

## Transcript: Francesca

**Baez-6015599637381120-4865054067343360**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit 10 Up Card. My name is Francesca How can I assist you today? Um, yes, I'm calling to sign up for a benefit. What staffing company do you work with? Partners Personnel. And what are the last four of your Social? 6308. And the last name? Sanford. And for security purposes, can you please verify the mailing address and date of birth, please? 1120 East Commons, Marietta, Georgia, 30062 10779. All right. And the best phone number to reach you now is 934... I mean, 245-0410? Yes. And your email is then as SunshineWTK@gmail.com? Yes. And final question, do you know which plans you would like to be enrolled into? Um, that, uh... Oh, God, I'm trying to pull it up. I'm- I'm not able to. Um, I wanna do the, um... I- I believe it's called the Advanced, the highest tier one. The IntraPlus One Enhanced? One more time, I'm sorry. Yes. I was just asking will it be the IntraPlus Enhanced? Is that the one that's, like, the top tier of the... I think it's five of them? Uh, no. So there is a total of... Oh, I apologize. I was confusing them with another staffing company's benefits. It's actually gonna be BIP plan. So it depends on how you're looking at it. The reason why I say that is because they have three plans that are only hospital indemnity. Those are basically your hospital services, but they don't cover anything preventative. And then the fifth one, um, will be called MEC Enhanced, which does cover both benefits but it doesn't- Okay, that's the one. ... cover the network. I need the one, like, that covers hospital and, um, preventative. Okay, so that would be the MEC Enhanced. And what was the price per month? 43.76 per week. And I pay... 43.76 per week? Mm-hmm, for employee only. Were you trying to put a dependent or just yourself? Just myself. All right. So I'm gonna need you to call- Is that the only plan... Is that the only plan that covers both? Yes, ma'am. The other option, aside from getting that plan to cover both, would be their only medical insurance called the Minimum Buying Plan, MBP, but this one is a monthly deduction. It is \$502.71 aside from this. Oh, nice. And it will be you mixing that MEC TelRx, the one that's preventative only for 16.80 per paycheck and one of the BIP plans to have both per- services covered. Some em- members what they do is since the preventative, both plans offer it is with network. If you don't want to have the network restriction on yourself, they get the Stay Healthy and mix it with one of the BIPs. That way the only time you have to worry about network is if you're getting anything preventative done. Okay. I'm sorry. I don't... I- I don't understand what you mean by that. Can you, can you repeat it for me? I'm sorry. Of course. Um, so let me put it in this way. So your physical exam that we get annually, that's a preventative exam. Mm-hmm. So just to make sure that your health is up to date. Mm-hmm. So if you were to have the MEC Enhanced one that has both services, you'll have to go either for your physical, which is preventative services, or let's say for a surgery- Mm-hmm. ... which is hospital indemnity. You'll have to be with a network. But if you do the Stay Healthy MEC preventative and one of the BIP plans,

then same example, you'll have to make sure you're with a network to get your physical done, but you do not have to make sure you're with a network for the surgery. That one you just have to make sure the hospital you're going to takes your insurance. Does that make better sense? Yeah. Um, and what would be... Um, I'm trying to get the- the- the- the least, uh, the best benefit for the least amount of money, of course. Okay. Now, I would like the... Um, I- I anticipate having, um, a procedure done soon, so I would like, um, that to be covered. I know probably not in full, but if I can get the best benefit to cover, um, that would be great. And I have to get, um, iron infusions, so I need that to be covered as well. So I'm trying to figure out- So, unfortunately... Go ahead, sorry. Yeah. I'm just trying to figure out which way would be the best way to go in order to, um, you know, have those things taken care of. So, unfortunately, those are gonna be what they call coverage specific questions. Based on the information... Mm-hmm. ... that's provided to us, we wouldn't be able to advise you which plan will have those iron infusions as well as that procedure covered. You will have to check with the carriers as well as the fact that I would recommend most definitely checking with them to make sure that for their company policy that's not going to be considered a preexisting issue. It might not be covered under benefits. Ooh. Okay. So for those- And what is the... Go ahead. What is the, uh, provider? What provider is this? So I will recommend you speak with American Public Life since regardless of whether you pick the BAP plan or the MEC Enhanced, those services that you're speaking of will be covered by them. I'll recommend you speak with them first, make sure that the procedure itself is covered as well as that it's not going to be considered preexisting. Okay. And, and what's their name again? I'm sorry. Of course. American Public Life. APL. Okay. And is there the right number? Yes, ma'am. Their phone number is 800-256-8606. Okay. Okay. And then- Okay. So, so should I, um... Oh, God, this is a lot. Um, I guess I should speak to them before proceeding with my enrollment. I know I have to do this by the end of the day today. Yes, ma'am. I was just gonna say that. Would you like me to get you transferred over to them? Once they provide an answer, if you feel like coming back to us to process that enrollment, you can just ask them to transfer you to Benefits in a Card. Okay. Yes. Thank you. All right. Bear with me one moment. I'll transfer you now, okay? Yes. Thank you. My pleasure.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefit 10 Up Card. My name is Francesca How can I assist you today?

Speaker speaker\_2: Um, yes, I'm calling to sign up for a benefit.

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

Speaker speaker\_2: Partners Personnel.

Speaker speaker\_1: And what are the last four of your Social?

Speaker speaker\_2: 6308.

Speaker speaker\_1: And the last name?

Speaker speaker\_2: Sanford.

Speaker speaker\_1: And for security purposes, can you please verify the mailing address and date of birth, please?

Speaker speaker\_2: 1120 East Commons, Marietta, Georgia, 30062 10779.

