

Transcript: Estefania

Acevedo-5091758411038720-6146905509675008

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Uh, yeah, I was, uh, trying to get on at WorkSource and, uh, I didn't come across part of the application where I gotta do this. Okay. Um, did you wanna enroll into healthcare benefits? Yes. Okay. What is the last four of your social? 1643. And you said WorkSource? Uh, WorkSource. Okay. And then, is your first and last name? Aaron Hutchison. Okay. Um, so we still haven't received your information from your staffing agency. Either we can do two things. Either I can go ahead and create a file for you. For that, I do need your full social, full address and all that information, or if you don't feel- Okay. ... comfortable doing that, you can keep calling throughout the week to see if they went ahead and set us up, but it's your choice. Yeah. That's fine. We can go ahead and move on with it 'cause I need to get this, uh, application all filled out and done and...

Okay. Yeah. That's fine. And then, I am ready for that full social. Okay. It's 429-791643. All right. And what's that first and last name? Aaron Hutchison. A-A-R-O-N H-U-T-C-H-I-S-O-N. And what's your address? 2111 Breckenridge Terrace, Greenwood, Arkansas 72936. Okay. And then your date of birth? It's, uh, August 31st, 1990. What's your email? Uh, it's gonna be all lowercase, southern-tire-guy1990@gmail.com. And is this a good phone number to put on file, the one you're calling from, the 479-322-1926? Yes. Would you like a... to add a secondary? Uh, yeah. What is it? 479-629-0972. All right. And then do you want me to go ahead and send you the benefit guide to your email file? That benefit guide has all the plans that your staffing agency has to offer for their members, as well as the prices for those plans. Yeah. That sounds good. Okay. And then if you want, I can also go over the plans with you. Uh, if it's in the email, I'll just go ahead and take a look at it. Okay. Okay. I went ahead and emailed that to you. Um, do you mind verifying that you received it? Who is this? It should come from my email that says info@benefitsinacard.com. It hasn't popped up yet. And then can you also check your spam and your junk file, because sometimes it sends it on there, and it is southern-tire-guy1990@gmail.com? Yeah. If not, I can try to send it one more time. Okay, I sent it again. If you don't see it, I would check your spam as well as your junk, 'cause sometimes it sends it to those files. Okay. Is it there now? Are you still having trouble finding it? I think it just now came through. Yeah. It just now came through. It just took a minute. Okay. So- I got the guide. That guide is the guide that shows you all the plans that they offer. It looks like they offer, let's see... It looks like they offer five medical plans and then, um, additional benefits. They all have their deductions too, though. You wouldn't want me explain none of them? Do you just wanna look at them by yourself or? I mean, you- you could, because see, the thing is I actually live with a very extremely deadly disease. So- Okay. I actually- Okay. ... have to have surgeries and stuff. They keep me alive, so. Yeah. Okay. Yeah, so if you want, I can go over the plans and see which one you would like. Yeah, that

