

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? I would like to check in to health insurance. Um, check in for like an appointment or you mean like enrolling? I'm sorry. Like enrolling, yes. Okay. Just making sure I was in the same page with you. And what staffing company do you work with? Doherty Staffing, Alexandria, Minnesota. And the last four of your Social, please? 4741. And what is your last name? Blakeslee. For security purposes, can you please verify your mailing address and your date of birth for me? 110 Birch Avenue, Alexandria, Minnesota 56308 and 02/23/1966. We have the bus number to reach you down as 320-763-3447. No, I have a cell phone. Okay. Do you want me to add the new phone number as an additional one or did you want me to delete that one? You can delete that one. It's not hooked up right now. All right, and what will be that phone number? 320-815-3117. And we have your email down as your first name, your middle name initial J, your last name at yahoo.com? Yes. Okay. So the only thing, Ms. Blakeslee, is you have to wait for your company to have their company open enrollment period, um, which won't be till the week of December 23rd, 'cause right now you don't have any open enrollment period to enroll down there. Okay. Um, can I find out information about what it costs and, uh, all of that kind of stuff? So I can provide it to you based on the old benefit guide. Um- Okay. ... but with the new benefit guide sometimes they do have changes on them and pricing may change, so just keep that one in mind, okay? Okay. Yep. Let's see. So for the benefits that they were offering prior to company, it was medical, dental, surgeon disability, term life, vision, critical illness, group accident, behavioral health which is virtual therapy, and ID expert which is an identity theft against your ind- identity, as well as for your RX membership for the medications. Now all of those plans are separate, so depending on how many of those plans you choose as well as to whether or not you're gonna be putting dependents will depend on how much this is gonna come out to be. Okay. So- So we- ... um, I'm just looking for something for myself, basic medical, dental. Okay. So the dental plan, there's only one they're offering. It is \$3.38 per paycheck. It is gonna cover your preventative services at 100%, your basic services, basic restoratives, and radiographs at 80%, and the annual maximum it will coverage for benefits will be \$500 with a \$50 deductible. Okay. And that- And w- ... is, what, is it Delta Dental, or? No, ma'am. So these are not major medical insurance, they're PPO limited. That dental will be with American Public Life. Okay. All right. And then for the medical, they have two plans. They're separate, um, based on what they're supposed to be covering in the sense that one of them is preventative only, um, which is the Stay Healthy MEC TeleRx. Okay. So those preventative services basically are that one yearly physical that you get, your screenings for your blood pressure, iron deficiency, counseling for like a healthy diet or avoiding the UV exposures from the sun, your preventative immunizations like your influenza shot, tetanus,

varicella, as well as your generic preventative prescriptions. Now additional to that it does have a for your RX membership and a virtual urgent care package on it and that one is \$15.65 per paycheck. Okay. Now being preventative only, it does have a network requirement as well as they don't cover what is called hospital indemnity services under that plan, which will be what the second plan covers, that BAP standard. Okay. Those hospital indemnity services are basically your common hospital services like your doctor visits, the emergency room urgent care, or surgeries. Okay. This plan is \$15.81 per paycheck and it does not require network. Um, as far as the carriers go, the BAP standard is with American Public Life and the Stay Healthy MEC TeleRx is with the carrier 90 Degree. Okay. And how much was that again? For the preventative Stay Healthy it is \$15.65 per paycheck. Okay. And then the BAP was \$16.81 per paycheck. \$16.81? Yes, ma'am. Okay. So you'd kinda, you'd buy both of them, right? Yes. It's not one or the other, you... Okay. Okay. So you can do either or, but you have the choice to only enroll into one of those two. Right. But you also have the choice to enroll into both of them. Um- Okay. ... if you were to enroll in both of them, you're looking at \$32.46 per paycheck for both of them. \$32? Yes, ma'am, \$32.46. I must have wrote that number down 'cause I thought that you said the preventative was \$50 a paycheck. No, it's 15, \$15.65. Oh. \$15.65. Okay. So- Okay, so \$32 a paycheck and I get paid weekly. Mm-hmm. Okay. And they're a PPO and the carrier, um, for the preventative, it's, it's a network one? Yes, ma'am. Okay. And the hospitalization was no network? Correct. Okay. And dental was \$338 per paycheck. Um, I'm trying to think what else. 'Cause then you also offered... Is there something different for mental health? Um, they do offer something called behavior health, which will be virtual mental health. It is \$1.38. Okay. Okay. So is there... Um, like could you email me the information or when this comes available in December? How does that work? So currently, I am able to send you the old benefit guide- Okay. ... from the current benefits being offered prior to enrollment, I mean, prior to the open enrollment period. Mm-hmm. Now if you wanted the one that they're gonna be offering for next year's benefit after the 23rd- Mm-hmm. ... you'll have to call in and request it so we can send it to you in your email. Okay. So the thing is my husband just went on Medicare, so I have to do something myself. Mm-hmm. Um, so after the 23rd, would that be going in effect in January? Yes, ma'am. So you'll- Okay. ... be able to enroll December 23rd to January 31st. Um, if you enroll during December, coverage will be effective January 6th. Okay. Okay, sounds good. So yes, if you could email me kind of what was available now, even though I would be looking for the new packet, then on December 23rd, I call and get a new packet so I can see what the pricing would be? Is that right? Yes, ma'am. Okay. Sounds good. All right. So I sent that to you from our office email, which is info@benefitsinocard. Okay. You don't see it right away in your inbox, it might be in your mail or spam mail or junk, one of those three, depending on how you have it set up. Okay. I will take a look. And um, thank you. This has been very helpful. Of course. Was there anything else that we can assist you with today? No. Oh, that's good. That's a good start. I have a date, so I think it's all gonna line up perfectly. All right. And then, if I'm not mistaking, I think there was some very major changes as far as the plans being offered. I think they- Okay. ... might have like a couple new plans being offered afterwards, but I'm not- Okay. ... too sure in regards to pricing, whether or not it will change. Okay. Sounds good. All right. If you have any questions while you review that, um, benefit guide, even if it is pre- prior to December 23rd, just give us a call and we'll be more than happy to assist you with them, okay? All right. Thank you. Of course, my pleasure. I hope you have a wonderful rest of your day and thank you for

