

## **Transcript: Francesca**

**Baez-4865662465523712-4680693592014848**

### **Full Transcript**

Thank you for calling Benefits 10-01. My name is Francesca. How can I assist you today?  
Um, I want to try... I want to take notes on insurance, the prices. Okay. What staffing company for? Serge. Serge Staffing? Uh-huh. Can you just wanted the prices, sir? Huh? Yes, I'm asking if you were calling just for the prices. Yes. Okay, for what specific plan? Uh, I'm looking for like a f- for me and my son y'all have like a... that... for that... whatever y'all... a family plan for me and my son. Okay. So first we have to check and see if you're eligible for enrollment. What are the last four of the Social and the last name? Um, eight-five-six-seven, uh, Simpson. Please verify your mailing address and date of birth. 4736 Manahan Road. Okay, sir, I'm still waiting on that date of birth, if you'd be so kind. Uh, 2/20/85. I have best contact 334-662-9597. Yes. And lastly, I have your email down as first name simp1985@gmail.com. Yes. All right. So it does show that open enrollment period started on April 17th, so you have to May 17th for the enrollment. As far as medical plans for yourself and son, as long as he is 24 and under, you'll be able to add him. You just have to make a selection because they offer a total of three medical plans. They are divided into two separate categories. So there is the Medical Preventative. Those preventative services are typically everything that you get done to make sure you're up to health, like a physical, preventative screenings for blood pressure, iron deficiency, along with your preventative counseling, a healthy diet, avoiding UV exposures from the sun and immunizations. The other section is what they will call Hospital Indemnity, which is technically your hospital services such as those doctor visits, the emergency room, urgent care, or your surgeries. So there is only one preventative, it's called StayHealthy MEC TeleRx. For the employee and child, it will be \$22.39 per paycheck. That one does have a network requirement. And then they have two Hospital Indemnity services. There is a VIP Standard, which is \$27.25 per paycheck employee and child, and their VIP Classic, which is \$30.19 per paycheck employee and child. Both of the VIP plans do not have any network requirement. You're able to combine one of the VIPs with the StayHealthy to have preventative and Hospital Indemnity coverage. You just cannot enroll into both of the VIP plans. So, uh, I would have to, uh, I guess... So, you said I can't just enroll? No, sir. I advise you that you need to make a decision as to which medical plan you want to be enrolled into. Okay. Uh... Now, you said the one for thir- you said the one for \$30 is, uh, is the best? No, sir. Legally-speaking, there is no plan that is the best. That is just the highest tier of the VIP Classic. Okay. So you said it w- it was the one for, what, \$22? So there is a StayHealthy, \$22.39. There's a VIP Standard, \$27.25, and that VIP Classic, \$30.19. Okay. Um, they, they pretty much cover the same thing, right? No, sir. As we just went over, the StayHealthy is preventative, and the VIP plans are Hospital Indemnity only. Okay. And so, um, if I wanted to get that, you said I would have to pay up to three payments? No, sir. All of the insurance is deducted per paycheck, weekly deductions. This will be taken out of your paycheck prior to

