

## Transcript: Chris Sofield

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### Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Hey, Chris. How are you doing? Uh, so I was given this number... does that work... from Verstella Uni-um, Staffing Agency, and I was looking to see if I could get medical insurance through them. But I'm trying to get an appointment, and they told me to call you guys. Okay, you said you're with Verstella? Yeah. Okay. What's the last four of your Social? Three zero one six. Okay. First and last name? Jose Castillo. All right, you said three zero one six is the last four of your Social? Yeah, uh-huh. O- okay. Are you a brand new hire with Verstella, Mr. Castillo? No, I've been, I've been working... I've been, I've been working for the pre-... the old company now works for the new company. So- They right now haven't got... they haven't... still trying to get an appointment. They haven't given me no appointment. So I need insurance but I'm trying to get an appointment. Okay, but, but what I'm asking is, are you a new hire through Verstella Staffing or have you been with them for a while? I've been, I've been with them through the old company. They transferred over Verse- um... you know how they changed the names recently with Verstella? Right. Yes. Um- Yes, I was working for the other ones and then I started working for you guys. Okay. But they haven't given me... you're too slow. The only, the only, the only reason I ask is because we d- we don't have a file on our system for you. One moment. Okay. Okay. Okay. So in order to get you enrolled into anything through Verstella, I'll need to create a file on our system for you, Mr. Castillo. Okay. It's going to require some more information from you. All right. I'll need your full Social at this time. Okay, so full Social is 3-325-82-3016. Thank you. And you said your first name was Jose? Yeah, first name Jose, middle initial A, last name Castillo. All right. All right. What is your current mailing address? It is 5404 West 24th Street at Cicero, Illinois, 60804. You said 60804? Yeah, 60804. Thank you. I just wanted to make sure I heard you correctly because the line's kind of cutting out a little bit. Yeah, go ahead. All right, and then your date of birth? November 2nd, 1982. And a good phone number for you? Uh, phone number is 773-844-1421. All right. And then did you have an idea of what you wanted to enroll into? Uh, so I was trying to get a medical insurance and then, um, eye insurance and dental. So medical, dental and vision? Yeah. Okay, one moment. PPO, do you have it? Um, none of these plans are going to be a PPO plan, sir. No? What kind of plan is it? Um, well, sorry, m- most of these plans are not a PPO plan. There's only a single plan that's considered a PPO, um, which is the minimum value plan. It is a high deductible plan, however. The deductible for that plan is \$6,500 and your coverage is only 100% after the deductible has been met. Oh, okay. So I have to pay \$2,000 before that one? Y- so, so the \$6,500, that's the deductible that you have to meet before the insurance will start picking up anything for the minimum value plan. Um, that's the only plan that is considered a PPO plan. Um, the other... the other medical plans available are not PPO plans. No, w- what, what, what are those? Um, so, so those other plans, there's the Stay Healthy plan, which is a