sounds okay. Yeah. Yeah. Okay. So the first plan that I'm gonna go over is only a preventative plan, meaning it's only gonna cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screenings, and even some counseling. But it's only for preventative services, meaning it's not gonna cover- Yeah. ... any doctor visits if you were to get sick, any hospital visits- Yeah, yeah. I've already ... if you were to... Okay, so that one's just for preventative services. That one's called the Stay Healthy MUC. Um... Okay. So you- Yeah, no, not that one. Not that one, okay. So there's another pl- other plans called the VIPs. So they look like they offer four different ones. There's the VIP Standard, the VIP Classic, and the VIP Plus, and the VIP Pro. So, those plans are the plans that will cover your hospital visits, like 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, with the VIPs- Okay. ... those don't cover your preventative services. So they don't cover what the Stay Healthy does. So it- they wouldn't cover, like, one physical visit a year. That wouldn't be covered. Some vaccinations wouldn't be covered. STD and cancer screenings would not be covered. So only hospital ... Okay. ... indemnity, okay? With the VIPs, you're not req- Gotcha. With the VIPs, you're not required to stay within the network. Um, you could either be in the network or out of the network, so use providers that are within the network or out of the network to receive coverage. So it's not a requirement to only use their preferred providers. The VIPs also do include prescription benefits through PharmaBill, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30 for that medication, and for the non-generic ones, they do offer somewhat of a discount. Yeah. These plans also do include virtual urgent care, which means that they provide medical virtual assistance with medical providers virtually. So the VIPs do also offer that. The VIPs play a flat fee towards whatever service that you go for. Out of the group, four of them? Yeah, out of the four of them, the Standard is gonna be your most basic one because that one doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventive surgery that you may require, while the other ones, being the VIP Classic, the VIP Plus, and the VIP Pro do include that. But by the looks, the VIP Pro does not include any preventive surgery. Oh, it does not include surgery? The VIP Pro. The ones that do would be the VIP Plus. That one includes the hospital confinement, intensive care, preventive surgery. Right. Yeah, 'cause I definitely need surgery. If I don't have this... If I don't get the surgery I need, then I'm looking at, like, two years. Okay. So that would- So I definitely need... Okay, so that would rule out, um, the VIP Pro then, and then the VIP Standard. So that would leave you with the- Okay. ... VIP Classic and the VIP Plus. So let me verify to see which one. It looks like the VIP Plus would cover a higher dollar amount towards the services that you go for compared to the Classic. The Classic covers all the services that... the VIP Plus do. However, the VIP Plus would cover a higher dollar amount for those services. So, for example, for hospital admission benefit, the VIP Classic only covers \$500 per day for a max of one day, while the VIP Plus- Mm-hmm. ... would cover \$1,000 per day for a max of one day. The VIP Pro would cover \$2,000 per day, but it doesn't include the preventative surgeries- Right. Right, and I gotta have that. That's definitely on my list. So, in that case, your VIP Classic plan would probably fit better, or the VIP Plus. Mm-hmm. Depending on how much you want it to cover. Um, if you're looking at dollar amount, the VIP Plus would cover a little bit more towards those services- Right. ... than the Classic. But then again, the Classic does cover everything that the, that the Plus does. It just depends on the, on what you're... Like, how much you want them to pay towards, 'cause the VIP Plus- Right. ...