Speaker speaker\_1: All right. And the best phone number to reach you now is 934... I mean, 245-0410?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And your email is then as SunshineWTK@gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And final question, do you know which plans you would like to be enrolled into?

Speaker speaker\_2: Um, that, uh... Oh, God, I'm trying to pull it up. I'm- I'm not able to. Um, I wanna do the, um... I- I believe it's called the Advanced, the highest tier one.

Speaker speaker\_1: The IntraPlus One Enhanced?

Speaker speaker\_2: One more time, I'm sorry.

Speaker speaker\_1: Yes. I was just asking will it be the IntraPlus Enhanced?

Speaker speaker\_2: Is that the one that's, like, the top tier of the... I think it's five of them?

Speaker speaker\_1: Uh, no. So there is a total of... Oh, I apologize. I was confusing them with another staffing company's benefits. It's actually gonna be BIP plan. So it depends on how you're looking at it. The reason why I say that is because they have three plans that are only hospital indemnity. Those are basically your hospital services, but they don't cover anything preventative. And then the fifth one, um, will be called MEC Enhanced, which does cover both benefits but it doesn't-

Speaker speaker\_2: Okay, that's the one.

Speaker speaker\_1: ... cover the network.

Speaker speaker\_2: I need the one, like, that covers hospital and, um, preventative.

Speaker speaker\_1: Okay, so that would be the MEC Enhanced.

Speaker speaker\_2: And what was the price per month?

Speaker speaker\_1: 43.76 per week.

Speaker speaker\_2: And I pay... 43.76 per week?

Speaker speaker\_1: Mm-hmm, for employee only. Were you trying to put a dependent or just yourself?

Speaker speaker\_2: Just myself.

Speaker speaker\_1: All right. So I'm gonna need you to call-

Speaker speaker\_2: Is that the only plan... Is that the only plan that covers both?

Speaker speaker\_1: Yes, ma'am. The other option, aside from getting that plan to cover both, would be their only medical insurance called the Minimum Buying Plan, MBP, but this one is a monthly deduction. It is \$502.71 aside from this.

Speaker speaker\_2: Oh, nice.

Speaker speaker\_1: And it will be you mixing that MEC TelRx, the one that's preventative only for 16.80 per paycheck and one of the BIP plans to have both per- services covered. Some em- members what they do is since the preventative, both plans offer it is with network. If you don't want to have the network restriction on yourself, they get the Stay Healthy and mix it with one of the BIPs. That way the only time you have to worry about network is if you're getting anything preventative done.

Speaker speaker\_2: Okay. I'm sorry. I don't... I- I don't understand what you mean by that. Can you, can you repeat it for me? I'm sorry.

Speaker speaker\_1: Of course. Um, so let me put it in this way. So your physical exam that we get annually, that's a preventative exam.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So just to make sure that your health is up to date.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So if you were to have the MEC Enhanced one that has both services, you'll have to go either for your physical, which is preventative services, or let's say for a surgery-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... which is hospital indemnity. You'll have to be with a network. But if you do the Stay Healthy MEC preventative and one of the BIP plans, then same example, you'll have to make sure you're with a network to get your physical done, but you do not have to make sure you're with a network for the surgery. That one you just have to make sure the hospital you're going to takes your insurance. Does that make better sense?

Speaker speaker\_2: Yeah. Um, and what would be... Um, I'm trying to get the- the- the- the least, uh, the best benefit for the least amount of money, of course.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Now, I would like the... Um, I- I anticipate having, um, a procedure done soon, so I would like, um, that to be covered. I know probably not in full, but if I can get the best benefit to cover, um, that would be great. And I have to get, um, iron infusions, so I need that to be covered as well. So I'm trying to figure out-

Speaker speaker\_1: So, unfortunately... Go ahead, sorry.

Speaker speaker\_2: Yeah. I'm just trying to figure out which way would be the best way to go in order to, um, you know, have those things taken care of.

Speaker speaker\_1: So, unfortunately, those are gonna be what they call coverage specific questions. Based on the information...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that's provided to us, we wouldn't be able to advise you which plan will have those iron infusions as well as that procedure covered. You will have to check with the carriers as well as the fact that I would recommend most definitely checking with them to make sure that for their company policy that's not going to be considered a preexisting issue. It might not be covered under benefits.

Speaker speaker\_3: Ooh. Okay.

Speaker speaker\_1: So for those-

Speaker speaker\_3: And what is the...

Speaker speaker\_1: Go ahead.

Speaker speaker\_3: What is the, uh, provider? What provider is this?

Speaker speaker\_1: So I will recommend you speak with American Public Life since regardless of whether you pick the BAP plan or the MEC Enhanced, those services that you're speaking of will be covered by them. I'll recommend you speak with them first, make sure that the procedure itself is covered as well as that it's not going to be considered preexisting.

Speaker speaker\_3: Okay. And, and what's their name again? I'm sorry.

Speaker speaker\_1: Of course. American Public Life. APL.

Speaker speaker\_3: Okay. And is there the right number?

Speaker speaker\_1: Yes, ma'am. Their phone number is 800-256-8606.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay. And then-

Speaker speaker\_3: Okay. So, so should I, um... Oh, God, this is a lot. Um, I guess I should speak to them before proceeding with my enrollment. I know I have to do this by the end of the day today.

Speaker speaker\_1: Yes, ma'am. I was just gonna say that. Would you like me to get you transferred over to them? Once they provide an answer, if you feel like coming back to us to process that enrollment, you can just ask them to transfer you to Benefits in a Card.

Speaker speaker\_3: Okay. Yes. Thank you.

Speaker speaker\_1: All right. Bear with me one moment. I'll transfer you now, okay?

Speaker speaker\_3: Yes. Thank you.

Speaker speaker\_1: My pleasure.