preventative care only plan. It's going to cover things like physicals, vaccines, cancer screenings and things like that, but it does not cover any sort of regular doctor's visits, hospital visits or any sort of prescriptions. Um- ... or not, sorry, my apologies. It does cover prescriptions but not... but through a different program called FreeRx. Um, the other plans available, there's the VIP bundles, standard and plus. These plans, um, cover things, uh, cover those doctor's visits, those hospital visits and things like that. Um, and they also both include a behavioral health and a virtual primary care plan, but they do not cover preventative care services. So things like physicals and vaccines are not covered by VIP. Now, if you wish, you can enroll into the Stay Healthy and one of the VIP bundles at the same time. Um, and then, and then, yeah, there's also dental included in that. Um, StayHealthy preventative only is \$17.96 a week if it's for just yourself. VIP, uh, standard bundle is \$23.02 a week and plus is \$36.97 a week. And then dental is \$3.63 a week and vision is \$2.14 a week. 2004... 214? \$2.14, sorry. No, let me... I need a plan that covers, um, my, my, um, specialist, my medical specialist, and then my, um, my, my prescriptions and I get every six months. Okay. So then the only plan that covers things like doctor's visits, specialist visits and the like are going to be either the VIP standard or the VIP plus bundles. Those, those plans, uh, will cover those kinds of visits with Plus providing more benefit towards things like... it, it more or less doubles the amount of coverage you have for each... for the covered services. Which one, which one is to be the... which one is with the less deductible? The... neither of them h... neither of these plans have a deductible. The... uh, how they work is that the doctor bills the insurance company first, the insurance company pays towards the bill up to a set dollar amount cap, and then whatever, uh, whatever is left on the bill is your responsibility. How much does that set... that amount? Uh, that's dependent on, that's dependent on what service is done and if con- and is, um, that's something that's up to the discretion of the insurance company, which we are not. We're just the enrollment administrator. For sure. And how much does that plan cost? Again, VIP standard bundle is \$23.02 per week. VIP Plus bundle is \$36.97 per week. And what's the difference between both of them? The... the... what's the... where it pays most and where not... the one that's more, more is the premium? So, again, the only difference between these is that the VIP Plus more or less effectively doubles the amount of coverage that you get for covered services. But neither of these plans cover preventative care services. What's preventative care mean? Again, things like physicals, vaccines, cancer screenings and services like that. Okay. All right. And the cheaper one, w- with that, I had to pay out of pocket more? How, how does that work? Y- so, so the difference between them, again, is that the... on the higher level, the, the amount that the insurance may pay is, is more towards those covered services. As an example, hospital admission, um, VIP Standard will cover up to \$500 for that, whereas VIP Plus will cover up to \$1,000 for that. Um. Yeah. So, uh, so the... what, what the insurance covers is greater under VIP Plus. Right, right. And then, I mean, 30... uh, \$40 a week to 48, you're talking about \$150 a month? It's... I cannot tell you a monthly cost. I can only tell you the weekly cost, which the VIP Plus bundle is, again, \$36.97 per week. Yeah. I just rounded it off, so that would be 100, yeah. Okay, so let's do that one. Okay. So when will the first payment... When will the first payment be done? So, just to confirm, we're looking at the VIP Plus bundle for \$36.97, then dental for \$3.63 per week, and then vision for \$2.14 per week? Yes. Anything else? Not yet. All right, so this is a total of \$42.74 per week for these three plans. Do you authorize Marcella to make these deductions? Yes, and if I'm- All right, so- ... if I can't have it, if I wasn't able to find the program through Stella, would I be, I pay out

of pocket? Like, because you bill me from my home, or how does that work? Okay. So, it'll take one to two weeks for the enrollment process. Once processing is complete, you should start seeing deductions coming out of your checks. The Monday following the first deduction is when the policies become effective. ID cards will typically arrive about one to two weeks after the effective date. Policies can only become effective from a... from a paycheck deduction. You cannot pay out of pocket to start the insurance plan. Okay. All right. Anything else? Not yet. All right. Thanks again for calling and have a good day. When, when, have I got started? How, how does that work? Uh, as I stated, the... it's going to take one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Once the first deduction happens, your policy is effective the following Monday, with ID cards arriving about one to two weeks after that effective date. Okay, so I'm asking, like, like if I... like, right now it's kind of hard for me because they haven't given me any work. So, when they don't... if they don't give me any work, I just pay out of pocket? Like, out of money that I'll be making on the side? No, because, because, again, as I stated, the plan can only start from a paycheck deduction. So, you have to wait until you start working and you start seeing paychecks, and then you also have to wait for Marcella to start taking the money out of your paychecks. I see. So I have to... I can't pay out of pocket then? Like, like- No, sir. Thank you. No, sir. What if they don't give me every jobs? That's, that's up to Marcella. We don't control that. That's... all I can tell you is that the plan can only start from a deduction. You can't pay out of pocket for that. Okay, thanks very much for your help. Well, I'll start- You're welcome. ... working on the week... start work too. All right. Thanks again for calling and have a good day. Are you gonna send me any emails or nothing about this? Or how does that work? I'm sorry? You're gonna send me an email confirmation about this, or... Um, yeah, we can, we can send an email confirmation that you called in to enroll today. What's your email address? Can I give it... let me get my email hand... give me a second. Hang on one minute. One minute. So, it is going to be, uh, uber6061460632@gmail.com. U-B-E-R 6-0-6-1-4-6-0-6-3-2@gmail.com? Right. Okay. All right. Well, is there anything else? Not yet, man. Thanks so much for your help. You're welcome. Thanks for calling and have a good day. You too.

