

## **Transcript: Estefania**

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### **Full Transcript**

Hello. The call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits on a Card on behalf of Hospitality Staffing Solution. I'm looking to speak with Mr. Harper. This is him. Um, we're currently processing enrollment forms for your staffing agency. And, we looked at your enrollment form and it looks like you selected some plans to enroll into, but you also selected not to participate. So I was actually calling to see if you wanted to decline the coverage or if you did wanna enroll. Enroll in what? I can't really hear you. In my phone, sometimes I can't even see the stuff. Oh, okay. So- That's why I'm filling it out here. So we're the healthcare administrators for staffing agencies. One of those staffing agencies is Hospitality Staffing Solution, and they offer healthcare benefits for their employees, um- Yes, ma'am. ... through them. And depending on how many healthcare benefits you select, which ones they are, it depends on how much the weekly deductions are for these selected plans from your paycheck. So they do have their weekly deductions. And you did select two, but I don't know if you did that on an accident. Um, so I was calling to see if you wanted to enroll into those two healthcare benefits, or if you wanted to decline it. Yeah, it's cool. I'll enroll. So you do wanna enroll? Yeah, that's cool. Okay. Um, do you want me to go over the plans? Because you selected two that can't be combined. Yeah. Okay. So let me go over what it covers. So the first, um, it looks like they offer, let me see, one, two, three. They offer a few different medical plans. Give me one second. So it looks like one, two... They offer three different medical plans. The first one that I'm gonna go over, it's called the Stay Healthy NEC Enhanced. This is one of the ones that you selected. This is the only plan that offers both your preventative and your hospital indemnity services. So what I mean by that, by preventative, it covers one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling, and it also covers your hospital indemnity services, which technically means doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. This plan does require for you to stay within the network and only use their preferred providers to receive coverage. And it has its copays. So for primary care visits, a copay of \$10 would be required, and you're limited to four visits annually per person or 10 per family. For your specialty care visits, you would have a copay of \$50, and you would be limited to four visits annually per person or 10 per family. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay for your urgent care visits would be- Hey, there young lady. ... \$50. You get- I'm okay. You... I'm sorry. I'm listening. I'm listening. You get your prescription benefits with Elanser and with Pharmacoville. For your generic prescriptions, however, you are required of copays. So for the pharmacy option, you would have a 30-day supply and the copay would be of \$5. For your mail order option, you would have a 90-day supply and the copay would be of \$15. I- this plan covers your hospital indemnity services, so they would cover a flat fee to whatever service you go for.

So for example, for surgery and hospital, they would cover a flat fee of \$500 per day for a max of one day. Hospital admission benefit, they would cover \$1,000 per day for a max of one day. If you were to select Stay Healthy NEC Enhanced for employee, that would be a weekly deduction of \$42.61 from your paycheck.

## Conversation Format

Speaker speaker\_0: Hello.

Speaker speaker\_1: The call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits on a Card on behalf of Hospitality Staffing Solution. I'm looking to speak with Mr. Harper.

Speaker speaker\_0: This is him.

Speaker speaker\_1: Um, we're currently processing enrollment forms for your staffing agency. And, we looked at your enrollment form and it looks like you selected some plans to enroll into, but you also selected not to participate. So I was actually calling to see if you wanted to decline the coverage or if you did wanna enroll.

Speaker speaker\_0: Enroll in what? I can't really hear you. In my phone, sometimes I can't even see the stuff.

Speaker speaker\_1: Oh, okay. So-

Speaker speaker\_0: That's why I'm filling it out here.

Speaker speaker\_1: So we're the healthcare administrators for staffing agencies. One of those staffing agencies is Hospitality Staffing Solution, and they offer healthcare benefits for their employees, um-

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: ... through them. And depending on how many healthcare benefits you select, which ones they are, it depends on how much the weekly deductions are for these selected plans from your paycheck. So they do have their weekly deductions. And you did select two, but I don't know if you did that on an accident. Um, so I was calling to see if you wanted to enroll into those two healthcare benefits, or if you wanted to decline it.

Speaker speaker\_0: Yeah, it's cool. I'll enroll.

Speaker speaker\_1: So you do wanna enroll?

Speaker speaker\_0: Yeah, that's cool.

Speaker speaker\_1: Okay. Um, do you want me to go over the plans? Because you selected two that can't be combined.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Okay. So let me go over what it covers. So the first, um, it looks like they offer, let me see, one, two, three. They offer a few different medical plans. Give me one second. So it looks like one, two... They offer three different medical plans. The first one that I'm gonna go over, it's called the Stay Healthy NEC Enhanced. This is one of the ones that you selected. This is the only plan that offers both your preventative and your hospital indemnity services. So what I mean by that, by preventative, it covers one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling, and it also covers your hospital indemnity services, which technically means doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. This plan does require for you to stay within the network and only use their preferred providers to receive coverage. And it has its copays. So for primary care visits, a copay of \$10 would be required, and you're limited to four visits annually per person or 10 per family. For your specialty care visits, you would have a copay of \$50, and you would be limited to four visits annually per person or 10 per family. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay for your urgent care visits would be-

Speaker speaker\_0: Hey, there young lady.

Speaker speaker\_1: ... \$50. You get-

Speaker speaker\_0: I'm okay.

Speaker speaker\_1: You... I'm sorry.

Speaker speaker\_0: I'm listening. I'm listening.

Speaker speaker\_1: You get your prescription benefits with Elanser and with Pharmacoville. For your generic prescriptions, however, you are required of copays. So for the pharmacy option, you would have a 30-day supply and the copay would be of \$5. For your mail order option, you would have a 90-day supply and the copay would be of \$15. I- this plan covers your hospital indemnity services, so they would cover a flat fee to whatever service you go for. So for example, for surgery and hospital, they would cover a flat fee of \$500 per day for a max of one day. Hospital admission benefit, they would cover \$1,000 per day for a max of one day. If you were to select Stay Healthy NEC Enhanced for employee, that would be a weekly deduction of \$42.61 from your paycheck.