

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hi, um, Stephanie. Good afternoon. Um, I would like to enroll for benefits. Um, I couldn't register online for some reason, so I got the number here. Okay. Yeah, that's fine. Uh, what staffing agency do you work for? Vistella. And what is the last four of your social? 2750. You said 2750, right? Yes. That's correct. And your first and last name, please? Ejerubowny. For security purposes, can you verify your address and date of birth? Um, July 20th, 1994. 300 and... Three- 3300 Northeast, um, 125th. Seattle, 98125. And then I have 347-493-7369 as your phone number? Mm-hmm. And then I have a first name, info@gmail.com? Yes. Is that up to date? Yes. Okay. And then, did you know what you wanted to be enrolled into already? Um, no. I just want a good one. Okay, so if you want, I can go over the plans with you and... I don't know if you want me to go ahead and email you the benefit guide to your email file. That benefit guide has the plans that they offer through their staffing agency with the weekly deduction of that plan. Can you, um... Yes, can you email it to me? Yes. Give me one second. Let me go ahead and send you that. And you can also, um, show me, too, so I just have both ones. Yeah. Let me just email that first, and then I'll go ahead and explain it once you open it. Okay. Okay. I went ahead and sent you that. Can you please confirm that you received it? Okay. One moment. I'll, I can confirm. Um, no, I have not received it. Can you please check your spam and junk email? Okay. It should come from info@benefitsinacar.com. Mm-hmm. No, it's not here. Okay. Let me make sure the email was right. Um, was it T- Oh, yeah. ... E- That's, uh... It is this email. I received it now. <|agent|><|en|> All right, and then just let me know when you're ready. Okay. I'm ready. Okay, so they really only offer three different medical plans. Um, the first one that I'm gonna- Mm-hmm. ... go over is only a preventative plan. This one's called the- Okay. ... Stay Healthy. So, what I mean by preventative, it's only gonna cover things such as a physical, some vaccines, some STD and cancer- Mm-hmm. ... screening. But it does not cover any of- Mm-hmm. ... your doctor visits if you were to get sick, to the doctor, urgent care- Yeah. ... emergency rooms, neither surgeries. So, it's only for like, um, like in other words, for like, your annual check-ups to see if you're up to health. It does not cover any of your hospital indemnity services. Um, and it does- Yeah. ... require you to stay within a network so y-... you do have to use only the list of their doctors and clinics to be covered. And like I said- Mm-hmm. ... it's only a preventative plan. If you select the Stay Healthy plan, you do receive prescription benefits through Aleve Phar, and they offer something called Virtual Urgent Care, which offers medical assistance virtually with medical providers via telephone- Mm-hmm. ... or video call. As well as they offer the membership with Free RS, which Free RS gives you access to the top 90% generic drugs prescribed in the US. Mm-hmm. Some of these generic- Mm-hmm. ... drugs being free, um, and some of them just having their discounts. But like I said, the Stay Healthy is only for your preventative visits. So,

