

Transcript: Francesca

Baez-6083842696855552-4529370988331008

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hello. Hi, welcome to Benefits in a Card. My name is Francesca. How can I assist you today? Hi, Francesca. Uh, yeah, I'm, I'm very interested in, I guess, uh, setting something up with the insurance, health insurance. Uh, I received the Benefits in a Card, uh, book, and, um, so it's possible or definitely insurance, right? And I'm looking at the, I guess, what was taking out a m- a month. Uh, if you could just tell me more about the weekly deductions that... for the Insurer Plus Premier plan. And I would be a single- Which staffing- ... person. Go ahead, I'm sorry. And to what staffing company do you work with? Greater Circle. What are the last four of your Social? 6462. And your last name, please? Last name is Baskerville. B-A-S-K-E-R-V-I-L-L-E. Okay, and to make sure that I have located the correct account, can you please verify your mailing address and date of birth for me? 1701 Clairmont Avenue, Apartment 2I, Brooklyn, New York, 11205. Birthday is 02/15/1971. I have best contact 718-581-3320. One second. One second. Okay, I'm sorry. Go ahead. No, sir. I'm confirming that we have the best contact down as 718-581-3320? Uh, yes, phone number's 718-581-3320. That's correct. And I have your email as your first name, number 71@gmail.com? Yep, jaheim71@gmail.com. That's correct. Okay. And you said you wanted information in regards to the Insurer Plus Enhanced? Yes, please. That will be \$24.38 per paycheck. Do you want me to go over specifically what it will cover? Sure. Well, what's the difference between the Enhanced and then the Premier, uh, uh, aside from \$10 change? I was just curious. And this is for, uh, a single person. No, no family or children or anything like that. So, uh, yeah, the Insurance Plus Premier what I was kind of interested in. So the only difference between those two plans is the fact that with the Premier, rather than getting the coverage of \$800 out of the bill per day for daily hospital consignments, you will get it with \$200 out of the bill per day with the Premier, um, as well as the fact that with the Enhanced, the intensive care or coordinate unit is \$400 out of the bill per day. Whereas with the Premier, it will be \$1,000 out of the bill per day. And then the last two things will be the fact that the first annual occurrence hospital with the Enhanced, the coverage amount is \$8,500. Mm-hmm. Whereas with the Premier, you will be \$14,500. And lastly, the surgical coverage gets doubled when you go from the Enhanced to the Premier. The Enhanced covers you up to \$2,000 and the Premier will cover you up to \$4,000. Okay. Okay. Um, so I'm... Okay. In re- in regards to cost. So, uh, \$35.73 will be taken out of my, my check, my paycheck every week, right? Yes, sir, if you were to enroll into the Premier, that is correct. Okay. And there's no other fees, uh, with that, right? It's just, it's just the \$35.73, and that's, that's all? Yes, sir. That's what gets deducted out of your paycheck is that \$35.73. Okay. Uh, and if... So for vision, I need to go and get contact fitting. Um, you know, uh, what is, what does that plan, uh, cover in regards to vision? So if I go there, do I have... There's no... Is there a co- co- um, see when I, when I go to... For the exam, what, what should I...

