

Transcript: Estefania

Acevedo-4543459610279936-6339074908438528

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hey, um, I was calling, um, about benefits. Okay. How can I help you? Um, I had, um, dental and a couple, um, and a couple benefits that were coming out of my check. But then when I went and tried to use my dental benefit card, it was saying that, uh, it had lapsed. So I was trying to see, um, if I can get some benefits back going. Okay. Um, what staffing agency do you work with? Um, The Resource. Okay. And then what are the last four of your social? 1055. And then what's your first and last name? Pervey and Arpetra. Okay, thank you. Um, for security purposes, do you mind verifying your full address as well as your date of birth for me? Um, 5120 Oliver Station Lane, Apartment 102, and, uh, 6/12/99. Did you recently move? Uh, yes. Do you remember the other address? Uh, one hun- well, no. What was it? Uh, 2020 North Cliff Drive. Uh, I think it was apartment... Ooh, let me think. I think it was a... I gotta look at this old map. I forgot what that, what the apartment number was. If you don't remember, you can always verify your full social. Okay. Uh, my full social is, um, 240- Mm-hmm. ... 91 1055. Okay. I had, um, Apartment 717. I can go ahead and- Yeah, that's what it was. That's- ... up- update that for you if you want. Did you wanna change it- Yeah. ... to the, um, the one you just gave me? Was it 5120- Yeah. ... Oliver Station Lane? Oliver S- Oliver Station Lane, Apartment 102. Apartment 102? Mm-hmm. Okay, so I have 5120 Oliver Station Lane, Apartment 102. Is it the same city still? Uh, Winston-Salem, North Carolina. Uh, zip code 27127. Okay, thank you. Is your phone number still the same one, 336-582-2533, or did that change also? Uh, that changed. What is it? Is it the number you're calling from, the 743-264-1806? Yes. And then is your email the same, the t.pat30@icom.com? Uh, yes. Okay, thank you. So you don't have any coverage, but it looks like you're within your company open enrollment period. It actually starts today, and the last day to enroll, by the looks of it, would be February the 1st. Mm-hmm. Well, oh, actually, it would be on the, on the 31st 'cause we don't open on weekends, so it would actually be on the 31st. If you want, you can go ahead and enroll, and I can go ahead and go over the plans with you. And if you want, I can send you the benefit guide to your email file. So what that guide has, it explains the plans to you and it gives you the prices for those particular plans. I could also go over the plans with you. Okay. Uh, either one works. Okay. Um, so if you want, I'll go ahead and send it and then I'll get you to verify if you received it. Then once you verify, I'll go over the plans with you. Okay. Okay. So I'ma go ahead and send it to that email that you have on file. Is that a good email to send it to? Uh-huh. Okay. Okay, so, I just sent it to your email file. Do you mind verifying that you received it for me? Okay. Okay, there. Oh, man. And then it should come from an email that says info@benefitsinacar.com. Okay, yeah. See, uh, it says tap to download. Okay. All right, I see, um... Okay, I'm seeing everything now. Okay. So, the first plan that I'm going to go over is a preventative plan. This