if you select this plan for employee only, you would be paying a weekly- Yeah. ... deduction of \$17.90 weekly from your paycheck. Yeah. So, that's the first one. Then they offer two other plans called the VIPs. So, the VIPs are your hospital indemnity plans, meaning they will cover your doctor visits to see urgent care, emergency room- Mm-hmm. ... and even some surgeries. However, the VIP Standard and the VIP Plus do not cover your preventative visits. So, they will not cover what the first plan that I just went over covers. So, it's only for hospital indemnity services. These two do not require you to stay within the network, so you're free to go wherever you want to go as long as the provider accepts the insurance. If they tell you, "You gotta go somewhere else," you will have to go somewhere else. So, it really just depends on your provider when it comes to the VIPs. You do receive prescription benefits as well through Pharmaville, depending on the generic medication that it is. It really just depends on how much you pay. You can pay up to \$30, \$20, or \$10. And for the non-generics, they do offer you a discount. Um, these two plans also do include the virtual urgent care which, like I said earlier, it offers medical assistance virtually with medical providers via telephone or video call and it also includes behavior health and virtual primary care. These do cover a flat fee towards your services. So a good example is for hospital confinement benefit, the VIP Standard, which is the most basic one, only covers \$50 per day for up to 30 days while your VIP+ is gonna cover \$100 per day for up to 30 days. As well as the standard is the most basic because it doesn't cover intensive care, rehabilitation, nor preventative surgery, while your VIP+ does. So the VIP+ covers four areas that the standard doesn't and it covers a little bit more in dollar amount towards your services. Um, if you select the VIP Standard for employee only, you would be paying a weekly deduction of \$23.02 but if you select the VIP+, you would be paying a weekly deduction of \$36.97. Um, I was gonna tell you that they don't offer a fourth plan that covers your preventative as well as your doctor visits with it. So you are allowed to choose the Stay Healthy in one of the VIPs if you want to be covered as your preventative as well as your hospital indemnity. So that is allowed, but you couldn't combine the two VIPs 'cause it's technically the same thing, just that one has a little bit more than the other. So you are allowed to choose the Stay Healthy in one of the VIPs if you wanna be covered when it comes to your preventative as well as your hospital indemnity. You just gotta keep in mind that will be two separate deductions from your paycheck, if you do that. Um, and of course they offer dental, vision, term life, short-term disability, ID Social Plus and that is separate deductions as well. So your weekly deduction really just depends on what plans you select, how many you get and if you add dependents. Because, of course, if you add dependents, you're gonna have to pay a little bit more for each plan. So those are the only medical plans that they offer. So, um, what about the dental? Um, what does the dental cover? So the dental plan, a preventative visit is covered at 100%. Something basic, like if you go for a cleaning of the teeth, that's covered at 80%. Basic restorative, so if they got a fill in a cavity, something simple as that, that's covered at 80%. Your X-rays are also covered at 80% and your annual maximum is \$500 with the dental plan. With the dental plan, you would have to pay a one-time deductible though. So if you select the individual plan, you will have to pay a one-time deductible of \$50 but if you select the family plan, it would have to be a one-time deductible of \$150. Um, for the employee plan, if you select this one, it would be \$3.63 weekly from your paycheck. So, um, with the dental plan. Mm-hmm. ... um, what did you say what the deductible was? Um, the... If you choose the individual plan, it would be a \$50. If you choose the family plan, it would be a \$150. But that deductible, you only pay it once. So I, um, I want

to understand. So let's say I need to do like a surgical extraction, right? What's, um, would that be covered or no? So any specific questions like that one, um, since the benefit guide that I sent you doesn't specifically tell me, I wouldn't be allowed to actually tell you if it is there or isn't just 'cause we're just the healthcare administrators. If you have questions like those, I have two numbers that I can provide to you. Um, they work with the carriers and they would actually be able to answer that for me, um, since they're the actual carrier. So if you want, I can give you that number. Okay. Okay. So the, um, 'cause I'm just having this call to mind right... And the deductible that you mentioned, I just want to make sure I understood this correctly. Mm-hmm. The deductible that you mentioned, was the, was the, um, the cost, was it in the number for the dental? 'Cause I'm re- Excuse me. I'm only interested in the dental and I would like to know the cost, like what is it? You mentioned- That one, for the plan, for the plan it's \$3.63 weekly. Um, but you just gotta keep in mind that with the dental plan, they do make you pay a one-time deductible when you go for your visit. You have to pay that regardless. Like whenever you go, they're gonna ask you to pay the deductible. If you select the employee plan, that would be a \$50 so you would have to pay that one time. So wait, I don't... So what am I getting the dental plan for because it so- it seems like regardless I'm still going to have to pay? I appreciate you for telling me this. Thank you. Actually, this is what I really wanted to know. Um- Um- But yeah. Thank you. Mm-hmm. You're welcome- Go on. You were going to say something. And then I was going to tell you that if you do change your mind for some reason, they do only give you 30 days from the time that you receive your first check to be eligible to enroll into anything. After those 30 days are up, if you did want to enroll, you would have to wait for the next company open enrollment, um, to be held to do so, which I can check for- Let me- Oh, actually it's in the month of February. Uh, let me make sure because that's... Mm. Yeah. What was the name again? Um, actually I don't have the updated dates, um, but I believe- Sure. ... it's held in the beginning of the year. And then of the- Sorry, what was the name again? Insurance? Of the insurance? Mm-hmm. Uh, it depends on the plan that you select So if you select the Stay Healthy, which is only the preventative plan, the carrier is 90 Degrees. If you select the VIPs, which is the standard, the plus, as well as dental, short term, term, life, um, that is APL which is American Public Life, the carrier, for your VIPs and your dental. And if you were to select vision, it would be MetLife. Okay, um, well, none of this sounds appealing to me. Um, and also, I, I think I got just about 30 days. If those 30 days was the last day I wouldn't even know- Oh. ... whether or not, um, I should miss out on this. And then, from the looks of it, with the dental situation I have, I don't think it's going to even cover it. Because if you're telling me that they're not going to cover it. Yeah. First of all, is there any service, dental service that is below \$500? I don't think so. I mean, there might be, but this is the United States. Rarely, nine out of 10 times you go to a dentist, it's not going to be below \$500. Like, except you go to like a really, you know- Mm-hmm. ... maybe a student dentist, I guess? Um, but so, if that's the case, then I don't think this will be useful for me. Okay, I understand. Yeah, unfortunately the, the annual maximum is only \$500. Yeah, thank you. I appreciate your honesty. People don't, they don't really tell you these things. Um, they just want you to enroll immediately and they additionally intentionally make it vague but you were so kind as to explain things properly for me. So, I hope it doesn't give you like, you know, a bad review or something, um. Oh, thank you. But, um, whoever is listening to this, you did an amazing job. Like people like you should be in customer service. Um, I hope you get a raise. Oh, thank you. Um, because you deserve it. Uh, anyways, thank you so much. I, I appreciate

