

## Transcript: Estefania

**Acevedo-5051429467635712-5892296755560448**

### Full Transcript

Thank you for calling Veterans with Benicard. My name is Stephanie. How can I assist you? Hey, Stephanie. I'm just calling to activate and see where I can get my eyes done. Okay. Um, what staff and agency are you with? Uh, I'm with Surge and that's the Phoenix branch. And then what are the last four of your Social? 5570. First and last name, please. David, first name. Last name, Bella. You said your first name is David and last name Bella? Yeah. David, uh- Say- ... David, last name Bella. Okay. When did you start working with them? Uh, my day started today. Okay. So you're still not in our system. Um, they do give you 30 days from the time that you receive your first check to either enroll into the benefit or to decline the auto-enrollment. Um, but since you just started, you're still not in there. Either I can go ahead and create a file for you, I do need your full Social, full address, date of birth. Um, you can go ahead and collect plans or decline the auto-enrollment. But the benefit doesn't start right away when you enroll. You have to allow Surge to make the first deduction from your paycheck. Once they do the first deduction, the following Monday you become active. And it typically takes one to two weeks for them to do that. Okay. But did you wanna enroll or did you wanna opt out from the auto-enrollment? Yeah, I'd like to enroll in it. Okay. Did you wanna go ahead and do that or did you wanna wait 'til we received your file? Um, 'cause it- Well- We can go ahead and enroll you, but I do need your full Social, um, address and all that information. If you don't feel comfortable doing that, you're welcome to call throughout the week to see if we've received your file. Okay. Um, let's enroll right now in that plan. Okay. Okay. And then I need your full Social. That's 415-95-5570. You said 415-95-5570? Correct. And then you said that first name was David? Yeah, B- And is it B-E-L-L-A? No. B-E, bravo, echo, lima, lima, echo, hector. Okay, so it's B-E-L-L-E-H? Correct. And then, um, your address please. That's, uh, 9515 West Miami Street. And then the city? That's Palatine, Arizona. Can you repeat that? That's Palatine, Arizona. And then for, um... You said 9515 West? Did you say Miami Street? Yeah, Miami Street. Okay, just making sure. And then the zip code? The zip code is 85353. Okay. And then what's your date of birth? August 3rd, 2001. And then your email? That's, uh... Let me make sure I didn't forget about it. That's deltaalphavibravo echolimalima44@gmail.com. And your phone number, is that the one you're calling from? Yes. And then, did you know what you wanted to be enrolled into already? I just wanted, uh, dental. Wait. Dental, that one's how much per month? That's for, um- Or is it...? I- it's a weekly deduction of \$4.17 if you choose the employee plan. Yeah. I'll do that one. And what else? Um, they also offer m- three different medical plans. Uh, FreeRx which is a membership that gives you access to the top 90% generics drugs prescribed in the US. Virtual primary care, short-term disability, term life, vision, critical illness, group accident, and behavior health. Wait. Say that one more time? That was for...? Um, that's for- What is it? That's all the plans that they offer. So they offer two medical plans that will cover your doctor visits if sick, hospital

