

## Transcript: Francesca

**Baez-6313899188600832-6040140187746304**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-09. My name's Francesca. How can I assist you today? Uh, yes, ma'am. My name's Alicia Henley. I wanna... I work for... Actually, first, I want to at least do, uh, vision and a medical plan. And what are the last four of your Social? 2578. Please verify your mailing address and date of birth. Uh, 406 Pearl Avenue, Marion, Virginia, 24354, 8172. We have the best phone number to reach you down as 276-759-1084. Yes, ma'am. And we have your email down as missh-o-t-r-o-d@hotmail.com? Yes, ma'am. Currently, your shopping company only offers one vision plan. That vision plan for employee only will be \$2.15 per paycheck. Were you looking to add any dependents to the policy? Okay. Yeah, uh, just, uh, I want the, uh... The employee-only, yeah. Okay. The vision plan will cost... Um, please- Go ahead. Oh, yeah. I just... Yeah. The Vision, oh, Employee Only, \$3.15 a week, that's fine. The plan will give you a \$10 copy for the eye exam, a \$25 copy for the lenses and frames, it's \$0.00 a copy for contact lens fittings, and \$830 from allowance yearly. Okay. As far as medical, they offer four medical plans. In total, they are split into two different categories. There is preventative, which is only one plan being offered. Preventative services are the services that we get done to make sure we're up to health, your physical, iron deficiency, blood pressure checkings, as well as those immunizations for viral, influenza, and generic prescriptions. Could you hold on just a second? Hang on just a second. Sorry about that. My daughter was kind of drowning me out. Uh, now say that again about the, uh, medical. Um, yes, sir. So I was just saying the preventative services, were they, um... would you be able to go over that one more time, the example? Okay. I mean... Can we go over what is, uh... How does that medical work? 'Cause I ain't quite for sure. Which medical, ma'am? Can you repeat... Huh? Yes, ma'am. Which medical? I haven't gone over any of the plans. I was just explaining to you what preventative services were. I mean, all right. Go ahead and explain all four of them, 'cause I mean, I really ain't for sure. Because, um... let me see. The pre- uh, the one that's, uh, 18-02, I mean, they don't have a whole lot of work, but the rest of them does. Yes, ma'am. That's what I'm trying to explain to you. The reason why the 18 one doesn't is because it's preventative only. Whereas the other ones are hospital indemnity. They are two completely separate different plans as well as services. All right. So the, uh, one... Um, all right. I guess, it's really between the first two, I guess, I really want. But, um, the preventative care ain't on the VIP Standard, but it's on the other one. No, ma'am. So- That isn't correct. None of the VIP plans have preventative services. They're hospital indemnity only. That's what I meant when I said, "They're split into two different categories," and by saying that the Stay Healthy is the only preventative plan. So if you were looking to have both preventative services and what they call hospital indemnity services covered from medical services, you'll have to mix- Okay. ... the Stay Healthy with one of the VIP plans. Otherwise, if you wish to enroll in only one of the VIP plans, you'll still have

