

Transcript: Francesca

Baez-5638600349138944-6189535265767424

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-O-CAR. My name is Francesca. How can I assist you today? Yes, hi. My name's Nicole Carter and I've got a email saying I didn't select my benefits, and I did when I first applied. When I did the application, um, like the onboarding thing, I picked my benefits. Um, I picked a lower one where it's like \$7.95, PRC... TRC pays that amount or something like that. But I don't know if it starts after 30 days of employment or how does that work? I'll take a look into your account to see. What staffing company do you work with, I'm sorry? I heard you say RC at the end? Uh, oh, TRC Staffing. And what are the last four of the social, Ms. Carter? 2231. For security purposes, can you please verify your mailing address and date of birth? It's 5794 Stormcroft Avenue, Westerville, Ohio 43081, March 25th, 1976. Okay. I have a vest phone number to reach you down as 614-749-6053. You're right. That's my cell phone. My only phone. I don't have a landline. And we have that email down as first initial Carter2231@-Mm-hmm. ...gmail.com. That's right. Okay, let's see. Okay. So what that text message, I mean, that email was sent to you for is to the fact that your enrollment form shows that you selected all of the medical plans offered. Oh, I didn't- Both BAP and both MEC. Oh, really? Yes, ma'am. It shows- I only want the one- ...you selected all of them. Oh my God. So how do I fix that? Based on what you said at the start of the call, it looks like there isn't any fixing to be done. Um, so when we- Mm-hmm. ...process those forms that come with errors, if we are unable to reach the member, we enroll you into the lowest costing plan. The best- So what you were enrolled into was into the MEC plan. That's the one where TRC Staffing, let's see how much it is, um, they make a contribution towards that plan. Mm-hmm. So I believe that's the one that you're talking about. They contribute \$7.55 weekly towards the cost of that plan. Yeah, that one I guess. Uh-huh. Okay. That was the one that is \$7.95 after their contribution. Okay. Now the only thing with that plan, I'm not too sure if you were aware of it, that plan is only medical preventative. It's not going to cover any of your hospital indemnity services like your doctor visits, emergency room, urgent care. So what you were enrolled- So that's- ...into was into the MEC plan. That's the one where TRC Staffing, let's see how much of it is, um, they make a contribution towards that plan. Mm-hmm. So I believe that's the one that you're talking about. They contribute \$7.55 weekly towards the cost of that plan. Yeah, that one I guess. Uh-huh. Okay. That was the one that is \$7.95 after their contribution. Okay. Now the only thing with that plan, I'm not too sure if you were aware of it, that plan is only medical preventative. It's not going to cover any of your hospital indemnity services like your doctor visits, emergency room, urgent care. And those hospital services, hospital indemnity, it won't cover those benefits since that plan is preventative only. Oh, what's the other one then? The other one that you're able to mix that one with will be either BAP Standard or BAP Plus. The standard is \$17.73 and the plus is \$31.71. Okay. No, I'll go with the low one for now. I, I'm