your time today. All right. Thanks. Bye. 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 in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_2: I would like to check in to health insurance.

Speaker speaker_1: Um, check in for like an appointment or you mean like enrolling? I'm sorry.

Speaker speaker_2: Like enrolling, yes.

Speaker speaker_1: Okay. Just making sure I was in the same page with you. And what staffing company do you work with?

Speaker speaker_2: Doherty Staffing, Alexandria, Minnesota.

Speaker speaker_1: And the last four of your Social, please?

Speaker speaker_2: 4741.

Speaker speaker_1: And what is your last name?

Speaker speaker_2: Blakeslee.

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

Speaker speaker_2: 110 Birch Avenue, Alexandria, Minnesota 56308 and 02/23/1966.

Speaker speaker_1: We have the bus number to reach you down as 320-763-3447.

Speaker speaker_2: No, I have a cell phone.

Speaker speaker_1: Okay. Do you want me to add the new phone number as an additional one or did you want me to delete that one?

Speaker speaker_2: You can delete that one. It's not hooked up right now.

Speaker speaker_1: All right, and what will be that phone number?

Speaker speaker_2: 320-815-3117.

Speaker speaker_1: And we have your email down as your first name, your middle name initial J, your last name at yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So the only thing, Ms. Blakeslee, is you have to wait for your company to have their company open enrollment period, um, which won't be till the week of December 23rd, 'cause right now you don't have any open enrollment period to enroll down there.

Speaker speaker_2: Okay. Um, can I find out information about what it costs and, uh, all of that kind of stuff?

Speaker speaker_1: So I can provide it to you based on the old benefit guide. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... but with the new benefit guide sometimes they do have changes on them and pricing may change, so just keep that one in mind, okay?

Speaker speaker_2: Okay. Yep.

Speaker speaker_1: Let's see. So for the benefits that they were offering prior to company, it was medical, dental, surgeon disability, term life, vision, critical illness, group accident, behavioral health which is virtual therapy, and ID expert which is an identity theft against your ind- identity, as well as for your RX membership for the medications. Now all of those plans are separate, so depending on how many of those plans you choose as well as to whether or not you're gonna be putting dependents will depend on how much this is gonna come out to be.

Speaker speaker_2: Okay. So-

Speaker speaker_1: So we-

Speaker speaker_2: ... um, I'm just looking for something for myself, basic medical, dental.

Speaker speaker_1: Okay. So the dental plan, there's only one they're offering. It is \$3.38 per paycheck. It is gonna cover your preventative services at 100%, your basic services, basic restoratives, and radiographs at 80%, and the annual maximum it will coverage for benefits will be \$500 with a \$50 deductible.

Speaker speaker_2: Okay. And that-

Speaker speaker_1: And w-

Speaker speaker_2: ... is, what, is it Delta Dental, or?

Speaker speaker_1: No, ma'am. So these are not major medical insurance, they're PPO limited. That dental will be with American Public Life.

Speaker speaker_2: Okay. All right.

Speaker speaker_1: And then for the medical, they have two plans. They're separate, um, based on what they're supposed to be covering in the sense that one of them is preventative only, um, which is the Stay Healthy MEC TeleRx.

Speaker speaker_2: Okay.

