF file? That's your ID card right there. This right here? Mm-hmm. Oh, okay. Okay, I see it. Does it have my name? Yep, I got it. Okay, I got it at the bottom. So this is my bene- this is the new card, right? Yes, that's your, your ID card. Okay. All right. Well, thank you. You're welcome. Do you need help with anything else? Uh, no, that's it. Did you hear that? Yeah. I said, do you need to know anything else? No, 'cause you don't have a co-pay. All right. And you said it had to be like you pay out of pocket or... Okay. ... less than 6,000, \$6,500. Okay, thank you. That's it. Okay, you have a wonderful day. You too. Thank you. Bye-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: Hi, Victoria. Um, I need to, um, make sure that my benefits have been changed over to my card. I haven't got a card sent out, but I wanted to give you a call so I can make sure that everything has changed over to get a card sent out to me.

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

Speaker speaker_1: Uh, WSI.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 6687.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: James Shelton Junior.

Speaker speaker_0: Okay. It's, uh, you said it's WSI? Work Smart Something?

Speaker speaker_1: Uh, WorkFirst Strategies? WorkForce... WorkFirst... Force Strategies? WSI?

Speaker speaker_0: Okay. Okay.

Speaker speaker_1: Yeah, it was this, uh-

Speaker speaker_0: Gotcha, I'm so happy for that. This one says, uh, WorkFirst Strategies.

Speaker speaker_1: Yeah, exactly.

Speaker speaker_0: Um, do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. I don't know if they have my new address or my old address. The old address was 77 Babcock Ave., Battle Creek, Michigan but the new address is 171 North Wood Street, Battle Creek, Michigan.

Speaker speaker_0: Okay. It looks like I have the Wood Street address. That's your new address?

Speaker speaker_1: Okay, yeah, that's my current. Okay, so it is up to date. Okay.

Speaker speaker_0: And what's your date of birth?

Speaker speaker_1: 11/15/1982.

Speaker speaker_0: All right. Phone number is 269-419-5817.

Speaker speaker_1: No, ma'am, it's, uh... I have a new number, it's 269, um, 601-1646.

Speaker speaker_0: And then email is gonna be james.shelton11@icloud.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. So the ID card for your, uh, VIP Classic, that is typically emailed to you. It's not sent out by mail. Have you received anything by email?

Speaker speaker_1: Uh... Um, let me look on here. Um, and what would it say?

Speaker speaker_0: I'm not sure specifically what it would say but it would be coming from American Public Life.

Speaker speaker_1: Oh. Let me see. Uh, I see something on here that says, "New benefit announcement, active your benefit in a card account." Um, "Dear James, welcome to Benefits in a Card. Remember to use an allowed credit card for big clients to book." So I guess this is the card right here. Does it have to be activated?

Speaker speaker_0: No, sir. There's no need to activate the card, so the cov-

Speaker speaker_1: Oh, it's not this then.

Speaker speaker_0: The coverage becomes active the following Monday of your first payroll deduction, which your coverage-

Speaker speaker_1: All right.

Speaker speaker_0: ... is active and... or became active on the 14th of April and it is currently active as well, so you're good to go.

Speaker speaker_1: Mm.

Speaker speaker_0: Um, now on that card, it should say, I believe, American Public Life on it. And then I wanna say it says something along the lines of, like, Hospital Indemnity or Limited Benefit.

Speaker speaker_1: What day did you guys send it out on the email? What day did you e-mail me that?

Speaker speaker_0: We don't send it out. That's sent out from the actual carrier. We're just your benefits administrators, so we're not the insurance carrier.

Speaker speaker_1: I'm not seeing it. Only thing I see is, "New benefit announcement," which is trying to get me... This is the same, um, uh-

Speaker speaker_0: Okay.

Speaker speaker_1: ... lady I just talked to who told me to call you guys, and I see this talking about the Benefit in a Card.

Speaker speaker_0: Okay. If you don't have it, I can look it up and send it to you.

