

Transcript: Estefania

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Full Transcript

Thank you for calling the Benefit Center Card. My name is Stephanie. How can I assist you? Yes, ma'am. Uh, I've been with the company for like a year and a half, and I was like... And I was thinking, like, I ain't knew that I can get benefits, so like I was trying to enroll. Okay. Yeah, that's fine. Um, what staffing agency do you work for? Uh, the Resource. Okay. Thank you. And then what is the last four of your social? Um, 4687. And your first and last name, please? Jaquarius Harrison. That's J-A-Q-U-A-R-I-U-S Harrison. H-A-R-R-I-S-O-N. And for security purposes, could you verify your address and your date of birth for me? Uh, 3300 G-A-R Place. Uh, I think it's updated, and, uh, Apartment 3E and, uh, 9/11/2001. Okay. So, um, your address hasn't been updated. Do you remember the previous one? Oh. It's 724- Mm-hmm. ... 724 Creek Ridge Road, probably. Okay. Yeah. It's that one. Do you want me to go ahead and update that for you? Yes, ma'am. What's the new address? 3300 space G-A-R space Place, uh, Apartment 3E. Okay. I have 33,000 G-A-R Place, Apartment 3E. Yeah. Yeah. 3300. Okay. I'm sorry. You said 33- Okay. Gotcha. And then is it still Greensburg, North Carolina? Yes, ma'am. 27406. And does... Okay, thank you. Yeah. I have 843-544-6977 as your phone number. Uh, no, ma'am, not no more. It's 336-707-0008. And then I have your first name period harrison123@gmail.com. Is that up to date? Yes, ma'am. Okay. And then, um, did you want me to go ahead and send you that, uh, benefit guide to your email file? So what that benefit guide has, it has all the plans that they offer, with the prices to those plans. So I don't know if you wanted me to send to you just so that you can get an idea. Just the- about the plans they offer. Okay. Okay. I went ahead and emailed that to you. Um, do you mind verifying that you received it? It should come from an email that says info@benefitcentercard.com. Okay. Uh, not yet. And then I would also check your spam and your junk file, 'cause sometimes it goes to that farm. Oh. Yes, ma'am. It just came. Okay. So once you open that, it's gonna show you all the plans that they offer with the prices to those plans. So let's see. Okay. They only offer three different medical plans. Okay? The first plan that I'mma go over, it's called the Stay Healthy MEC Tele-RS. Mm-hmm. Um, this plan is only your preventative plan, meaning it's only gonna cover like a physical, some vaccinations, some STD screenings, some cancer screenings, uh, diabeti- diabetic screenings. So it's only for like your annuals and some checkups. It's not gonna be for doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's only for your preventative services, and it does require for you to stay within the network to receive coverage. You do get prescription benefits with this plan with Aleaxar and you do get a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the U.S. for a cheaper price. This plan does also include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. Um, but like I said earlier, your Stay Healthy MEC Tele-RS is only for your preventative services. Okay? So if you... plan for employee, that would be

