

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Benefit 10 1 0 card. My name is Francesca. How can I assist you today? Uh, yes, ma'am. I was calling because, um, I had just started work through HD Staffing and, um, they told me to call this number to start, uh, benefits. Sure. Send me the last four of the social to locate the account. 3938. And the last name, please? Hodge. Please verify your mailing address and your date of birth for security purposes. 670 Miller Road, Apartment C24, Smithville, Tennessee 37166. Okay. And we're just missing your date of birth. Oh no. 5/4/91. What's happening? We have the best point of contact as 629-266-0379, same as the one you're calling on today. Yes, ma'am. Can I have your email down as liz.jujuu.703@gmail.com? Yes, ma'am. Now, I'd like to have a chance to look over the benefit plans that are currently being offered. Um, I have the book but I don't really see where they are located. Let's see. Oh, I see it, I see it. I'm sorry. No, it's okay. I was just gonna ask what the cover was. The... What do you mean? Oh. No. To see if you had the same benefit guide that we have access to. Um, it's, it's just a book that says Benefits and a Card Benefit Wizard specially designed for HD Staffing. Yes, ma'am. And then it has a family of five on it. Uh, yes, ma'am. It does. So if you guide yourself by the page on them, page two will be where their benefits start. That will be the medical plans that they offer. Okay. Um, I do have a question. I go to, to see someone once a month and, um, it is a Suboxone doctor and I was wondering if you guys included that with the visit and the medication? And the answer is no, it's not included. I wouldn't be able to verify whether or not the plan will specifically cover, um, the Suboxone doctor. But I do know that the benefit plans that they offer, the VIP plans will be the ones that cover those type of hospital services like doctor visits, but the most that they cover per year is four visits. I think I already told you that. So just go ahead. Okay. Um, could I- I'm sorry? Go ahead. I'm sorry. No, no, no, I apologize. I was the one that spoke over you. Go ahead. Um, I was just wondering if there is any way that I could do, like, vision and dental now and then if I wanted to add more to it- No, no, no, no. ... once I talk to my provider, come back and, like, add something else to it? Or if it's something- Of course it's- No, you can 'cause your personal enrollment period, um, which is technically the first 30 days after the first paycheck as a window they give to make enrollment, yours basically today. So you have all the way to December 21st to make any enrollments on there. Okay. Um, but I, I did want to let you know their other medical plan provides bills that you see in page number two that your staffing company offers is a plan on page number three which is the only major medical insurance plan as well as the only one that's a monthly deduction that they offered. With this one, they don't really have a limited amount of visits that you will be doing. Um, they have copays. If it is in network, they have a \$15 copay for a primary and a \$30 copay for specialists. And if your doctor does happen to be out of network, then it will just be 50% after the deductible which that deductible was \$10,000.00. Um. Oh, great. Okay. Oh,

