

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hello. My name's Philip Koontz, and I'm standing here in the office right now, using their phone to call you. Hello? And which staffing company specifically is it that you believe you're calling, sir? Uh, Surge. Unfortunately, sir, you're not calling Surge. We're the account administrators for the health insurance. Yes. Uh- For Benefits in a Card. Yeah, Benefits in a Card. That's who I need to call. Okay. How can I help you? Well, uh, how do I go about getting this Benefits in a Card, honey? So Benefits in a Card is the name of the company itself, not the actual coverage. To be eligible for enrollment that we administer, you'll have to be one of the actively working staff members. I'll have to take a look- I am working. ... at your accounts for- Understood, sir. If you could please let me finish the explanation for the question that you requested. Along with having to been actively working, you also have to be enrolled. If you are okay with it, can I look at your account so that we can see whether or not you're eligible? Well, yes, the guy called- told me to come up here, and I did. And the lady don't even know why I'm here, and she gave me this phone number, so that's why I'm calling. What are the last four of the SSN? 8750. Your last name, please? K-O-O-H-N-S, Koontz. And you said it was 8-7-5-0? Yes, ma'am. 8-7-5-0. First name Phillips? Yes, ma'am. Please verify your mailing address and date of birth to make sure I have the right account in front of me. 502 West 34th Street, Connersville, Indiana, 47331. Still missing the date of birth, if you can be so kind. Uh, July 29, 1961. We have best contact as 765-265-0480. Yes, ma'am, that's me. We have your email down as DAWGcon714@gmail.com. Yes, that's me. Do you know which plans you wanted to be enrolled into? Well, no, I want the bestest one you got. Legally speaking, there isn't a best one due to the line being recorded. I can provide you the list of the plans, but then you'll have to choose- Okay, you got Anthem? ... something that you want to be enrolled. Anthem? Uh, no, sir. These are PPO limited plans. They're actually with the carrier American Public Life, 90 Degree, and MetLife. Give me MetLife. My aunt used to work for them. So the MetLife carrier is only for their vision plan. Were you looking to put a dependent on the policy? No, it's just me. Okay. So their vision plan is \$2.15 per paycheck. It's gonna be covering you with copay. The copay for the eye exam is \$10. Copay for the lenses and frames is \$25. Your contact lens fitting- What about, what about health insurance? I got glasses. I just need health insurance. Mr. Phillips, if I could please ask for the respect of not interrupting while I'm trying to explain the benefits you want to be enrolled into, it makes it a little bit difficult. As far as the medical plans that they offered, there is a total of four plans being offered at the moment. One of them is the only major medical insurance in general from all the benefits being offered. It is called a minimum volume plan. It does have a requirement for you to be working 30 hours or more per week. This is the only benefit that will be a monthly deduction. It is \$525.82 per paycheck. You'll be having an in-network deductible of \$6,500 and an out-of-network deductible of

\$10,000. Do you have any questions about this plan before I move on to the other three? Move on to those three. That, that one there is too expensive. Understood, sir. So the other three are separated into two categories. The first one will be preventative. It's called Stay Healthy MEC TelRx. So the preventative services is basically everything that you get done to make sure your active health, like your annual physical, screenings for blood pressure, iron deficiency, your vaccines for influenza or varicella, and your counseling for a healthy diet or avoiding UV exposure. The plan itself comes with a membership for the TelRx prescription package, but it also does cover your generic prescriptions. And it has a virtual urgent care package. That one is \$16.80 per paycheck, and it has a network requirement. And then the other two plans are hospital indemnity, which are your hospital services, emergency room, urgent care, doctor visits, and surgeries. The first one is VIP Standard, which is \$17.63 per paycheck. And the second one is VIP Classic, which is \$19.53 per paycheck. And they do not have a network requirement. Okay. Okay, that wouldn't work. Which one, sir? The six- the 16, \$16 one. The Stay Healthy, \$16.80? Yeah, 'cause that covers hospital stays too, don't it? Or is it the other one? No, sir. The VIP ones will be the ones that will cover your hospital stays. Um, the \$16.80, sorry, is the preventative only. It won't cover your doctor visits. Okay, so it'd be the \$19 one then, wouldn't it? Yes, sir. That one is the VIP Classic, and it does cover hospital services. Okay. That'll be fine, honey. And then the other benefits they offer that have not been selected is dental, short-term disability, life insurance, group accident, and behavior health which is a virtual therapy. Were you interested in any of those? Well, I just need all kinds of health insurance, so that's what we want. I'm trying to figure out 'cause they took away my Medicaid when I started working. Didn't understand that crap, so, uh, that's why I'm trying to get insurance. Understood. Let me see. So you should have one more week left. Your last day for enrollment is the 8th. Um, although we'll be closed that day 'cause it's a Saturday so it will technically be next Friday, 7th. If you would like, I can submit the enrollment for that medical and dental plan we went over. Okay. I mean, in addition plan, sorry, that we went over. And then if you would like, I can also send you a copy of the benefit guide to your email so that you can review the other plans to see if you also want to be enrolled in them. Okay, honey. That'd be fine. Okay. So then- I appreciate it very much. Of course. So the Medical VIP Classic that you selected and then their vision plan is going to be \$21.68 per paycheck. We authorize Search Staffing to make those deductions for you. Okay. Okay. And then while I'm sending you the copy of the benefit guide, I'll go over the enrollment process. It's going to take one to two weeks for Search to start making your deductions, but the minute you see the first deduction, following Monday will be when your policy becomes effective. Okay. And that same week of activation, Friday will be when they send out the benefit cards. Okay, sweetie. And then both your plans are gonna be with the same carrier, which will be American Public Life. The only thing is, their medical plans, they only do a digital card. So once you're active, you can give us a call back and we'll put in an email request if you want a physical benefit card sent to you. Okay. Yeah, I want one of them. All right. So once you're active- I want a physical card. Of course. Once you're active, you can give us a call and we'll be able to put it. 'Cause as of right now, you're not in their system yet so they won't have something to attach that mail order to right now. Okay, honey. All right. Well, thank you very much. I'll talk to you Monday then. Of course. It was a pleasure speaking with you today, Mr. Phillips. Thank you so much for your patience with me. I hope you enjoy the rest of your day. I hope so too, honey. Thank you. Bye-bye. You're welcome. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hello. My name's Philip Koontz, and I'm standing here in the office right now, using their phone to call you. Hello?