visits if injured, urgent care, emergency room and surgeries. These are called the VIPs. There's the VIP Standard and the VIP Classic. Um, they don't require you to stay within the network so you can go to whatever doctor you want to go to. As long as he takes the, um, insurance you can use it. If they tell you have to go somewhere else, you would have to go somewhere else, but that one doesn't require you to stay within the network, um, with these two plans. And how much? Um, it depends on the one that you choose. So there's the Standard and the Classic. The two of them are hospital and ... Yeah. ... me. You do receive prescription benefits with the two through Pharmaville. They also include virtual urgent care and it covers a flat fee towards your services. Out of the two, the Standard is the basic 'cause it doesn't cover intensive care unit, rehabilitation, nor preventive surgery while your VIP Classic does cover those four areas, as well as your VIP Classic plan covers a little bit more, um, out of pocket towards your visits. A good example is for surgery and hospitals, the VIP Standard only covers a flat fee of \$250 per day for an amount up to a day while your VIP Classic would cover \$500 per day for an amount up to a day. Um, if you select the Standard, that's \$17.53 weekly or if you select the Classic, that's \$19.53 weekly. Um, and then the third- So ... Mm-hmm. Oh, yeah, go ahead. ... I didn't realize- And then I was gonna tell you that the last medical plan that they offer is called the Stay Healthy. That one's only preventative, so that one's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover nothing that the VIPs cover. So it doesn't cover your doctor visits that's sick, hospital visits that's injured, urgent care, emergency rooms, nor surgeries. So it's only for your preventative visits that are like a physical, vaccines, some STD and cancer screenings. Um, that's the only thing it would cover. You do receive prescription benefits through Med Impact and it also offers the virtual urgent care. Um, so they don't offer a fourth plan that covers preventative services, which are like a physical, some vaccines, STD and cancer screenings, as well as your actual doctor visits. So y- if you did wanna have preventative services covered as well as your doctor visits, you could select one of the VIPs between the Standard and the Classic, as well as add the Stay Healthy. Um, you're allowed to do that if you do want both benefits covered. For the Stay Healthy, that's \$16.80 weekly. I'll take- And that one doesn't require you to pay anything. I'll take the... I'll take the, I'll take the first VIP then. All right. That works. Okay. The Standard? Did you want me to- Yeah. ... opt you out from the auto enrollment for the Stay Healthy plan? So the, um, Stay Healthy is the one I just went over. That only covers preventative visits and no doctor visits. Yeah. That's the one that they automatically enroll you if you don't opt out from it. And that one's, uh- Yeah. ... \$16.80. So opt out of that one? Yeah. Opt out of that one for me, please. Okay. And then, um, did you want to do anything else? If you select the Standard Dental, that's \$21.80 weekly from your paycheck. And then what about vision? So vision, that one for employee only is \$2.15 weekly. And that, does that cover pre- That one has its copay. ... u- p- No. It's just a li- Does, does that co- It's just a limited, um, vision plan so this one only has its copays. So a copay for an eye exam is \$10, copay for lenses and frames is \$25, and your frame allowance is \$130. I don't think they cover surgery though. You're welcome to ask the carrier, but I don't think that's something that they'll cover. Hm. Dang. Um. So copay for eye exam, \$10. Copay for lenses and frames, \$25. And your frame allowance is only \$130, so if you get frames that are a little bit more than, they'll only cover \$130 and you're responsible for the remaining balance. And that one's \$2.15 weekly. I'll just do... How about I just do the vision and then the... Wait, with the, with the medical, that... any... that's anytime I check in, right? So your med- That's

anytime- Yeah. Um- Go ahead. Mm-hmm. Go ahead. Um, yeah. So for all of these weekly deductions and for your medical, you can go wherever you want to go as long as they take the insurance. So it really just depends on the provider. He accepts it, um, 'cause you can go anywhere. It doesn't require a network. But just keep in mind that the VIPs only cover a flat fee towards like doctor visits, the states, hospital visits if injured, urgent care, emergency rooms, surgeries. They're not gonna cover like preventative visit, which is like a physical, your annual checkups, vaccines. That's not covered. Mm. Mm-hmm. Okay. Um... And then if you want- So I'll- ... I can go over your dental plan 'cause I don't think I went over that one. Uh, yeah, let's look at the dental plan too. So for dental, 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 restoratives, so if they got a fill in a cavity, something basic like that, that's covered at 80%. Your X-rays are also covered at 80%. And the annual maximum for the dental plan is \$750. Um, with dental however, you do have to pay a one-time deductible when you go to your visit. So if you choose the employee plan, that would be a one-time deductible that you would have to pay of \$50. Okay. I'll go ahead and I'll order one then. I'll order one, yeah. Okay. Um, so did you still want to do just dental and the VIP Standard? Yeah. Okay. So right now it looks like that would be a weekly deduction of \$21.80. Um, do you allow Surge Staffing to make the weekly deduction of \$21.80 from your paycheck for your dental plan and your medical plan? Yes. Okay. So please allow one or two weeks for Surge to make the first deduction of the \$21.80 from your paycheck. Perfect. Once you see that deduction, the following Monday of that very first deduction is when your plan becomes active. And then by that first or second week of active coverage, you should be getting your dental card. Um, I did want to let you know that for your VIP Standard plan, that card, they normally don't mail it out to you. So if you do want a physical one, just remember to give us a call once you become active so we can request it to the carrier. But you would have to be active already. Um, and then if you have like an appointment coming up and you're waiting on your card still and you still don't have them, you can just contact this number and we can email them to you electronically. Okay. Thank you. I'm sorry? So, so it won't be coming to me in the mail? I have to go over there to get that. Um- Thank you. So yeah, so the dental plan is the only one that you're gonna get physically. Um, normally for the VIPs, they don't e- they don't mail those cards out. I'm not sure why. That's something we have to request. So since we don't have, um, access to the staffing agency's payroll, we wouldn't be able to know when your deduction is gonna come out of your check. So it's typically the member's responsibility to give us a call if they do want a physical medical card. And then while you wait on it- Okay. ... we can always send it to you electronically while you wait on the physical one, as well as your dental plan. Let's say you have like an appointment once you become active, of course, s- you don't have it yet, you can just contact us and we'll email that one. But dental, you're definitely gonna get first, and then once you become active, you can just call us and we can request it to the carrier for your VIP Standard. And for the meantime, we can send it to you electronically. Okay. Okay. That would- All right. Mm-hmm. So now you just gotta wait for Surge to make the first deduction from your paycheck of the \$21.80. I'll send you a letter. I'm... All right. Thank you. All right. You're welcome. Have a nice day. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling Veterans with Benicard. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hey, Stephanie. I'm just calling to activate and see where I can get my eyes done.

