

Transcript: Franchesca

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Full Transcript

Thank you for calling Benefits and Requirements. My name is Francesca. How can I assist you today? Yeah, I, I, I, I, I signed up, I've signed up for, for the, uh, for, for, for the benefits. My name is David Casden. Okay. And how can we help you? I, I, I have to get the process started to, to begin the, the, the, the insurance, to begin the benefits. I apologize, sir. I'm confused. I thought you said that you already had signed up for benefits. No. Uh, no, no, no, no, no, no. I didn't sign up for anything yet. I have to sign them u- I, that's, I have to sign up now. I have to sign up, uh, initially. What staffing company do you work with? Uh, Barder. B-A-R-D-E-R. Uh, I think that's how you spell it. You said Parter? Barder. It starts with a B. B-A-R-U-D-E-R or Barde-... It's Barder. Uh, h- hold on just a second. Okay. Uh, V-... Uh, he- here, here it is. Here it is. Here's the name on the email. Uh, V-E-R-S-T-E-L-A, Vertela. What are the last four of the social? 3021. And the last name? Casden. C-A-S-D-E-N. Please verify your mailing address and date of birth to make sure I located the correct account. 4852 Castle Rock Court, Las Vegas, Nevada 89117. And the second piece of information you were asking for? The day of birth? Date of birth. 0202 1981. We have best contact 702-612-8222? Yes. We have your email down as the last name 12@outlook.com. Yes. In addition to which benefit plans you wanted to be enrolled into? Uh, what do you wa-... Uh, oh, wha- what are the plans, or what do you have as far as...? So the plans that your staffing company offers their employees is medical, dental, short-term disability, term life, which is their life insurance, vision, ID expert, which is an identity theft protection, and for your X, which is a membership for medications. Okay. And are, so, uh, I, I, I will go wi- uh, wi- with the first one, with, uh, at the, at the very least. Ah. This staffing company offers a total of two different medical plans, three different, sorry, medical plans. There is one that is preventative only, which is a Stay Healthy MEC TeleRx. It is \$17.96 per paycheck. And then they offer two hospital indemnity-only plans, which are the BAP plans. There is BAP Standard, which is \$23.02 per paycheck, and BAP+, which is \$36.97 per paycheck. So on, on, on the preventative one, what, what, what does, what does that consist of exactly? So preventative services are those services that we get done to make sure we're up to health, like your annual physical, your screenings for blood pressure or iron deficiency, along with your immunizations like tetanus, varicella, and influenza, and your counseling for a healthy diet, avoiding UV exposures and such. The medical pre- um, prescriptions that it will cover will be for preventative only, like guide and statins. But it does come with that for your X membership for the medications, and it also does include virtual urgent care on it. All right. So like if I have to go to the hospital, it will still cover it, right? No, sir. It wouldn't cover the hospital, unless you're going for a physical. It's not gonna cover a doctor visit. Okay. So, so the, so if I, if I, if I want the one that covers going to hospital, how much is that? That would be one of the two BAP plans. Those are hospital indemnity services. It will either be the th- \$23.02 or the \$36.97. All right. I'll get the 20- \$23.02

then. Will this be for yourself only, or are you putting any dependent? It's just for me. Did you need me to go over the specific benefits that plan will cover? Uh, no. No, thank you. Any other plan you would like to enroll into aside from medical? No. Uh, uh, as far as the, as far as the medical part, no. But, but, but as far as other ones, I would like to know the, what the other ones are. As previously stated, the following: dental, short-term disability, term life, vision, ID expert for identity theft, and the Free RX membership for the medications. Okay. Uh, how about the dental one? Um, uh, I'm looking for, for dental and vision.... pretty much. There's only one vision plan offered. It's \$2.14. It will cover your copay for eye exam of \$10, your copay for lenses and frames of \$25. There's a copay for the contact lens fittings, but the frame allowance annually is only \$130. Okay. The... Uh, uh, that one and, and the, uh... Oh, another one I said. I'm sorry. Uh, it's... I'm tired. That's all right. That's all right, and then there's also only one dental plan which is \$3.63 per paycheck. It will cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. Your annual maximum will be \$500 with a \$50 deductible. Okay. So I'll, I'll get... I'll get that one too. All right. So we already have down medical, dental and vision. Any other plans? Oh, yeah. I, uh, um... Uh, yeah, you said there were two other ones or t- or two or three other ones? You're not enrolled in disabilities, term life or ID expert currently or the FreeRx. What does that consist of? Which one? For, for, for, for... Uh, well disability means if you're disabled, right? So the short-term disability plan will be in the event that you have a covered issue which prevents you from going into work. Uh, no. That's okay. A- a- and the other ones? Term life and ID expert, FreeRx. Or, or what's that right there? Which one of the three, sir? Uh, the term. Term life is your life insurance. Uh, no. That's okay. Okay. A- a- and, and what, what's the other one? ID expert, identity theft protection, FreeRx, medication discounts. Oh, yeah, yeah. The, uh, yeah, for, FreeRx. So what's the difference with the medication discounts and, uh, and the one for, for the, uh, uh, so for the medical? What, what's the difference? Your medical plan has a prescription package with the carrier Pharmavail prescription. They work off a tier system of 10, 20 or 30, depending on where your generic prescription will fall. That will be what you pay out of pocket. And then they provide a discount on non-generic prescriptions. Whereas with the FreeRx, you have access to about 90% of the generic drugs prescribed in the U.S. for free. Your only difference would be that all your AQ medications can be picked up at a pharmacy. However, chronic medications will be shipped to your home. All right. And how much is that one? \$5.99 per paycheck. Okay, okay. I'll sign up for that one. All right. Well, this complete your submission for enrollment? Yes. And, also, what's the total dollar amount to be, expected to be taken out? \$34.79 per paycheck. Okay. Do you authorize Verstella Terra Staffing to make those deductions for you? Yes. All right. Please allow one to two weeks for them to start making your deductions. Once you see that first deduction, following Monday will be when your coverage becomes effective. And that same week of activation, Friday will be when the carrier sends out the benefit cards. Now your medical card is the same carrier as your dental, American Public Life. They only do a digital version for the medical card, so it's gonna be sent to your email. If you do want a hard copy once you're active, give us a call so that we can go ahead and request for them to send you a hard copy of your benefit card. Okay. Was there anything else we can assist you with today aside from submitting your enrollment? No. That'll be all. All right. You have all the way till March 2nd to make any policy changes. I hope you have a wonderful rest of your day and thank you for your time today. All right. Thank you. No problem. Goodbye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Yeah, I, I, I, I, I signed up, I've signed up for, for the, uh, for, for, for the benefits. My name is David Casden.

