

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, I just want to, uh, enroll in a health insurance coverage. Okay. What staffing company do you work with? Uh... Damn. It's starting to be Versails, Vers- Versalis, Versalis, maybe? Uh, Verstella? Yeah, Versella. Versella. Versella Staffing, yeah. Okay. Yeah, out of Rensselaer, Indiana. Okay. And then, the last four of your Social? 0847. Thank you. And then your first and last name, sir? Austin Marx. M-A-R-X. Thank you. Mr. Marx, could you verify your address and your date of birth for me, please? It's 211 South Moss Street, Monticello, Indiana, and my date of birth is 06/06/1995. Thank you. All right. We've got a phone number on file for you at 574-297-4667. Is that correct? Yes, sir. All right. And then, did you have an idea of what you wanted to enroll in, too, sir? Yeah, the, uh, VIP+ plan. Okay. Anything else? Um... No, I think that's it. Uh, well, I have a question. Um. So, I have been going to a provider for... to be treated for, uh, drug and alcohol abuse. Um, the medication, I looked it up, uh, through, um, the, uh... the, um... Oh, hold on one second. It's the Pharmavail, uh, company. I looked it up, and their, uh... my medication is covered. But, uh, I'm wondering if I have to get prior authorization, uh, for my doctor visits to be covered. That, I wouldn't be able to answer, unfortunately. We're just the enrollment admin for- Oh, okay. That's fine. ... for Versella. We... Yeah, so we wouldn't be able to answer that kind of question. Okay, so how would I get, uh... Who would I go to to get prior authorization? Would I have to go to the Versa- Versella people? Uh, s-... No. Versella would most likely just tell you to contact us right back, and which that would be just a run-around that you don't need. Um, I do see here, it looks like per the notes that you, uh, that were on the file from a conversation we had with you last week, you were given two phone numbers to specific representatives over at American Public Life. Uh, Sandra and Alicia. Okay. Do you still have those two phone numbers? Because they would be- Uh, yeah. ... important to your claim. And I've been trying to- Yes, thank you for- ... call them, and I've left messages, and they have not called me back. So, uh, just... So... M-... Okay, so I w-... I just want to go ahead and enroll in the VIP+ plan because I know that regardless of whether I have to get prior authorization or if it's not covered or if it is covered, that plan would probably be my best option at it being covered, correct? Uh, if- if it shows that it's covered under the Pharmavail formulary, then yeah, either the VIP Standard or the VIP+ bundle have that same medication coverage, so it'd be covered under either plan. Okay. All right, cool. So yeah, I'll just do the plus, 'cause it has, uh, dental with it, right? Uh, no. Dental's not included with either level of VIP. Dental is its own separate policy. Okay. Well, I would like it, too. Okay. Um, so VIP+ Dental, and then anything else? Um, Versella also offers Vision, Life Insurance, Short-term Disability, Identity Protection, and, um, FreeRx, which is a prescription program separate from the, uh, Pharmavail, uh, subs-... uh, that's included in your medical policy. Okay, so do the FreeRx also. Okay. Um- Um... All right. Anything else? I think

I'm good on vision. I got really good vision. Um... And then, I don't know. Life Insurance, I'm 29, I don't work at a dangerous job. I think I'll be all right there, right? I don't have any kids or anything. All right. Um, I... So, uh, Short-term Disability, maybe? Would that be... Um, how much is the Short-term Disability to add? Uh, it's \$3.94 per week. Go ahead and add it, because I was in a situation before in the past where I needed Short-term Disability. I got in a car accident and it definitely helped. Right, definitely. Under-... All right. So, we're looking at, so far, VIP+ for your medical, and then Dental, Disability and FreeRx. And then, is this all for just yourself? Yes. All right. Um, so VIP is \$36.97 a week, uh, FreeRx is \$5.99 a week, Disability, \$3.94 a week, and Dental at \$3.63 a week. All totals it to a, uh, a grand total of \$50.53 per week for all four plans. Do you authorize Versella to make these deductions? Yeah. And that get- yeah, that gets taken right out of my check, correct? Uh, yes, sir. Deducted out of your check every week. Okay, so I don't have to lift a finger when it comes to paying that? The only time you would have to do that is if you miss a week of work and you don't get a paycheck. Um, you, you can give us a call the following week to make a payment out of pocket, if you wish to do so. Uh, but un- unless that happens, it's automatic as long as you're working. Okay. All right. That works. Thank you. That'll, that'll, that'll be- All right. So let me go over the timeline and everything for you. Give you an expectation of when this all goes into effect. It's going to take about one to two weeks for the enrollment itself to fully process. Once the processing period is complete, you should start seeing those deductions coming out of your checks. Uh, those deductions themselves are handled by Versella's payroll team. Um, so any questions regarding that would be directed to them. Um, but once you see that first deduction happen, your policy is effective the following Monday, with ID cards usually arriving one to two weeks after the effective date. However, if you need to use the benefits prior to receiving ID cards, you can always give us a call to check to see if digital copies are available. If they are, we can send them to you. If they are not, then we- then we can at least have the doctor give us a call to verify eligibility. Okay. All right. Uh, so, uh, who... Uh, this number is the number I would have them call? Correct, to verify eligibility. And we can, and we can... Uh, we should be able to provide them what they need, at least, to show that you have insurance. Um, it may be a brand new policy and certain aspects of it may not be fully available at the time, but everything should still, should still be good to go as far as that. Okay. And then how soon could I possibly have them call you guys? Uh, because my next visit is not tomorrow, but the Tuesday after the... the following Tuesday after tomorrow. So the 18th? Yes. Okay. So it is entirely dependent on if we see any deductions. However, our system shows that the earliest possible start date, depending on when e- depending on everything going into effect and Versella taking deductions, would not be until the 24th. Okay. All right. That's, all right. That's fine. So I'll have to pay out of pocket for one more probably, and then- Most, most likely, but again, um, that, that, that effective date of, uh, February 24th is not set in stone because it is dependent on if we see a deduction prior to then. If, if a deduction doesn't happen before that, then it could be later. Okay. All right. Awesome. Awesome. Okay. Thank you very much. No problem, Mr. Marks. Was there anything else I could help you with? Believe that's it. All right. Thanks again for calling and you have a wonderful day. Yeah, you too. Bye. All right. Bye now.