no. So if you like, we can go ahead and process that vision and dental. Um, and then now that you know page two and page six are the only ones that have the medical plans they offered, um, while you look through them and decide whether or not it is something that might work with you or maybe it won't, you can then give us a call back before the 20th 'cause the 21st falls on a Saturday, which we're closed on. You can give us a call back before the 20th if you wanna add anything else to that dental and vision policy. Okay. And when you say, like, out of network, it's only 50% of it, h- how does that work? So to my understanding, you have to spend a total of \$10,000 in medical services out of network before they're able to work anything after the deductible. So it would mean that while you're still working your way to meet your deductible of \$10,000.00, the policy won't be paying for the office visit unless you're going with someone that's in network. However, once you meet the \$10,000, then let's say for example your doctor visits are \$200. Once you meet the \$10,000 deductible for out of network, then the insurance will pay out of those \$200, \$800, since it is 50% after the deductible. Okay. Excuse me. Oh, that's cool. Hey. Okay. Yeah. And I guess I will just call the doctor that actually, let's say, pays this and the... What is the actual name of the insurance? For which plan? I quit. Um, like to ask him if they pay blank insurance, what would I ask? Yes, ma'am, that's what I meant by but for which plan. So each plan has a different carrier. There's only a couple of them are under the same carrier. So for which specific plan are you seeing who the owner of that plan would be? Um, like the, the VIP play. So all of the VIP plans are with the carrier American Public Life. And then not Stay Healthy, the preventative one that's right next to the VIPs? Uh-huh. As well as the other one, the one that's the only monthly one, those are under the carrier 90 Degree. Okay. They went over there. They also go by APL for the VIP ones, American Public Life. They're also known as APL. Okay. All right. And then... Uh-huh. Go ahead, honey. Uh-huh. Oh, no, I was just going to say and then if you were interested in the dental and vision, for the dental it is also going to be American Public Life. The only thing is that they go off the Careington network, but they don't have a network requirement. So let's say you already have a dentist that you like to go to, as long as your doc... dentist, sorry, not doctor. As long as your dentist approves and works with American Public Life, you're able to go with, to them with the insurance. And then vision is with the carrier MetLife. What happened? How did it happen? Okay. And once I say that, "Hey, I want vision, vision or dental," how long before, um, we set this up could I go to a, a dentist or optometrist? So once we submit for the enrollment, it takes roughly one to two weeks for your employer to start making deductions. However, due to the fact that we don't have access to the paychecks, only the staffing companies do, there are a couple of factors that could make it so that their system makes that deduction a little bit later than those one to two weeks. But that is as of right now the average time that it takes for the policy to become active. So once you do the first deductions from those one to two weeks, following Monday, benefit will be active. And then the benefit cards do take a little bit longer to get to you, because Friday of the week that you become active is when they mail them out. The longest it can take to get to you will be three to four weeks. However, if you do need that benefit card sooner, Thursday, Friday of your activation week, you're able to call in and we can see if we have access to a digital copy to provide to you or at least a policy number. Okay. Okay. Mom. Um. We got 24. Um, okay. So and you said that I have until December 21st to, to have this set up? Yes, ma'am. So I know it was a lot of information, so if you need to think about it, you're able to. You still have plenty of time 'cause you just started your 30 days, so technically speaking you

still have 29 more days to enroll. Okay. Yeah, um, I'm going to look this over and I will give you a call back. All right. Do you want me to, 'cause I know you were trying to check and see whether or not, um, the, your current doctors are with a network or work with a carrier? Yeah. Do you want me to email you the information for the network providers along with the name of the carriers? That would be wonderful. Of course. So I'll go ahead and send this from our office email, which is going to be info@benefitsinacard. And then our hours of operation will always, also be there for you as well. Okay. All right. Was there anything else aside from that information I'm sending you that you needed today? Uh, no, ma'am, I really appreciate you doing that and speaking with me. Of course, it is my pleasure to do so. I do hope you have a wonderful rest of your day now. I do have to say, while you're thinking it over, if you come into any questions you might have, you can always give us a call like you did today. Okay. So I will be able to answer those for you. Thank you so much. Of course. All right, sweetheart, you have a great rest of your day. Dad, Mama. Thank you. You too enjoy your weekend. You too. Dad, Mama, look at him. Bye-bye. What, buddy? Look at him. Oh, no . What are you doing here? Nugget, are you in jail?

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Benefit 10 1 0 card. My name is Francesca. How can I assist you today?

Speaker speaker_2: Uh, yes, ma'am. I was calling because, um, I had just started work through HD Staffing and, um, they told me to call this number to start, uh, benefits.

Speaker speaker_1: Sure. Send me the last four of the social to locate the account.

Speaker speaker_2: 3938.

Speaker speaker_1: And the last name, please?

Speaker speaker_2: Hodge.

Speaker speaker_1: Please verify your mailing address and your date of birth for security purposes.

Speaker speaker_2: 670 Miller Road, Apartment C24, Smithville, Tennessee 37166.

Speaker speaker_1: Okay. And we're just missing your date of birth.

Speaker speaker_2: Oh no.

Speaker speaker_1: 5/4/91.

Speaker speaker_2: What's happening?

Speaker speaker_1: We have the best point of contact as 629-266-0379, same as the one you're calling on today.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Can I have your email down as liz.jujuu.703@gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Now, I'd like to have a chance to look over the benefit plans that are currently being offered.

Speaker speaker_2: Um, I have the book but I don't really see where they are located.

Speaker speaker_1: Let's see.