What will I be expecting for a, for the Premier or Enhanced so far for, for the same thing? So the Premier or the Enhanced is only a medical plan. You will have to look at the next page following that with the additional benefit options are. Okay. The vision is in a package with vision, dental, and term life, which is their life insurance. It will be \$7.90 per paycheck. The vision gives you the coverage of a \$10 co-pay for eye exam, a \$25 co-pay for lenses and frames, a \$0 co-pay for the lens fittings, and the frame allowance is \$130 annually. Okay, so there, there is no co-pay for the lens fitting, so that's, that's... Okay, so that's great. Okay. Okay, um, and okay. And I'm just... I... And so the... Okay, the 20... The Enhanced, and the Enhanced is \$24.38, and then the Premier is \$35, right, \$35.73? Yes, sir. Okay. Uh, and how long would it take for, for me to... If I, once I decided which one I wanted to go with, how long would that take for it to, to, um, go into motion? So on average- To be activated. ... it will take one to two weeks after being processed for you to see that first deduction, and then following Monday will be when the benefits become effective. Um, however, that is just the average timeframe. We don't have access to the pay stubs, only the staffing company does, so there are- Uh-huh. ... a couple of variables that could affect that one to two weeks being longer than that. But on average, that's the timeframe it takes. Oh. Oh, okay. Okay. Mm-hmm. Okay, great. Um, yeah, I think, um, I... Yeah, I'm... For someone that... Someone like me that, that you, you... Or, or people like me that you talk to in regards to, you know, either the, the Enhanced or the Premier, I mean, which... Is there, is there one that you would say, uh, works better? I mean, I know it's all personal, but what do people tend to, to go with? Legally speaking on the recorded line, it has to be a personal decision that you take on your own, sir. Unfortunately, we cannot influence you in any way on that. Okay, okay. No problem, no problem. Okay. No, sir. 'Cause to be quite honest with you, we don't own any health plans. They're not ours, we only administer them. Mm-hmm. So it all really depends on- I- ... which one you feel best fits your medical needs, to be quite honest. Yeah, absolutely. Okay. Okay, great. Well, thank you so much for, for your help and that new assistance. I really appreciate it. Of course. All right. Did you need any further assistance, sir? Uh, I think I'm good for now. Understood. Awesome. I hope you have a wonderful rest of your day, and thank you for calling Benefits in a Card today. You too. Bye now. Bye.

Conversation Format

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

Speaker speaker_1: Hello.

Speaker speaker_2: Hi, welcome to Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi, Francesca. Uh, yeah, I'm, I'm very interested in, I guess, uh, setting something up with the insurance, health insurance. Uh, I received the Benefits in a Card, uh, book, and, um, so it's possible or definitely insurance, right? And I'm looking at the, I guess, what was taking out a m- a month. Uh, if you could just tell me more about the weekly deductions that... for the Insurer Plus Premier plan. And I would be a single-

Speaker speaker_2: Which staffing-

Speaker speaker_1: ... person. Go ahead, I'm sorry.

Speaker speaker_2: And to what staffing company do you work with?

Speaker speaker_1: Greater Circle.

Speaker speaker_2: What are the last four of your Social?

Speaker speaker_1: 6462.

Speaker speaker_2: And your last name, please?

Speaker speaker_1: Last name is Baskerville. B-A-S-K-E-R-V-I-L-L-E.

Speaker speaker_2: Okay, and to make sure that I have located the correct account, can you please verify your mailing address and date of birth for me?

Speaker speaker_1: 1701 Clairmont Avenue, Apartment 2I, Brooklyn, New York, 11205.
Birthday is 02/15/1971.

Speaker speaker_2: I have best contact 718-581-3320.

Speaker speaker_1: One second. One second. Okay, I'm sorry. Go ahead.

Speaker speaker_2: No, sir. I'm confirming that we have the best contact down as 718-581-3320?

Speaker speaker_1: Uh, yes, phone number's 718-581-3320. That's correct.

Speaker speaker_2: And I have your email as your first name, number 71@gmail.com?

Speaker speaker_1: Yep, jaheim71@gmail.com. That's correct.

Speaker speaker_2: Okay. And you said you wanted information in regards to the Insurer Plus Enhanced?

Speaker speaker_1: Yes, please.

Speaker speaker_2: That will be \$24.38 per paycheck. Do you want me to go over specifically what it will cover?

Speaker speaker_1: Sure. Well, what's the difference between the Enhanced and then the Premier, uh, uh, aside from \$10 change? I was just curious. And this is for, uh, a single person. No, no family or children or anything like that. So, uh, yeah, the Insurance Plus Premier what I was kind of interested in.

Speaker speaker_2: So the only difference between those two plans is the fact that with the Premier, rather than getting the coverage of \$800 out of the bill per day for daily hospital consignments, you will get it with \$200 out of the bill per day with the Premier, um, as well as the fact that with the Enhanced, the intensive care or coordinate unit is \$400 out of the bill per day. Whereas with the Premier, it will be \$1,000 out of the bill per day. And then the last two things will be the fact that the first annual occurrence hospital with the Enhanced, the

coverage amount is \$8,500.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Whereas with the Premier, you will be \$14,500. And lastly, the surgical coverage gets doubled when you go from the Enhanced to the Premier. The Enhanced covers you up to \$2,000 and the Premier will cover you up to \$4,000.