pretty healthy. I only go in the hospital and stuff like that. Okay. I don't go to the hospital unless... I don't go to the doctor's unless needed. Okay. So if you want to stay with that \$7.95 one, it does come with a virtual urgent care. So let's say like I know right now we're kind of in the flu season. If you have any flu symptoms or sore throat, so they can take care for you with a video virtual call or either a regular call using a virtual urgent care service. Okay, I like that. I've did that before. All right. So from the looks of it, the only thing missing in your policy is just from us to receive the activation payment from TRC Staffing and then once you do see that first deduction, following Monday will be when coverage becomes effective. Oh, Monday? Okay. Mm-hmm. Okay. And then actually- Oh wait, so that... Uh, there's noth- there's nothing I need to do on my end. That's something TRC has to do? Yes, ma'am. That's something that their system will automatically do. Um, there isn't any additional step where you call them and be like, "Hey, can you start making them?" Or we call them. That's just something their system will do on its own. Okay. Um, I did also want to mention, I'm looking at all the plans that they selected as well as the ones that were processed for enrollment. You did select virtual primary care, which is \$5.99 additional to that medical preventative, \$7.95. So you are going to actually have primary care virtual benefits as well. Okay, virtual. Got it. Yes, ma'am. Okay. Prescription and stuff, I got to pay out of pocket or no? Prescription, it is looking like that. Let me take a look and double check. Let's see. I'll place you in a quick call to double check with one of our coworkers because the benefit guide is not telling me whether or not that virtual comes with a medication package. So bear with me one moment while I double check with one of my coworkers, okay? Sure. Take your time. Thank you so much. I'll be right back. Please hold. Wait. Oh, you're welcome. Thank you so much for holding, Miss Carter. Oh, you're welcome. All right. So with the virtual primary care, you will not have the prescription coverage. However, with the MEC, that one that's going to be \$7 and change, it does come with a membership called FreeRx. You'll be able to get medications covered through that membership. Okay. Wow. Okay. So that's if... Okay. So, is it a co-pay I have to pay for that? With the FreeRx, it all depends on the medication. Some of them are free and they'll pay out of pocket. Um, some of them you do have to pay a certain amount. It all depends. If you are currently having any daily medications that you're on, I can send you the link to that website, and you'll be able to check on their drug search tab whether or not your medications that you're currently taking are covered. Okay. No, I'm, I'm not. You think that's something I should get or I can just... Hmm. It all depends on your specific needs. Um, 'cause if you're looking to take one, either the MEC or the virtual care out of it to save on that policy, it all depends on whether you want to have all your medical benefits, like your physical, your doctor visits and such, covered through the virtual primary care but it won't cover prescriptions. Or if you want to keep the MEC which will have your medical preventative services covered. It does require a network but it will also have that FreeRx membership for the prescription, and it will have the virtual urgent care package on it. Okay. And how much is that a month? So the virtual one is \$5.99 per paycheck weekly and the MEC preventative is \$7.95 per paycheck weekly. Okay. So, hmm, I think I, can you... You have to only change it, um, during open enrollment, right? Um, yes, but however, for your case, you're still good to go 'cause yours doesn't end till the 14th of December, your personal time. 'Cause right now your company's... It hasn't started yet. It's on the, oh, actually ended. So back in September your company already went through its open enrollment company time. Mm-hmm. So right now your personal open enrollment period. Okay. Hmm. I'm technically pretty healthy so I think I'll keep it as is. Mm-hmm. I don't

think I need the prescription thing at the moment. Okay. So just leave the current policy you have, um, which is \$33.61 per paycheck? Um, y- yes 'cause the other one will be how much per paycheck? No, it's already included in your policy. You selected both plans on your form. Oh, okay, okay. All right. Yeah, that should be good. Understood. All right. So I'll go ahead and leave the policy as it is for the moment being. And then, like we discussed previously, once you do the first deduction, your following Monday will be when your benefits become effective. Mm-hmm. Now, after the 14th of December, the only change you'll be able to make to this policy is cancellations. But if you were looking to switch any plan or to add anything to the policy, it will be to December 14th. I can send you a copy of the benefit guide if you want to double-check. Yeah, that'll work. Perfect. Go ahead. Now, do you get insurance c- d- do you get insurance cards too in the mail? Yes, ma'am. So from all of your benefit plans, you will be receiving insurance cards, that medical preventative, vision and dental. Um, your term life, critical illness, group accident, and that virtual primary care, those four plans don't have a card. Okay. But only your dental, vision and medical, and it will be sent to your address that we have on file. All right. Sounds like a plan. Thank you. Of course. My pleasure. I'll go ahead and send that email from our office email, which is info@benefitsinacars.com, and it will have our office hours in there for you. All right. Thank you. I appreciate it. Of course. It was my pleasure. I do hope you have a wonderful rest of your day. You too. Thank you. And enjoy your time. Thank you. Bye-bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits 10-O-CAR. My name is Francesca. How can I assist you today?

Speaker speaker_2: Yes, hi. My name's Nicole Carter and I've got a email saying I didn't select my benefits, and I did when I first applied. When I did the application, um, like the onboarding thing, I picked my benefits. Um, I picked a lower one where it's like \$7.95, PRC... TRC pays that amount or something like that. But I don't know if it starts after 30 days of employment or how does that work?

Speaker speaker_1: I'll take a look into your account to see. What staffing company do you work with, I'm sorry? I heard you say RC at the end?

Speaker speaker_2: Uh, oh, TRC Staffing.

Speaker speaker_1: And what are the last four of the social, Ms. Carter?

Speaker speaker_2: 2231.

Speaker speaker_1: For security purposes, can you please verify your mailing address and date of birth?

Speaker speaker_2: It's 5794 Stormcroft Avenue, Westerville, Ohio 43081, March 25th, 1976.