coverage, but it won't cover anything preventative. Aside from what the VIP Classic or the Plus having the preventative surgery covered, preventative service won't be covered with any of the VIP plans. How do you get the, uh, preventative care plus everything else? Can you... Is there any way of doing that? Yes, ma'am. That's what I meant when I say that you will have to mix it. You'll have to enroll into a Stay Healthy and one of the VIP plans, so you'll have to enroll in two medical plans. 'Cause currently, unfortunately, staffing company does not offer a medical plan that will have full coverages in one specific plan. The only plan- Okay. ... that wouldn't offer you in-person services, um, I'm not sure if you're looking at the form of the V... or the benefit guide, sorry, but the only other medical plan, aside from those four, that I usually go over towards the end because it's virtual only, is their Primary Care Virtual Plan, which is \$5.99 weekly. But this is not going to cover for you to see an in-person doctor. It's only going to cover for either video calls or regular call visits.... and then any lab work that you will need to get done under that plan. They will provide you a discount for the lab work plus their participant labs. All right. So if I wanted to do the, uh, Stay Healthy, which would be, uh, \$18.02, and then the VIP Standard, which would be next to it, \$22.91? No, ma'am. So the \$22.91 that you're seeing next to the \$18.02 will be the cost for that preventative plan if you were to add a spouse. Um, so the way that you look at the prices is, if you're already, which is your case, knowing which type of plan you want in the sense of whether or not you're putting any dependent, you're going to look at that same column where the 18 is. You're going to go down the chart. Okay, so I'm going to have to... Uh, forgive me. Please, ma'am, forgive me. I'm just making sure. So it just... Whatever... I got it. Uh, the VIP... All right, uh, what's this? Um... Okay, the, uh... It might help best just to get a, a fitting on what are you looking at? Is it a benefit guide by any chance or are you looking at their enrollment form? It says bl- plan benefit summaries. Oh. Okay, so you have- That's what I'm talking about. ... the benefit guide. I see which one, but I'm sorry. I'm... The employee, it goes down the line there, right? Like the Stay Healthy is \$18.02, VIP Standard, uh, \$17.66. Th- Oh, right. Mm-hmm. I want the Classic. Go ahead. I want the Classic. That... So that includes, uh, the Stay Healthy, VIP Standard and the VIP Classic, correct? Yes, ma'am. So all of those prices after the 18 going down to \$17.66, \$19.58, \$31.66 will be for the VIP Standard- Oh. ... the VIP Classic and the Plus going down on that order. Oh, okay. I get you now. I'm... Forgive me for being a little dumb on that. So, uh, yeah. All right. I'll pay for- No, that's okay. It can be complicated. So, yeah. All right. I want the, uh... Let me make sure I... I'll actually take the, uh, Standard, VIP Standard for \$17.66. Okay. Do you need me to go over what that plan will cover you for? Okay. It covers the, uh, preventative care and all that plus the additional, right? No, ma'am. So the plan that you selected is just a hospital indemnity. If you wanted preventative, then you'll also have to be enrolled into the MEC Stay Healthy plan. Well, I guess I'll take both of them, just in case. All right, and then just keep in mind the preventative one has a network restriction. Uh-huh. Whereas your VIP Standard doesn't. So what that means is when you get services that are preventative, you will want to make sure that you stay within network. However your VIP- Oh. ... plan doesn't, so you can go anywhere as long as they accept your insurance. All right. Well, okay, I'll just take the VIP Standard. How's that sound? Okay. All right, and then, while you're on that page, all of those prices that you're seeing there listed, right underneath, if you go all the way back up to that page where it says that Plan Benefit Summary? Uh-huh. And it shows all three of them, the VIP Standard, if you keep going down that little row that I have, all of those prices that you see there for hospital admission or hospital confinement, that is the

amount that the carrier, the insurance will pay for that services, and you're responsible for the remaining of the bill. For example, if you look at where it says emergency room is covered at \$50 per day twice a year, that means that if they go to the emergency room and just to keep this small for the purpose of it being an example, your emergency room- Uh-huh. ... bill comes out to \$150. The insurance is going to cover a \$50 and then you're responsible for the remaining \$100. Okay. Does that, uh, include urgent care? If you had to go to urgent care, just, uh, you know, for... Like, uh, say, just say I h- thought I had COVID or the flu and go to urgent care as opposed to the emergency room. How does that work? So for the urgent care facility, it's going to be covered at \$50 per day, and it will cover four days a year. However, that VIP Standard plan also comes with a virtual urgent care package. So you'll have access to both physically going into the urgent care facility, as well as to having the comfort of, in the event, let's say, if you woke up, your body's achy, you're having flu symptoms like you said, and you physically don't feel like you want to go outside, you're able to have that virtual visit, whether it is a vi- uh, video call or a regular call. And then they will advise you whether or not you need to be seen in person. Okay. All right. Well, that's the one I want. All right. And then as such, vision and medical, are those the only ones that we were looking to enroll into at the moment? Yes, ma'am. Yes, ma'am. So according to the \$18.81 for the vision and the VIP Standard per paycheck, do you authorize AQ4 to make those deductions for you? Okay. That's, that sounds... Okay. So I submitted in the request for the enrollment. Enrollments do take roughly one to two weeks for your employer to start making those deductions. Once you see that very first deduction following Monday of the deduction will be when you become active. And that same week- Uh-huh. ... when you become active, Friday is going to be when your carrier are going to send the benefit cards out. The longest that they take is three to four weeks to get to you after that Friday of that activation week. Now in the event that you do need that benefit card sooner or that policy information, I would suggest calling after or on Wednesday of your activation week. Um, just due to that usually, on average, the more likely day that we're going to be having access to the digital copy of your benefit cards during your activation week. And that's going to be what? And... Uh. No, um. I missed that. I, uh... I'm making sure. I missed that. I'm sorry, what? My activation week- Those are the dates. ... is when? I'm not able to provide you a specific date because we don't have access to your pay stub. Your staffing company- Oh. ... does. Once we submit that enrollment request, roughly it takes one to two weeks for their system to process it and start making the deductions on their end. So I should have it probably about the first of February, right? Give or take. I... Yeah, I believe so because today is Monday. Um, so yes, it should be within those two first weeks of February, either Monday 3rd or Monday 10th, give or take- Oh, okay. ... if everything goes okay. Um, 'cause there are a couple of factors that could hinder it to taking longer but if everything goes okay then it should be like we just discussed, either the 3rd or the 10th for you to be active. Thank you so much. I appreciate you ma'am. Sure thing. And then your staffing company, their company open enrollment period is going to be ending on this week, the 24th. That will be when the- Okay. ... members in general have the last day to make changes however, for your case it's going to be different, because you have what they call a personal enrollment period. The difference between- Uh-huh. ... those two that I just mentioned is the fact that one of them is for all of the employees in the company in general, the other one is personal to the person itself when they start working. So you- All right, thanks. ... actually have through February 8th, 2025. That will be the last day that you can make any