\$15.65 weekly from your paycheck. Then the second medical plan, there's gonna be two different ones. The last two are called the VIPs. There's the VIP Pla- Ba- Basic and the VIP Classic. Um, these two will only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries, but it doesn't cover what the Stay Healthy MEC Tele-RS covers. So it's not gonna cover your preventative services, which are like a physical, um, some cancer and STD screening. That wouldn't be covered. So only your actual doctor visits once you become sick is what is covered with the VIPs. So- Mm-hmm. ... these two plans also do have their prescription benefits but with Pharmacoville, which you can pay up to \$10, \$20, \$30 depending on the generic medication that you get. And for the non-generic, they do offer discounts. Um, and I was gonna also tell you that with the two VIPs, you're not required to stay within the network so you could use clinics that are out- Okay. Okay. This, this, this story goes down to a very different 00:03:58,460 -- 00:04:02,480 place. And even if you have a chance to see it for yourself, it's going to be worth every penny. And I'm going to give you some more background on it right now. Okay. Yes, ma'am. Can, can you hear me? Are you there? Yeah, I think so. 00:04:18,334 -- 00:04:19,233 Oh, I think I lost her. Can you hear me? Hello? Hello? Oh, I'm sorry. Yes, ma'am. I was... You was talking about the, uh, the VIP? That it don't cover the- Yeah. ... you know, STD screening and all that. Yes. And I was going to tell you that with that plan, you're not required to stay within the network. So you could actually use clinics that are outside the network and still receive coverage compared to the first one that I went over. That one does require for you to only use their, um, doctors, in other words. But with the VIPs, you could be out the network or in the network and still receive coverage. They cover a flat fee towards what service you go for. So for example, the VIP Basic is the most simple one compared to the Classic because it doesn't cover hospital confinement, intensive care, rehabilitation, nor any preventive surgery. And the VIP Classic- Wait, do it- Mm-hmm? ... does it cover, like, dental? Um, so none of the medical plans that they offer ha- includes dental and vision. They do offer dental, but you would have to add it in addition, and it... that has a separate charge to it. Yeah. So these are just the medical plans. They would only cover, like, the medical portion of it. Um- For surgeries and, like- Mm-hmm. ... and all that, right? Yeah. So, um, but the VIP Classic, that would cover, like, surgery and hospital. Also the VIP Basic. But if you're looking at, like, greater coverage in dollars, the VIP Classic would be it because, for example, the, um, the VIP Basic only covers \$250 per day for a max of one day for surgery and hospital and the VIP Classic would cover \$500 per day for a max of one day. So these two plans- Yeah. ... cover a flat fee towards the service that you go for. Um, they don't cover everything. They just cover a certain portion of that fee. Then the remaining balance you would be responsible for. Um- Well- And like I said, out of the two, the VIP Basic is the basic one because it doesn't cover hospital confinement, intensive care, rehabilitation, nor preventive surgery while the VIP Classic does. So if you were to select between the VIP Basic and the VIP Classic for employee, for the Basic one, that would be a weekly deduction of \$15.50 and then for the VIP Classic, it would be a weekly deduction of \$18.55. Okay. Um, so those are for those three medical plans. Then they do offer additional benefits, which this is what I was just now talking about regarding, like, the dental. Oh yeah? They offer, like, dental, vision, term life and they do have their separate deductions to them. So for example, if you wanted the dental plan for employee only, that's a weekly deduction from your paycheck of \$3.38. Um, for a preventative visit, you're covered at 100%. A basic visit, like cleaning of the teeth, that would be covered at 80%. Basic restorative, meaning that they got to, like, fill in a

cavity, that's, um, covered at 80%. X-rays are covered at 80% and you have an annual maximum of \$500. Um, with the dental plan you do have to give a one-time deductible though, so if you were to choose the individual plan it would be of \$50 or if you were to choose the family plan it would be of \$150, but that one-time deductible is just given once. Mm-hmm. And then they also offer vision. Vision has its co-pays. So co-pay for an eye exam is only \$10, co-pay for lenses and frames is \$25, and they provide a frame allowance of \$130. If you select a vision plan for employees, that's \$1.99 from your paycheck. Um, they also offer term life. That, for employees, is \$1.96 weekly. Um, behavioral health, that's \$1.38. Identity protection, that's \$1.80. Short-term disability, which is the plan that, like, let's say y- you can't work for some reason, um, it's available for all active employees for 20 hours or more per week. So they have a elimination period of seven days which means the first seven days you don't get paid for it, but after the seven days, the benefit m- period is 90, which the benefit amount would be 600... \$650 per month. And for employees that's a weekly deduction of \$3.66 from your paycheck. And then it looks like they also offer critical illness with cancer benefit. For employees that's \$2.33. And 24-hour group accident, for employees that's \$1.86. Did you have any questions about any of these plans? Uh, no, ma'am. I kind of made my decision. Okay. What would you like to enroll into? Uh, I like the VIP, uh, the Classic. Mm-hmm. That, that is the, the best one. Well, hold up. Let me go back to it. Yeah, so the MEC Telluride Rep only covers your, like, in other words, like, your annuals and checkups. Yeah. And not your actual doctor visits. And then the two VIPs do cover the doctor visit, the sick, hospital visits- Yeah. ... urgent care, emergency room, and surgeries. The VIP Classic- But- ... the one that you selected covers a little bit more in dollar amount and it does cover, like, intensive care, rehabilitation, preventive surgery while the VIP Basic wouldn't. Yes, hello. And I'd like to add the, uh, the dental and the eye. Okay. Okay. So you just wanna do these three? The medical, dental and vision? Oh, yes, ma'am. Okay. So, I have VIP Classic, which is your medical plan for \$18.55. Mm-hmm. I have dental for \$3.38 and vision for a \$1.99. That would be a weekly deduction from your paycheck of \$23.92. Do you allow the resource company to make this deduction? Yes, ma'am. Sounds good. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see that they made the first deduction out of your paycheck of the \$23.92, that following Monday of that first deduction is when those plans become effective. Okay? So I would be paying attention to your pay stubs to see when they finally make that deduction of the \$23.92. Once you see that they finally did that first one, that following Monday, those three plans become effective. And then- Good. ... um, I was gonna tell you that for your VIP Classic, they never mail that card out to the members. So, if for some reason you do want a physical one, once you become effective, you're welcome to give us a call to this number and we can request a physical one to be mailed out to you. But you would have to be active for us to request it. But you're definitely gonna get your dental and vision card that first week that you become active to that address that you provided. And, um, if you have a doctor's appointment, um, that week of your activation week and you still don't have your cards, you can always call us and we can email them to you as well. Oh, yeah, sounds good, ma'am. Okay. And then I was gonna tell you, just in case you might wanna add something, like, later on, like, something different also, um, your last day to do that would be on the 31st of this month. That's the last day for c- Okay. ... um, their members to add any new plans, which is Friday. Yes, ma'am. Okay. Did you have any questions? Um, no, you did pretty good. All right. Well, I hope you have a great day. Thank you for your time. All right.

Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling the Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes, ma'am. Uh, I've been with the company for like a year and a half, and I was like... And I was thinking, like, I ain't knew that I can get benefits, so like I was trying to enroll.

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

Speaker speaker_1: Uh, the Resource.

Speaker speaker_0: Okay. Thank you. And then what is the last four of your social?

Speaker speaker_1: Um, 4687.

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

Speaker speaker_1: Jaquarius Harrison. That's J-A-Q-U-A-R-I-U-S Harrison.
H-A-R-R-I-S-O-N.

Speaker speaker_0: And for security purposes, could you verify your address and your date of birth for me?

Speaker speaker_1: Uh, 3300 G-A-R Place. Uh, I think it's updated, and, uh, Apartment 3E and, uh, 9/11/2001.

Speaker speaker_0: Okay. So, um, your address hasn't been updated. Do you remember the previous one?

Speaker speaker_1: Oh. It's 724-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... 724 Creek Ridge Road, probably.

Speaker speaker_0: Okay. Yeah. It's that one. Do you want me to go ahead and update that for you?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: What's the new address?

Speaker speaker_1: 3300 space G-A-R space Place, uh, Apartment 3E.

Speaker speaker_0: Okay. I have 33,000 G-A-R Place, Apartment 3E.

Speaker speaker_1: Yeah. Yeah. 3300.

Speaker speaker_0: Okay. I'm sorry. You said 33- Okay. Gotcha. And then is it still Greensburg, North Carolina?

Speaker speaker_1: Yes, ma'am. 27406.

Speaker speaker_0: And does... Okay, thank you.

Speaker speaker_1: Yeah.

Speaker speaker_0: I have 843-544-6977 as your phone number.

Speaker speaker_1: Uh, no, ma'am, not no more. It's 336-707-0008.

Speaker speaker_0: And then I have your first name period harrison123@gmail.com. Is that up to date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then, um, did you want me to go ahead and send you that, uh, benefit guide to your email file? So what that benefit guide has, it has all the plans that they offer, with the prices to those plans. So I don't know if you wanted me to send to you just so that you can get an idea.

Speaker speaker_1: Just the- about the plans they offer.

Speaker speaker_0: Okay. Okay. I went ahead and emailed that to you. Um, do you mind verifying that you received it? It should come from an email that says info@benefitcentercard.com.

Speaker speaker_1: Okay. Uh, not yet.

Speaker speaker_0: And then I would also check your spam and your junk file, 'cause sometimes it goes to that farm.

Speaker speaker_1: Oh. Yes, ma'am. It just came.

Speaker speaker_0: Okay. So once you open that, it's gonna show you all the plans that they offer with the prices to those plans. So let's see.

Speaker speaker_1: Okay.