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, I just want to, uh, enroll in a health insurance coverage.

Speaker speaker_0: Okay. What staffing company do you work with?

Speaker speaker_1: Uh... Damn. It's starting to be Versails, Vers- Versalis, Versalis, maybe? Uh, Verstella? Yeah, Versella.

Speaker speaker_0: Versella.

Speaker speaker_1: Versella Staffing, yeah.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah, out of Rensselaer, Indiana.

Speaker speaker_0: Okay. And then, the last four of your Social?

Speaker speaker_1: 0847.

Speaker speaker_0: Thank you. And then your first and last name, sir?

Speaker speaker_1: Austin Marx. M-A-R-X.

Speaker speaker_0: Thank you. Mr. Marx, could you verify your address and your date of birth for me, please?

Speaker speaker_1: It's 211 South Moss Street, Monticello, Indiana, and my date of birth is 06/06/1995.

Speaker speaker_0: Thank you. All right. We've got a phone number on file for you at 574-297-4667. Is that correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: All right. And then, did you have an idea of what you wanted to enroll in, too, sir?

Speaker speaker_1: Yeah, the, uh, VIP+ plan.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: Um... No, I think that's it. Uh, well, I have a question. Um. So, I have been going to a provider for... to be treated for, uh, drug and alcohol abuse. Um, the medication, I looked it up, uh, through, um, the, uh... the, um... Oh, hold on one second. It's the Pharmavail, uh, company. I looked it up, and their, uh... my medication is covered. But, uh, I'm wondering if I have to get prior authorization, uh, for my doctor visits to be covered.

Speaker speaker_0: That, I wouldn't be able to answer, unfortunately. We're just the enrollment admin for-

Speaker speaker_1: Oh, okay. That's fine.

Speaker speaker_0: ... for Versella. We... Yeah, so we wouldn't be able to answer that kind of question.

Speaker speaker_1: Okay, so how would I get, uh... Who would I go to to get prior authorization? Would I have to go to the Versa- Versella people?

Speaker speaker_0: Uh, s-... No. Versella would most likely just tell you to contact us right back, and which that would be just a run-around that you don't need. Um, I do see here, it looks like per the notes that you, uh, that were on the file from a conversation we had with you last week, you were given two phone numbers to specific representatives over at American Public Life. Uh, Sandra and Alicia.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you still have those two phone numbers? Because they would be-

Speaker speaker_1: Uh, yeah.

Speaker speaker_0: ... important to your claim.

Speaker speaker_1: And I've been trying to-

Speaker speaker_0: Yes, thank you for-

Speaker speaker_1: ... call them, and I've left messages, and they have not called me back. So, uh, just... So... M-... Okay, so I w-... I just want to go ahead and enroll in the VIP+ plan because I know that regardless of whether I have to get prior authorization or if it's not covered or if it is covered, that plan would probably be my best option at it being covered, correct?

Speaker speaker_0: Uh, if- if it shows that it's covered under the Pharmavail formulary, then yeah, either the VIP Standard or the VIP+ bundle have that same medication coverage, so it'd be covered under either plan.