Speaker speaker\_0: Okay. Um, what staff and agency are you with?

Speaker speaker\_1: Uh, I'm with Surge and that's the Phoenix branch.

Speaker speaker\_0: And then what are the last four of your Social?

Speaker speaker\_1: 5570.

Speaker speaker\_0: First and last name, please.

Speaker speaker\_1: David, first name. Last name, Bella.

Speaker speaker\_2: You said your first name is David and last name Bella?

Speaker speaker\_1: Yeah. David, uh-

Speaker speaker\_2: Say-

Speaker speaker\_1: ... David, last name Bella.

Speaker speaker\_2: Okay. When did you start working with them?

Speaker speaker\_1: Uh, my day started today.

Speaker speaker\_2: Okay. So you're still not in our system. Um, they do give you 30 days from the time that you receive your first check to either enroll into the benefit or to decline the auto-enrollment. Um, but since you just started, you're still not in there. Either I can go ahead and create a file for you, I do need your full Social, full address, date of birth. Um, you can go ahead and collect plans or decline the auto-enrollment. But the benefit doesn't start right away when you enroll. You have to allow Surge to make the first deduction from your paycheck. Once they do the first deduction, the following Monday you become active. And it typically takes one to two weeks for them to do that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: But did you wanna enroll or did you wanna opt out from the auto-enrollment?

Speaker speaker\_1: Yeah, I'd like to enroll in it.

Speaker speaker\_2: Okay. Did you wanna go ahead and do that or did you wanna wait 'til we received your file? Um, 'cause it-

Speaker speaker\_1: Well-

Speaker speaker\_2: We can go ahead and enroll you, but I do need your full Social, um, address and all that information. If you don't feel comfortable doing that, you're welcome to call throughout the week to see if we've received your file.

Speaker speaker\_1: Okay. Um, let's enroll right now in that plan.

Speaker speaker\_2: Okay. Okay. And then I need your full Social.

Speaker speaker\_1: That's 415-95-5570.

Speaker speaker\_2: You said 415-95-5570?

Speaker speaker\_1: Correct.

Speaker speaker\_2: And then you said that first name was David?

Speaker speaker\_1: Yeah, B-

Speaker speaker\_2: And is it B-E-L-L-A?

Speaker speaker\_1: No. B-E, bravo, echo, lima, lima, echo, hector.

Speaker speaker\_2: Okay, so it's B-E-L-L-E-H?

Speaker speaker\_1: Correct.

Speaker speaker\_2: And then, um, your address please.

Speaker speaker\_1: That's, uh, 9515 West Miami Street.

Speaker speaker\_2: And then the city?

Speaker speaker\_1: That's Palatine, Arizona.

Speaker speaker\_2: Can you repeat that?

Speaker speaker\_1: That's Palatine, Arizona.

Speaker speaker\_2: And then for, um... You said 9515 West? Did you say Miami Street?

Speaker speaker\_1: Yeah, Miami Street.

Speaker speaker\_2: Okay, just making sure. And then the zip code?

Speaker speaker\_1: The zip code is 85353.

Speaker speaker\_2: Okay. And then what's your date of birth?

Speaker speaker\_1: August 3rd, 2001.

Speaker speaker\_2: And then your email?

Speaker speaker\_1: That's, uh... Let me make sure I didn't forget about it. That's deltaalphavibravo echolimalima44@gmail.com.

