

## Transcript: Francesca

**Baez-4586351442837504-5133520914661376**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Hello. How you doing? Um, I'm a new employee with Adept HR, and I was just trying to see if I can enroll me and my son for some health benefits. Sure thing, sir. Let me take a look and see if we have received your benefit c- I mean, your account itself. Okay. What staffing company do you work with? Um, let me see. You said Adept HR? Yes, ma'am. Okay. What are the last four of your Social? 5020. And the last name, please? Tolbert, T-O-L, B as in boy, E-R-T. The third? Yes, ma'am, the third. Could you please verify your mailing address and your date of birth? 63 Crestwood Drive. My date of birth is 06-23-1998. All right, and can you complete the address just to make sure we have the correct address for when the benefit cards need to be delivered? 63 Crestwood Drive, zip code 31405, in Savannah, Georgia. All right, I have this phone number, 912-228-0303. Yes, ma'am. We have your email address down as tericadet2016@gmail.com. Yes, ma'am. All right. Did you know which plans you wanted to be enrolled into? Um, I, I don't remember. Uh, i- is it based off a price point or is it a specific, like, plan one or plan two? I just, I can't remember which one it was. No, so, so these benefits are based on which one you would like to be enrolled into. Um, they are separate, however. They offer medical plans, dental, vision, short-term disability, term life which is their life insurance, critical illness, group accident, behavior health which is virtual therapy only, ID Expert which is an identity theft protection, and free Rx membership for the prescription as well as that virtual primary care. The only thing to keep in mind is your staffing company has what's called a virtual, I mean not, sorry, not virtual, um, a vertical restriction which means that if you're enrolled into any plan, you have to also have the dependent that you're getting coverage for. Okay. I think I'll go with the first one, with the medical and dental and vision. Okay, so for dental and vision, there is only one plan being offered. For the dental for employee and child, it will be \$9.62 per paycheck. It will cover your preventative services at 100%, basic services, basic restorative services and radiographs at 80%. You'll have an annual maximum of \$500 with a \$50 deductible. And then their vision plan for employee and child will be \$4.94 per paycheck. This one works with copay. It'll have a \$10 copay for your eye exam, a \$25 copay for the lenses and the frames, a \$0 copay of the contact lens fittings, and a frame allowance of \$130. Okay. And then medical's the only benefit that they have more than one plan where you are able to make a selection from. They have it divided into two categories. One of them is primary. Um, primary basically are those services that we get done to make sure that we're apt to health, like that annual physical, these screenings for blood pressure, iron deficiency, the counselings for a healthy diet while avoiding the UV exposures from the sun, as well as those preventative immunizations like the influenza, tetanus, the varicella ones. That specific plan will also be coming in with a free Rx membership for the prescriptions. It does have a