Speaker speaker_1: Okay. Okay. Um, so I'm... Okay. In re- in regards to cost. So, uh, \$35.73 will be taken out of my, my check, my paycheck every week, right?

Speaker speaker_2: Yes, sir, if you were to enroll into the Premier, that is correct.

Speaker speaker_1: Okay. And there's no other fees, uh, with that, right? It's just, it's just the \$35.73, and that's, that's all?

Speaker speaker_2: Yes, sir. That's what gets deducted out of your paycheck is that \$35.73.

Speaker speaker_1: Okay. Uh, and if... So for vision, I need to go and get contact fitting. Um, you know, uh, what is, what does that plan, uh, cover in regards to vision? So if I go there, do I have... There's no... Is there a co- co- um, see when I, when I go to... For the exam, what, what should I... What will I be expecting for a, for the Premier or Enhanced so far for, for the same thing?

Speaker speaker_2: So the Premier or the Enhanced is only a medical plan. You will have to look at the next page following that with the additional benefit options are.

Speaker speaker_1: Okay.

Speaker speaker_2: The vision is in a package with vision, dental, and term life, which is their life insurance. It will be \$7.90 per paycheck. The vision gives you the coverage of a \$10 co-pay for eye exam, a \$25 co-pay for lenses and frames, a \$0 co-pay for the lens fittings, and the frame allowance is \$130 annually.

Speaker speaker_1: Okay, so there, there is no co-pay for the lens fitting, so that's, that's... Okay, so that's great. Okay. Okay, um, and okay. And I'm just... I... And so the... Okay, the 20... The Enhanced, and the Enhanced is \$24.38, and then the Premier is \$35, right, \$35.73?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay. Uh, and how long would it take for, for me to... If I, once I decided which one I wanted to go with, how long would that take for it to, to, um, go into motion?

Speaker speaker_2: So on average-

Speaker speaker_1: To be activated.

Speaker speaker_2: ... it will take one to two weeks after being processed for you to see that first deduction, and then following Monday will be when the benefits become effective. Um, however, that is just the average timeframe. We don't have access to the pay stubs, only the staffing company does, so there are-

Speaker speaker_1: Uh-huh.

Speaker speaker_2: ... a couple of variables that could affect that one to two weeks being longer than that. But on average, that's the timeframe it takes.

Speaker speaker_1: Oh. Oh, okay. Okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay, great. Um, yeah, I think, um, I... Yeah, I'm... For someone that... Someone like me that, that you, you... Or, or people like me that you talk to in regards to, you know, either the, the Enhanced or the Premier, I mean, which... Is there, is there one that you would say, uh, works better? I mean, I know it's all personal, but what do people tend to, to go with?

Speaker speaker_2: Legally speaking on the recorded line, it has to be a personal decision that you take on your own, sir. Unfortunately, we cannot influence you in any way on that.

Speaker speaker_1: Okay, okay. No problem, no problem. Okay.

Speaker speaker_2: No, sir. 'Cause to be quite honest with you, we don't own any health plans. They're not ours, we only administer them.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So it all really depends on-

Speaker speaker_1: I-

Speaker speaker_2: ... which one you feel best fits your medical needs, to be quite honest.

Speaker speaker_1: Yeah, absolutely. Okay. Okay, great. Well, thank you so much for, for your help and that new assistance. I really appreciate it.

Speaker speaker_2: Of course.

Speaker speaker_1: All right.

Speaker speaker_2: Did you need any further assistance, sir?

Speaker speaker_1: Uh, I think I'm good for now.

Speaker speaker_2: Understood.

Speaker speaker_1: Awesome.

Speaker speaker_2: I hope you have a wonderful rest of your day, and thank you for calling Benefits in a Card today.

Speaker speaker_1: You too. Bye now.

Speaker speaker_2: Bye.