Speaker speaker_2: Oh, I see it, I see it. I'm sorry.

Speaker speaker_1: No, it's okay. I was just gonna ask what the cover was.

Speaker speaker_2: The... What do you mean?

Speaker speaker_1: Oh. No. To see if you had the same benefit guide that we have access to.

Speaker speaker_2: Um, it's, it's just a book that says Benefits and a Card Benefit Wizard specially designed for HD Staffing.

Speaker speaker_1: Yes, ma'am. And then it has a family of five on it.

Speaker speaker_2: Uh, yes, ma'am. It does.

Speaker speaker_1: So if you guide yourself by the page on them, page two will be where their benefits start. That will be the medical plans that they offer.

Speaker speaker_2: Okay. Um, I do have a question. I go to, to see someone once a month and, um, it is a Suboxone doctor and I was wondering if you guys included that with the visit and the medication?

Speaker speaker_3: And the answer is no, it's not included.

Speaker speaker_1: I wouldn't be able to verify whether or not the plan will specifically cover, um, the Suboxone doctor. But I do know that the benefit plans that they offer, the VIP plans will be the ones that cover those type of hospital services like doctor visits, but the most that they cover per year is four visits.

Speaker speaker_3: I think I already told you that. So just go ahead.

Speaker speaker_2: Okay. Um, could I-

Speaker speaker_1: I'm sorry?

Speaker speaker_2: Go ahead. I'm sorry.

Speaker speaker_1: No, no, no, I apologize. I was the one that spoke over you. Go ahead.

Speaker speaker_2: Um, I was just wondering if there is any way that I could do, like, vision and dental now and then if I wanted to add more to it-

Speaker speaker_3: No, no, no, no.

Speaker speaker_2: ... once I talk to my provider, come back and, like, add something else to it? Or if it's something-

Speaker speaker_1: Of course it's- No, you can 'cause your personal enrollment period, um, which is technically the first 30 days after the first paycheck as a window they give to make enrollment, yours basically today. So you have all the way to December 21st to make any enrollments on there.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but I, I did want to let you know their other medical plan provides bills that you see in page number two that your staffing company offers is a plan on page number three which is the only major medical insurance plan as well as the only one that's a monthly deduction that they offered. With this one, they don't really have a limited amount of visits that you will be doing. Um, they have copays. If it is in network, they have a \$15 copay for a primary and a \$30 copay for specialists. And if your doctor does happen to be out of network, then it will just be 50% after the deductible which that deductible was \$10,000.00.

Speaker speaker_3: Um. Oh, great.

Speaker speaker_1: Okay.

Speaker speaker_3: Oh, no.

Speaker speaker_1: So if you like, we can go ahead and process that vision and dental. Um, and then now that you know page two and page six are the only ones that have the medical plans they offered, um, while you look through them and decide whether or not it is something that might work with you or maybe it won't, you can then give us a call back before the 20th 'cause the 21st falls on a Saturday, which we're closed on. You can give us a call back before the 20th if you wanna add anything else to that dental and vision policy.

Speaker speaker_2: Okay. And when you say, like, out of network, it's only 50% of it, h- how does that work?

Speaker speaker_1: So to my understanding, you have to spend a total of \$10,000 in medical services out of network before they're able to work anything after the deductible. So it would mean that while you're still working your way to meet your deductible of \$10,000.00, the policy won't be paying for the office visit unless you're going with someone that's in network. However, once you meet the \$10,000, then let's say for example your doctor visits are \$200. Once you meet the \$10,000 deductible for out of network, then the insurance will pay out of those \$200, \$800, since it is 50% after the deductible.

Speaker speaker_2: Okay. Excuse me.

Speaker speaker_4: Oh, that's cool. Hey.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_2: And I guess I will just call the doctor that actually, let's say, pays this and the... What is the actual name of the insurance?

Speaker speaker_1: For which plan?

Speaker speaker_4: I quit.

Speaker speaker_2: Um, like to ask him if they pay blank insurance, what would I ask?

Speaker speaker_1: Yes, ma'am, that's what I meant by but for which plan. So each plan has a different carrier. There's only a couple of them are under the same carrier. So for which specific plan are you seeing who the owner of that plan would be?

