

## Transcript: Franchesca

**Baez-6017608887255040-4707510248226816**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you. how can I assist you today? Yeah, um, I wanted to find out about your benefits and the coverages. Um, I'm at a temp agency, CARA, and, um, I think I only have a few days to figure this out. Um, but what, what's the insurance company you guys sell? I'm sorry, ma'am. One more time. It was lost. Um, the sound itself was going out at the end. Oh, I'm s- Can you hear me now? Yes, ma'am. Okay. What is the insurance company you guys use? I mean, is it like Premiera or... What is it? So, the benefits are only administered through us. Your staffing company will be the ones offering it. If I'm not mistaken, you said you're with CARA Staffing, correct? Yes. So depending on the plan, it will depend on who the carrier is. Do you know which plan you wanted to be enrolled into? Um, probably the premium or the pr- the most expensive one. Let me take a look at the account. What are the last four of your social? Uh, 4789. And your last name? Lechner. L-E-Z-H-N-E-R. All right. And for security purposes, can you please verify your mailing address and your date of birth? Yes. 14653 Northeast 49th Drive, Marysville, Washington 98271. And my birthdate is January 30, 1967. We have the phone number to reach you down as 425-248-0986. Yes. And we have your email down as your first name. Lastname@outlook.com. Yes. That's correct. Hmm, what is... Give me one moment. Okay. Um, when you say the most expensive one, would that be in relationship to the medical one? Because that's the only plan where there's multiple choice to choose from. Yeah, like the Premium Plus or whatever it is. Yeah. Okay. So they have a total of three plans. There's a Stay Healthy MEC TailorRx, which is preventative only. That one is \$17.96. The VIP Standard, which is hospital net money only is \$21.00. And VIP Plus is \$34.95, which is also V- um, sorry, hospital indemnity services only. Um, so based on what you're saying, I did have to clarify because they have two types of plans. So there's that preventative only and then there's the hospital indemnity. Preventative is basically those checkups that we do to make sure we're up to health, like the iron deficiency, uh, blood pressure, the counseling for healthy diet or avoiding UV X-rays from the sun. Um, those preventative immunizations that we get, like the influenza vaccine or tetanus vaccine. So that's the only thing that that Stay Healthy will cover, um, along with the physical once a year. But it doesn't cover what they call hospital indemnity services, which are basically those services when we go to the emergency room, urgent care, surgeries or your doctor visits, which is what the VIP plan covers. Okay. That's the one I would probably want. I just wanted... I need to find out if my, um, doctors accept the insurance. I don't... You know what I mean? You know how some are network with certain ones and some aren't? And so that's why I was trying to find out if it's like Premiera or if what kind of, um, what the name of the company is. If that's... You know what I'm trying to say? Yes, ma'am. So the only plan that requires network from all of the plans that your staffing company offers is, is the Stay Healthy. All of the other ones as well as the VIP plans don't

