

## **Transcript: Francesca**

**Baez-5142941495115776-5121426795970560**

### **Full Transcript**

Your call may be- Hello. ... monitored or recorded for quality assurance purposes. Good afternoon. My name is Francesca with Benefiting Alert. I'm looking to speak with Mr. Suted on behalf of VGS Staffing. Yes. My name is Brian Suted. How are you? Good. How are you today, sir? I'm doing well, thank you. So we were giving you a call specifically about the enrollment form for VGS Staffing insurance that you filled out. You had requested to have the life insurance for yourself and family, um, but we did not get the dependents' information for the spouse and child. So I was calling to confirm if you were trying to have your family, spouse and children, as the beneficiary to collect the benefit amount, or if you did want them to be also in the policy. No, they, they are not in the policy. Mm-hmm. They are just beneficiaries. Okay, so in that case then, I will be missing your children's information because I only have your spouse as a beneficiary, or did you just want to leave her? Oh, no, j- I'm, I'm sorry, I'm sorry. Just her for the beneficiary, yes. Okay, understood. All right, so that was all we were calling to verify today. So w- Can you give me information in regard to the insurance plans, though? Of course. Because I don't understand- Let's see. ... my, I don't understand all my selections. I just chose what I felt might've been the best one, but I really don't know the differences between the medical coverages. Can you kinda help me to understand those and make sure that I chose right? Sure thing, sir. Um, let's see. Now the only thing is going to be the fact that you did not select a medical plan on this form. What you did select was dental, vision, their short-term disability, that life insurance, along with critical illness and their FreeRx membership for the prescriptions. Okay, I did want medical. Mm-hmm. I don't know why that didn't happen. I thought I picked, um, there was three levels, right? The, the Plus, the, what was it? The VIP, the... Yes, sir. So there's a total of four plans that they're currently offering. There is the Medical Preventative, which is the \$15.65, so that one only covers preventative. Okay. It wouldn't cover the hospital services, which are considered hospital indemnity. Okay. Those will be covered under the three that you were mentioning, the Standard, the Classic, and the Plus, which are the VIP plans. Um, so the best way that I can possibly explain them is the following. Preventative is all of those screenings and services that you get done to make sure you're up to health, such as your annual- Right. ... physical, um, the- Mm-hmm. ... screenings for your blood pressure, iron deficiency- Mm-hmm. ... the preventative counseling of a healthy diet, avoiding UV exposure and such, whereas your- Mm-hmm. ... hospital indemnity is going to be those doctor's visits, the emergency room, urgent care or your surgeries. Right, I want those covered. All right, so that will be with one of the VIP plans. Right. There is the lowest tier, which is the Standard, \$16.78, middle tier Classic, \$18.55, and highest tier Plus, \$29.74, difference being the Standard's not going to cover preventative surgeries, intensive care unit, or rehabilitation benefits, whereas the Classic and the Plus will. And then difference between that Classic and Plus is just the cover amount. The Plus is