coverage changes. Thank you, ma'am. I appreciate you. Of course. Is there anything else I can assist you with today? That's what I needed. Thank you. You're welcome. I hope you have a wonderful rest of your day and if you have any questions about your enrollment, we'll be here till 8:00 PM Eastern Time. All right, thank you. My pleasure. Have a wonderful rest of your day. 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 10-09. My name's Francesca. How can I assist you today?

Speaker speaker\_2: Uh, yes, ma'am. My name's Alicia Henley. I wanna... I work for... Actually, first, I want to at least do, uh, vision and a medical plan.

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

Speaker speaker\_2: 2578.

Speaker speaker\_1: Please verify your mailing address and date of birth.

Speaker speaker\_2: Uh, 406 Pearl Avenue, Marion, Virginia, 24354, 8172.

Speaker speaker\_1: We have the best phone number to reach you down as 276-759-1084.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: And we have your email down as missh-o-t-r-o-d@hotmail.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Currently, your shopping company only offers one vision plan. That vision plan for employee only will be \$2.15 per paycheck. Were you looking to add any dependents to the policy?

Speaker speaker\_2: Okay. Yeah, uh, just, uh, I want the, uh... The employee-only, yeah.

Speaker speaker\_1: Okay. The vision plan will cost...

Speaker speaker\_2: Um, please-

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: Oh, yeah. I just... Yeah. The Vision, oh, Employee Only, \$3.15 a week, that's fine.

Speaker speaker\_1: The plan will give you a \$10 copy for the eye exam, a \$25 copy for the lenses and frames, it's \$0.00 a copy for contact lens fittings, and \$830 from allowance yearly.

Speaker speaker\_2: Okay.

Speaker speaker\_1: As far as medical, they offer four medical plans. In total, they are split into two different categories. There is preventative, which is only one plan being offered. Preventative services are the services that we get done to make sure we're up to health, your physical, iron deficiency, blood pressure checkings, as well as those immunizations for viral, influenza, and generic prescriptions.

Speaker speaker\_2: Could you hold on just a second? Hang on just a second. Sorry about that. My daughter was kind of drowning me out. Uh, now say that again about the, uh, medical.

Speaker speaker\_1: Um, yes, sir. So I was just saying the preventative services, were they, um... would you be able to go over that one more time, the example?

Speaker speaker\_2: Okay. I mean... Can we go over what is, uh... How does that medical work? 'Cause I ain't quite for sure.

Speaker speaker\_1: Which medical, ma'am?

Speaker speaker\_2: Can you repeat... Huh?

Speaker speaker\_1: Yes, ma'am. Which medical? I haven't gone over any of the plans. I was just explaining to you what preventative services were.

Speaker speaker\_2: I mean, all right. Go ahead and explain all four of them, 'cause I mean, I really ain't for sure. Because, um... let me see. The pre- uh, the one that's, uh, 18-02, I mean, they don't have a whole lot of work, but the rest of them does.

Speaker speaker\_1: Yes, ma'am. That's what I'm trying to explain to you. The reason why the 18 one doesn't is because it's preventative only. Whereas the other ones are hospital indemnity. They are two completely separate different plans as well as services.

Speaker speaker\_2: All right. So the, uh, one... Um, all right. I guess, it's really between the first two, I guess, I really want. But, um, the preventative care ain't on the VIP Standard, but it's on the other one.

Speaker speaker\_1: No, ma'am.

Speaker speaker\_2: So-

Speaker speaker\_1: That isn't correct. None of the VIP plans have preventative services. They're hospital indemnity only. That's what I meant when I said, "They're split into two different categories," and by saying that the Stay Healthy is the only preventative plan. So if you were looking to have both preventative services and what they call hospital indemnity services covered from medical services, you'll have to mix-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the Stay Healthy with one of the VIP plans. Otherwise, if you wish to enroll in only one of the VIP plans, you'll still have coverage, but it won't cover anything preventative. Aside from what the VIP Classic or the Plus having the preventative surgery covered, preventative service won't be covered with any of the VIP plans.