require network. Um, but for the VIP, the carrier would be American Public Life. American Public Life? Okay. Okay. And then, um, and then as far as like pharmacy, do you guys know if... Is that the same thing? You don't have to be a network? I guess I should just check with my pharmacist. So the only thing with the pharmacy plan or the VIP plans playing is that they have a tier system. Depending on where your prescription falls, that will be where you pay. Usually if they're on a non-generic prescription. Now, in the event that you have specific daily medications or any frequent medications that you take that wouldn't be covered under PharmaBill, you do have the option to enroll into the FreeRx membership for the medications. It gives you access to about 90% of the generic prescriptions prescribed in the U.S. for free. And it is \$5.99 per paycheck for employee only to be enrolled into that membership. I'm sorry. It's how much per paycheck? \$5.99 per paycheck. Oh, okay. And, okay, and I'm sorry, can you tell me what the name of it is again? I'm sorry? Can you tell me what the name of it is? FreeRx. Yeah. Was there any other plan you were interested in, aside from the prescriptions and the medical plan? Um, uh, well, yeah. Probably just the prescription and the medical. I was thinking- I'm sorry, ma'am. You're going far away again. Oh, shoot. I'm sorry. Uh, what... Do you have dental and vision? Yes, ma'am. They offer one vision and one dental plan. They have vision which is \$2.14 per paycheck. There is a \$10 copay for the eye exam, \$25 copay for the lenses and frames. There's a \$0 copay for your contact lens fittings and the frame allowance annually will be \$130. Okay. Okay, yeah. And then- I probably definitely want... Oh, go ahead. No, go ahead. Oh, I would probably definitely wanna do the vision. Um, and then what's the dental like? And then the dental will be \$3.63 per paycheck. It will cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. It will cover an annual maximum in coverage of \$500 and you'll end up having a deductible of \$50. Okay. And then vision. Okay. And then I apologize, I was driving, but could you tell me the name of the insurance company again? Um, you said American something? If it's for the VIP plans, it would be American Public Life. American Public Life. Okay. And then, I'm sorry, one more time for the, uh, the prescriptions. The... f So the prescriptions with the VIP plans are with Pharmaville Prescription. If your prescription is not covered with them, you have the option to get the FreeRx membership. Okay. The free ex membership? No, ma'am. FreeRx. Oh, FreeRx. Oh. Yes, ma'am. Gotcha. Mm-hmm. Okay. Okay. So I need to check with my doctors and then my pharmacy and then give you guys a call back, okay? Understood. All right, thank you so much. Appreciate your help. Of course, my pleasure. I'll go ahead and notate it there and then when you give us a call back when you're ready, we'll be open 24... um, not 24/7. We'll be open Monday through Friday, 8:00 AM to 8:00 PM Eastern time. Okay, perfect. Thank you. You're welcome. Have an awesome day. You too. Have a wonderful rest of your day. 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. how can I assist you today?

Speaker speaker\_2: Yeah, um, I wanted to find out about your benefits and the coverages. Um, I'm at a temp agency, CARA, and, um, I think I only have a few days to figure this out.

Um, but what, what's the insurance company you guys sell?

Speaker speaker\_1: I'm sorry, ma'am. One more time. It was lost. Um, the sound itself was going out at the end.

Speaker speaker\_2: Oh, I'm s- Can you hear me now?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. What is the insurance company you guys use? I mean, is it like Premera or... What is it?

Speaker speaker\_1: So, the benefits are only administered through us. Your staffing company will be the ones offering it. If I'm not mistaken, you said you're with CARA Staffing, correct?

Speaker speaker\_2: Yes.

Speaker speaker\_1: So depending on the plan, it will depend on who the carrier is. Do you know which plan you wanted to be enrolled into?

Speaker speaker\_2: Um, probably the premium or the pr- the most expensive one.

Speaker speaker\_1: Let me take a look at the account. What are the last four of your social?

Speaker speaker\_2: Uh, 4789.

Speaker speaker\_1: And your last name?

Speaker speaker\_2: Lechner. L-E-Z-H-N-E-R.

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

Speaker speaker\_2: Yes. 14653 Northeast 49th Drive, Marysville, Washington 98271. And my birthdate is January 30, 1967.

Speaker speaker\_1: We have the phone number to reach you down as 425-248-0986.

Speaker speaker\_2: Yes.

Speaker speaker\_1: And we have your email down as your first name. Lastname@outlook.com.

Speaker speaker\_2: Yes. That's correct.

Speaker speaker\_1: Hmm, what is... Give me one moment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, when you say the most expensive one, would that be in relationship to the medical one? Because that's the only plan where there's multiple choice to choose from.

Speaker speaker\_2: Yeah, like the Premium Plus or whatever it is. Yeah. Okay.

Speaker speaker\_1: So they have a total of three plans. There's a Stay Healthy MEC TailorRx, which is preventative only. That one is \$17.96. The VIP Standard, which is hospital net money only is \$21.00. And VIP Plus is \$34.95, which is also V- um, sorry, hospital indemnity services only. Um, so based on what you're saying, I did have to clarify because they have two types of plans. So there's that preventative only and then there's the hospital indemnity. Preventative is basically those checkups that we do to make sure we're up to health, like the iron deficiency, uh, blood pressure, the counseling for healthy diet or avoiding UV X-rays from the sun. Um, those preventative immunizations that we get, like the influenza vaccine or tetanus vaccine. So that's the only thing that that Stay Healthy will cover, um, along with the physical once a year. But it doesn't cover what they call hospital indemnity services, which are basically those services when we go to the emergency room, urgent care, surgeries or your doctor visits, which is what the VIP plan covers.