plan is called the Stay Healthy M.E.C. What I mean by preventative is this plan would cover, like, one physical visit a year, some vaccinations, some ST screenings, and some cancer screenings. But it's only for preventative services, meaning it's only going to cover, like, anything that prevents a disease. Like, that would be considered, like, your physicals, your vaccines. Some of them though, it will not cover for any doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So, it's only for preventative services. This one's called the Stay Healthy M.E.C. ... But this plan, you're required to only use their preferred providers and stay within the network to be covered. It offers preveni- um, benefits for your prescriptions, for your provider's prescriptions through Alexar. And it also offers something called Free Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. This plan also includes the virtual urgent care, which gives you access to medical preferred providers virtually. But, like I said earlier, the M.E.C. ... That is only for preventative services. So, it's not going to cover your doctor visits if you were to get sick, any hospital visits, urgent care, emergency room, nor surgeries. If you were to select this plan for employee only, you would be paying a weekly deduction of \$15.65. Then they do also offer two other medical plans. These are called the VIPs. There's two different ones. There's the VIP Basic and the VIP Classic. These are the plans that will cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room and surgeries. However, the two VIPs don't offer your preventative services visits. So, they don't offer what the M.E.C. covers. With these two, you're not required to stay within the network. You could use preferred providers outside of the network or in the network to receive coverage. They also offer their prescription benefits, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. It just depends which ones. And then for the non-generic, they do offer a type of discount. This one also includes the virtual urgent care, which, like I said earlier, it offers medical assistance virtually with medical providers. Um, the main difference between these two is how much they cover. Also, being that the VIP Basic does not cover any hospital confinement benefits, intensive care unit benefits, rehabilitation benefits, nor any preventive surgery that you may require. While the VIP Classic does cover those areas, as well as the VIP Classic is going to cover a higher dollar amount towards whatever service you go for than the VIP Basic. So, for an example, if you were to have a surgery in hospital, the VIP Basic would cover a flat fee of \$250 per day for a max of one day. While the VIP Classic would cover \$500 per day for a max of one day for that visit. For surgery and physician office, the Basic is only going to cover a flat fee of \$125 per day for a max of two days. While the VIP Classic would cover a flat fee of \$250 per day for a max of two days. So, the Classic is going to cover a higher dollar amount, and it also covers your hospital confinement, intensive care, rehabilitation, and your preventive surgery. If you were to select any of those two, the VIP Basic for employee would be a weekly deduction of \$18.50. For the VIP Classic, it would be a weekly deduction of \$18.55. So, those are the three medical plans. The preventative, and then the two hospital indemnity. They also offer additional benefits that you could include in your coverage, and that would be considered, like, your dental, vision, term life, 24-hour group accident, short-term critical illness with cancer. And those, um, other plans do have their separate deductions. So, let's say you were to include... Let's say you wanted to add one of the medical plans. You could add that, but none of them include already dental and vision. You would have to add that in addition. So, for dental, for employee only, it- it would be a

weekly deduction of \$3.38. For vision, for employee, it's a weekly deduction of \$1.99. For critical illness with cancer benefits, the plan for employee is \$2.33. For short-term disability for employee, working 20 hours or more per week, a weekly deduction of \$3.66. So, those would have to be included. Um, and then also, I was going to tell you that let's say you want to be covered with preventative services through your M.E.C. ... But you also want coverage when it comes to your medical. You're allowed to choose the M.E.C. ... And one of the VIPs. Please, you don't have to do that if you don't want to, but I just want to inform you that- Okay. ... that you can combine the M.E.C. with, um, the VIPs. Mm-hmm? Did you have any questions? Um, so about the, um, the doctor's visit. Um, you said that, um... Hmm? That would be with the VIPs. Okay. So, the one that- Um. Mm-hmm. Yeah, 'cause I know I had, um... Yeah, 'cause I know I had a doctor's visit, and they had asked me, did I have any, um, insurance to cover something. Yeah. But I didn't know, uh, if, if I had something that covered it. So right now, you don't have any insurance. You don't have any active coverage. You're within your company open enrollment period, which makes you eligible to enroll into coverage. Okay. Uh, I think right now, uh, only thing I wanna do is probably just rent, um... Get my, uh, dental back from parents. Okay. Did you just wanna do dental? Yes. Okay. Um, did you wanna know what it covers? Um, yes. Okay. So for the dental, a preventative visit would cover at a... be covered at a 100%. Anything basic like a cleaning of the teeth will be covered at 80%. Basic restorative, so they have to fill in a cavity, that would be covered at 80%. X-rays are covered at 80%, and you have a annual maximum of \$500. For the dental plan, you would have to give a one-time deductible for, of \$50 if you choose the empl- which is \$3.38 a week. Okay. Uh, I think I'll go with the, uh, \$3.38 a week. Okay. Um, do you allow the resource company to make a weekly deduction of \$3.38 for the dental plan? Yes. Okay. Please allow one or two weeks for your employer to start making that deduction from your paycheck. Once you see the very first deduction of the \$3.38 come out of your first... out of your paycheck, the following Monday i- uh, is when you have active coverage. And by that Thursday or Friday of the week that you have activation, you will receive your dental card. And if for some reason once you have active coverage, let's say you have a dentist appointment and you still don't have your card, you're welcome to give us a call and we can email you your card via email. But that first week of your activation week, you should be receiving it either Thursday or Friday. Okay. Okay. And then just keep in mind that if you do wanna add any more plans, you have until... Give me one second. You have until the 31st, 'cause that's the last day. Of this month? Give me one second. Let me make sure. Of January. Okay. Mm-hmm. The 31st of January is the last day that your company is in their company open enrollment and you can add any additional plans. So, so far right now, you just have dental, but your last day to add any additional would be the 1st. I mean, the 31st. Okay. All right. Sounds good. Give me one second. Let me just verify. Yes, sir, the 31st. That's a Friday. Okay. All right, man. All right. Did you have any, any questions? Um, no, that's it. Okay. Just keep in mind you have 'til the 31st of January, okay? Just in case you do wanna add anything, that would be the time to call in. Any date before that, after, you wouldn't be able to. They're gonna tell you to wait till the next company open enrollment. Okay. All right. Well, thank you for your time. Hope you have a great day. All right. You, too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hey, um, I was calling, um, about benefits.