covers a little bit more. Um, so if you were to choose between the VIP Classic and the VIP Plus for employee only, the VIP Classic for employee is \$19.63 weekly, and then the VIP Plus would be \$31.71 weekly. Okay. Um, I think I definitely wanna do the, the better one. So the VIP Plus? The Plus. Okay. Yeah. And then, they also do offer additional benefits, so that would be your dental, short-term disability, term life, vision, critical illness, group accident, behavioral health and identity protection. Were you looking into any of those? Hmm, dental. Dental? Okay, so for dental, the preventative visit is covered at 100%. Anything basic, like, uh, cleaning of the teeth would be covered at 80%. Basic restorative, meaning if they gotta fill in, like, a cavity, that would be covered at 80%. X-rays are covered at 80%. Annual maximum is \$500. And then for the dental plan, you would have to give a one-time deductible. Um, if you choose the employee plan, that would be, uh, \$50. But that deductible, you only have to give once. Okay, and how much is that per week? For employee, it would be \$3.64. Okay. Did you want to add that on there? Yeah, definitely wanna add that on there, yes. Yes. Did you just wanna add VIP Plus and dental, or did you wanna add any other ones? I think I wanna just do VIP Plus and dental. What, what were the other options again? They also offer short-term disability, so that's like if you were to get injured. The first seven days, they wouldn't pay them, and then after that, they would, and the benefit period would be a 90 days. The benefit amount is \$650 per month. And for employee, that would be \$3.95. They offer that one. Wow. They also offer vision. Um, that one has copays. So, the copay for an eye exam would be a \$10, the copay for lenses and frames is a \$25, and your frame allowance is of \$130. All right. For employee, that would be a weekly deduction of \$2.15. They also offer behavioral health for employee for \$1.50. Identity protection, for employee, \$1.98. Your term life plan for employee for \$2.11. 24-hour group accident, hospital emergency room, they would cover 250, physician office, \$50, emergency dental work, \$50, hospital admission, 250, daily hospital confinement, \$100, intensive care unit, \$200. Employee, up to 15,000, spouse, up to 15,000, children up to 7,500. If they had to take you like in a ambulance, ground or air, that w- 250 would be covered. Medical imaging, \$100, and that's under the 24-hour group accident. For the employee plan, it would be \$2.01. And yeah, no, that's it. I think we'll just stick with that dental, yeah. Yeah. Okay. So, do you allow the work source to make the weekly deduction of \$35.35 from your paycheck weekly for these two selected plans? Mm-hmm. Yes. Okay. Please allow one or two weeks for your employer to start making that deduction. Um, let me verify if they have a effective date, 'cause some agencies do have effective dates. So, let me just verify real quick before I tell you. Okay, yeah. So, please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$35.35 from your first paycheck- Mm-hmm. ... um, the following Monday is when you have active coverage from that deduction. So, once you see the very first deduction of \$35.35, the following Monday from that deduction is when you have active coverage. And then by that first week of your active coverage, you should be getting, either Thursday or Friday, your dental card. And I was gonna notify you that for your VIP Plus plan, they normally don't send those out to you. Um, but if you do want a physical card that first Monday that you have active coverage, you're welcome to give us a call at this number to notify us that you do want a physical card, and we can put in a request. But the first card that you're gonna get for that first week of your activation is definitely gonna be your dental card. Okay. So, now you really just gotta keep an eye on your check. Once you see that they took that money, the \$35.35- Mm-hmm. ... the following Monday from that deduction is when your coverage is active, and you're welcome to

give us a call to order that VIP Plus card. Right. Okay. And if for some reason the week of your activation week you have, like, a doctor's appointment and you still don't have your card, you're welcome to give us a call and we can send them via email, if they're available. Okay. And I was also gonna tell you, just in case you wanted to, like, add any additional plans later on, um, it looks like their company open enrollment period ends on the 10th of January. So, you have 'til the 10th to add anything if you do want to. Okay. Sounds great. All right. Did you have any more questions for me? No, that's it. Okay. Well, thank you for your time. I hope you have a good day. Thank you very much. You too. Thank you. Bye. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Uh, yeah, I was, uh, trying to get on at WorkSource and, uh, I didn't come across part of the application where I gotta do this.

Speaker speaker_0: Okay. Um, did you wanna enroll into healthcare benefits?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. What is the last four of your social?

Speaker speaker_1: 1643.

Speaker speaker_0: And you said WorkSource?

Speaker speaker_1: Uh, WorkSource.

Speaker speaker_0: Okay. And then, is your first and last name?

Speaker speaker_1: Aaron Hutchison.

Speaker speaker_0: Okay. Um, so we still haven't received your information from your staffing agency. Either we can do two things. Either I can go ahead and create a file for you. For that, I do need your full social, full address and all that information, or if you don't feel-

Speaker speaker_1: Okay.

Speaker speaker_0: ... comfortable doing that, you can keep calling throughout the week to see if they went ahead and set us up, but it's your choice.

Speaker speaker_1: Yeah. That's fine. We can go ahead and move on with it 'cause I need to get this, uh, application all filled out and done and...

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah. That's fine.

Speaker speaker_0: And then, I am ready for that full social.

Speaker speaker_1: Okay. It's 429-791643.

Speaker speaker_0: All right. And what's that first and last name?

Speaker speaker_1: Aaron Hutchison. A-A-R-O-N H-U-T-C-H-I-S-O-N.

Speaker speaker_0: And what's your address?

Speaker speaker_1: 2111 Breckenridge Terrace, Greenwood, Arkansas 72936.

Speaker speaker_0: Okay. And then your date of birth?