Speaker speaker_1: Okay. All right, cool. So yeah, I'll just do the plus, 'cause it has, uh, dental with it, right?

Speaker speaker_0: Uh, no. Dental's not included with either level of VIP. Dental is its own separate policy.

Speaker speaker_1: Okay. Well, I would like it, too.

Speaker speaker_0: Okay. Um, so VIP+ Dental, and then anything else? Um, Versella also offers Vision, Life Insurance, Short-term Disability, Identity Protection, and, um, FreeRx, which is a prescription program separate from the, uh, Pharmavail, uh, subs-... uh, that's included in your medical policy.

Speaker speaker_1: Okay, so do the FreeRx also.

Speaker speaker_0: Okay. Um-

Speaker speaker_1: Um...

Speaker speaker_0: All right. Anything else?

Speaker speaker_1: I think I'm good on vision. I got really good vision. Um... And then, I don't know. Life Insurance, I'm 29, I don't work at a dangerous job. I think I'll be all right there, right? I don't have any kids or anything.

Speaker speaker_0: All right.

Speaker speaker_1: Um, I... So, uh, Short-term Disability, maybe? Would that be... Um, how much is the Short-term Disability to add?

Speaker speaker_0: Uh, it's \$3.94 per week.

Speaker speaker_1: Go ahead and add it, because I was in a situation before in the past where I needed Short-term Disability. I got in a car accident and it definitely helped.

Speaker speaker_0: Right, definitely. Under-... All right. So, we're looking at, so far, VIP+ for your medical, and then Dental, Disability and FreeRx. And then, is this all for just yourself?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. Um, so VIP is \$36.97 a week, uh, FreeRx is \$5.99 a week, Disability, \$3.94 a week, and Dental at \$3.63 a week. All totals it to a, uh, a grand total of \$50.53 per week for all four plans. Do you authorize Versella to make these deductions?

Speaker speaker_1: Yeah. And that get- yeah, that gets taken right out of my check, correct?

Speaker speaker_0: Uh, yes, sir. Deducted out of your check every week.

Speaker speaker_1: Okay, so I don't have to lift a finger when it comes to paying that?

Speaker speaker_0: The only time you would have to do that is if you miss a week of work and you don't get a paycheck. Um, you, you can give us a call the following week to make a payment out of pocket, if you wish to do so. Uh, but un- unless that happens, it's automatic as long as you're working.

Speaker speaker_1: Okay. All right. That works. Thank you. That'll, that'll, that'll be-

Speaker speaker_0: All right. So let me go over the timeline and everything for you. Give you an expectation of when this all goes into effect. It's going to take about one to two weeks for the enrollment itself to fully process. Once the processing period is complete, you should start seeing those deductions coming out of your checks. Uh, those deductions themselves are handled by Versella's payroll team. Um, so any questions regarding that would be directed to them. Um, but once you see that first deduction happen, your policy is effective the following Monday, with ID cards usually arriving one to two weeks after the effective date. However, if you need to use the benefits prior to receiving ID cards, you can always give us a call to check to see if digital copies are available. If they are, we can send them to you. If they are not, then we- then we can at least have the doctor give us a call to verify eligibility.

Speaker speaker_1: Okay. All right. Uh, so, uh, who... Uh, this number is the number I would have them call?

Speaker speaker_0: Correct, to verify eligibility. And we can, and we can... Uh, we should be able to provide them what they need, at least, to show that you have insurance. Um, it may be a brand new policy and certain aspects of it may not be fully available at the time, but everything should still, should still be good to go as far as that.

Speaker speaker_1: Okay. And then how soon could I possibly have them call you guys? Uh, because my next visit is not tomorrow, but the Tuesday after the... the following Tuesday after tomorrow.

Speaker speaker_0: So the 18th?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So it is entirely dependent on if we see any deductions. However, our system shows that the earliest possible start date, depending on when e- depending on everything going into effect and Versela taking deductions, would not be until the 24th.

Speaker speaker_1: Okay. All right. That's, all right. That's fine. So I'll have to pay out of pocket for one more probably, and then-

Speaker speaker_0: Most, most likely, but again, um, that, that, that effective date of, uh, February 24th is not set in stone because it is dependent on if we see a deduction prior to then. If, if a deduction doesn't happen before that, then it could be later.

Speaker speaker_1: Okay. All right. Awesome.

Speaker speaker_0: Awesome.

Speaker speaker_1: Okay. Thank you very much.

Speaker speaker_0: No problem, Mr. Marks. Was there anything else I could help you with?

Speaker speaker_1: Believe that's it.

Speaker speaker_0: All right. Thanks again for calling and you have a wonderful day.

Speaker speaker_1: Yeah, you too. Bye.

Speaker speaker_0: All right. Bye now.