everything. I'm going to let you go now and then have a wonderful day. It's quite beautiful outside. Um, and you're inside and you'll warm up. Thank you. Enjoy- Thank you. ... your day however you can. Okay? Thank you. Have a nice day. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, um, Stephanie. Good afternoon. Um, I would like to enroll for benefits. Um, I couldn't register online for some reason, so I got the number here.

Speaker speaker_0: Okay. Yeah, that's fine. Uh, what staffing agency do you work for?

Speaker speaker_1: Vistella.

Speaker speaker_0: And what is the last four of your social?

Speaker speaker_1: 2750.

Speaker speaker_0: You said 2750, right?

Speaker speaker_1: Yes. That's correct.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Ejerubowny.

Speaker speaker_0: For security purposes, can you verify your address and date of birth?

Speaker speaker_1: Um, July 20th, 1994. 300 and... Three- 3300 Northeast, um, 125th. Seattle, 98125.

Speaker speaker_0: And then I have 347-493-7369 as your phone number?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then I have a first name, info@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Is that up to date?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then, did you know what you wanted to be enrolled into already?

Speaker speaker_1: Um, no. I just want a good one.

Speaker speaker_0: Okay, so if you want, I can go over the plans with you and... I don't know if you want me to go ahead and email you the benefit guide to your email file. That benefit

guide has the plans that they offer through their staffing agency with the weekly deduction of that plan.

Speaker speaker_1: Can you, um... Yes, can you email it to me?

Speaker speaker_0: Yes. Give me one second. Let me go ahead and send you that.

Speaker speaker_1: And you can also, um, show me, too, so I just have both ones.

Speaker speaker_0: Yeah. Let me just email that first, and then I'll go ahead and explain it once you open it.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. I went ahead and sent you that. Can you please confirm that you received it?

Speaker speaker_1: Okay. One moment. I'll, I can confirm. Um, no, I have not received it.

Speaker speaker_0: Can you please check your spam and junk email?

Speaker speaker_1: Okay.

Speaker speaker_0: It should come from info@benefitsinacar.com.

Speaker speaker_1: Mm-hmm. No, it's not here.

Speaker speaker_0: Okay. Let me make sure the email was right. Um, was it T-

Speaker speaker_1: Oh, yeah.

Speaker speaker_0: ... E-

Speaker speaker_1: That's, uh... It is this email. I received it now. <|agent|><|en|>

Speaker speaker_0: All right, and then just let me know when you're ready.

Speaker speaker_1: Okay. I'm ready.

Speaker speaker_0: Okay, so they really only offer three different medical plans. Um, the first one that I'm gonna-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... go over is only a preventative plan. This one's called the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... Stay Healthy. So, what I mean by preventative, it's only gonna cover things such as a physical, some vaccines, some STD and cancer-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... screening. But it does not cover any of-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... your doctor visits if you were to get sick, to the doctor, urgent care-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... emergency rooms, neither surgeries. So, it's only for like, um, like in other words, for like, your annual check-ups to see if you're up to health. It does not cover any of your hospital indemnity services. Um, and it does-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... require you to stay within a network so y-... you do have to use only the list of their doctors and clinics to be covered. And like I said-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it's only a preventative plan. If you select the Stay Healthy plan, you do receive prescription benefits through Aleve Phar, and they offer something called Virtual Urgent Care, which offers medical assistance virtually with medical providers via telephone-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... or video call. As well as they offer the membership with Free RS, which Free RS gives you access to the top 90% generic drugs prescribed in the US.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Some of these generic-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... drugs being free, um, and some of them just having their discounts. But like I said, the Stay Healthy is only for your preventative visits. So, if you select this plan for employee only, you would be paying a weekly-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... deduction of \$17.90 weekly from your paycheck.