gonna cover more than the Classic. I see. Uh, what is the deductible with the Plus versus the Classic? So with all three of those plans, they don't have deductibles. These are PPO limited plans, and those specific plans will work with a set dollar amount for a specific service. For example, the emergency room under both VIP Standard and Classic is only going to cover \$50 from the bill for two visits a year, whereas with the Classic, it will cover \$100 from the bill per year, two visits. That's it? Yes, sir. So, going to the emergency room is like... Mm-hmm. It's like \$1,000 every time you go. Yes, sir. So what I always tell the members- And so... What? Mm-hmm. Go ahead. Oh, no, I was gonna say, um, so what I always tell the members, we don't really choose these plans. Mm-hmm. We only administer them. Your staffing company does. So I will- Mm-hmm. ... view them more as a safety blanket for you during the timeframe- Mm-hmm. ... that you're employed under that staffing company- Mm-hmm. ... to move on to your assignment. Mm-hmm, mm-hmm, mm-hmm. I see. And these prices that we're talking about, these prices that we're talking about, are, are, are they, are they per pay period or are they per month? Per paycheck. These are weekly deductions. Weekly deductions, okay. Let's do this. Um... Let's remove the medical because it's not gonna cover anything. Mm-hmm. Um, and I can change this when I need to, right? Um, yes, so the only time where you'll be restricted will be to adding things into it. So once a policy is active and set up and you're working and you get that very first paycheck, you have 30 days after that first paycheck to make any additions or changes to the policy. After those 30 days, the only change you're gonna be able to make is going to be cancellations. Okay, that's fair enough. Leave, leave the life insurance for certain. Um, the vision and the dental, uh, you can leave in place. The disability you can leave in place. You can remove the medical, and, uh, we'll go from there. All right, so that will leave a critical illness plan that you had selected. That one would be costing \$2.33 per paycheck. Yeah, I'll probably, uh, cancel on that too but leave it for now. And then aside from that, it would be their FreeRx membership for the prescriptions. Yeah, leave that. Understood. All right, so you're looking at \$19.31 being deducted per paycheck once you start working with them. Okay, thank you. Of course. And then, um, just the policy process for the activation will be once you start working, it might take them one to two weeks to start making the deductions. But when you see- Okay. ... that first deduction of the 19 and change, following Monday, your policy will be active, and that same week- Okay. ... of activation Friday, they'll send out those benefit cards for you. Thank you. Of course. Thank you so much, sir, for your time. I hope you have a wonderful rest of your day. You too. Bye now. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be-

Speaker speaker\_1: Hello.

Speaker speaker\_0: ... monitored or recorded for quality assurance purposes.

Speaker speaker\_2: Good afternoon. My name is Francesca with Benefiting Alert. I'm looking to speak with Mr. Suted on behalf of VGS Staffing.

Speaker speaker\_1: Yes. My name is Brian Suted. How are you?

Speaker speaker\_2: Good. How are you today, sir?

Speaker speaker\_1: I'm doing well, thank you.

Speaker speaker\_2: So we were giving you a call specifically about the enrollment form for VGS Staffing insurance that you filled out. You had requested to have the life insurance for yourself and family, um, but we did not get the dependents' information for the spouse and child. So I was calling to confirm if you were trying to have your family, spouse and children, as the beneficiary to collect the benefit amount, or if you did want them to be also in the policy.

Speaker speaker\_1: No, they, they are not in the policy.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: They are just beneficiaries.

Speaker speaker\_2: Okay, so in that case then, I will be missing your children's information because I only have your spouse as a beneficiary, or did you just want to leave her?

Speaker speaker\_1: Oh, no, j- I'm, I'm sorry, I'm sorry. Just her for the beneficiary, yes.

Speaker speaker\_2: Okay, understood. All right, so that was all we were calling to verify today. So w-

Speaker speaker\_1: Can you give me information in regard to the insurance plans, though?

Speaker speaker\_2: Of course.

Speaker speaker\_1: Because I don't understand-

Speaker speaker\_2: Let's see.

Speaker speaker\_1: ... my, I don't understand all my selections. I just chose what I felt might've been the best one, but I really don't know the differences between the medical coverages. Can you kinda help me to understand those and make sure that I chose right?

Speaker speaker\_2: Sure thing, sir. Um, let's see. Now the only thing is going to be the fact that you did not select a medical plan on this form. What you did select was dental, vision, their short-term disability, that life insurance, along with critical illness and their FreeRx membership for the prescriptions.

Speaker speaker\_1: Okay, I did want medical.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: I don't know why that didn't happen. I thought I picked, um, there was three levels, right? The, the Plus, the, what was it? The VIP, the...

Speaker speaker\_2: Yes, sir. So there's a total of four plans that they're currently offering. There is the Medical Preventative, which is the \$15.65, so that one only covers preventative.

Speaker speaker\_1: Okay.