Speaker speaker_1: Okay. I have a vest phone number to reach you down as 614-749-6053.

Speaker speaker_2: You're right. That's my cell phone. My only phone. I don't have a landline.

Speaker speaker_1: And we have that email down as first initial Carter2231@-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ...gmail.com.

Speaker speaker_2: That's right.

Speaker speaker_1: Okay, let's see. Okay. So what that text message, I mean, that email was sent to you for is to the fact that your enrollment form shows that you selected all of the medical plans offered.

Speaker speaker_2: Oh, I didn't-

Speaker speaker_1: Both BAP and both MEC.

Speaker speaker_2: Oh, really?

Speaker speaker_1: Yes, ma'am. It shows-

Speaker speaker_2: I only want the one-

Speaker speaker_1: ...you selected all of them.

Speaker speaker_2: Oh my God. So how do I fix that?

Speaker speaker_1: Based on what you said at the start of the call, it looks like there isn't any fixing to be done. Um, so when we-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ...process those forms that come with errors, if we are unable to reach the member, we enroll you into the lowest costing plan.

Speaker speaker_2: The best-

Speaker speaker_1: So what you were enrolled into was into the MEC plan. That's the one where TRC Staffing, let's see how much it is, um, they make a contribution towards that plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So I believe that's the one that you're talking about. They contribute \$7.55 weekly towards the cost of that plan.

Speaker speaker_2: Yeah, that one I guess. Uh-huh.

Speaker speaker_1: Okay. That was the one that is \$7.95 after their contribution.

Speaker speaker_2: Okay.

Speaker speaker_1: Now the only thing with that plan, I'm not too sure if you were aware of it, that plan is only medical preventative. It's not going to cover any of your hospital indemnity services like your doctor visits, emergency room, urgent care. So what you were enrolled-

Speaker speaker_2: So that's-

Speaker speaker_1: ...into was into the MEC plan. That's the one where TRC Staffing, let's see how much of it is, um, they make a contribution towards that plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So I believe that's the one that you're talking about. They contribute \$7.55 weekly towards the cost of that plan.

Speaker speaker_2: Yeah, that one I guess. Uh-huh.

Speaker speaker_1: Okay. That was the one that is \$7.95 after their contribution.

Speaker speaker_2: Okay.

Speaker speaker_1: Now the only thing with that plan, I'm not too sure if you were aware of it, that plan is only medical preventative. It's not going to cover any of your hospital indemnity services like your doctor visits, emergency room, urgent care. And those hospital services, hospital indemnity, it won't cover those benefits since that plan is preventative only.

Speaker speaker_2: Oh, what's the other one then?

Speaker speaker_1: The other one that you're able to mix that one with will be either BAP Standard or BAP Plus. The standard is \$17.73 and the plus is \$31.71.

Speaker speaker_2: Okay. No, I'll go with the low one for now. I, I'm pretty healthy. I only go in the hospital and stuff like that.

Speaker speaker_1: Okay.

Speaker speaker_2: I don't go to the hospital unless... I don't go to the doctor's unless needed.

Speaker speaker_1: Okay. So if you want to stay with that \$7.95 one, it does come with a virtual urgent care. So let's say like I know right now we're kind of in the flu season. If you have any flu symptoms or sore throat, so they can take care for you with a video virtual call or either a regular call using a virtual urgent care service.

Speaker speaker_2: Okay, I like that. I've did that before.

Speaker speaker_1: All right. So from the looks of it, the only thing missing in your policy is just from us to receive the activation payment from TRC Staffing and then once you do see that first deduction, following Monday will be when coverage becomes effective.

Speaker speaker_2: Oh, Monday? Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: And then actually-

Speaker speaker_2: Oh wait, so that... Uh, there's noth- there's nothing I need to do on my end. That's something TRC has to do?

Speaker speaker_1: Yes, ma'am. That's something that their system will automatically do. Um, there isn't any additional step where you call them and be like, "Hey, can you start making them?" Or we call them. That's just something their system will do on its own.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, I did also want to mention, I'm looking at all the plans that they selected as well as the ones that were processed for enrollment. You did select virtual primary care, which is \$5.99 additional to that medical preventative, \$7.95. So you are going to actually have primary care virtual benefits as well.

Speaker speaker_2: Okay, virtual. Got it.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Prescription and stuff, I got to pay out of pocket or no?

