

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in Ohana. My name is Francesca. How can I assist you today? Hi, my name's Arlette Valley. I'm calling on behalf of my brother, Obie Valley. Um, me and him, uh, we recently just started working, uh, wi- in the same company. Um, for me, I received like all the paperwork and everything for benefits and all of that, but unfortunately he did not receive an email so he didn't know that he had within 30 days of his first paycheck to apply for the benefits. Okay. Is he there for me to speak with? Uh, I'm sorry, can you repeat that again? Yes, ma'am. Is he there for me to speak with? Oh, yeah. He's right here. Mm-hmm. Okay. Thanks. I'll just- Um, I need to speak- Hello? I need to speak with him due to the line being recorded regarding his benefits. Okay. Obie, ■■■? He did not speak yet. Hello, this is Obie. Uh, I didn't receive the email for the benefits, so I was wondering if I could still apply for it if not. Sure thing, sir. What staffing company do you work with? Egg Life. I'm sorry? Uh, I work with Egg Life. Is that the name of the staffing company, sir? Oh, no. I- Oh, Verstella. My bad. That's okay. And what are the last four of your Social? Ooh, my last four of my Social? Yes, sir. Give me a sec. Uh... Mm. Um... If you're unable to provide the last four of the Social, sir, you can always call back when you have them. No, I have 'em right here. Just... Uh, so the last four digits are 4969. And the last name? Uh, Valle. V-A-L-L-E. Please verify the ver- Mm-hmm. ... the date of birth as well as your address. Date of birth, June 24th, 2004. Address, 502 Dewey Street. We have the best phone number to reach down as 765-464-9409. Yep. And we have your email down as ob, V as in Victor, al24@gmail.com? Yes. Yes, sir. So your personal enrollment period doesn't end till this Thursday, the 10th. Did you know which benefit plans you would like to be enrolled into? What? He says what plans are there. Which benefits again? Yes, sir. Which benefit plan did you want to be enrolled into? What options are there? What options are there? Yeah. Okay. So Verstella offers medical, dental, short-term disability, life insurance, vision and ID expert, which is an identity theft protection, as well as for your Rx membership for the prescriptions. He can get the health and vision, dental, medical. He can get the health and vision, dental, medical. Can I do the health and vision, dental? Okay. So vision and dental is only one plan being offered. However, for the medical, they offer a total of three plans. There is your medical preventative only, which is a state health DMEC TRX, which has a network requirement and would be \$17.96 per paycheck. Being preventative only, it would not cover hospital indemnity which are what they consider hospital services like emergency room, urgent care or surgeries and doctor visits. Those would be covered by the VIP plans. They have VIP Standard, which is \$23.02 per paycheck, and VIP+ which is \$36.97 per paycheck. Um, difference being will be that the VIP Standard does not offered preventative surgeries, rehabilitation or intensive care unit benefits, whereas the VIP+ does. Okay. Mm-hmm. Do you know which one you want to go for? Mm. Mm. Just do... I don't know, man. It's up to you. Should I do- Just the normal one? Should I do