Speaker speaker\_2: And your phone number, is that the one you're calling from?

Speaker speaker\_1: Yes.

Speaker speaker\_2: And then, did you know what you wanted to be enrolled into already?

Speaker speaker\_1: I just wanted, uh, dental. Wait. Dental, that one's how much per month?

Speaker speaker\_2: That's for, um-

Speaker speaker\_1: Or is it...?

Speaker speaker\_2: I- it's a weekly deduction of \$4.17 if you choose the employee plan.

Speaker speaker\_1: Yeah. I'll do that one. And what else?

Speaker speaker\_2: Um, they also offer m- three different medical plans. Uh, FreeRx which is a membership that gives you access to the top 90% generics drugs prescribed in the US. Virtual primary care, short-term disability, term life, vision, critical illness, group accident, and behavior health.

Speaker speaker\_1: Wait. Say that one more time? That was for...?

Speaker speaker\_2: Um, that's for-

Speaker speaker\_1: What is it?

Speaker speaker\_2: That's all the plans that they offer. So they offer two medical plans that will cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. These are called the VIPs. There's the VIP Standard and the VIP Classic. Um, they don't require you to stay within the network so you can go to whatever doctor you want to go to. As long as he takes the, um, insurance you can use it. If they tell you have to go somewhere else, you would have to go somewhere else, but that one doesn't require you to stay within the network, um, with these two plans.

Speaker speaker\_1: And how much?

Speaker speaker\_2: Um, it depends on the one that you choose. So there's the Standard and the Classic. The two of them are hospital and ...

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... me. You do receive prescription benefits with the two through Pharmaville. They also include virtual urgent care and it covers a flat fee towards your services. Out of the two, the Standard is the basic 'cause it doesn't cover intensive care unit, rehabilitation, nor preventive surgery while your VIP Classic does cover those four areas, as well as your VIP Classic plan covers a little bit more, um, out of pocket towards your visits. A good example is for surgery and hospitals, the VIP Standard only covers a flat fee of \$250 per day for an amount up to a day while your VIP Classic would cover \$500 per day for an amount up to a day. Um, if you select the Standard, that's \$17.53 weekly or if you select the Classic, that's \$19.53 weekly. Um, and then the third-

Speaker speaker\_1: So ...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Oh, yeah, go ahead. ... I didn't realize-

Speaker speaker\_2: And then I was gonna tell you that the last medical plan that they offer is called the Stay Healthy. That one's only preventative, so that one's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover nothing that the VIPs cover. So it doesn't cover your doctor visits that's sick, hospital visits that's injured, urgent care, emergency rooms, nor surgeries. So it's only for your preventative visits that are like a physical, vaccines, some STD and cancer screenings. Um, that's the only thing it would cover. You do receive prescription benefits through Med Impact and it also offers the virtual urgent care. Um, so they don't offer a fourth plan that covers preventative services, which are like a physical, some vaccines, STD and cancer screenings, as well as your actual doctor visits. So y- if you did wanna have preventative services covered as well as your doctor visits, you could select one of the VIPs between the Standard and the Classic, as well as add the Stay Healthy. Um, you're allowed to do that if you do want both benefits covered. For the Stay Healthy, that's \$16.80 weekly.

Speaker speaker\_1: I'll take-

Speaker speaker\_2: And that one doesn't require you to pay anything.

Speaker speaker\_1: I'll take the... I'll take the, I'll take the first VIP then. All right. That works.

Speaker speaker\_2: Okay. The Standard? Did you want me to-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... opt you out from the auto enrollment for the Stay Healthy plan? So the, um, Stay Healthy is the one I just went over. That only covers preventative visits and no doctor visits.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: That's the one that they automatically enroll you if you don't opt out from it. And that one's, uh-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... \$16.80. So opt out of that one?

Speaker speaker\_1: Yeah. Opt out of that one for me, please.

Speaker speaker\_2: Okay. And then, um, did you want to do anything else? If you select the Standard Dental, that's \$21.80 weekly from your paycheck.

Speaker speaker\_1: And then what about vision?

Speaker speaker\_2: So vision, that one for employee only is \$2.15 weekly.

Speaker speaker\_1: And that, does that cover pre-

Speaker speaker\_2: That one has its copay.