Speaker speaker_0: They only offer three different medical plans. Okay? The first plan that I'mma go over, it's called the Stay Healthy MEC Tele-RS.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, this plan is only your preventative plan, meaning it's only gonna cover like a physical, some vaccinations, some STD screenings, some cancer screenings, uh, diabeti- diabetic screenings. So it's only for like your annuals and some checkups. It's not gonna be for doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's only for your preventative services, and it does require for you to stay within the network to receive coverage. You do get prescription benefits with this plan with Aleaxar and you do get a membership with FreeRx, which gives you access to over 800 of the top

90% generic drugs prescribed in the U.S. for a cheaper price. This plan does also include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. Um, but like I said earlier, your Stay Healthy MEC Tele-RS is only for your preventative services. Okay? So if you... plan for employee, that would be \$15.65 weekly from your paycheck. Then the second medical plan, there's gonna be two different ones. The last two are called the VIPs. There's the VIP Pla- Ba- Basic and the VIP Classic. Um, these two will only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries, but it doesn't cover what the Stay Healthy MEC Tele-RS covers. So it's not gonna cover your preventative services, which are like a physical, um, some cancer and STD screening. That wouldn't be covered. So only your actual doctor visits once you become sick is what is covered with the VIPs. So-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... these two plans also do have their prescription benefits but with Pharmacoville, which you can pay up to \$10, \$20, \$30 depending on the generic medication that you get. And for the non-generic, they do offer discounts. Um, and I was gonna also tell you that with the two VIPs, you're not required to stay within the network so you could use clinics that are out-

Speaker speaker_2: Okay.

Speaker speaker_3: Okay. This, this, this story goes down to a very different 00:03:58,460 -- 00:04:02,480 place. And even if you have a chance to see it for yourself, it's going to be worth every penny. And I'm going to give you some more background on it right now. Okay.

Speaker speaker_4: Yes, ma'am. Can, can you hear me? Are you there?

Speaker speaker_3: Yeah, I think so. 00:04:18,334 -- 00:04:19,233 Oh, I think I lost her.

Speaker speaker_0: Can you hear me? Hello? Hello?

Speaker speaker_4: Oh, I'm sorry. Yes, ma'am. I was... You was talking about the, uh, the VIP? That it don't cover the-

Speaker speaker_0: Yeah.

Speaker speaker_4: ... you know, STD screening and all that.

Speaker speaker_0: Yes. And I was going to tell you that with that plan, you're not required to stay within the network. So you could actually use clinics that are outside the network and still receive coverage compared to the first one that I went over. That one does require for you to only use their, um, doctors, in other words. But with the VIPs, you could be out the network or in the network and still receive coverage. They cover a flat fee towards what service you go for. So for example, the VIP Basic is the most simple one compared to the Classic because it doesn't cover hospital confinement, intensive care, rehabilitation, nor any preventive surgery. And the VIP Classic-

Speaker speaker_4: Wait, do it-

Speaker speaker_0: Mm-hmm?

Speaker speaker_4: ... does it cover, like, dental?

Speaker speaker_0: Um, so none of the medical plans that they offer ha- includes dental and vision. They do offer dental, but you would have to add it in addition, and it... that has a separate charge to it.

Speaker speaker_4: Yeah.

Speaker speaker_0: So these are just the medical plans. They would only cover, like, the medical portion of it. Um-

Speaker speaker_4: For surgeries and, like-

Speaker speaker_0: Mm-hmm.

Speaker speaker_4: ... and all that, right?

Speaker speaker_0: Yeah. So, um, but the VIP Classic, that would cover, like, surgery and hospital. Also the VIP Basic. But if you're looking at, like, greater coverage in dollars, the VIP Classic would be it because, for example, the, um, the VIP Basic only covers \$250 per day for a max of one day for surgery and hospital and the VIP Classic would cover \$500 per day for a max of one day. So these two plans-

Speaker speaker_4: Yeah.

Speaker speaker_0: ... cover a flat fee towards the service that you go for. Um, they don't cover everything. They just cover a certain portion of that fee. Then the remaining balance you would be responsible for. Um-

Speaker speaker_4: Well-

Speaker speaker_0: And like I said, out of the two, the VIP Basic is the basic one because it doesn't cover hospital confinement, intensive care, rehabilitation, nor preventive surgery while the VIP Classic does. So if you were to select between the VIP Basic and the VIP Classic for employee, for the Basic one, that would be a weekly deduction of \$15.50 and then for the VIP Classic, it would be a weekly deduction of \$18.55.

Speaker speaker_4: Okay.

Speaker speaker_0: Um, so those are for those three medical plans. Then they do offer additional benefits, which this is what I was just now talking about regarding, like, the dental.

Speaker speaker_4: Oh yeah?