Speaker speaker_1: Yeah.

Speaker speaker_0: So, that's the first one. Then they offer two other plans called the VIPs. So, the VIPs are your hospital indemnity plans, meaning they will cover your doctor visits to see urgent care, emergency room-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and even some surgeries. However, the VIP Standard and the VIP Plus do not cover your preventative visits. So, they will not cover what the first plan that I just went over covers. So, it's only for hospital indemnity services. These two do not require you to stay within the network, so you're free to go wherever you want to go as long as the provider accepts the insurance. If they tell you, "You gotta go somewhere else," you will have to go somewhere else. So, it really just depends on your provider when it comes to the VIPs. You do receive prescription benefits as well through Pharmaville, depending on the generic

medication that it is. It really just depends on how much you pay. You can pay up to \$30, \$20, or \$10. And for the non-generics, they do offer you a discount. Um, these two plans also do include the virtual urgent care which, like I said earlier, it offers medical assistance virtually with medical providers via telephone or video call and it also includes behavior health and virtual primary care. These do cover a flat fee towards your services. So a good example is for hospital confinement benefit, the VIP Standard, which is the most basic one, only covers \$50 per day for up to 30 days while your VIP+ is gonna cover \$100 per day for up to 30 days. As well as the standard is the most basic because it doesn't cover intensive care, rehabilitation, nor preventative surgery, while your VIP+ does. So the VIP+ covers four areas that the standard doesn't and it covers a little bit more in dollar amount towards your services. Um, if you select the VIP Standard for employee only, you would be paying a weekly deduction of \$23.02 but if you select the VIP+, you would be paying a weekly deduction of \$36.97. Um, I was gonna tell you that they don't offer a fourth plan that covers your preventative as well as your doctor visits with it. So you are allowed to choose the Stay Healthy in one of the VIPs if you want to be covered as your preventative as well as your hospital indemnity. So that is allowed, but you couldn't combine the two VIPs 'cause it's technically the same thing, just that one has a little bit more than the other. So you are allowed to choose the Stay Healthy in one of the VIPs if you wanna be covered when it comes to your preventative as well as your hospital indemnity. You just gotta keep in mind that will be two separate deductions from your paycheck, if you do that. Um, and of course they offer dental, vision, term life, short-term disability, ID Social Plus and that is separate deductions as well. So your weekly deduction really just depends on what plans you select, how many you get and if you add dependents. Because, of course, if you add dependents, you're gonna have to pay a little bit more for each plan. So those are the only medical plans that they offer.

Speaker speaker_1: So, um, what about the dental? Um, what does the dental cover?

Speaker speaker_0: So the dental plan, a preventative visit is covered at 100%. Something basic, like if you go for a cleaning of the teeth, that's covered at 80%. Basic restorative, so if they got a fill in a cavity, something simple as that, that's covered at 80%. Your X-rays are also covered at 80% and your annual maximum is \$500 with the dental plan. With the dental plan, you would have to pay a one-time deductible though. So if you select the individual plan, you will have to pay a one-time deductible of \$50 but if you select the family plan, it would have to be a one-time deductible of \$150. Um, for the employee plan, if you select this one, it would be \$3.63 weekly from your paycheck.

Speaker speaker_1: So, um, with the dental plan.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... um, what did you say what the deductible was?

Speaker speaker_0: Um, the... If you choose the individual plan, it would be a \$50. If you choose the family plan, it would be a \$150. But that deductible, you only pay it once.

Speaker speaker_1: So I, um, I want to understand. So let's say I need to do like a surgical extraction, right? What's, um, would that be covered or no?

Speaker speaker_0: So any specific questions like that one, um, since the benefit guide that I sent you doesn't specifically tell me, I wouldn't be allowed to actually tell you if it is there or isn't just 'cause we're just the healthcare administrators. If you have questions like those, I have two numbers that I can provide to you. Um, they work with the carriers and they would actually be able to answer that for me, um, since they're the actual carrier. So if you want, I can give you that number.