Speaker speaker\_2: It wouldn't cover the hospital services, which are considered hospital indemnity.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Those will be covered under the three that you were mentioning, the Standard, the Classic, and the Plus, which are the VIP plans. Um, so the best way that I can possibly explain them is the following. Preventative is all of those screenings and services that you get done to make sure you're up to health, such as your annual-

Speaker speaker\_1: Right.

Speaker speaker\_2: ... physical, um, the-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... screenings for your blood pressure, iron deficiency-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... the preventative counseling of a healthy diet, avoiding UV exposure and such, whereas your-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... hospital indemnity is going to be those doctor's visits, the emergency room, urgent care or your surgeries.

Speaker speaker\_1: Right, I want those covered.

Speaker speaker\_2: All right, so that will be with one of the VIP plans.

Speaker speaker\_1: Right.

Speaker speaker\_2: There is the lowest tier, which is the Standard, \$16.78, middle tier Classic, \$18.55, and highest tier Plus, \$29.74, difference being the Standard's not going to cover preventative surgeries, intensive care unit, or rehabilitation benefits, whereas the Classic and the Plus will. And then difference between that Classic and Plus is just the cover amount. The Plus is gonna cover more than the Classic.

Speaker speaker\_1: I see. Uh, what is the deductible with the Plus versus the Classic?

Speaker speaker\_2: So with all three of those plans, they don't have deductibles. These are PPO limited plans, and those specific plans will work with a set dollar amount for a specific service. For example, the emergency room under both VIP Standard and Classic is only going to cover \$50 from the bill for two visits a year, whereas with the Classic, it will cover \$100 from the bill per year, two visits.

Speaker speaker\_1: That's it?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: So, going to the emergency room is like...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: It's like \$1,000 every time you go.

Speaker speaker\_2: Yes, sir. So what I always tell the members-

Speaker speaker\_1: And so...

Speaker speaker\_2: What?

Speaker speaker\_1: Mm-hmm. Go ahead.

Speaker speaker\_2: Oh, no, I was gonna say, um, so what I always tell the members, we don't really choose these plans.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: We only administer them. Your staffing company does. So I will-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... view them more as a safety blanket for you during the timeframe-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... that you're employed under that staffing company-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... to move on to your assignment.

Speaker speaker\_1: Mm-hmm, mm-hmm, mm-hmm. I see. And these prices that we're talking about, these prices that we're talking about, are, are, are they, are they per pay period or are they per month?

Speaker speaker\_2: Per paycheck. These are weekly deductions.

Speaker speaker\_1: Weekly deductions, okay. Let's do this. Um... Let's remove the medical because it's not gonna cover anything.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, and I can change this when I need to, right?

Speaker speaker\_2: Um, yes, so the only time where you'll be restricted will be to adding things into it. So once a policy is active and set up and you're working and you get that very first paycheck, you have 30 days after that first paycheck to make any additions or changes to the policy. After those 30 days, the only change you're gonna be able to make is going to be cancellations.

Speaker speaker\_1: Okay, that's fair enough. Leave, leave the life insurance for certain. Um, the vision and the dental, uh, you can leave in place. The disability you can leave in place. You can remove the medical, and, uh, we'll go from there.

Speaker speaker\_2: All right, so that will leave a critical illness plan that you had selected. That one would be costing \$2.33 per paycheck.

Speaker speaker\_1: Yeah, I'll probably, uh, cancel on that too but leave it for now.

Speaker speaker\_2: And then aside from that, it would be their FreeRx membership for the prescriptions.

Speaker speaker\_1: Yeah, leave that.

Speaker speaker\_2: Understood. All right, so you're looking at \$19.31 being deducted per paycheck once you start working with them.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_2: Of course. And then, um, just the policy process for the activation will be once you start working, it might take them one to two weeks to start making the deductions. But when you see-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... that first deduction of the 19 and change, following Monday, your policy will be active, and that same week-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... of activation Friday, they'll send out those benefit cards for you.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Of course. Thank you so much, sir, for your time. I hope you have a wonderful rest of your day.

Speaker speaker\_1: You too. Bye now.

Speaker speaker\_2: Bye.