Speaker speaker_1: Yeah. Can you do that please?

Speaker speaker_0: Can we just get your name and number-

Speaker speaker_1: Yeah.

Speaker speaker_0: I'll be right back, okay?

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: So I just sent that card. It should be coming from info. ...

Speaker speaker_1: Okay, yep, I see it. It says, "Info, hello, James." Okay. So do I need to call this number?

Speaker speaker_0: So that num- uh, are you referring to the number for MultiPlan?

Speaker speaker_1: Um, yeah, for a list of medical providers, please list MultiPlan, that number.

Speaker speaker_0: Yeah, so if you're looking for medical providers, you can either go onto that website, multiplan.com, or you can call the phone number and they can help you find a provider. Now, I attached your ID card as a PDF file to this email.

Speaker speaker_2: Did she tell you about your benefits like your co-pay?

Speaker speaker_1: Is there anything you tell me about my benefits or my co-pay, how that works, what I'm eligible for or no?

Speaker speaker_0: So what you're enrolled into is the VIP Classic Plan. Uh, this is a hospital indemnity plan, so it helps, um, pay the expenses. Uh, let me pull it up. So there's coverage if you were to be admitted to the hospital. There's coverage if you have to go to like, um, the emergency room, urgent care or a physician's office. Um, there's even, uh, coverage for prescriptions. Now with this not being a major medical plan, for the most part, there are no co-pays and there are no deductibles. The way that it works is the insurance is gonna pay a set dollar amount towards the benefit for a certain amount of days, and then you pay the remainder of the bill. So just to give you an example, if you go to the emergency room under your plan-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the insurance is gonna be, pay \$50 a day with a max of two days.

Speaker speaker_1: Okay.

Speaker speaker_0: The only thing that has a co-pay is your prescriptions. Um, so if it is a covered medication, the co-pay, uh, would be \$10, \$20 or \$30 just depending on the medication.

Speaker speaker_1: Mm-hmm. Okay. So just saying if I was to go schedule an appointment for a physical or something like that, you guys cover that? Or is there a co-pay?

Speaker speaker_0: So the medical plan that you have, the medical plan you have does not cover preventative services. It just covers non-preventative. So like I said, if you were to be admitted to the hospital, it has some surgical benefits. It has coverage for the emergency room, urgent care, physician's office. Um, it even has coverage on like ambulance, medical imaging tests, advanced study and follow-up tests. But these benefits, there is no co-pay or deductible associated with it. The insurance will pay a set dollar amount towards the covered benefit for a certain amount of days, and then you pay the remainder of the bill.

Speaker speaker_1: Oh, okay. Okay. I gotcha. All right. Well, I was trying to see, uh, the info you attached. Did you attach the info to it? I see the clip, but it won't let me click on it.

Speaker speaker_0: So if you're looking at this on a s- uh, cell phone, you wanna scroll all the way down to the bottom of the email and you should see the PDF file. That's your ID card.

Speaker speaker_1: Is that what she talking about, the PDF file?

Speaker speaker_2: That's your ID card right there.

Speaker speaker_1: This right here?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Oh, okay. Okay, I see it. Does it have my name? Yep, I got it. Okay, I got it at the bottom. So this is my bene- this is the new card, right?

Speaker speaker_0: Yes, that's your, your ID card.

Speaker speaker_1: Okay. All right. Well, thank you.

Speaker speaker_0: You're welcome. Do you need help with anything else?

Speaker speaker_1: Uh, no, that's it. Did you hear that?

Speaker speaker_2: Yeah.

Speaker speaker_1: I said, do you need to know anything else?

Speaker speaker_2: No, 'cause you don't have a co-pay.

Speaker speaker_1: All right.

Speaker speaker_2: And you said it had to be like you pay out of pocket or...

Speaker speaker_1: Okay.

Speaker speaker_2: ... less than 6,000, \$6,500.

Speaker speaker_1: Okay, thank you. That's it.

Speaker speaker_0: Okay, you have a wonderful day.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye-bye, bye.