Speaker speaker_1: It's, uh, August 31st, 1990.

Speaker speaker_0: What's your email?

Speaker speaker_1: Uh, it's gonna be all lowercase, southern-tire-guy1990@gmail.com.

Speaker speaker_0: And is this a good phone number to put on file, the one you're calling from, the 479-322-1926?

Speaker speaker_1: Yes.

Speaker speaker_0: Would you like a... to add a secondary?

Speaker speaker_1: Uh, yeah.

Speaker speaker_0: What is it?

Speaker speaker_1: 479-629-0972.

Speaker speaker_0: All right. And then do you want me to go ahead and send you the benefit guide to your email file? That benefit guide has all the plans that your staffing agency has to offer for their members, as well as the prices for those plans.

Speaker speaker_1: Yeah. That sounds good.

Speaker speaker_0: Okay. And then if you want, I can also go over the plans with you.

Speaker speaker_1: Uh, if it's in the email, I'll just go ahead and take a look at it.

Speaker speaker_0: Okay. Okay. I went ahead and emailed that to you. Um, do you mind verifying that you received it?

Speaker speaker_1: Who is this?

Speaker speaker_0: It should come from my email that says info@benefitsinacard.com.

Speaker speaker_1: It hasn't popped up yet.

Speaker speaker_0: And then can you also check your spam and your junk file, because sometimes it sends it on there, and it is southern-tire-guy1990@gmail.com?

Speaker speaker_2: Yeah.

Speaker speaker_0: If not, I can try to send it one more time. Okay, I sent it again. If you don't see it, I would check your spam as well as your junk, 'cause sometimes it sends it to those files.

Speaker speaker_2: Okay. Is it there now?

Speaker speaker_0: Are you still having trouble finding it?

Speaker speaker_2: I think it just now came through. Yeah. It just now came through. It just took a minute.

Speaker speaker_0: Okay. So-

Speaker speaker_2: I got the guide.

Speaker speaker_0: That guide is the guide that shows you all the plans that they offer. It looks like they offer, let's see... It looks like they offer five medical plans and then, um, additional benefits. They all have their deductions too, though. You wouldn't want me explain none of them? Do you just wanna look at them by yourself or?

Speaker speaker_2: I mean, you- you could, because see, the thing is I actually live with a very extremely deadly disease. So-

Speaker speaker_0: Okay.

Speaker speaker_2: I actually-

Speaker speaker_0: Okay.

Speaker speaker_2: ... have to have surgeries and stuff. They keep me alive, so.

Speaker speaker_0: Yeah. Okay. Yeah, so if you want, I can go over the plans and see which one you would like.

Speaker speaker_2: Yeah, that sounds okay. Yeah. Yeah.

Speaker speaker_0: Okay. So the first plan that I'm gonna go over is only a preventative plan, meaning it's only gonna cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screenings, and even some counseling. But it's only for preventative services, meaning it's not gonna cover-

Speaker speaker_2: Yeah.

Speaker speaker_0: ... any doctor visits if you were to get sick, any hospital visits-

Speaker speaker_2: Yeah, yeah. I've already ...

Speaker speaker_0: ... if you were to... Okay, so that one's just for preventative services. That one's called the Stay Healthy MUC. Um...

Speaker speaker_2: Okay.

Speaker speaker_0: So you-

Speaker speaker_2: Yeah, no, not that one.

Speaker speaker_0: Not that one, okay. So there's another pl- other plans called the VIPs. So they look like they offer four different ones. There's the VIP Standard, the VIP Classic, and the VIP Plus, and the VIP Pro. So, those plans are the plans that will cover your hospital visits, like 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, with the VIPs-

Speaker speaker_2: Okay.

Speaker speaker_0: ... those don't cover your preventative services. So they don't cover what the Stay Healthy does. So it- they wouldn't cover, like, one physical visit a year. That wouldn't be covered. Some vaccinations wouldn't be covered. STD and cancer screenings would not be covered. So only hospital ...