## Conversation Format

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

Speaker speaker\_1: Hey, Chris. How are you doing? Uh, so I was given this number... does that work... from Verstella Uni- um, Staffing Agency, and I was looking to see if I could get medical insurance through them. But I'm trying to get an appointment, and they told me to call you guys.

Speaker speaker\_0: Okay, you said you're with Verstella?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. What's the last four of your Social?

Speaker speaker\_1: Three zero one six.

Speaker speaker\_0: Okay. First and last name?

Speaker speaker\_1: Jose Castillo.

Speaker speaker\_0: All right, you said three zero one six is the last four of your Social?

Speaker speaker\_1: Yeah, uh-huh.

Speaker speaker\_0: O- okay. Are you a brand new hire with Verstella, Mr. Castillo?

Speaker speaker\_1: No, I've been, I've been working... I've been, I've been working for the pre-... the old company now works for the new company.

Speaker speaker\_0: So-

Speaker speaker\_1: They right now haven't got... they haven't... still trying to get an appointment. They haven't given me no appointment. So I need insurance but I'm trying to get an appointment.

Speaker speaker\_0: Okay, but, but what I'm asking is, are you a new hire through Verstella Staffing or have you been with them for a while?

Speaker speaker\_1: I've been, I've been with them through the old company. They transferred over Verse- um... you know how they changed the names recently with Verstella?

Speaker speaker\_0: Right. Yes. Um-

Speaker speaker\_1: Yes, I was working for the other ones and then I started working for you guys.

Speaker speaker\_0: Okay.

Speaker speaker\_1: But they haven't given me... you're too slow.

Speaker speaker\_0: The only, the only, the only reason I ask is because we d- we don't have a file on our system for you. One moment.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Okay. So in order to get you enrolled into anything through Verstella, I'll need to create a file on our system for you, Mr. Castillo.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It's going to require some more information from you.

Speaker speaker\_1: All right.

Speaker speaker\_0: I'll need your full Social at this time.

Speaker speaker\_1: Okay, so full Social is 3- 325-82-3016.

Speaker speaker\_0: Thank you. And you said your first name was Jose?

Speaker speaker\_1: Yeah, first name Jose, middle initial A, last name Castillo.

Speaker speaker\_0: All right. All right. What is your current mailing address?

Speaker speaker\_1: It is 5404 West 24th Street at Cicero, Illinois, 60804.

Speaker speaker\_0: You said 60804?

Speaker speaker\_1: Yeah, 60804.

Speaker speaker\_0: Thank you. I just wanted to make sure I heard you correctly because the line's kind of cutting out a little bit.

Speaker speaker\_1: Yeah, go ahead.

Speaker speaker\_0: All right, and then your date of birth?

Speaker speaker\_1: November 2nd, 1982.

Speaker speaker\_0: And a good phone number for you?

Speaker speaker\_1: Uh, phone number is 773-844-1421.

Speaker speaker\_0: All right. And then did you have an idea of what you wanted to enroll into?

Speaker speaker\_1: Uh, so I was trying to get a medical insurance and then, um, eye insurance and dental.

Speaker speaker\_0: So medical, dental and vision?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay, one moment.

Speaker speaker\_1: PPO, do you have it?

Speaker speaker\_0: Um, none of these plans are going to be a PPO plan, sir.