Speaker speaker_1: Okay. How can I help you?

Speaker speaker_2: Um, I had, um, dental and a couple, um, and a couple benefits that were coming out of my check. But then when I went and tried to use my dental benefit card, it was saying that, uh, it had lapsed. So I was trying to see, um, if I can get some benefits back going.

Speaker speaker_1: Okay. Um, what staffing agency do you work with?

Speaker speaker_2: Um, The Resource.

Speaker speaker_1: Okay. And then what are the last four of your social?

Speaker speaker_2: 1055.

Speaker speaker_1: And then what's your first and last name?

Speaker speaker_2: Pervey and Arpetra.

Speaker speaker_1: Okay, thank you. Um, for security purposes, do you mind verifying your full address as well as your date of birth for me?

Speaker speaker_2: Um, 5120 Oliver Station Lane, Apartment 102, and, uh, 6/12/99.

Speaker speaker_1: Did you recently move?

Speaker speaker_2: Uh, yes.

Speaker speaker_1: Do you remember the other address?

Speaker speaker_2: Uh, one hun- well, no. What was it? Uh, 2020 North Cliff Drive. Uh, I think it was apartment... Ooh, let me think. I think it was a... I gotta look at this old map. I forgot what that, what the apartment number was.

Speaker speaker_1: If you don't remember, you can always verify your full social.

Speaker speaker_2: Okay. Uh, my full social is, um, 240-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... 91 1055.

Speaker speaker_1: Okay. I had, um, Apartment 717. I can go ahead and-

Speaker speaker_2: Yeah, that's what it was. That's-

Speaker speaker_1: ... up- update that for you if you want. Did you wanna change it-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... to the, um, the one you just gave me? Was it 5120-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... Oliver Station Lane?

Speaker speaker_2: Oliver S- Oliver Station Lane, Apartment 102.

Speaker speaker_1: Apartment 102?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay, so I have 5120 Oliver Station Lane, Apartment 102. Is it the same city still?

Speaker speaker_2: Uh, Winston-Salem, North Carolina. Uh, zip code 27127.

Speaker speaker_1: Okay, thank you. Is your phone number still the same one, 336-582-2533, or did that change also?

Speaker speaker_2: Uh, that changed.

Speaker speaker_1: What is it? Is it the number you're calling from, the 743-264-1806?

Speaker speaker_2: Yes.

Speaker speaker_1: And then is your email the same, the t.pat30@icom.com?

Speaker speaker_2: Uh, yes.