Speaker speaker_2: Okay.

Speaker speaker_0: ... indemnity, okay? With the VIPs, you're not req-

Speaker speaker_2: Gotcha.

Speaker speaker_0: With the VIPs, you're not required to stay within the network. Um, you could either be in the network or out of the network, so use providers that are within the network or out of the network to receive coverage. So it's not a requirement to only use their preferred providers. The VIPs also do include prescription benefits through PharmaBill, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30 for that medication, and for the non-generic ones, they do offer somewhat of a discount.

Speaker speaker_2: Yeah.

Speaker speaker_0: These plans also do include virtual urgent care, which means that they provide medical virtual assistance with medical providers virtually. So the VIPs do also offer that. The VIPs play a flat fee towards whatever service that you go for. Out of the group, four of them? Yeah, out of the four of them, the Standard is gonna be your most basic one because that one doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventive surgery that you may require, while the other ones, being the VIP Classic, the VIP Plus, and the VIP Pro do include that. But by the looks, the VIP Pro does not include any preventive surgery.

Speaker speaker_2: Oh, it does not include surgery?

Speaker speaker_0: The VIP Pro. The ones that do would be the VIP Plus. That one includes the hospital confinement, intensive care, preventive surgery.

Speaker speaker_2: Right. Yeah, 'cause I definitely need surgery. If I don't have this... If I don't get the surgery I need, then I'm looking at, like, two years.

Speaker speaker_0: Okay. So that would-

Speaker speaker_2: So I definitely need...

Speaker speaker_0: Okay, so that would rule out, um, the VIP Pro then, and then the VIP Standard. So that would leave you with the-

Speaker speaker_2: Okay.

Speaker speaker_0: ... VIP Classic and the VIP Plus. So let me verify to see which one. It looks like the VIP Plus would cover a higher dollar amount towards the services that you go for compared to the Classic. The Classic covers all the services that... the VIP Plus do. However, the VIP Plus would cover a higher dollar amount for those services. So, for example, for hospital admission benefit, the VIP Classic only covers \$500 per day for a max of one day, while the VIP Plus-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... would cover \$1,000 per day for a max of one day. The VIP Pro would cover \$2,000 per day, but it doesn't include the preventative surgeries-

Speaker speaker_3: Right. Right, and I gotta have that. That's definitely on my list.

Speaker speaker_0: So, in that case, your VIP Classic plan would probably fit better, or the VIP Plus.

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: Depending on how much you want it to cover. Um, if you're looking at dollar amount, the VIP Plus would cover a little bit more towards those services-

Speaker speaker_3: Right.

Speaker speaker_0: ... than the Classic. But then again, the Classic does cover everything that the, that the Plus does. It just depends on the, on what you're... Like, how much you want them to pay towards, 'cause the VIP Plus-

Speaker speaker_3: Right.

Speaker speaker_0: ... covers a little bit more. Um, so if you were to choose between the VIP Classic and the VIP Plus for employee only, the VIP Classic for employee is \$19.63 weekly, and then the VIP Plus would be \$31.71 weekly.

Speaker speaker_3: Okay. Um, I think I definitely wanna do the, the better one.

Speaker speaker_0: So the VIP Plus?

Speaker speaker_3: The Plus.

Speaker speaker_0: Okay.

Speaker speaker_3: Yeah.

Speaker speaker_0: And then, they also do offer additional benefits, so that would be your dental, short-term disability, term life, vision, critical illness, group accident, behavioral health and identity protection. Were you looking into any of those?

Speaker speaker_3: Hmm, dental.

Speaker speaker_0: Dental? Okay, so for dental, the preventative visit is covered at 100%. Anything basic, like, uh, cleaning of the teeth would be covered at 80%. Basic restorative, meaning if they gotta fill in, like, a cavity, that would be covered at 80%. X-rays are covered at 80%. Annual maximum is \$500. And then for the dental plan, you would have to give a one-time deductible. Um, if you choose the employee plan, that would be, uh, \$50. But that deductible, you only have to give once.