you receiving that paycheck. Okay. And if I get it today, um, uh... When would it start? I'm saying when would it come in effect? Roughly speaking, the policy activation and enrollment could take up to three weeks in total. Once you submit an enrollment, it's going to take them one to two weeks to start making the deductions from payroll. And then it takes another week or so for us to re- um, receive that payment deduction following Monday of the f- excuse me, following Monday of first deductions is when those payments are sent to us. Okay. Okay. Okay. Um-All right. Well, um... And you say I got to- to May the- whe- when- when do I have- the last day for me to enroll? May 17th. May 17th? All right. I'm sorry for asking so many questions. Um... That's okay, sir. That's what we're here for. It is no issue. Okay. And the one for- the one for 20- \$22, um, I'm sorry, can you- one more- one more time, the- it- what do it cover? Yes, sir. So that is their medical preventative. It's going to cover the preventative services of your annual physical, the screenings for blood pressure, iron deficiency, counseling of a healthy diet or avoiding any exposures from the sun, your preventative prescriptions that are generic like statins and vitamins along with your preventative immunizations such as the varicella, tetanus or influenza one. Um, specifically speaking going more into detail, it's going to give you an urgent care virtual package with a free RX membership for the prescriptions but it does have a network requirement and it does not cover hospital in Deputy. So surgeries, the emergency room or urgent cares as well as doctor visits are not covered under the Stay Healthy, that's the 2239 one. Okay. And the next one, is c- do it cover like surgery, emergency room... Yes, sir, that- I'm trying to find the one that- that cover- cover like surgery, emer- emergency room and stuff like that? So that will be one of their VIP plans. Um, with the VIP plans, the VIP Standard which would be the 2725 doesn't cover preventative surgeries, intensive care or rehabilitation whereas the VIP Classic does. But both VIP Classics will be covering those surgeries, emergency room or urgent care. Okay. And do any one of them cover like- like specialists, like, um, any type specialists like, um, um, dermatologist specialists or a- a- anything like that? So based on the information that was provided to us by the carrier, it doesn't really specify specialists. It just says that for a physician's office it's going to cover \$50 from the bill for four visits, leaving the member responsible for the remainder. Okay. Yes, sir. But unfortunately on that information provided to us, it does not state what type of specialists are covered under the plan. That will be something you have to ask the carrier to know specifically which type of services are not covered or which type of specialist would not be covered under their plan. Okay. All right. And, um, ooh, and does it cover, um, what about dental a- a- and vision? I- i- does it cover that or...? They do offer a dental and vision. The only thing being those will be separate. The vision is \$4.94 per paycheck employee and child and dental would be \$11.01 per paycheck employee and child and they only offer one plan of each of those services. Okay. All right. Well, um... Yes, sir? I want, I want to go ahead and- and- and get it. Okay. Which plans did you want me to process this enrollment for? Um, so I had... I need to cancel because I had applied for some- some insurance. I need to cancel it because I didn't know this service, um, s- service... Is there a way I can save your number and call you right back? I want the insurance, I just want to cancel the other insurance. So you're able to just give a call back on the same phone number you reached us on and I'll leave a note in your account. Okay. Our 11:00 AM number will be open at 8:00 AM to 8:00 PM Eastern Time, Mondays through Fridays. Okay. A- and in that note, c- could you leave, I want the dental and- and vision and I want the, um, uh, the \$30 one? However much it was, the last one you told me about. The VIP

Classic is \$30.19 per paycheck. Yeah, I want that one. And I just, I, only thing I want to do is call and cancel my other insurance back at First and I'll call you right back but I do want it though. Understood and then I did want to let you know your company usually has a company policy of auto enrolling new hires into a medical preventative. Once we go ahead and process your enrollment that you're requesting for vision, dental and that VIP plan, it's going to opt that out but you have to make sure to call back before they process that enrollment, okay? Okay. Okay. All right. I put in the note on your account already. Was there anything else we can assist you with today? No, that's it. Thank you so much. My pleasure. Have a great day. Hey. Mm-hmm. I have, I have one more question. If, if I wanted to, um, like... So that's a family plan for me and my son. If I add, if I added my wife, it, will it go up? Yes, sir. Uh, like how much more would it go up? So if it was just you and your son, it'll be 46.14 per paycheck. If we were to add the spouse into it, it will be 76.29 per paycheck. Okay. Okay. So, so for us right now, with me and my son with the vision, um, and everything, so it'll be 46 dollars a paycheck, or how much would it be? Yes, sir. Forty-six dollars? Mm-hmm. Forty-six dollars and fourteen cents per paycheck for just yourself and the son on that dental, vision and VIP Classic. Okay. Okay. Well, make sure you keep that in my notes. I'll call you back. Understood. Okay. All right. Have a great day. We look forward to hearing back from you. Okay.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits 10-01. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Um, I want to try... I want to take notes on insurance, the prices.

Speaker speaker\_0: Okay. What staffing company for?

Speaker speaker\_1: Serge.

Speaker speaker\_0: Serge Staffing?

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Can you just wanted the prices, sir?

Speaker speaker\_1: Huh?

Speaker speaker\_0: Yes, I'm asking if you were calling just for the prices.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, for what specific plan?

Speaker speaker\_1: Uh, I'm looking for like a f- for me and my son y'all have like a... that... for that... whatever y'all... a family plan for me and my son.