network requirement. It is \$16.18 per paycheck. Since it is a preventative-only plan, it doesn't cover what they call hospital indemnity. Those are basically those regular hospital services that you are used to, like your doctor's visits, emergency room, the urgent care or surgeries. Those will be covered by their VIP plans, however, the VIP plans do not cover anything preventative. They have a tier system. The lowest costing tier will be the VIP Standard, going up to the VIP Plus. So with the Standard, for employee and child will be \$27.27 per paycheck, VIP Classic will be \$30.21 per paycheck, and VIP Plus will be \$51.24 per paycheck. I do think I gave you the wrong amount for the preventative plan that's called Stay Healthy. That one for employee and child was \$21.77, and all four of their medical plans come with a virtual care package included in them. Okay. Um, I guess I'll go with the, the V- the VIP, not the Plus, but, me, I think you said the one like the \$30 a check? Uh, I think that was the Classic. That was the 31 do- the \$30, sorry, and 21 cents per paycheck. Yeah. Okay, I'm gonna go over the specific coverage they'll have for you. Yeah, that's fine. So their prescription coverage that the plan comes with is with a Carrier PharmaBill Prescription which also works in a tier system of \$10, \$20, or \$30 for the generic prescriptions. Depending on where your prescription falls, that will be what you pay out of pocket. They have a discount for non-generic prescriptions. And it will cover the following services for that set dollar amount. Hospital admission benefit, it will cover \$100 from the bill once a year. Hospital confinement benefit, it will cover \$50 from the bill per day, 30 days a year. Intensive care unit, it will cover \$100 from the bill, 20 days per year. Rehabilitation benefits will be \$25 per day out of the bill, 30 days a year. Surgery in a hospital, a freestanding surgery center, or an outpatient facility, it will be covered at \$500 from the bill once a year. Surgery in the physician's office will be covered at \$250 per day, twice a year. The emergency room will be covered at \$50 per day, two visits a year. The urgent care facility as well as the physician's facility are covered \$50 from the bill, four days a year each. Therapy facility where there will be for physical, speech or occupational, it will cover \$30 per day out of the bill, four days a year. Medical imaging tests are covered \$100 from the bill. Advanced studies or follow-up tests are covered at \$25 from the bill once a year. Outpatient prescription drug benefits will be \$10 per day, 15 days a year... I mean, \$10 out of the bill per day, 15 days a year. And then the ambulance by ground will be covered at \$100, and by air \$200 out of the bill once a year. Preventative surgery in the hospital, that outpatient facility or the freestanding surgery center is covered at \$500 out of the bill once a year. And if that preventative surgery was to be in a physician's office, will be covered at \$250 out of the bill once a year. The plan is gonna also include a critical illness packet for you. Yourself as the employee will be covered at \$5,000 and the child will be covered \$1,250. Okay. All right. And then do you want me to submit the enrollment only for these three plans or did you want to enroll into any other plan? Uh, no, just those. Okay. So these three plans will come out to be \$44.77 per paycheck, be authorized at that HR to make those deductions for you. And this is for employee and child, right? Yes, sir. Yes. Yes. Fine. All right. And then let's go ahead and put in the child's information. What is the first and last name? First name is Cozy, C-O-Z-Y. Last name is Tolbert, T-O-L, B as in boy, E-R-T. Do you happen to have his Social by any chance? Yes, I do. Go ahead. Social, uh, do you... You don't need his middle name? If he has one, yeah. I'll leave N as his name. Oh, middle... Yeah, middle name... Oh, initial is N as in Noah. And his Social Security is 323-61-509. And lastly, his date of birth. 10/6/2023. 10/6/2023. Was there any other dependent you would like to add or just him? Just him. All right. So please fill out one to two weeks for your employer to start making those deductions.

When you see that very first deduction following Monday will be what coverage becomes effective. And that same week of activation, Friday will be when the carriers are going to be sending out your benefit cards. Okay. Now your vision... No, sorry, not vision, your dental as well as the medical plan carrier is the same one, which is American Public Life. However, for the medical plans, for some reason, they only do the card digital. So it's going to be a digital copy sent to your email on that Friday. If you do want a hard copy sent to your home, give us a call that week of activation so that we can submit in the request for them to send out a email copy to your house address. Okay. All right. And then your personal enrollment period will be ending 28, 29 I believe it is, of this month. I'm gonna double check. Um, however, for you, it is not going to be an issue due to the fact that your company is under company open enrollment period at the moment, which wouldn't end till February 28th. So you actually have all the way to February 28th to make any changes on the policy. Okay. Okay. All right. All right. Was there anything else that we can assist you with today? Um, is... No, but I mean, I'm curious, everything that you... Or at least my plan that you gave me, is there any way that I can, like, look that up and read it myself? I'm, I'm fine with it and everything, the price and everything. I just want to just re-read over it if I, if I can. Is there any way I can, like, look it up online or? Of course, I can send you a copy of the benefit guide that your employer- Okay. ... currently has out. Yeah, that's fine. That's fine. That way, if there was any plan that you wanted to make additional to it or any changes- Yeah. ... after reading. Yeah, you're able to give us- Right. ... a call to do them. And then our- Okay. ... hours of operations are also gonna be in that email for you. Okay. Okay. That's fine. Everything is good. Um, yes, from today till the end of your company enrollment period, there isn't any holidays that the office will be closed. So you can give us a call back at any time from that Monday through Friday. Okay. All right. So I sent it to you from our office email which is info@benefitturnoutcard. It was going to be titled Benefit Guide. If you didn't see it right away in the inbox, it could have gone to spam or junk mail. Uh, I got it. I got you. Perfect. Was there anything else we can assist you with today? No, ma'am. That was it. Thank you so much. Of course. I hope you have a wonderful rest of your day, and thank you so much for giving us a call today. Yes, ma'am. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Hello. How you doing? Um, I'm a new employee with Adept HR, and I was just trying to see if I can enroll me and my son for some health benefits.

Speaker speaker\_1: Sure thing, sir. Let me take a look and see if we have received your benefit c- I mean, your account itself.

Speaker speaker\_2: Okay.

Speaker speaker\_1: What staffing company do you work with?

Speaker speaker\_2: Um, let me see.

Speaker speaker\_1: You said Adept HR?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay. What are the last four of your Social?

Speaker speaker\_2: 5020.

Speaker speaker\_1: And the last name, please?

Speaker speaker\_2: Tolbert, T-O-L, B as in boy, E-R-T.