Speaker speaker_1: Okay. Okay. So the, um, 'cause I'm just having this call to mind right... And the deductible that you mentioned, I just want to make sure I understood this correctly.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: The deductible that you mentioned, was the, was the, um, the cost, was it in the number for the dental? 'Cause I'm re- Excuse me. I'm only interested in the dental and I would like to know the cost, like what is it? You mentioned-

Speaker speaker_0: That one, for the plan, for the plan it's \$3.63 weekly. Um, but you just gotta keep in mind that with the dental plan, they do make you pay a one-time deductible when you go for your visit. You have to pay that regardless. Like whenever you go, they're gonna ask you to pay the deductible. If you select the employee plan, that would be a \$50 so you would have to pay that one time.

Speaker speaker_1: So wait, I don't... So what am I getting the dental plan for because it so- it seems like regardless I'm still going to have to pay? I appreciate you for telling me this. Thank you. Actually, this is what I really wanted to know. Um-

Speaker speaker_0: Um-

Speaker speaker_1: But yeah. Thank you.

Speaker speaker_0: Mm-hmm. You're welcome-

Speaker speaker_1: Go on. You were going to say something.

Speaker speaker_0: And then I was going to tell you that if you do change your mind for some reason, they do only give you 30 days from the time that you receive your first check to be eligible to enroll into anything. After those 30 days are up, if you did want to enroll, you would have to wait for the next company open enrollment, um, to be held to do so, which I can check for-

Speaker speaker_1: Let me-

Speaker speaker_0: Oh, actually it's in the month of February. Uh, let me make sure because that's... Mm.

Speaker speaker_1: Yeah. What was the name again?

Speaker speaker_0: Um, actually I don't have the updated dates, um, but I believe-

Speaker speaker_1: Sure.

Speaker speaker_0: ... it's held in the beginning of the year. And then of the-

Speaker speaker_1: Sorry, what was the name again?

Speaker speaker_0: Insurance? Of the insurance?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Uh, it depends on the plan that you select So if you select the Stay Healthy, which is only the preventative plan, the carrier is 90 Degrees. If you select the VIPs, which is the standard, the plus, as well as dental, short term, term, life, um, that is APL which is American Public Life, the carrier, for your VIPs and your dental. And if you were to select vision, it would be MetLife.

Speaker speaker_1: Okay, um, well, none of this sounds appealing to me. Um, and also, I, I think I got just about 30 days. If those 30 days was the last day I wouldn't even know-

Speaker speaker_0: Oh.

Speaker speaker_1: ... whether or not, um, I should miss out on this. And then, from the looks of it, with the dental situation I have, I don't think it's going to even cover it. Because if you're telling me that they're not going to cover it.

Speaker speaker_0: Yeah.

Speaker speaker_1: First of all, is there any service, dental service that is below \$500? I don't think so. I mean, there might be, but this is the United States. Rarely, nine out of 10 times you go to a dentist, it's not going to be below \$500. Like, except you go to like a really, you know-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... maybe a student dentist, I guess? Um, but so, if that's the case, then I don't think this will be useful for me.

Speaker speaker_0: Okay, I understand. Yeah, unfortunately the, the annual maximum is only \$500.

Speaker speaker_1: Yeah, thank you. I appreciate your honesty. People don't, they don't really tell you these things. Um, they just want you to enroll immediately and they additionally intentionally make it vague but you were so kind as to explain things properly for me. So, I hope it doesn't give you like, you know, a bad review or something, um.

Speaker speaker_0: Oh, thank you.

Speaker speaker_1: But, um, whoever is listening to this, you did an amazing job. Like people like you should be in customer service. Um, I hope you get a raise.

Speaker speaker_0: Oh, thank you.

Speaker speaker_1: Um, because you deserve it. Uh, anyways, thank you so much. I, I appreciate everything. I'm going to let you go now and then have a wonderful day. It's quite beautiful outside. Um, and you're inside and you'll warm up.

Speaker speaker_0: Thank you.

Speaker speaker_1: Enjoy-

Speaker speaker_0: Thank you.

Speaker speaker_1: ... your day however you can. Okay?

Speaker speaker_0: Thank you. Have a nice day.

Speaker speaker_1: Bye-bye.

Speaker speaker_0: Bye.