Speaker speaker\_1: ... u- p-

Speaker speaker\_2: No. It's just a li-

Speaker speaker\_1: Does, does that co-

Speaker speaker\_2: It's just a limited, um, vision plan so this one only has its copays. So a copay for an eye exam is \$10, copay for lenses and frames is \$25, and your frame allowance is \$130. I don't think they cover surgery though. You're welcome to ask the carrier, but I don't think that's something that they'll cover.

Speaker speaker\_1: Hm. Dang. Um.

Speaker speaker\_2: So copay for eye exam, \$10. Copay for lenses and frames, \$25. And your frame allowance is only \$130, so if you get frames that are a little bit more than, they'll only cover \$130 and you're responsible for the remaining balance. And that one's \$2.15 weekly.

Speaker speaker\_1: I'll just do... How about I just do the vision and then the... Wait, with the, with the medical, that... any... that's anytime I check in, right?

Speaker speaker\_2: So your med-

Speaker speaker\_1: That's anytime-

Speaker speaker\_2: Yeah. Um-

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: Mm-hmm. Go ahead. Um, yeah. So for all of these weekly deductions and for your medical, you can go wherever you want to go as long as they take the insurance. So it really just depends on the provider. He accepts it, um, 'cause you can go anywhere. It doesn't require a network. But just keep in mind that the VIPs only cover a flat fee towards like doctor visits, the states, hospital visits if injured, urgent care, emergency rooms, surgeries. They're not gonna cover like preventative visit, which is like a physical, your annual checkups, vaccines. That's not covered.

Speaker speaker\_1: Mm.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Okay. Um...

Speaker speaker\_2: And then if you want-

Speaker speaker\_1: So I'll-

Speaker speaker\_2: ... I can go over your dental plan 'cause I don't think I went over that one.

Speaker speaker\_1: Uh, yeah, let's look at the dental plan too.

Speaker speaker\_2: So for dental, 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 restoratives, so if they



got a fill in a cavity, something basic like that, that's covered at 80%. Your X-rays are also covered at 80%. And the annual maximum for the dental plan is \$750. Um, with dental however, you do have to pay a one-time deductible when you go to your visit. So if you choose the employee plan, that would be a one-time deductible that you would have to pay of \$50.

Speaker speaker\_1: Okay. I'll go ahead and I'll order one then. I'll order one, yeah.

Speaker speaker\_2: Okay. Um, so did you still want to do just dental and the VIP Standard?

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay. So right now it looks like that would be a weekly deduction of \$21.80. Um, do you allow Surge Staffing to make the weekly deduction of \$21.80 from your paycheck for your dental plan and your medical plan?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. So please allow one or two weeks for Surge to make the first deduction of the \$21.80 from your paycheck.

Speaker speaker\_1: Perfect.

Speaker speaker\_2: Once you see that deduction, the following Monday of that very first deduction is when your plan becomes active. And then by that first or second week of active coverage, you should be getting your dental card. Um, I did want to let you know that for your VIP Standard plan, that card, they normally don't mail it out to you. So if you do want a physical one, just remember to give us a call once you become active so we can request it to the carrier. But you would have to be active already. Um, and then if you have like an appointment coming up and you're waiting on your card still and you still don't have them, you can just contact this number and we can email them to you electronically.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_2: I'm sorry?

Speaker speaker\_1: So, so it won't be coming to me in the mail? I have to go over there to get that.

Speaker speaker\_2: Um-

Speaker speaker\_1: Thank you.

Speaker speaker\_2: So yeah, so the dental plan is the only one that you're gonna get physically. Um, normally for the VIPs, they don't e- they don't mail those cards out. I'm not sure why. That's something we have to request. So since we don't have, um, access to the staffing agency's payroll, we wouldn't be able to know when your deduction is gonna come out of your check. So it's typically the member's responsibility to give us a call if they do want a physical medical card. And then while you wait on it-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... we can always send it to you electronically while you wait on the physical one, as well as your dental plan. Let's say you have like an appointment once you become active, of course, s- you don't have it yet, you can just contact us and we'll email that one. But dental, you're definitely gonna get first, and then once you become active, you can just call us and we can request it to the carrier for your VIP Standard. And for the meantime, we can send it to you electronically.

Speaker speaker\_1: Okay. Okay. That would-

Speaker speaker\_2: All right. Mm-hmm. So now you just gotta wait for Surge to make the first deduction from your paycheck of the \$21.80.

Speaker speaker\_1: I'll send you a letter. I'm... All right. Thank you.

Speaker speaker\_2: All right. You're welcome. Have a nice day.

Speaker speaker\_1: You too.