Speaker speaker\_1: No? What kind of plan is it?

Speaker speaker\_0: Um, well, sorry, m- most of these plans are not a PPO plan. There's only a single plan that's considered a PPO, um, which is the minimum value plan. It is a high deductible plan, however. The deductible for that plan is \$6,500 and your coverage is only 100% after the deductible has been met.

Speaker speaker\_1: Oh, okay. So I have to pay \$2,000 before that one?

Speaker speaker\_0: Y- so, so the \$6,500, that's the deductible that you have to meet before the insurance will start picking up anything for the minimum value plan. Um, that's the only plan that is considered a PPO plan. Um, the other... the other medical plans available are not PPO plans.

Speaker speaker\_1: No, w- what, what, what are those?

Speaker speaker\_0: Um, so, so those other plans, there's the Stay Healthy plan, which is a preventative care only plan. It's going to cover things like physicals, vaccines, cancer screenings and things like that, but it does not cover any sort of regular doctor's visits, hospital visits or any sort of prescriptions. Um- ... or not, sorry, my apologies. It does cover prescriptions but not... but through a different program called FreeRx. Um, the other plans available, there's the VIP bundles, standard and plus. These plans, um, cover things, uh, cover those doctor's visits, those hospital visits and things like that. Um, and they also both include a behavioral health and a virtual primary care plan, but they do not cover preventative care services. So things like physicals and vaccines are not covered by VIP. Now, if you wish, you can enroll into the Stay Healthy and one of the VIP bundles at the same time. Um, and then, and then, yeah, there's also dental included in that. Um, StayHealthy preventative only is \$17.96 a week if it's for just yourself. VIP, uh, standard bundle is \$23.02 a week and plus is \$36.97 a week. And then dental is \$3.63 a week and vision is \$2.14 a week.

Speaker speaker\_1: 2004... 214?

Speaker speaker\_0: \$2.14, sorry.

Speaker speaker\_1: No, let me... I need a plan that covers, um, my, my, um, specialist, my medical specialist, and then my, um, my, my prescriptions and I get every six months.

Speaker speaker\_0: Okay. So then the only plan that covers things like doctor's visits, specialist visits and the like are going to be either the VIP standard or the VIP plus bundles. Those, those plans, uh, will cover those kinds of visits with Plus providing more benefit towards things like... it, it more or less doubles the amount of coverage you have for each... for the covered services.

Speaker speaker\_1: Which one, which one is to be the... which one is with the less deductible?

Speaker speaker\_0: The... neither of them h-... neither of these plans have a deductible. The... uh, how they work is that the doctor bills the insurance company first, the insurance company pays towards the bill up to a set dollar amount cap, and then whatever, uh, whatever is left on the bill is your responsibility.

Speaker speaker\_1: How much does that set... that amount?

Speaker speaker\_0: Uh, that's dependent on, that's dependent on what service is done and if con- and is, um, that's something that's up to the discretion of the insurance company, which we are not. We're just the enrollment administrator.

Speaker speaker\_1: For sure. And how much does that plan cost?

Speaker speaker\_0: Again, VIP standard bundle is \$23.02 per week. VIP Plus bundle is \$36.97 per week.

Speaker speaker\_1: And what's the difference between both of them? The... the... what's the... where it pays most and where not... the one that's more, more is the premium?

Speaker speaker\_0: So, again, the only difference between these is that the VIP Plus more or less effectively doubles the amount of coverage that you get for covered services. But neither of these plans cover preventative care services.

Speaker speaker\_1: What's preventative care mean?

Speaker speaker\_0: Again, things like physicals, vaccines, cancer screenings and services like that.

Speaker speaker\_1: Okay. All right. And the cheaper one, w- with that, I had to pay out of pocket more? How, how does that work?

Speaker speaker\_0: Y- so, so the difference between them, again, is that the... on the higher level, the, the amount that the insurance may pay is, is more towards those covered services. As an example, hospital admission, um, VIP Standard will cover up to \$500 for that, whereas VIP Plus will cover up to \$1,000 for that. Um.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So, uh, so the... what, what the insurance covers is greater under VIP Plus.