the, uh, not the VIP but the normal for health? So, with your staffing company, they don't offer any virtual plans separate. The VIP plans do come with a virtual primary care plan, but they're not offered separately. Um. Okay. I'll have the dental and... I'll also have the health bundle as well. Okay. Which ones, sir? The VIP Standard, the VIP Plus, or that Preventative Stay Healthy? I'll have the VIP Standard. Did you need me to go over the coverage for either that VIP Standard or the dental plan? Uh, yes, please. The dental's going to be covering preventative services at 100%, basic services, basic reserve services and radiographs at 80%. The annual maximum it will cover for services is \$500 with a \$50 deductible, and it would be \$3.63 per paycheck. Yes. I would like that. And... All right then and the VIP Standard will be \$23.02 per paycheck. The prescriptions are with Pharmabel prescriptions which have a tier system of \$10, \$20 or \$30 for the generic prescription depending on where your prescription falls. That will be what you pay out of pocket and then you get a discount on non-generic prescriptions. It also does come with virtual and primary virtual care. And then the hospital indemnity services that it will be covering will be hospital admission, it will cover \$500 from the bill once a year. Hospital confinements, \$50 per day out of the bill, 30 days per year. Surgery in the hospital, an out-standing facility or a free-standing surgery center will cover \$250 from the bill once a year and if the surgery is in the physician's office, it will cover \$125 per day, twice a year. The emergency room is covered at \$50 out of the bill per day, twice a year. Both urgent care facilities and physician's office are each covered at \$50 per day per visit for visits a year in total. The therapy facility for physical, speech or occupational will be covered at \$30 out of the bill per day for four days a year. Medical imaging tests are covered at \$100 out of the bill once a year. Outpatient prescription drug benefit is \$25 out of the bill once a year. For... the ambulance by ground or air is covered at \$50 for the ground, \$100 for the air once a year and then it comes with a critical illness packet additional of \$5,000 along with a group accident plan. That's everything that that VIP Standard will cover. Uh, I have it. All right. So your total will be \$26.65 per paycheck and you said you only want the dental and the VIP Standard medical plan, correct? Yes. Do you authorize Mr. Lapetera Staffing Services to make the deduction of \$22.65 per paycheck? Yep... Yeah. All right. Please allow one to two weeks before your staffing starts making those deductions. When you see the first deduction following Monday, your coverage will be active and that same week of activation, Friday will be when the carrier sends out those benefit cards. You're going to have the same carrier for both your medical and dental which will be American Public Life. However, for their medical plans, they don't send a physical card through the mail. They do a digital card sent to the email on file but if you want- Okay. ... a physical card once you're active, give us a call and we'll put it in mail request for you. Okay. All right. So you are all set. Was there anything else we can assist you with today aside from enrolling? Not yet. Thank you very much. Of course. I hope you have a wonderful rest of your day and thank you for your time today. Thank you. You too. My pleasure. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in Ohana. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi, my name's Arlette Valley. I'm calling on behalf of my brother, Obie Valley. Um, me and him, uh, we recently just started working, uh, wi- in the same company. Um, for me, I received like all the paperwork and everything for benefits and all of that, but unfortunately he did not receive an email so he didn't know that he had within 30 days of his first paycheck to apply for the benefits.

Speaker speaker_0: Okay. Is he there for me to speak with?

Speaker speaker_1: Uh, I'm sorry, can you repeat that again?

Speaker speaker_0: Yes, ma'am. Is he there for me to speak with?

Speaker speaker_1: Oh, yeah. He's right here.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Thanks. I'll just-

Speaker speaker_0: Um, I need to speak-

Speaker speaker_1: Hello?

Speaker speaker_0: I need to speak with him due to the line being recorded regarding his benefits.

Speaker speaker_1: Okay. Obie, ■■■? He did not speak yet.

Speaker speaker_2: Hello, this is Obie. Uh, I didn't receive the email for the benefits, so I was wondering if I could still apply for it if not.

Speaker speaker_0: Sure thing, sir. What staffing company do you work with?

Speaker speaker_2: Egg Life.

Speaker speaker_0: I'm sorry?

Speaker speaker_2: Uh, I work with Egg Life.

Speaker speaker_0: Is that the name of the staffing company, sir?

Speaker speaker_1: Oh, no. I-

Speaker speaker_2: Oh, Verstella. My bad.

Speaker speaker_0: That's okay. And what are the last four of your Social?

Speaker speaker_2: Ooh, my last four of my Social?

Speaker speaker_0: Yes, sir.

Speaker speaker_2: Give me a sec. Uh... Mm. Um... If you're unable to provide the last four of the Social, sir, you can always call back when you have them. No, I have 'em right here. Just... Uh, so the last four digits are 4969.

Speaker speaker_0: And the last name?

Speaker speaker_2: Uh, Valle. V-A-L-L-E.

Speaker speaker_0: Please verify the ver-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... the date of birth as well as your address.

Speaker speaker_2: Date of birth, June 24th, 2004. Address, 502 Dewey Street.

Speaker speaker_0: We have the best phone number to reach down as 765-464-9409.

Speaker speaker_2: Yep.

Speaker speaker_0: And we have your email down as ob, V as in Victor, al24@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_0: Yes, sir. So your personal enrollment period doesn't end till this Thursday, the 10th. Did you know which benefit plans you would like to be enrolled into?

Speaker speaker_1: What? He says what plans are there.

Speaker speaker_2: Which benefits again?

Speaker speaker_0: Yes, sir. Which benefit plan did you want to be enrolled into?

Speaker speaker_1: What options are there?

Speaker speaker_2: What options are there?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So Verstella offers medical, dental, short-term disability, life insurance, vision and ID expert, which is an identity theft protection, as well as for your Rx membership for the prescriptions.

Speaker speaker_1: He can get the health and vision, dental, medical. He can get the health and vision, dental, medical.