Speaker speaker_1: So those preventative services basically are that one yearly physical that you get, your screenings for your blood pressure, iron deficiency, counseling for like a healthy diet or avoiding the UV exposures from the sun, your preventative immunizations like your influenza shot, tetanus, varicella, as well as your generic preventative prescriptions. Now additional to that it does have a for your RX membership and a virtual urgent care package on it and that one is \$15.65 per paycheck.

Speaker speaker_2: Okay.

Speaker speaker_1: Now being preventative only, it does have a network requirement as well as they don't cover what is called hospital indemnity services under that plan, which will be what the second plan covers, that BAP standard.

Speaker speaker_2: Okay.

Speaker speaker_1: Those hospital indemnity services are basically your common hospital services like your doctor visits, the emergency room urgent care, or surgeries.

Speaker speaker_2: Okay.

Speaker speaker_1: This plan is \$15.81 per paycheck and it does not require network. Um, as far as the carriers go, the BAP standard is with American Public Life and the Stay Healthy MEC TeleRx is with the carrier 90 Degree.

Speaker speaker_2: Okay. And how much was that again?

Speaker speaker_1: For the preventative Stay Healthy it is \$15.65 per paycheck.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the BAP was \$16.81 per paycheck.

Speaker speaker_2: \$16.81?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. So you'd kinda, you'd buy both of them, right?

Speaker speaker_1: Yes.

Speaker speaker_2: It's not one or the other, you... Okay.Okay.

Speaker speaker_1: So you can do either or, but you have the choice to only enroll into one of those two.

Speaker speaker_2: Right.

Speaker speaker_1: But you also have the choice to enroll into both of them. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if you were to enroll in both of them, you're looking at \$32.46 per paycheck for both of them.

Speaker speaker_2: \$32?

Speaker speaker_1: Yes, ma'am, \$32.46.

Speaker speaker_2: I must have wrote that number down 'cause I thought that you said the preventative was \$50 a paycheck.

Speaker speaker_1: No, it's 15, \$15.65.

Speaker speaker_2: Oh. \$15.65. Okay.

Speaker speaker_1: So-

Speaker speaker_2: Okay, so \$32 a paycheck and I get paid weekly.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. And they're a PPO and the carrier, um, for the preventative, it's, it's a network one?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. And the hospitalization was no network?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And dental was \$338 per paycheck. Um, I'm trying to think what else. 'Cause then you also offered... Is there something different for mental health?

Speaker speaker_1: Um, they do offer something called behavior health, which will be virtual mental health. It is \$1.38.

Speaker speaker_2: Okay. Okay. So is there... Um, like could you email me the information or when this comes available in December? How does that work?

Speaker speaker_1: So currently, I am able to send you the old benefit guide-

Speaker speaker_2: Okay.

Speaker speaker_1: ... from the current benefits being offered prior to enrollment, I mean, prior to the open enrollment period.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Now if you wanted the one that they're gonna be offering for next year's benefit after the 23rd-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you'll have to call in and request it so we can send it to you in your email.

Speaker speaker_2: Okay. So the thing is my husband just went on Medicare, so I have to do something myself.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, so after the 23rd, would that be going in effect in January?

Speaker speaker_1: Yes, ma'am. So you'll-

Speaker speaker_2: Okay.

Speaker speaker_1: ... be able to enroll December 23rd to January 31st. Um, if you enroll during December, coverage will be effective January 6th.

Speaker speaker_2: Okay. Okay, sounds good. So yes, if you could email me kind of what was available now, even though I would be looking for the new packet, then on December 23rd, I call and get a new packet so I can see what the pricing would be? Is that right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Sounds good.

Speaker speaker_1: All right. So I sent that to you from our office email, which is info@benefitsinocard.

Speaker speaker_2: Okay.

Speaker speaker_1: You don't see it right away in your inbox, it might be in your mail or spam mail or junk, one of those three, depending on how you have it set up.

Speaker speaker_2: Okay. I will take a look. And um, thank you. This has been very helpful.

Speaker speaker_1: Of course. Was there anything else that we can assist you with today?

Speaker speaker_2: No. Oh, that's good. That's a good start. I have a date, so I think it's all gonna line up perfectly.

Speaker speaker_1: All right. And then, if I'm not mistaking, I think there was some very major changes as far as the plans being offered. I think they-

Speaker speaker_2: Okay.

Speaker speaker_1: ... might have like a couple new plans being offered afterwards, but I'm not-

Speaker speaker_2: Okay.

Speaker speaker_1: ... too sure in regards to pricing, whether or not it will change.

Speaker speaker_2: Okay. Sounds good.

Speaker speaker_1: All right. If you have any questions while you review that, um, benefit guide, even if it is pre- prior to December 23rd, just give us a call and we'll be more than happy to assist you with them, okay?

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: Of course, my pleasure. I hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_2: All right. Thanks. Bye.

Speaker speaker_1: Bye-bye.