

## Transcript: Francesca

**Baez-5619311018295296-4930396586295296**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in Your Car. My name is Francesca. How can I assist you today? Hello? Hello? Good morning. Thank you for calling Benefits In Your Car. My name is Francesca. Hello. Can I assist you? Yes? Yeah. I'm trying to get my benefits started up. Okay. And you're calling to enroll, correct? Yeah, I'm call... Yeah, exactly. Mm-hmm. What staffing company do you work with? Uh, Hoya, H-O-Y-A, in Ramsey, Minnesota. No, ma'am, the staffing company's name. Oh, Doherty. 2286. What is your last name? 2286. And your last name, please? Last name is Sam. Sam is spelled S as in Sam, A-N as in Nancy, D as in dog, T as in Thomas. Please verify your mailing address and date of birth to make sure I have the right account in front of me. All right. Okay. 636 Harrison Street, Apartment 15. I just moved in there in November, November 16th. All right. Okay. But I don't know if they got a different address on there or not or... but... Yes, I believe we have the old address. Do you still remember it? Okay. Yeah, 3300 4th Avenue, I think, or Anoka. Yeah, I just moved outta there in November 16th. Okay. And you said the new one is 3... I mean, 636 Benson Street, Apartment 15? 636, yep, Harrison, H-A-S-S-O-N, Street, Apartment 15, uh, Anoka. Same as zip code. Can you spell the street name one more time? I'm sorry. 636 Harrison, H-A-R-R-I-S-O-N, Street, Apartment 15. 15. All right. And what is your date of birth? 12/06/1964. We have the password number to reach you at 612-222-6418. Uh, that number is no longer work. Okay. What would be a good number to reach you if needed? Um, either... I don't know if this number is a custom of your caller ID, uh, on your... this number here. Um, but when you're calling, our caller ID shows it as 763-288-3170. Yeah. Yeah. That's the one I want that 700. Okay. And then the last thing to verify does your email which I have it as your first and last name790@gmail.com? Yep. Right. That's correct. Yeah. Okay. I understand. Did you know which plans you wanted to be enrolled into? Uh, well, I just... I want health insurance, dental, um, that kind of thing. I don't know what else is available, but like I said, I've been on a temporary visa here with Doherty, so... But I want health and dental for sure. Understood. So all of our plans are separated. Um, it will be separate charges as well. There's only one dental plan being offered. Is this gonna be just for yourself with no dependents or would you like to put any spouse or children? No, just myself. Okay. So the dental plan will be \$3.38 per paycheck. It's gonna cover your preventative services at 100%. Okay. Sure, okay. Basic services, basic restorative services and your radiographs at 80%. Okay. The maximum annual that it will cover for services is \$500 with a \$50 deductible. Okay. Um, now for the health, they have a total of three plans being offered. They are the doc... I mean, separated, sorry, into two different categories. There's preventative. Those preventative services are basically those services that we get done to make sure that we're up to health, your physical, um, your blood screen for iron deficiency, the counseling for a healthy diet while reducing exposures from the sun. Those