Speaker speaker_1: Okay, thank you. So you don't have any coverage, but it looks like you're within your company open enrollment period. It actually starts today, and the last day to enroll, by the looks of it, would be February the 1st.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Well, oh, actually, it would be on the, on the 31st 'cause we don't open on weekends, so it would actually be on the 31st. If you want, you can go ahead and enroll, and I can go ahead and go over the plans with you. And if you want, I can send you the benefit guide to your email file. So what that guide has, it explains the plans to you and it gives you the prices for those particular plans. I could also go over the plans with you.

Speaker speaker_2: Okay. Uh, either one works.

Speaker speaker_1: Okay. Um, so if you want, I'll go ahead and send it and then I'll get you to verify if you received it. Then once you verify, I'll go over the plans with you.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. So I'ma go ahead and send it to that email that you have on file. Is that a good email to send it to?

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Okay. Okay, so, I just sent it to your email file. Do you mind verifying that you received it for me?

Speaker speaker_2: Okay. Okay, there. Oh, man.

Speaker speaker_1: And then it should come from an email that says info@benefitsinacar.com.

Speaker speaker_2: Okay, yeah. See, uh, it says tap to download.

Speaker speaker_3: Okay.

Speaker speaker_2: All right, I see, um... Okay, I'm seeing everything now.

Speaker speaker_1: Okay. So, the first plan that I'm going to go over is a preventative plan. This plan is called the Stay Healthy M.E.C. What I mean by preventative is this plan would cover, like, one physical visit a year, some vaccinations, some ST screenings, and some cancer screenings. But it's only for preventative services, meaning it's only going to cover, like, anything that prevents a disease. Like, that would be considered, like, your physicals, your vaccines. Some of them though, it will not cover for any doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So, it's only for preventative services. This one's called the Stay Healthy M.E.C. ... But this plan, you're required to only use their preferred providers and stay within the network to be covered. It offers preveni- um, benefits for your prescriptions, for your provider's prescriptions through Alexar. And it also offers something called Free Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. This plan also includes the virtual urgent care, which gives you access to medical preferred providers virtually. But, like I said earlier, the M.E.C. ... That is only for preventative services. So, it's not going to cover your doctor visits if you were to get sick, any hospital visits, urgent care, emergency room, nor surgeries. If you were to select this plan for employee only, you would be paying a weekly deduction of \$15.65. Then they do also offer two other medical plans. These are called the VIPs. There's two different ones. There's the VIP Basic and the VIP Classic. These are the plans that will cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room and surgeries. However, the two VIPs don't offer your preventative services visits. So, they don't offer what the M.E.C. covers. With these two, you're not required to stay within the network. You could use preferred providers outside of the network or in the network to receive coverage. They also offer their prescription benefits, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. It just depends which ones. And then for the non-generic, they do offer a type of discount. This one also includes the virtual urgent care, which, like I said earlier, it offers medical assistance virtually with medical providers. Um, the main difference between these two is how much they cover. Also, being that the VIP Basic does not cover any hospital confinement benefits, intensive care unit benefits, rehabilitation benefits, nor any preventive

surgery that you may require. While the VIP Classic does cover those areas, as well as the VIP Classic is going to cover a higher dollar amount towards whatever service you go for than the VIP Basic. So, for an example, if you were to have a surgery in hospital, the VIP Basic would cover a flat fee of \$250 per day for a max of one day. While the VIP Classic would cover \$500 per day for a max of one day for that visit. For surgery and physician office, the Basic is only going to cover a flat fee of \$125 per day for a max of two days. While the VIP Classic would cover a flat fee of \$250 per day for a max of two days. So, the Classic is going to cover a higher dollar amount, and it also covers your hospital confinement, intensive care, rehabilitation, and your preventive surgery. If you were to select any of those two, the VIP Basic for employee would be a weekly deduction of \$18.50. For the VIP Classic, it would be a weekly deduction of \$18.55. So, those are the three medical plans. The preventative, and then the two hospital indemnity. They also offer additional benefits that you could include in your coverage, and that would be considered, like, your dental, vision, term life, 24-hour group accident, short-term critical illness with cancer. And those, um, other plans do have their separate deductions. So, let's say you were to include... Let's say you wanted to add one of the medical plans. You could add that, but none of them include already dental and vision. You would have to add that in addition. So, for dental, for employee only, it- it would be a weekly deduction of \$3.38. For vision, for employee, it's a weekly deduction of \$1.99. For critical illness with cancer benefits, the plan for employee is \$2.33. For short-term disability for employee, working 20 hours or more per week, a weekly deduction of \$3.66. So, those would have to be included. Um, and then also, I was going to tell you that let's say you want to be covered with preventative services through your M.E.C. ... But you also want coverage when it comes to your medical. You're allowed to choose the M.E.C. ... And one of the VIPs. Please, you don't have to do that if you don't want to, but I just want to inform you that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that you can combine the M.E.C. with, um, the VIPs. Mm-hmm? Did you have any questions?