Speaker speaker_3: Okay, and how much is that per week?

Speaker speaker_0: For employee, it would be \$3.64.

Speaker speaker_3: Okay.

Speaker speaker_0: Did you want to add that on there?

Speaker speaker_3: Yeah, definitely wanna add that on there, yes. Yes.

Speaker speaker_0: Did you just wanna add VIP Plus and dental, or did you wanna add any other ones?

Speaker speaker_3: I think I wanna just do VIP Plus and dental. What, what were the other options again?

Speaker speaker_0: They also offer short-term disability, so that's like if you were to get injured. The first seven days, they wouldn't pay them, and then after that, they would, and the benefit period would be a 90 days. The benefit amount is \$650 per month. And for employee, that would be \$3.95. They offer that one.

Speaker speaker_3: Wow.

Speaker speaker_0: They also offer vision. Um, that one has copays. So, the copay for an eye exam would be a \$10, the copay for lenses and frames is a \$25, and your frame allowance is of \$130.

Speaker speaker_3: All right.

Speaker speaker_0: For employee, that would be a weekly deduction of \$2.15. They also offer behavioral health for employee for \$1.50. Identity protection, for employee, \$1.98. Your term life plan for employee for \$2.11. 24-hour group accident, hospital emergency room, they would cover 250, physician office, \$50, emergency dental work, \$50, hospital admission, 250, daily hospital confinement, \$100, intensive care unit, \$200. Employee, up to 15,000, spouse, up to 15,000, children up to 7,500. If they had to take you like in a ambulance, ground or air, that w- 250 would be covered. Medical imaging, \$100, and that's under the 24-hour group accident. For the employee plan, it would be \$2.01. And yeah, no, that's it.

Speaker speaker_3: I think we'll just stick with that dental, yeah. Yeah.

Speaker speaker_0: Okay. So, do you allow the work source to make the weekly deduction of \$35.35 from your paycheck weekly for these two selected plans?

Speaker speaker_3: Mm-hmm. Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your employer to start making that deduction. Um, let me verify if they have a effective date, 'cause some agencies do have effective dates. So, let me just verify real quick before I tell you. Okay, yeah. So, please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$35.35 from your first paycheck-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... um, the following Monday is when you have active coverage from that deduction. So, once you see the very first deduction of \$35.35, the following Monday from that deduction is when you have active coverage. And then by that first week of your active coverage, you should be getting, either Thursday or Friday, your dental card. And I was gonna notify you that for your VIP Plus plan, they normally don't send those out to you. Um, but if you do want a physical card that first Monday that you have active coverage, you're welcome to give us a call at this number to notify us that you do want a physical card, and we can put in a request. But the first card that you're gonna get for that first week of your activation is definitely gonna be your dental card.

Speaker speaker_3: Okay.

Speaker speaker_0: So, now you really just gotta keep an eye on your check. Once you see that they took that money, the \$35.35-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... the following Monday from that deduction is when your coverage is active, and you're welcome to give us a call to order that VIP Plus card.

Speaker speaker_3: Right. Okay.

Speaker speaker_0: And if for some reason the week of your activation week you have, like, a doctor's appointment and you still don't have your card, you're welcome to give us a call and we can send them via email, if they're available.

Speaker speaker_3: Okay.

Speaker speaker_0: And I was also gonna tell you, just in case you wanted to, like, add any additional plans later on, um, it looks like their company open enrollment period ends on the 10th of January. So, you have 'til the 10th to add anything if you do want to.

Speaker speaker_3: Okay. Sounds great.

Speaker speaker_0: All right. Did you have any more questions for me?

Speaker speaker_3: No, that's it.

Speaker speaker_0: Okay. Well, thank you for your time. I hope you have a good day.

Speaker speaker_3: Thank you very much. You too.

Speaker speaker_0: Thank you. Bye.

Speaker speaker_3: Bye-bye.