Speaker speaker\_1: The third?

Speaker speaker\_2: Yes, ma'am, the third.

Speaker speaker\_1: Could you please verify your mailing address and your date of birth?

Speaker speaker\_2: 63 Crestwood Drive. My date of birth is 06-23-1998.

Speaker speaker\_1: All right, and can you complete the address just to make sure we have the correct address for when the benefit cards need to be delivered?

Speaker speaker\_2: 63 Crestwood Drive, zip code 31405, in Savannah, Georgia.

Speaker speaker\_1: All right, I have this phone number, 912-228-0303.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: We have your email address down as tericadet2016@gmail.com.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All right. Did you know which plans you wanted to be enrolled into?

Speaker speaker\_2: Um, I, I don't remember. Uh, i- is it based off a price point or is it a specific, like, plan one or plan two? I just, I can't remember which one it was.

Speaker speaker\_1: No, so, so these benefits are based on which one you would like to be enrolled into. Um, they are separate, however. They offer medical plans, dental, vision, short-term disability, term life which is their life insurance, critical illness, group accident, behavior health which is virtual therapy only, ID Expert which is an identity theft protection, and free Rx membership for the prescription as well as that virtual primary care. The only thing to keep in mind is your staffing company has what's called a virtual, I mean not, sorry, not virtual, um, a vertical restriction which means that if you're enrolled into any plan, you have to also have the dependent that you're getting coverage for.

Speaker speaker\_2: Okay. I think I'll go with the first one, with the medical and dental and vision.

Speaker speaker\_1: Okay, so for dental and vision, there is only one plan being offered. For the dental for employee and child, it will be \$9.62 per paycheck. It will cover your preventative

services at 100%, basic services, basic restorative services and radiographs at 80%. You'll have an annual maximum of \$500 with a \$50 deductible. And then their vision plan for employee and child will be \$4.94 per paycheck. This one works with copay. It'll have a \$10 copay for your eye exam, a \$25 copay for the lenses and the frames, a \$0 copay of the contact lens fittings, and a frame allowance of \$130.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then medical's the only benefit that they have more than one plan where you are able to make a selection from. They have it divided into two categories. One of them is primary. Um, primary basically are those services that we get done to make sure that we're apt to health, like that annual physical, these screenings for blood pressure, iron deficiency, the counselings for a healthy diet while avoiding the UV exposures from the sun, as well as those preventative immunizations like the influenza, tetanus, the varicella ones. That specific plan will also be coming in with a free Rx membership for the prescriptions. It does have a network requirement. It is \$16.18 per paycheck. Since it is a preventative-only plan, it doesn't cover what they call hospital indemnity. Those are basically those regular hospital services that you are used to, like your doctor's visits, emergency room, the urgent care or surgeries. Those will be covered by their VIP plans, however, the VIP plans do not cover anything preventative. They have a tier system. The lowest costing tier will be the VIP Standard, going up to the VIP Plus. So with the Standard, for employee and child will be \$27.27 per paycheck, VIP Classic will be \$30.21 per paycheck, and VIP Plus will be \$51.24 per paycheck. I do think I gave you the wrong amount for the preventative plan that's called Stay Healthy. That one for employee and child was \$21.77, and all four of their medical plans come with a virtual care package included in them.

Speaker speaker\_2: Okay. Um, I guess I'll go with the, the V- the VIP, not the Plus, but, me, I think you said the one like the \$30 a check?

Speaker speaker\_1: Uh, I think that was the Classic. That was the 31 do- the \$30, sorry, and 21 cents per paycheck.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, I'm gonna go over the specific coverage they'll have for you.

Speaker speaker\_2: Yeah, that's fine.

Speaker speaker\_1: So their prescription coverage that the plan comes with is with a Carrier PharmaBill Prescription which also works in a tier system of \$10, \$20, or \$30 for the generic prescriptions. Depending on where your prescription falls, that will be what you pay out of pocket. They have a discount for non-generic prescriptions. And it will cover the following services for that set dollar amount. Hospital admission benefit, it will cover \$100 from the bill once a year. Hospital confinement benefit, it will cover \$50 from the bill per day, 30 days a year. Intensive care unit, it will cover \$100 from the bill, 20 days per year. Rehabilitation benefits will be \$25 per day out of the bill, 30 days a year. Surgery in a hospital, a freestanding surgery center, or an outpatient facility, it will be covered at \$500 from the bill once a year. Surgery in the physician's office will be covered at \$250 per day, twice a year.