Speaker speaker_2: Um, so about the, um, the doctor's visit. Um, you said that, um...

Speaker speaker_1: Hmm? That would be with the VIPs.

Speaker speaker_2: Okay.

Speaker speaker_1: So, the one that-

Speaker speaker_2: Um.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Yeah, 'cause I know I had, um... Yeah, 'cause I know I had a doctor's visit, and they had asked me, did I have any, um, insurance to cover something.

Speaker speaker_1: Yeah.

Speaker speaker_2: But I didn't know, uh, if, if I had something that covered it.

Speaker speaker_1: So right now, you don't have any insurance. You don't have any active coverage. You're within your company open enrollment period, which makes you eligible to enroll into coverage.

Speaker speaker_2: Okay. Uh, I think right now, uh, only thing I wanna do is probably just rent, um... Get my, uh, dental back from parents.

Speaker speaker_1: Okay. Did you just wanna do dental?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, did you wanna know what it covers?

Speaker speaker_2: Um, yes.

Speaker speaker_1: Okay. So for the dental, a preventative visit would cover at a... be covered at a 100%. Anything basic like a cleaning of the teeth will be covered at 80%. Basic restorative, so they have to fill in a cavity, that would be covered at 80%. X-rays are covered at 80%, and you have a annual maximum of \$500. For the dental plan, you would have to give a one-time deductible for, of \$50 if you choose the empl- which is \$3.38 a week.

Speaker speaker_2: Okay. Uh, I think I'll go with the, uh, \$3.38 a week.

Speaker speaker_1: Okay. Um, do you allow the resource company to make a weekly deduction of \$3.38 for the dental plan?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making that deduction from your paycheck. Once you see the very first deduction of the \$3.38 come out of your first... out of your paycheck, the following Monday i- uh, is when you have active coverage. And by that Thursday or Friday of the week that you have activation, you will receive your dental card. And if for some reason once you have active coverage, let's say you have a dentist appointment and you still don't have your card, you're welcome to give us a call and we can email you your card via email. But that first week of your activation week, you should be receiving it either Thursday or Friday.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. And then just keep in mind that if you do wanna add any more plans, you have until... Give me one second. You have until the 31st, 'cause that's the last day.

Speaker speaker_2: Of this month?

Speaker speaker_1: Give me one second. Let me make sure. Of January.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm. The 31st of January is the last day that your company is in their company open enrollment and you can add any additional plans. So, so far right now, you just have dental, but your last day to add any additional would be the 1st. I mean, the

31st.

Speaker speaker_2: Okay. All right. Sounds good.

Speaker speaker_1: Give me one second. Let me just verify. Yes, sir, the 31st. That's a Friday.

Speaker speaker_2: Okay. All right, man.

Speaker speaker_1: All right. Did you have any, any questions?

Speaker speaker_2: Um, no, that's it.

Speaker speaker_1: Okay. Just keep in mind you have 'til thir- the 31st of January, okay? Just in case you do wanna add anything, that would be the time to call in. Any date before that, after, you wouldn't be able to. They're gonna tell you to wait till the next company open enrollment.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Well, thank you for your time. Hope you have a great day.

Speaker speaker_2: All right. You, too.