Speaker speaker\_1: Right, right. And then, I mean, 30... uh, \$40 a week to 48, you're talking about \$150 a month?

Speaker speaker\_0: It's... I cannot tell you a monthly cost. I can only tell you the weekly cost, which the VIP Plus bundle is, again, \$36.97 per week.

Speaker speaker\_1: Yeah. I just rounded it off, so that would be 100, yeah. Okay, so let's do that one.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So when will the first payment... When will the first payment be done?

Speaker speaker\_0: So, just to confirm, we're looking at the VIP Plus bundle for \$36.97, then dental for \$3.63 per week, and then vision for \$2.14 per week?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Anything else?

Speaker speaker\_1: Not yet.

Speaker speaker\_0: All right, so this is a total of \$42.74 per week for these three plans. Do you authorize Marcella to make these deductions?

Speaker speaker\_1: Yes, and if I'm-

Speaker speaker\_0: All right, so-

Speaker speaker\_1: ... if I can't have it, if I wasn't able to find the program through Stella, would I be, I pay out of pocket? Like, because you bill me from my home, or how does that

work?

Speaker speaker\_0: Okay. So, it'll take one to two weeks for the enrollment process. Once processing is complete, you should start seeing deductions coming out of your checks. The Monday following the first deduction is when the policies become effective. ID cards will typically arrive about one to two weeks after the effective date. Policies can only become effective from a... from a paycheck deduction. You cannot pay out of pocket to start the insurance plan.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. Anything else?

Speaker speaker\_1: Not yet.

Speaker speaker\_0: All right. Thanks again for calling and have a good day.

Speaker speaker\_1: When, when, have I got started? How, how does that work?

Speaker speaker\_0: Uh, as I stated, the... it's going to take one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Once the first deduction happens, your policy is effective the following Monday, with ID cards arriving about one to two weeks after that effective date.

Speaker speaker\_1: Okay, so I'm asking, like, like if I... like, right now it's kind of hard for me because they haven't given me any work. So, when they don't... if they don't give me any work, I just pay out of pocket? Like, out of money that I'll be making on the side?

Speaker speaker\_0: No, because, because, again, as I stated, the plan can only start from a paycheck deduction. So, you have to wait until you start working and you start seeing paychecks, and then you also have to wait for Marcella to start taking the money out of your paychecks.

Speaker speaker\_1: I see. So I have to... I can't pay out of pocket then? Like, like-

Speaker speaker\_0: No, sir.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: No, sir.

Speaker speaker\_1: What if they don't give me every jobs?

Speaker speaker\_0: That's, that's up to Marcella. We don't control that. That's... all I can tell you is that the plan can only start from a deduction. You can't pay out of pocket for that.

Speaker speaker\_1: Okay, thanks very much for your help. Well, I'll start-

Speaker speaker\_0: You're welcome.

Speaker speaker\_1: ... working on the week... start work too.



Speaker speaker\_0: All right. Thanks again for calling and have a good day.

Speaker speaker\_1: Are you gonna send me any emails or nothing about this? Or how does that work?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: You're gonna send me an email confirmation about this, or...

Speaker speaker\_0: Um, yeah, we can, we can send an email confirmation that you called in to enroll today. What's your email address?

Speaker speaker\_1: Can I give it... let me get my email hand... give me a second. Hang on one minute. One minute. So, it is going to be, uh, uber6061460632@gmail.com.

Speaker speaker\_0: U-B-E-R 6-0-6-1-4-6-0-6-3-2@gmail.com?

Speaker speaker\_1: Right.

Speaker speaker\_0: Okay. All right. Well, is there anything else?

Speaker speaker\_1: Not yet, man. Thanks so much for your help.

Speaker speaker\_0: You're welcome. Thanks for calling and have a good day.

Speaker speaker\_1: You too.