The emergency room will be covered at \$50 per day, two visits a year. The urgent care facility as well as the physician's facility are covered \$50 from the bill, four days a year each. Therapy facility where there will be for physical, speech or occupational, it will cover \$30 per day out of the bill, four days a year. Medical imaging tests are covered \$100 from the bill. Advanced studies or follow-up tests are covered at \$25 from the bill once a year. Outpatient prescription drug benefits will be \$10 per day, 15 days a year... I mean, \$10 out of the bill per day, 15 days a year. And then the ambulance by ground will be covered at \$100, and by air \$200 out of the bill once a year. Preventative surgery in the hospital, that outpatient facility or the freestanding surgery center is covered at \$500 out of the bill once a year. And if that preventative surgery was to be in a physician's office, will be covered at \$250 out of the bill once a year. The plan is gonna also include a critical illness packet for you. Yourself as the employee will be covered at \$5,000 and the child will be covered \$1,250.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. And then do you want me to submit the enrollment only for these three plans or did you want to enroll into any other plan?

Speaker speaker\_2: Uh, no, just those.

Speaker speaker\_1: Okay. So these three plans will come out to be \$44.77 per paycheck, be authorized at that HR to make those deductions for you.

Speaker speaker\_2: And this is for employee and child, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Yes. Yes. Fine.

Speaker speaker\_1: All right. And then let's go ahead and put in the child's information. What is the first and last name?

Speaker speaker\_2: First name is Cozy, C-O-Z-Y. Last name is Tolbert, T-O-L, B as in boy, E-R-T.

Speaker speaker\_1: Do you happen to have his Social by any chance?

Speaker speaker\_2: Yes, I do.

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: Social, uh, do you... You don't need his middle name?

Speaker speaker\_1: If he has one, yeah. I'll leave N as his name.

Speaker speaker\_2: Oh, middle... Yeah, middle name... Oh, initial is N as in Noah. And his Social Security is 323-61-509.

Speaker speaker\_1: And lastly, his date of birth.

Speaker speaker\_2: 10/6/2023.

Speaker speaker\_1: 10/6/2023. Was there any other dependent you would like to add or just him?

Speaker speaker\_2: Just him.

Speaker speaker\_1: All right. So please fill out one to two weeks for your employer to start making those deductions. When you see that very first deduction following Monday will be what coverage becomes effective. And that same week of activation, Friday will be when the carriers are going to be sending out your benefit cards.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Now your vision... No, sorry, not vision, your dental as well as the medical plan carrier is the same one, which is American Public Life. However, for the medical plans, for some reason, they only do the card digital. So it's going to be a digital copy sent to your email on that Friday. If you do want a hard copy sent to your home, give us a call that week of activation so that we can submit in the request for them to send out a email copy to your house address.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. And then your personal enrollment period will be ending 28, 29 I believe it is, of this month. I'm gonna double check. Um, however, for you, it is not going to be an issue due to the fact that your company is under company open enrollment period at the moment, which wouldn't end till February 28th. So you actually have all the way to February 28th to make any changes on the policy.

Speaker speaker\_2: Okay. Okay. All right.

Speaker speaker\_1: All right. Was there anything else that we can assist you with today?

Speaker speaker\_2: Um, is... No, but I mean, I'm curious, everything that you... Or at least my plan that you gave me, is there any way that I can, like, look that up and read it myself? I'm, I'm fine with it and everything, the price and everything. I just want to just re-read over if I, if I can. Is there any way I can, like, look it up online or?

Speaker speaker\_1: Of course, I can send you a copy of the benefit guide that your employer-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... currently has out.

Speaker speaker\_2: Yeah, that's fine. That's fine.

Speaker speaker\_1: That way, if there was any plan that you wanted to make additional to it or any changes-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... after reading. Yeah, you're able to give us-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... a call to do them. And then our-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... hours of operations are also gonna be in that email for you.

Speaker speaker\_2: Okay. Okay. That's fine. Everything is good.

Speaker speaker\_1: Um, yes, from today till the end of your company enrollment period, there isn't any holidays that the office will be closed. So you can give us a call back at any time from that Monday through Friday.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. So I sent it to you from our office email which is info@benefitturnoutcard. It was going to be titled Benefit Guide. If you didn't see it right away in the inbox, it could have gone to spam or junk mail.

Speaker speaker\_2: Uh, I got it. I got you.

Speaker speaker\_1: Perfect. Was there anything else we can assist you with today?

Speaker speaker\_2: No, ma'am. That was it. Thank you so much.

Speaker speaker\_1: Of course. I hope you have a wonderful rest of your day, and thank you so much for giving us a call today.

Speaker speaker\_2: Yes, ma'am. You too.

Speaker speaker\_1: Bye-bye.