Speaker speaker_0: Okay. And how can we help you?

Speaker speaker_1: I, I, I have to get the process started to, to begin the, the, the, the insurance, to begin the benefits.

Speaker speaker_0: I apologize, sir. I'm confused. I thought you said that you already had signed up for benefits.

Speaker speaker_1: No. Uh, no, no, no, no, no. I didn't sign up for anything yet. I have to sign them u- I, that's, I have to sign up now. I have to sign up, uh, initially.

Speaker speaker_0: What staffing company do you work with?

Speaker speaker_1: Uh, Barder. B-A-R-D-E-R. Uh, I think that's how you spell it.

Speaker speaker_0: You said Parter?

Speaker speaker_1: Barder. It starts with a B. B-A-R-U-D-E-R or Barde-... It's Barder. Uh, hold on just a second. Okay. Uh, V-... Uh, he- here, here it is. Here it is. Here's the name on the email. Uh, V-E-R-S-T-E-L-A, Vertela.

Speaker speaker_0: What are the last four of the social?

Speaker speaker_1: 3021.

Speaker speaker_0: And the last name?

Speaker speaker_1: Casden. C-A-S-D-E-N.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure I located the correct account.

Speaker speaker_1: 4852 Castle Rock Court, Las Vegas, Nevada 89117. And the second piece of information you were asking for? The day of birth?

Speaker speaker_0: Date of birth.

Speaker speaker_1: 0202 1981.

Speaker speaker_0: We have best contact 702-612-8222?

Speaker speaker_1: Yes.

Speaker speaker_0: We have your email down as the last name 12@outlook.com.

Speaker speaker_1: Yes.

Speaker speaker_0: In addition to which benefit plans you wanted to be enrolled into?

Speaker speaker_1: Uh, what do you wa-... Uh, oh, wha- what are the plans, or what do you have as far as...?

Speaker speaker_0: So the plans that your staffing company offers their employees is medical, dental, short-term disability, term life, which is their life insurance, vision, ID expert, which is an identity theft protection, and for your X, which is a membership for medications.

Speaker speaker_1: Okay. And are, so, uh, I, I, I will go wi- uh, wi- with the first one, with, uh, at the, at the very least. Ah.

Speaker speaker_0: This staffing company offers a total of two different medical plans, three different, sorry, medical plans. There is one that is preventative only, which is a Stay Healthy MEC TeleRx. It is \$17.96 per paycheck. And then they offer two hospital indemnity-only plans, which are the BAP plans. There is BAP Standard, which is \$23.02 per paycheck, and BAP+, which is \$36.97 per paycheck.

Speaker speaker_1: So on, on, on the preventative one, what, what, what does, what does that consist of exactly?

Speaker speaker_0: So preventative services are those services that we get done to make sure we're up to health, like your annual physical, your screenings for blood pressure or iron deficiency, along with your immunizations like tetanus, varicella, and influenza, and your counseling for a healthy diet, avoiding UV exposures and such. The medical pre- um, prescriptions that it will cover will be for preventative only, like guide and statins. But it does come with that for your X membership for the medications, and it also does include virtual urgent care on it.

Speaker speaker_1: All right. So like if I have to go to the hospital, it will still cover it, right?