preventative- Okay. ... prescriptions are, are generic as well as our immunizations for influenza and such. Okay. But this one doesn't cover hospital indemnity services and it does require network. It'll be \$15.70 per paycheck. Okay. How much- Yeah, that's what I want. Yeah. Understood. And then just to give you the information about the other two remaining. Um, the other plan is a BAP standard, which is hospital indemnity. Those are your basic hospital services like your doctor visits, emergency room, urgent care or surgeries. Okay. This one doesn't cover anything preventative, but it is \$16.81. So with those two plans, the preventative doesn't cover any hospital indemnity. And then the hospital indemnity plan doesn't cover anything preventative. Um, and so... And then it doesn't require... Go ahead. Yeah. Yeah. Okay. So which one is the one that can get like, um, hospital stays and stuff like that? How much does that cost? That will be the VIB standard. It has the hospital indemnity services. It is \$16.81 and it doesn't require network. Okay. Okay. And then the last plan that they offer has both services together. Okay. Okay. Hospital and preventative. Yeah, how much is that one? This one is \$42.68 per paycheck and it does have a network requirement. Okay. Okay. Yeah, 'cause right now I'm through Health Partners. Right, could I still stay with Health Partners? Uh, so as long as they don't have an issue with you having coverage with a different carrier, you're good to go. Okay. Um, but these benefits are FPO limited. Okay. Depending on the plan that you're selecting, you will either be with the carrier American Public Life or 90 Degree or both. Oh. Oh, I see. Okay. Um, well... Mm. Okay. Which one has the doctor visits then? Like, you know, blood- The Wellza will cover your doctor visits. Mm-hmm. Okay. And then after this is- That's gonna be the... Go ahead. ... blood draws and stuff like that? Stuff like, if you want to check for... Oh, I don't know, if you have high cholesterol or stuff like that. So it sounds like you're looking for the last plan, ma'am. That's the only one that's gonna cover both those services 'cause you're talking about something preventative as well as something hospital indemnity. Oh. Keeping in mind that these plans are not gonna cover the full bill. For example, if you were to get, um, surgery in a hospital. Mm-hmm. Yeah. Um, they're, both of the plans that they are currently offering, the most that it will cover for surgery is \$500 from the bill of the surgery. Okay. The least that it will cover is going to be \$125 for a surgery. Oh. But it won't go past the \$500 from the bill of the surgery. Okay. Okay. Can I, can I change it later on if I just wanna, you know, go with the basic plan? You know, just the... For, for doctor visits and stuff like that and then change it later if I wanna change it? So the only time you're able to do those type of changes are going to be when you have an open enrollment period. Okay. Your company's ends on January 31st. Okay. Okay. Um... Yeah, so let's say if you were to- So that's- Go ahead. Yeah. That, is, that \$42 a month, the, both preventatives and health insurance? Which one, ma'am? The last one? Yeah. Yes, ma'am. The last one, the MUC Enhanced, that's \$42.68. That one's, the cover's preventative and hospital indemnity. Okay. So I'm... And what, what, um, what hospitals can you go through or, or clinics and whatever plan was? Unfortunately that information is not in our access. Oh. You'll have to speak with the network provider. I can give you their information if you'd like to check first. Okay. Um... Um, act- yeah, you can give me their number. I'll, I'll check. I don't really know what I want to do. I want to think about it. Mm-hmm. But I definitely want dental. Full dental co- coverage. So... Okay. Okay. You can give me that number and I'll, I'll check with them. Okay. Their phone number is 800- Yeah. ... 457- Okay. ... 1403. Okay. Okay. I'll, I'll check with them. I'll have to get back to you. Okay. Understood. Okay. Thank you. Okay. Yeah. Bye. Okay. Do you want me to send you a copy of their benefit guide? Ms. Betty? Ms.

Betty, are you still there? Hello, ma'am?

## 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 Your Car. My name is Francesca. How can I assist you today? Hello? Hello? Good morning. Thank you for calling Benefits In Your Car. My name is Francesca.

Speaker speaker\_2: Hello.

Speaker speaker\_1: Can I assist you? Yes?

Speaker speaker\_2: Yeah. I'm trying to get my benefits started up.

Speaker speaker\_1: Okay. And you're calling to enroll, correct?

Speaker speaker\_2: Yeah, I'm call... Yeah, exactly. Mm-hmm.

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

Speaker speaker\_2: Uh, Hoya, H-O-Y-A, in Ramsey, Minnesota.

Speaker speaker\_1: No, ma'am, the staffing company's name.

Speaker speaker\_2: Oh, Doherty. 2286.

Speaker speaker\_1: What is your last name?

Speaker speaker\_2: 2286.

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

Speaker speaker\_2: Last name is Sam. Sam is spelled S as in Sam, A-N as in Nancy, D as in dog, T as in Thomas.