Speaker speaker\_2: Okay. That's the one I would probably want. I just wanted... I need to find out if my, um, doctors accept the insurance. I don't... You know what I mean? You know how some are network with certain ones and some aren't? And so that's why I was trying to find out if it's like Premera or if what kind of, um, what the name of the company is. If that's... You know what I'm trying to say?

Speaker speaker\_1: Yes, ma'am. So the only plan that requires network from all of the plans that your staffing company offers is, is the Stay Healthy. All of the other ones as well as the VIP plans don't require network. Um, but for the VIP, the carrier would be American Public Life.

Speaker speaker\_2: American Public Life? Okay. Okay. And then, um, and then as far as like pharmacy, do you guys know if... Is that the same thing? You don't have to be a network? I guess I should just check with my pharmacist.

Speaker speaker\_1: So the only thing with the pharmacy plan or the VIP plans playing is that they have a tier system. Depending on where your prescription falls, that will be where you pay. Usually if they're on a non-generic prescription. Now, in the event that you have specific daily medications or any frequent medications that you take that wouldn't be covered under PharmaBill, you do have the option to enroll into the FreeRx membership for the medications. It gives you access to about 90% of the generic prescriptions prescribed in the U.S. for free. And it is \$5.99 per paycheck for employee only to be enrolled into that membership.

Speaker speaker\_2: I'm sorry. It's how much per paycheck?

Speaker speaker\_1: \$5.99 per paycheck.

Speaker speaker\_2: Oh, okay. And, okay, and I'm sorry, can you tell me what the name of it is again?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: Can you tell me what the name of it is?

Speaker speaker\_1: FreeRx.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Was there any other plan you were interested in, aside from the prescriptions and the medical plan?

Speaker speaker\_3: Um, uh, well, yeah. Probably just the prescription and the medical. I was thinking-

Speaker speaker\_1: I'm sorry, ma'am. You're going far away again.

Speaker speaker\_3: Oh, shoot. I'm sorry. Uh, what... Do you have dental and vision?

Speaker speaker\_1: Yes, ma'am. They offer one vision and one dental plan. They have vision which is \$2.14 per paycheck. There is a \$10 copay for the eye exam, \$25 copay for the lenses and frames. There's a \$0 copay for your contact lens fittings and the frame allowance annually will be \$130.

Speaker speaker\_3: Okay. Okay, yeah.

Speaker speaker\_1: And then-

Speaker speaker\_3: I probably definitely want... Oh, go ahead.

Speaker speaker\_1: No, go ahead.

Speaker speaker\_3: Oh, I would probably definitely wanna do the vision. Um, and then what's the dental like?

Speaker speaker\_1: And then the dental will be \$3.63 per paycheck. It will cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. It will cover an annual maximum in coverage of \$500 and you'll end up having a deductible of \$50.

Speaker speaker\_3: Okay. And then vision. Okay. And then I apologize, I was driving, but could you tell me the name of the insurance company again? Um, you said American something?

Speaker speaker\_1: If it's for the VIP plans, it would be American Public Life.

Speaker speaker\_3: American Public Life. Okay. And then, I'm sorry, one more time for the, uh, the prescriptions. The... f

Speaker speaker\_4: So the prescriptions with the VIP plans are with Pharmaville Prescription. If your prescription is not covered with them, you have the option to get the FreeRx membership.

Speaker speaker\_3: Okay. The free ex membership?

Speaker speaker\_1: No, ma'am. FreeRx.

Speaker speaker\_3: Oh, FreeRx. Oh.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_3: Gotcha.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: Okay. Okay. So I need to check with my doctors and then my pharmacy and then give you guys a call back, okay?

Speaker speaker\_1: Understood.

Speaker speaker\_3: All right, thank you so much. Appreciate your help.

Speaker speaker\_1: Of course, my pleasure. I'll go ahead and notate it there and then when you give us a call back when you're ready, we'll be open 24... um, not 24/7. We'll be open Monday through Friday, 8:00 AM to 8:00 PM Eastern time.

Speaker speaker\_3: Okay, perfect. Thank you.

Speaker speaker\_1: You're welcome.

Speaker speaker\_3: Have an awesome day.

Speaker speaker\_1: You too. Have a wonderful rest of your day.

Speaker speaker\_3: Thank you. Bye-bye.