Speaker speaker\_0: Okay. So first we have to check and see if you're eligible for enrollment. What are the last four of the Social and the last name?

Speaker speaker\_1: Um, eight-five-six-seven, uh, Simpson.

Speaker speaker\_0: Please verify your mailing address and date of birth.

Speaker speaker\_1: 4736 Manahan Road.

Speaker speaker\_0: Okay, sir, I'm still waiting on that date of birth, if you'd be so kind.

Speaker speaker\_1: Uh, 2/20/'85.

Speaker speaker\_0: I have best contact 334-662-9597.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And lastly, I have your email down as first name simp1985@gmail.com.

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. So it does show that open enrollment period started on April 17th, so you have to May 17th for the enrollment. As far as medical plans for yourself and son, as long as he is 24 and under, you'll be able to add him. You just have to make a selection because they offer a total of three medical plans. They are divided into two separate categories. So there is the Medical Preventative. Those preventative services are typically everything that you get done to make sure you're up to health, like a physical, preventative screenings for blood pressure, iron deficiency, along with your preventative counseling, a healthy diet, avoiding UV exposures from the sun and immunizations. The other section is what they will call Hospital Indemnity, which is technically your hospital services such as those doctor visits, the emergency room, urgent care, or your surgeries. So there is only one preventative, it's called StayHealthy MEC TeleRx. For the employee and child, it will be \$22.39 per paycheck. That one does have a network requirement. And then they have two Hospital Indemnity services. There is a VIP Standard, which is \$27.25 per paycheck employee and child, and their VIP Classic, which is \$30.19 per paycheck employee and child. Both of the VIP plans do not have any network requirement. You're able to combine one of the VIPs with the StayHealthy to have preventative and Hospital Indemnity coverage. You just cannot enroll into both of the VIP plans.

Speaker speaker\_1: So, uh, I would have to, uh, I guess... So, you said I can't just enroll?

Speaker speaker\_0: No, sir. I advise you that you need to make a decision as to which medical plan you want to be enrolled into.

Speaker speaker\_1: Okay. Uh... Now, you said the one for thir- you said the one for \$30 is, uh, is the best?

Speaker speaker\_0: No, sir. Legally-speaking, there is no plan that is the best. That is just the highest tier of the VIP Classic.

Speaker speaker\_1: Okay. So you said it w- it was the one for, what, \$22?

Speaker speaker\_0: So there is a StayHealthy, \$22.39. There's a VIP Standard, \$27.25, and that VIP Classic, \$30.19.

Speaker speaker\_1: Okay. Um, they, they pretty much cover the same thing, right?

Speaker speaker\_0: No, sir. As we just went over, the StayHealthy is preventative, and the VIP plans are Hospital Indemnity only.

Speaker speaker\_1: Okay. And so, um, if I wanted to get that, you said I would have to pay up to three payments?

Speaker speaker\_0: No, sir. All of the insurance is deducted per paycheck, weekly deductions. This will be taken out of your paycheck prior to you receiving that paycheck.

Speaker speaker\_1: Okay. And if I get it today, um, uh... When would it start? I'm saying when would it come in effect?

Speaker speaker\_0: Roughly speaking, the policy activation and enrollment could take up to three weeks in total. Once you submit an enrollment, it's going to take them one to two weeks to start making the deductions from payroll. And then it takes another week or so for us to re-um, receive that payment deduction following Monday of the f- excuse me, following Monday of first deductions is when those payments are sent to us.

Speaker speaker\_1: Okay. Okay. Okay. Um-All right. Well, um... And you say I got to- to May the- whe- when- when do I have- the last day for me to enroll?

Speaker speaker\_0: May 17th.

Speaker speaker\_1: May 17th? All right. I'm sorry for asking so many questions. Um...

Speaker speaker\_0: That's okay, sir. That's what we're here for. It is no issue.

Speaker speaker\_1: Okay. And the one for- the one for 20- \$22, um, I'm sorry, can you- one more- one more time, the- it- what do it cover?