Speaker speaker\_1: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker\_2: All right. Okay. 636 Harrison Street, Apartment 15. I just moved in there in November, November 16th.

Speaker speaker\_1: All right. Okay.

Speaker speaker\_2: But I don't know if they got a different address on there or not or... but...

Speaker speaker\_1: Yes, I believe we have the old address. Do you still remember it?

Speaker speaker\_2: Okay. Yeah, 3300 4th Avenue, I think, or Anoka. Yeah, I just moved outta there in November 16th.

Speaker speaker\_1: Okay. And you said the new one is 3... I mean, 636 Benson Street, Apartment 15?

Speaker speaker\_2: 636, yep, Harrison, H-A-S-S-O-N, Street, Apartment 15, uh, Anoka. Same as zip code.

Speaker speaker\_1: Can you spell the street name one more time? I'm sorry.

Speaker speaker\_2: 636 Harrison, H-A-R-R-I-S-O-N, Street, Apartment 15. 15.

Speaker speaker\_1: All right. And what is your date of birth?

Speaker speaker\_2: 12/06/1964.

Speaker speaker\_1: We have the password number to reach you at 612-222-6418.

Speaker speaker\_2: Uh, that number is no longer work.

Speaker speaker\_1: Okay. What would be a good number to reach you if needed?

Speaker speaker\_2: Um, either... I don't know if this number is a custom of your caller ID, uh, on your... this number here.

Speaker speaker\_1: Um, but when you're calling, our caller ID shows it as 763-288-3170.

Speaker speaker\_2: Yeah. Yeah. That's the one I want that 700.

Speaker speaker\_1: Okay. And then the last thing to verify does your email which I have it as your first and last name790@gmail.com?

Speaker speaker\_2: Yep. Right. That's correct. Yeah.

Speaker speaker\_1: Okay. I understand. Did you know which plans you wanted to be enrolled into?

Speaker speaker\_2: Uh, well, I just... I want health insurance, dental, um, that kind of thing. I don't know what else is available, but like I said, I've been on a temporary visa here with Doherty, so... But I want health and dental for sure.

Speaker speaker\_1: Understood. So all of our plans are separated. Um, it will be separate charges as well. There's only one dental plan being offered. Is this gonna be just for yourself with no dependents or would you like to put any spouse or children?

Speaker speaker\_2: No, just myself.

Speaker speaker\_1: Okay. So the dental plan will be \$3.38 per paycheck. It's gonna cover your preventative services at 100%.

Speaker speaker\_2: Okay. Sure, okay.

Speaker speaker\_1: Basic services, basic restorative services and your radiographs at 80%.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The maximum annual that it will cover for services is \$500 with a \$50 deductible.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, now for the health, they have a total of three plans being offered. They are the doc... I mean, separated, sorry, into two different categories. There's preventative. Those preventative services are basically those services that we get done to make sure that we're up to health, your physical, um, your blood screen for iron deficiency, the counseling for a healthy diet while reducing exposures from the sun. Those preventative-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... prescriptions are, are generic as well as our immunizations for influenza and such.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But this one doesn't cover hospital indemnity services and it does require network. It'll be \$15.70 per paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_1: How much-

Speaker speaker\_2: Yeah, that's what I want. Yeah.

Speaker speaker\_1: Understood. And then just to give you the information about the other two remaining. Um, the other plan is a BAP standard, which is hospital indemnity. Those are your basic hospital services like your doctor visits, emergency room, urgent care or surgeries.

Speaker speaker\_2: Okay.

Speaker speaker\_1: This one doesn't cover anything preventative, but it is \$16.81. So with those two plans, the preventative doesn't cover any hospital indemnity. And then the hospital indemnity plan doesn't cover anything preventative.

Speaker speaker\_2: Um, and so...

Speaker speaker\_1: And then it doesn't require... Go ahead.