Speaker speaker_2: Um, like the, the VIP play.

Speaker speaker_1: So all of the VIP plans are with the carrier American Public Life. And then not Stay Healthy, the preventative one that's right next to the VIPs?

Speaker speaker_2: Uh-huh.

Speaker speaker_1: As well as the other one, the one that's the only monthly one, those are under the carrier 90 Degree.

Speaker speaker_2: Okay.

Speaker speaker_4: They went over there.

Speaker speaker_1: They also go by APL for the VIP ones, American Public Life. They're also known as APL.

Speaker speaker_2: Okay. All right. And then...

Speaker speaker_1: Uh-huh.

Speaker speaker_2: Go ahead, honey. Uh-huh.

Speaker speaker_1: Oh, no, I was just going to say and then if you were interested in the dental and vision, for the dental it is also going to be American Public Life. The only thing is that they go off the Careington network, but they don't have a network requirement. So let's say you already have a dentist that you like to go to, as long as your doc... dentist, sorry, not doctor. As long as your dentist approves and works with American Public Life, you're able to go with, to them with the insurance. And then vision is with the carrier MetLife.

Speaker speaker_4: What happened? How did it happen?

Speaker speaker_2: Okay. And once I say that, "Hey, I want vision, vision or dental," how long before, um, we set this up could I go to a, a dentist or optometrist?

Speaker speaker_1: So once we submit for the enrollment, it takes roughly one to two weeks for your employer to start making deductions. However, due to the fact that we don't have access to the paychecks, only the staffing companies do, there are a couple of factors that could make it so that their system makes that deduction a little bit later than those one to two weeks. But that is as of right now the average time that it takes for the policy to become

active. So once you do the first deductions from those one to two weeks, following Monday, benefit will be active. And then the benefit cards do take a little bit longer to get to you, because Friday of the week that you become active is when they mail them out. The longest it can take to get to you will be three to four weeks. However, if you do need that benefit card sooner, Thursday, Friday of your activation week, you're able to call in and we can see if we have access to a digital copy to provide to you or at least a policy number.

Speaker speaker_2: Okay. Okay.

Speaker speaker_4: Mom.

Speaker speaker_2: Um.

Speaker speaker_4: We got 24.

Speaker speaker_2: Um, okay. So and you said that I have until December 21st to, to have this set up?

Speaker speaker_1: Yes, ma'am. So I know it was a lot of information, so if you need to think about it, you're able to. You still have plenty of time 'cause you just started your 30 days, so technically speaking you still have 29 more days to enroll.

Speaker speaker_2: Okay. Yeah, um, I'm going to look this over and I will give you a call back.

Speaker speaker_1: All right. Do you want me to, 'cause I know you were trying to check and see whether or not, um, the, your current doctors are with a network or work with a carrier?

Speaker speaker_2: Yeah.

Speaker speaker_1: Do you want me to email you the information for the network providers along with the name of the carriers?

Speaker speaker_2: That would be wonderful.

Speaker speaker_1: Of course. So I'll go ahead and send this from our office email, which is going to be info@benefitsinacard. And then our hours of operation will always, also be there for you as well.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Was there anything else aside from that information I'm sending you that you needed today?

Speaker speaker_2: Uh, no, ma'am, I really appreciate you doing that and speaking with me.

Speaker speaker_1: Of course, it is my pleasure to do so. I do hope you have a wonderful rest of your day now. I do have to say, while you're thinking it over, if you come into any questions you might have, you can always give us a call like you did today.

Speaker speaker_2: Okay.

Speaker speaker_1: So I will be able to answer those for you.

Speaker speaker_2: Thank you so much.

Speaker speaker_1: Of course.

Speaker speaker_2: All right, sweetheart, you have a great rest of your day.

Speaker speaker_4: Dad, Mama.

Speaker speaker_1: Thank you. You too enjoy your weekend.

Speaker speaker_2: You too.

Speaker speaker_4: Dad, Mama, look at him.

Speaker speaker_2: Bye-bye. What, buddy?

Speaker speaker_4: Look at him.

Speaker speaker_2: Oh, no .

Speaker speaker_4: What are you doing here?

Speaker speaker_2: Nugget, are you in jail?