Speaker speaker_0: No, sir. It wouldn't cover the hospital, unless you're going for a physical. It's not gonna cover a doctor visit.

Speaker speaker_1: Okay. So, so the, so if I, if I, if I want the one that covers going to hospital, how much is that?

Speaker speaker_0: That would be one of the two BAP plans. Those are hospital indemnity services. It will either be the th- \$23.02 or the \$36.97.

Speaker speaker_1: All right. I'll get the 20- \$23.02 then.

Speaker speaker_0: Will this be for yourself only, or are you putting any dependent?

Speaker speaker_1: It's just for me.

Speaker speaker_0: Did you need me to go over the specific benefits that plan will cover?

Speaker speaker_1: Uh, no. No, thank you.

Speaker speaker_0: Any other plan you would like to enroll into aside from medical?

Speaker speaker_1: No. Uh, uh, as far as the, as far as the medical part, no. But, but, but as far as other ones, I would like to know the, what the other ones are.

Speaker speaker_0: As previously stated, the following: dental, short-term disability, term life, vision, ID expert for identity theft, and the Free RX membership for the medications.

Speaker speaker_1: Okay. Uh, how about the dental one? Um, uh, I'm looking for, for dental and vision.... pretty much.

Speaker speaker_0: There's only one vision plan offered. It's \$2.14. It will cover your copay for eye exam of \$10, your copay for lenses and frames of \$25. There's a copay for the contact lens fittings, but the frame allowance annually is only \$130.

Speaker speaker_1: Okay. The... Uh, uh, that one and, and the, uh... Oh, another one I said. I'm sorry. Uh, it's... I'm tired.

Speaker speaker_0: That's all right. That's all right, and then there's also only one dental plan which is \$3.63 per paycheck. It will cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. Your annual maximum will be \$500 with a \$50 deductible.

Speaker speaker_1: Okay. So I'll, I'll get... I'll get that one too.

Speaker speaker_0: All right. So we already have down medical, dental and vision. Any other plans?

Speaker speaker_1: Oh, yeah. I, uh, um... Uh, yeah, you said there were two other ones or two or three other ones?

Speaker speaker_0: You're not enrolled in disabilities, term life or ID expert currently or the FreeRx.

Speaker speaker_1: What does that consist of?

Speaker speaker_0: Which one?

Speaker speaker_1: For, for, for, for... Uh, well disability means if you're disabled, right?

Speaker speaker_0: So the short-term disability plan will be in the event that you have a covered issue which prevents you from going into work.

Speaker speaker_1: Uh, no. That's okay. A- a- and the other ones?

Speaker speaker_0: Term life and ID expert, FreeRx.

Speaker speaker_1: Or, or what's that right there?

Speaker speaker_0: Which one of the three, sir?

Speaker speaker_1: Uh, the term.

Speaker speaker_0: Term life is your life insurance.

Speaker speaker_1: Uh, no. That's okay. Okay. A- a- and, and what, what's the other one?

Speaker speaker_0: ID expert, identity theft protection, FreeRx, medication discounts.

Speaker speaker_1: Oh, yeah, yeah. The, uh, yeah, for, FreeRx. So what's the difference with the medication discounts and, uh, and the one for, for the, uh, uh, so for the medical? What, what's the difference?

Speaker speaker_0: Your medical plan has a prescription package with the carrier Pharmavail prescription. They work off a tier system of 10, 20 or 30, depending on where your generic prescription will fall. That will be what you pay out of pocket. And then they provide a discount on non-generic prescriptions. Whereas with the FreeRx, you have access to about 90% of the generic drugs prescribed in the U.S. for free. Your only difference would be that all your AQ medications can be picked up at a pharmacy. However, chronic medications will be shipped to your home.

Speaker speaker_1: All right. And how much is that one?

Speaker speaker_0: \$5.99 per paycheck.

Speaker speaker_1: Okay, okay. I'll sign up for that one.

Speaker speaker_0: All right. Well, this complete your submission for enrollment?

Speaker speaker_1: Yes. And, also, what's the total dollar amount to be, expected to be taken out?

Speaker speaker_0: \$34.79 per paycheck.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you authorize Verstella Terra Staffing to make those deductions for you?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. Please allow one to two weeks for them to start making your deductions. Once you see that first deduction, following Monday will be when your coverage becomes effective. And that same week of activation, Friday will be when the carrier sends out the benefit cards. Now your medical card is the same carrier as your dental, American Public Life. They only do a digital version for the medical card, so it's gonna be sent to your email. If you do want a hard copy once you're active, give us a call so that we can go ahead and request for them to send you a hard copy of your benefit card.

Speaker speaker_1: Okay.

Speaker speaker_0: Was there anything else we can assist you with today aside from submitting your enrollment?

Speaker speaker_1: No. That'll be all.

Speaker speaker_0: All right. You have all the way till March 2nd to make any policy changes. I hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: No problem. Goodbye.

Speaker speaker_1: Bye-bye.