Speaker speaker\_0: Yes, sir. So that is their medical preventative. It's going to cover the preventative services of your annual physical, the screenings for blood pressure, iron deficiency, counseling of a healthy diet or avoiding any exposures from the sun, your preventative prescriptions that are generic like statins and vitamins along with your preventative immunizations such as the varicella, tetanus or influenza one. Um, specifically speaking going more into detail, it's going to give you an urgent care virtual package with a free RX membership for the prescriptions but it does have a network requirement and it does not cover hospital in Deputy. So surgeries, the emergency room or urgent cares as well as doctor visits are not covered under the Stay Healthy, that's the 2239 one.

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Speaker speaker\_0: Yes, sir, that-

Speaker speaker\_1: I'm trying to find the one that- that cover- cover like surgery, emergency room and stuff like that?

Speaker speaker\_0: So that will be one of their VIP plans. Um, with the VIP plans, the VIP Standard which would be the 2725 doesn't cover preventative surgeries, intensive care or

rehabilitation whereas the VIP Classic does. But both VIP Classics will be covering those surgeries, emergency room or urgent care.

Speaker speaker\_1: Okay. And do any one of them cover like- like specialists, like, um, any type specialists like, um, um, dermatologist specialists or a- a- anything like that?

Speaker speaker\_0: So based on the information that was provided to us by the carrier, it doesn't really specify specialists. It just says that for a physician's office it's going to cover \$50 from the bill for four visits, leaving the member responsible for the remainder.

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Speaker speaker\_0: Yes, sir. But unfortunately on that information provided to us, it does not state what type of specialists are covered under the plan. That will be something you have to ask the carrier to know specifically which type of services are not covered or which type of specialist would not be covered under their plan.

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Speaker speaker\_0: They do offer a dental and vision. The only thing being those will be separate. The vision is \$4.94 per paycheck employee and child and dental would be \$11.01 per paycheck employee and child and they only offer one plan of each of those services.

Speaker speaker\_1: Okay. All right. Well, um...

Speaker speaker\_0: Yes, sir?

Speaker speaker\_1: I want, I want to go ahead and- and- and get it.

Speaker speaker\_0: Okay. Which plans did you want me to process this enrollment for?

Speaker speaker\_1: Um, so I had... I need to cancel because I had applied for some- some insurance. I need to cancel it because I didn't know this service, um, s- service... Is there a way I can save your number and call you right back? I want the insurance, I just want to cancel the other insurance.

Speaker speaker\_0: So you're able to just give a call back on the same phone number you reached us on and I'll leave a note in your account.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Our 11:00 AM number will be open at 8:00 AM to 8:00 PM Eastern Time, Mondays through Fridays.

Speaker speaker\_1: Okay. A- and in that note, c- could you leave, I want the dental and- and vision and I want the, um, uh, the \$30 one? However much it was, the last one you told me about.

Speaker speaker\_0: The VIP Classic is \$30.19 per paycheck.

Speaker speaker\_1: Yeah, I want that one. And I just, I, only thing I want to do is call and cancel my other insurance back at First and I'll call you right back but I do want it though.

Speaker speaker\_0: Understood and then I did want to let you know your company usually has a company policy of auto enrolling new hires into a medical preventative. Once we go ahead and process your enrollment that you're requesting for vision, dental and that VIP plan, it's going to opt that out but you have to make sure to call back before they process that enrollment, okay?

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: All right. I put in the note on your account already. Was there anything else we can assist you with today?

Speaker speaker\_1: No, that's it. Thank you so much.

Speaker speaker\_0: My pleasure. Have a great day.

Speaker speaker\_1: Hey.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I have, I have one more question. If, if I wanted to, um, like... So that's a family plan for me and my son. If I add, if I added my wife, it, will it go up?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Uh, like how much more would it go up?

Speaker speaker\_0: So if it was just you and your son, it'll be 46.14 per paycheck. If we were to add the spouse into it, it will be 76.29 per paycheck.

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Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Forty-six dollars?

Speaker speaker\_0: Mm-hmm. Forty-six dollars and fourteen cents per paycheck for just yourself and the son on that dental, vision and VIP Classic.

Speaker speaker\_1: Okay. Okay. Well, make sure you keep that in my notes. I'll call you back.

Speaker speaker\_0: Understood.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. Have a great day. We look forward to hearing back from you.

Speaker speaker\_1: Okay.