Speaker speaker_1: Prescription, it is looking like that. Let me take a look and double check. Let's see. I'll place you in a quick call to double check with one of our coworkers because the benefit guide is not telling me whether or not that virtual comes with a medication package. So bear with me one moment while I double check with one of my coworkers, okay?

Speaker speaker_2: Sure. Take your time.

Speaker speaker_1: Thank you so much. I'll be right back. Please hold.

Speaker speaker_2: Wait. Oh, you're welcome.

Speaker speaker_1: Thank you so much for holding, Miss Carter.

Speaker speaker_2: Oh, you're welcome.

Speaker speaker_1: All right. So with the virtual primary care, you will not have the prescription coverage. However, with the MEC, that one that's going to be \$7 and change, it does come with a membership called FreeRx. You'll be able to get medications covered through that membership.

Speaker speaker_2: Okay. Wow. Okay. So that's if... Okay. So, is it a co-pay I have to pay for that?

Speaker speaker_1: With the FreeRx, it all depends on the medication. Some of them are free and they'll pay out of pocket. Um, some of them you do have to pay a certain amount. It all depends. If you are currently having any daily medications that you're on, I can send you the link to that website, and you'll be able to check on their drug search tab whether or not your medications that you're currently taking are covered.

Speaker speaker_2: Okay. No, I'm, I'm not. You think that's something I should get or I can just... Hmm.

Speaker speaker_1: It all depends on your specific needs. Um, 'cause if you're looking to take one, either the MEC or the virtual care out of it to save on that policy, it all depends on whether you want to have all your medical benefits, like your physical, your doctor visits and such, covered through the virtual primary care but it won't cover prescriptions. Or if you want to keep the MEC which will have your medical preventative services covered. It does require a network but it will also have that FreeRx membership for the prescription, and it will have the virtual urgent care package on it.

Speaker speaker_3: Okay. And how much is that a month?

Speaker speaker_1: So the virtual one is \$5.99 per paycheck weekly and the MEC preventative is \$7.95 per paycheck weekly.

Speaker speaker_3: Okay. So, hmm, I think I, can you... You have to only change it, um, during open enrollment, right?

Speaker speaker_1: Um, yes, but however, for your case, you're still good to go 'cause yours doesn't end till the 14th of December, your personal time. 'Cause right now your company's... It hasn't started yet. It's on the, oh, actually ended. So back in September your company already went through its open enrollment company time.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: So right now your personal open enrollment period.

Speaker speaker_3: Okay. Hmm. I'm technically pretty healthy so I think I'll keep it as is.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: I don't think I need the prescription thing at the moment.

Speaker speaker_1: Okay. So just leave the current policy you have, um, which is \$33.61 per paycheck?

Speaker speaker_3: Um, y- yes 'cause the other one will be how much per paycheck?

Speaker speaker_1: No, it's already included in your policy. You selected both plans on your form.

Speaker speaker_3: Oh, okay, okay. All right. Yeah, that should be good.

Speaker speaker_1: Understood. All right. So I'll go ahead and leave the policy as it is for the moment being. And then, like we discussed previously, once you do the first deduction, your following Monday will be when your benefits become effective.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Now, after the 14th of December, the only change you'll be able to make to this policy is cancellations. But if you were looking to switch any plan or to add anything to the policy, it will be to December 14th. I can send you a copy of the benefit guide if you want to double-check.

Speaker speaker_3: Yeah, that'll work. Perfect.

Speaker speaker_1: Go ahead.

Speaker speaker_3: Now, do you get insurance c- d- do you get insurance cards too in the mail?

Speaker speaker_1: Yes, ma'am. So from all of your benefit plans, you will be receiving insurance cards, that medical preventative, vision and dental. Um, your term life, critical illness, group accident, and that virtual primary care, those four plans don't have a card.

Speaker speaker_3: Okay.

Speaker speaker_1: But only your dental, vision and medical, and it will be sent to your address that we have on file.

Speaker speaker_3: All right. Sounds like a plan. Thank you.

Speaker speaker_1: Of course. My pleasure. I'll go ahead and send that email from our office email, which is info@benefitsinacars.com, and it will have our office hours in there for you.

Speaker speaker_3: All right. Thank you. I appreciate it.

Speaker speaker_1: Of course. It was my pleasure. I do hope you have a wonderful rest of your day.

Speaker speaker_3: You too. Thank you.

Speaker speaker_1: And enjoy your time.

Speaker speaker_3: Thank you. Bye-bye.

Speaker speaker_1: Thank you. Bye-bye.