Speaker speaker\_2: How do you get the, uh, preventative care plus everything else? Can you... Is there any way of doing that?

Speaker speaker\_1: Yes, ma'am. That's what I meant when I say that you will have to mix it. You'll have to enroll into a Stay Healthy and one of the VIP plans, so you'll have to enroll in two medical plans. 'Cause currently, unfortunately, staffing company does not offer a medical plan that will have full coverages in one specific plan. The only plan-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that wouldn't offer you in-person services, um, I'm not sure if you're looking at the form of the V... or the benefit guide, sorry, but the only other medical plan, aside from those four, that I usually go over towards the end because it's virtual only, is their Primary Care Virtual Plan, which is \$5.99 weekly. But this is not going to cover for you to see an in-person doctor. It's only going to cover for either video calls or regular call visits.... and then any lab work that you will need to get done under that plan. They will provide you a discount for the lab work plus their participant labs.

Speaker speaker\_2: All right. So if I wanted to do the, uh, Stay Healthy, which would be, uh, \$18.02, and then the VIP Standard, which would be next to it, \$22.91?

Speaker speaker\_1: No, ma'am. So the \$22.91 that you're seeing next to the \$18.02 will be the cost for that preventative plan if you were to add a spouse. Um, so the way that you look at the prices is, if you're already, which is your case, knowing which type of plan you want in the sense of whether or not you're putting any dependent, you're going to look at that same column where the 18 is. You're going to go down the chart.

Speaker speaker\_2: Okay, so I'm going to have to... Uh, forgive me. Please, ma'am, forgive me. I'm just making sure. So it just... Whatever... I got it. Uh, the VIP... All right, uh, what's this? Um... Okay, the, uh...

Speaker speaker\_1: It might help best just to get a, a fitting on what are you looking at? Is it a benefit guide by any chance or are you looking at their enrollment form?

Speaker speaker\_2: It says bl- plan benefit summaries.

Speaker speaker\_1: Oh.

Speaker speaker\_2: Okay, so you have-

Speaker speaker\_1: That's what I'm talking about.

Speaker speaker\_2: ... the benefit guide.

Speaker speaker\_1: I see which one, but I'm sorry. I'm... The employee, it goes down the line there, right? Like the Stay Healthy is \$18.02, VIP Standard, uh, \$17.66. Th- Oh, right. Mm-hmm.

Speaker speaker\_2: I want the Classic.

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: I want the Classic. That... So that includes, uh, the Stay Healthy, VIP Standard and the VIP Classic, correct?

Speaker speaker\_1: Yes, ma'am. So all of those prices after the 18 going down to \$17.66, \$19.58, \$31.66 will be for the VIP Standard-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... the VIP Classic and the Plus going down on that order.

Speaker speaker\_2: Oh, okay. I get you now. I'm... Forgive me for being a little dumb on that. So, uh, yeah. All right. I'll pay for-

Speaker speaker\_1: No, that's okay. It can be complicated.

Speaker speaker\_2: So, yeah. All right. I want the, uh... Let me make sure I... I'll actually take the, uh, Standard, VIP Standard for \$17.66.

Speaker speaker\_1: Okay. Do you need me to go over what that plan will cover you for?

Speaker speaker\_2: Okay. It covers the, uh, preventative care and all that plus the additional, right?

Speaker speaker\_1: No, ma'am. So the plan that you selected is just a hospital indemnity. If you wanted preventative, then you'll also have to be enrolled into the MEC Stay Healthy plan.

Speaker speaker\_2: Well, I guess I'll take both of them, just in case.

Speaker speaker\_1: All right, and then just keep in mind the preventative one has a network restriction.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: Whereas your VIP Standard doesn't. So what that means is when you get services that are preventative, you will want to make sure that you stay within network. However your VIP-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... plan doesn't, so you can go anywhere as long as they accept your insurance.

Speaker speaker\_2: All right. Well, okay, I'll just take the VIP Standard. How's that sound?

Speaker speaker\_1: Okay. All right, and then, while you're on that page, all of those prices that you're seeing there listed, right underneath, if you go all the way back up to that page where it says that Plan Benefit Summary?