Speaker speaker_2: Can I do the health and vision, dental?

Speaker speaker_0: Okay. So vision and dental is only one plan being offered. However, for the medical, they offer a total of three plans. There is your medical preventative only, which is a state health DMEC TRX, which has a network requirement and would be \$17.96 per paycheck. Being preventative only, it would not cover hospital indemnity which are what they consider hospital services like emergency room, urgent care or surgeries and doctor visits. Those would be covered by the VIP plans. They have VIP Standard, which is \$23.02 per paycheck, and VIP+ which is \$36.97 per paycheck. Um, difference being will be that the VIP Standard does not offered preventative surgeries, rehabilitation or intensive care unit benefits, whereas the VIP+ does.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm. Do you know which one you want to go for? Mm. Mm. Just do... I don't know, man. It's up to you.

Speaker speaker_2: Should I do-

Speaker speaker_1: Just the normal one?

Speaker speaker_2: Should I do the, uh, not the VIP but the normal for health?

Speaker speaker_0: So, with your staffing company, they don't offer any virtual plans separate. The VIP plans do come with a virtual primary care plan, but they're not offered separately.

Speaker speaker_3: Um. Okay. I'll have the dental and... I'll also have the health bundle as well.

Speaker speaker_0: Okay. Which ones, sir? The VIP Standard, the VIP Plus, or that Preventative Stay Healthy?

Speaker speaker_3: I'll have the VIP Standard.

Speaker speaker_0: Did you need me to go over the coverage for either that VIP Standard or the dental plan?

Speaker speaker_3: Uh, yes, please.

Speaker speaker_0: The dental's going to be covering preventative services at 100%, basic services, basic reserve services and radiographs at 80%. The annual maximum it will cover for services is \$500 with a \$50 deductible, and it would be \$3.63 per paycheck.

Speaker speaker_3: Yes. I would like that.

Speaker speaker_0: And... All right then and the VIP Standard will be \$23.02 per paycheck. The prescriptions are with Pharmabel prescriptions which have a tier system of \$10, \$20 or \$30 for the generic prescription depending on where your prescription falls. That will be what you pay out of pocket and then you get a discount on non-generic prescriptions. It also does come with virtual and primary virtual care. And then the hospital indemnity services that it will be covering will be hospital admission, it will cover \$500 from the bill once a year. Hospital confinements, \$50 per day out of the bill, 30 days per year. Surgery in the hospital, an out-standing facility or a free-standing surgery center will cover \$250 from the bill once a year and if the surgery is in the physician's office, it will cover \$125 per day, twice a year. The emergency room is covered at \$50 out of the bill per day, twice a year. Both urgent care facilities and physician's office are each covered at \$50 per day per visit for visits a year in total. The therapy facility for physical, speech or occupational will be covered at \$30 out of the bill per day for four days a year. Medical imaging tests are covered at \$100 out of the bill once a year. Outpatient prescription drug benefit is \$25 out of the bill once a year. For... the ambulance by ground or air is covered at \$50 for the ground, \$100 for the air once a year and then it comes with a critical illness packet additional of \$5,000 along with a group accident plan. That's everything that that VIP Standard will cover.

Speaker speaker_3: Uh, I have it.

Speaker speaker_0: All right. So your total will be \$26.65 per paycheck and you said you only want the dental and the VIP Standard medical plan, correct?

Speaker speaker_3: Yes.

Speaker speaker_0: Do you authorize Mr. Lapetera Staffing Services to make the deduction of \$22.65 per paycheck?

Speaker speaker_3: Yep... Yeah.

Speaker speaker_0: All right. Please allow one to two weeks before your staffing starts making those deductions. When you see the first deduction following Monday, your coverage will be active and that same week of activation, Friday will be when the carrier sends out those benefit cards. You're going to have the same carrier for both your medical and dental which will be American Public Life. However, for their medical plans, they don't send a physical card through the mail. They do a digital card sent to the email on file but if you want-

Speaker speaker_3: Okay.

Speaker speaker_0: ... a physical card once you're active, give us a call and we'll put it in mail request for you.

Speaker speaker_3: Okay.

Speaker speaker_0: All right. So you are all set. Was there anything else we can assist you with today aside from enrolling?

Speaker speaker_3: Not yet. Thank you very much.

Speaker speaker_0: Of course. I hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_3: Thank you. You too.

Speaker speaker_0: My pleasure. Bye-bye.

Speaker speaker_3: Bye.