Speaker speaker\_2: Yeah. Yeah. Okay. So which one is the one that can get like, um, hospital stays and stuff like that? How much does that cost?

Speaker speaker\_1: That will be the VIB standard. It has the hospital indemnity services. It is \$16.81 and it doesn't require network.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: And then the last plan that they offer has both services together.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: Hospital and preventative.

Speaker speaker\_2: Yeah, how much is that one?

Speaker speaker\_1: This one is \$42.68 per paycheck and it does have a network requirement.

Speaker speaker\_2: Okay. Okay. Yeah, 'cause right now I'm through Health Partners. Right, could I still stay with Health Partners?

Speaker speaker\_1: Uh, so as long as they don't have an issue with you having coverage with a different carrier, you're good to go.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, but these benefits are FPO limited.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Depending on the plan that you're selecting, you will either be with the carrier American Public Life or 90 Degree or both.

Speaker speaker\_2: Oh. Oh, I see. Okay. Um, well... Mm. Okay. Which one has the doctor visits then? Like, you know, blood-

Speaker speaker\_1: The Wellza will cover your doctor visits. Mm-hmm.

Speaker speaker\_2: Okay. And then after this is-

Speaker speaker\_1: That's gonna be the... Go ahead.

Speaker speaker\_2: ... blood draws and stuff like that? Stuff like, if you want to check for... Oh, I don't know, if you have high cholesterol or stuff like that.

Speaker speaker\_1: So it sounds like you're looking for the last plan, ma'am. That's the only one that's gonna cover both those services 'cause you're talking about something preventative as well as something hospital indemnity.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Keeping in mind that these plans are not gonna cover the full bill. For example, if you were to get, um, surgery in a hospital.

Speaker speaker\_2: Mm-hmm. Yeah.

Speaker speaker\_1: Um, they're, both of the plans that they are currently offering, the most that it will cover for surgery is \$500 from the bill of the surgery.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The least that it will cover is going to be \$125 for a surgery.

Speaker speaker\_2: Oh.

Speaker speaker\_1: But it won't go past the \$500 from the bill of the surgery.

Speaker speaker\_2: Okay. Okay. Can I, can I change it later on if I just wanna, you know, go with the basic plan? You know, just the... For, for doctor visits and stuff like that and then change it later if I wanna change it?

Speaker speaker\_1: So the only time you're able to do those type of changes are going to be when you have an open enrollment period.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Your company's ends on January 31st.

Speaker speaker\_2: Okay. Okay. Um...

Speaker speaker\_1: Yeah, so let's say if you were to-

Speaker speaker\_2: So that's-

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: Yeah. That, is, that \$42 a month, the, both preventatives and health insurance?

Speaker speaker\_1: Which one, ma'am? The last one?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Yes, ma'am. The last one, the MUC Enhanced, that's \$42.68. That one's, the cover's preventative and hospital indemnity.

Speaker speaker\_2: Okay. So I'm... And what, what, um, what hospitals can you go through or, or clinics and whatever plan was?

Speaker speaker\_1: Unfortunately that information is not in our access.

Speaker speaker\_2: Oh.

Speaker speaker\_1: You'll have to speak with the network provider. I can give you their information if you'd like to check first.

Speaker speaker\_2: Okay. Um... Um, act- yeah, you can give me their number. I'll, I'll check. I don't really know what I want to do. I want to think about it.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: But I definitely want dental. Full dental co- coverage. So... Okay. Okay. You can give me that number and I'll, I'll check with them.

Speaker speaker\_1: Okay. Their phone number is 800-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... 457-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... 1403.

Speaker speaker\_2: Okay. Okay. I'll, I'll check with them. I'll have to get back to you. Okay.

Speaker speaker\_1: Understood.

Speaker speaker\_2: Okay. Thank you. Okay. Yeah. Bye.

Speaker speaker\_1: Okay. Do you want me to send you a copy of their benefit guide? Ms. Betty? Ms. Betty, are you still there? Hello, ma'am?