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: And it shows all three of them, the VIP Standard, if you keep going down that little row that I have, all of those prices that you see there for hospital admission or hospital confinement, that is the amount that the carrier, the insurance will pay for that

services, and you're responsible for the remaining of the bill. For example, if you look at where it says emergency room is covered at \$50 per day twice a year, that means that if they go to the emergency room and just to keep this small for the purpose of it being an example, your emergency room-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... bill comes out to \$150. The insurance is going to cover a \$50 and then you're responsible for the remaining \$100.

Speaker speaker\_2: Okay. Does that, uh, include urgent care? If you had to go to urgent care, just, uh, you know, for... Like, uh, say, just say I h- thought I had COVID or the flu and go to urgent care as opposed to the emergency room. How does that work?

Speaker speaker\_1: So for the urgent care facility, it's going to be covered at \$50 per day, and it will cover four days a year. However, that VIP Standard plan also comes with a virtual urgent care package. So you'll have access to both physically going into the urgent care facility, as well as to having the comfort of, in the event, let's say, if you woke up, your body's achy, you're having flu symptoms like you said, and you physically don't feel like you want to go outside, you're able to have that virtual visit, whether it is a vi- uh, video call or a regular call. And then they will advise you whether or not you need to be seen in person.

Speaker speaker\_2: Okay. All right. Well, that's the one I want.

Speaker speaker\_1: All right. And then as such, vision and medical, are those the only ones that we were looking to enroll into at the moment?

Speaker speaker\_2: Yes, ma'am. Yes, ma'am.

Speaker speaker\_1: So according to the \$18.81 for the vision and the VIP Standard per paycheck, do you authorize AQ4 to make those deductions for you?

Speaker speaker\_2: Okay. That's, that sounds...

Speaker speaker\_1: Okay. So I submitted in the request for the enrollment. Enrollments do take roughly one to two weeks for your employer to start making those deductions. Once you see that very first deduction following Monday of the deduction will be when you become active. And that same week-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... when you become active, Friday is going to be when your carrier are going to send the benefit cards out. The longest that they take is three to four weeks to get to you after that Friday of that activation week. Now in the event that you do need that benefit card sooner or that policy information, I would suggest calling after or on Wednesday of your activation week. Um, just due to that usually, on average, the more likely day that we're going to be having access to the digital copy of your benefit cards during your activation week.

Speaker speaker\_3: And that's going to be what?

Speaker speaker\_1: And... Uh.



Speaker speaker\_3: No, um. I missed that.

Speaker speaker\_1: I, uh...

Speaker speaker\_3: I'm making sure. I missed that. I'm sorry, what? My activation week-

Speaker speaker\_1: Those are the dates.

Speaker speaker\_3: ... is when?

Speaker speaker\_1: I'm not able to provide you a specific date because we don't have access to your pay stub. Your staffing company-

Speaker speaker\_3: Oh.

Speaker speaker\_1: ... does. Once we submit that enrollment request, roughly it takes one to two weeks for their system to process it and start making the deductions on their end.

Speaker speaker\_3: So I should have it probably about the first of February, right? Give or take.

Speaker speaker\_1: I... Yeah, I believe so because today is Monday. Um, so yes, it should be within those two first weeks of February, either Monday 3rd or Monday 10th, give or take-

Speaker speaker\_3: Oh, okay.

Speaker speaker\_1: ... if everything goes okay. Um, 'cause there are a couple of factors that could hinder it to taking longer but if everything goes okay then it should be like we just discussed, either the 3rd or the 10th for you to be active.

Speaker speaker\_3: Thank you so much. I appreciate you ma'am.

Speaker speaker\_1: Sure thing. And then your staffing company, their company open enrollment period is going to be ending on this week, the 24th. That will be when the-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... members in general have the last day to make changes however, for your case it's going to be different, because you have what they call a personal enrollment period. The difference between-

Speaker speaker\_3: Uh-huh.

Speaker speaker\_1: ... those two that I just mentioned is the fact that one of them is for all of the employees in the company in general, the other one is personal to the person itself when they start working. So you-

Speaker speaker\_3: All right, thanks.

Speaker speaker\_1: ... actually have through February 8th, 2025. That will be the last day that you can make any coverage changes.

Speaker speaker\_3: Thank you, ma'am. I appreciate you.

Speaker speaker\_1: Of course. Is there anything else I can assist you with today?

Speaker speaker\_3: That's what I needed. Thank you.

Speaker speaker\_1: You're welcome. I hope you have a wonderful rest of your day and if you have any questions about your enrollment, we'll be here till 8:00 PM Eastern Time.

Speaker speaker\_3: All right, thank you.

Speaker speaker\_1: My pleasure. Have a wonderful rest of your day.

Speaker speaker\_3: Bye-bye.

Speaker speaker\_1: Bye.