Speaker speaker_0: They offer, like, dental, vision, term life and they do have their separate deductions to them. So for example, if you wanted the dental plan for employee only, that's a weekly deduction from your paycheck of \$3.38. Um, for a preventative visit, you're covered at 100%. A basic visit, like cleaning of the teeth, that would be covered at 80%. Basic restorative, meaning that they got to, like, fill in a cavity, that's, um, covered at 80%. X-rays are covered at 80% and you have an annual maximum of \$500. Um, with the dental plan you do have to give a one-time deductible though, so if you were to choose the individual plan it

would be of \$50 or if you were to choose the family plan it would be of \$150, but that one-time deductible is just given once.

Speaker speaker_4: Mm-hmm.

Speaker speaker_0: And then they also offer vision. Vision has its co-pays. So co-pay for an eye exam is only \$10, co-pay for lenses and frames is \$25, and they provide a frame allowance of \$130. If you select a vision plan for employees, that's \$1.99 from your paycheck. Um, they also offer term life. That, for employees, is \$1.96 weekly. Um, behavioral health, that's \$1.38. Identity protection, that's \$1.80. Short-term disability, which is the plan that, like, let's say y- you can't work for some reason, um, it's available for all active employees for 20 hours or more per week. So they have a elimination period of seven days which means the first seven days you don't get paid for it, but after the seven days, the benefit m- period is 90, which the benefit amount would be 600... \$650 per month. And for employees that's a weekly deduction of \$3.66 from your paycheck. And then it looks like they also offer critical illness with cancer benefit. For employees that's \$2.33. And 24-hour group accident, for employees that's \$1.86. Did you have any questions about any of these plans?

Speaker speaker_4: Uh, no, ma'am. I kind of made my decision.

Speaker speaker_0: Okay. What would you like to enroll into?

Speaker speaker_4: Uh, I like the VIP, uh, the Classic.

Speaker speaker_0: Mm-hmm.

Speaker speaker_4: That, that is the, the best one. Well, hold up. Let me go back to it.

Speaker speaker_0: Yeah, so the MEC Telluride Rep only covers your, like, in other words, like, your annuals and checkups.

Speaker speaker_4: Yeah.

Speaker speaker_0: And not your actual doctor visits. And then the two VIPs do cover the doctor visit, the sick, hospital visits-

Speaker speaker_4: Yeah.

Speaker speaker_0: ... urgent care, emergency room, and surgeries. The VIP Classic-

Speaker speaker_4: But-

Speaker speaker_0: ... the one that you selected covers a little bit more in dollar amount and it does cover, like, intensive care, rehabilitation, preventive surgery while the VIP Basic wouldn't.

Speaker speaker_5: Yes, hello. And I'd like to add the, uh, the dental and the eye.

Speaker speaker_0: Okay. Okay. So you just wanna do these three? The medical, dental and vision?

Speaker speaker_5: Oh, yes, ma'am.

Speaker speaker_0: Okay. So, I have VIP Classic, which is your medical plan for \$18.55.

Speaker speaker_5: Mm-hmm.

Speaker speaker_0: I have dental for \$3.38 and vision for a \$1.99. That would be a weekly deduction from your paycheck of \$23.92. Do you allow the resource company to make this deduction?

Speaker speaker_5: Yes, ma'am. Sounds good.

Speaker speaker_0: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see that they made the first deduction out of your paycheck of the \$23.92, that following Monday of that first deduction is when those plans become effective. Okay? So I would be paying attention to your pay stubs to see when they finally make that deduction of the \$23.92. Once you see that they finally did that first one, that following Monday, those three plans become effective. And then-

Speaker speaker_5: Good.

Speaker speaker_0: ... um, I was gonna tell you that for your VIP Classic, they never mail that card out to the members. So, if for some reason you do want a physical one, once you become effective, you're welcome to give us a call to this number and we can request a physical one to be mailed out to you. But you would have to be active for us to request it. But you're definitely gonna get your dental and vision card that first week that you become active to that address that you provided. And, um, if you have a doctor's appointment, um, that week of your activation week and you still don't have your cards, you can always call us and we can email them to you as well.

Speaker speaker_5: Oh, yeah, sounds good, ma'am.

Speaker speaker_0: Okay. And then I was gonna tell you, just in case you might wanna add something, like, later on, like, something different also, um, your last day to do that would be on the 31st of this month. That's the last day for c-

Speaker speaker_5: Okay.

Speaker speaker_0: ... um, their members to add any new plans, which is Friday.

Speaker speaker_5: Yes, ma'am.

Speaker speaker_0: Okay. Did you have any questions?

Speaker speaker_5: Um, no, you did pretty good.

Speaker speaker_0: All right. Well, I hope you have a great day. Thank you for your time.

Speaker speaker_5: All right. Thank you.