Speaker speaker_0: And which staffing company specifically is it that you believe you're calling, sir?

Speaker speaker_1: Uh, Surge.

Speaker speaker_0: Unfortunately, sir, you're not calling Surge. We're the account administrators for the health insurance.

Speaker speaker_1: Yes. Uh-

Speaker speaker_0: For Benefits in a Card.

Speaker speaker_1: Yeah, Benefits in a Card. That's who I need to call.

Speaker speaker_0: Okay. How can I help you?

Speaker speaker_1: Well, uh, how do I go about getting this Benefits in a Card, honey?

Speaker speaker_0: So Benefits in a Card is the name of the company itself, not the actual coverage. To be eligible for enrollment that we administer, you'll have to be one of the actively working staff members. I'll have to take a look-

Speaker speaker_1: I am working.

Speaker speaker_0: ... at your accounts for- Understood, sir. If you could please let me finish the explanation for the question that you requested. Along with having to been actively working, you also have to be enrolled. If you are okay with it, can I look at your account so that we can see whether or not you're eligible?

Speaker speaker_1: Well, yes, the guy called- told me to come up here, and I did. And the lady don't even know why I'm here, and she gave me this phone number, so that's why I'm calling.

Speaker speaker_0: What are the last four of the SSN?

Speaker speaker_1: 8750.

Speaker speaker_0: Your last name, please?

Speaker speaker_1: K-O-O-H-N-S, Koontz.

Speaker speaker_0: And you said it was 8-7-5-0?

Speaker speaker_1: Yes, ma'am. 8-7-5-0.

Speaker speaker_0: First name Phillips?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker_1: 502 West 34th Street, Connersville, Indiana, 47331.

Speaker speaker_0: Still missing the date of birth, if you can be so kind.

Speaker speaker_1: Uh, July 29, 1961.

Speaker speaker_0: We have best contact as 765-265-0480.

Speaker speaker_1: Yes, ma'am, that's me.

Speaker speaker_0: We have your email down as DAWGcon714@gmail.com.

Speaker speaker_1: Yes, that's me.

Speaker speaker_0: Do you know which plans you wanted to be enrolled into?

Speaker speaker_1: Well, no, I want the bestest one you got.

Speaker speaker_0: Legally speaking, there isn't a best one due to the line being recorded. I can provide you the list of the plans, but then you'll have to choose-

Speaker speaker_1: Okay, you got Anthem?

Speaker speaker_0: ... something that you want to be enrolled.

Speaker speaker_1: Anthem?

Speaker speaker_0: Uh, no, sir. These are PPO limited plans. They're actually with the carrier American Public Life, 90 Degree, and MetLife.

Speaker speaker_1: Give me MetLife. My aunt used to work for them.

Speaker speaker_0: So the MetLife carrier is only for their vision plan. Were you looking to put a dependent on the policy?

Speaker speaker_1: No, it's just me.

Speaker speaker_0: Okay. So their vision plan is \$2.15 per paycheck. It's gonna be covering you with copay. The copay for the eye exam is \$10. Copay for the lenses and frames is \$25. Your contact lens fitting-

Speaker speaker_1: What about, what about health insurance? I got glasses. I just need health insurance.

Speaker speaker_0: Mr. Phillips, if I could please ask for the respect of not interrupting while I'm trying to explain the benefits you want to be enrolled into, it makes it a little bit difficult. As

far as the medical plans that they offered, there is a total of four plans being offered at the moment. One of them is the only major medical insurance in general from all the benefits being offered. It is called a minimum volume plan. It does have a requirement for you to be working 30 hours or more per week. This is the only benefit that will be a monthly deduction. It is \$525.82 per paycheck. You'll be having an in-network deductible of \$6,500 and an out-of-network deductible of \$10,000. Do you have any questions about this plan before I move on to the other three?

Speaker speaker_1: Move on to those three. That, that one there is too expensive.

Speaker speaker_0: Understood, sir. So the other three are separated into two categories. The first one will be preventative. It's called Stay Healthy MEC TelRx. So the preventative services is basically everything that you get done to make sure your active health, like your annual physical, screenings for blood pressure, iron deficiency, your vaccines for influenza or varicella, and your counseling for a healthy diet or avoiding UV exposure. The plan itself comes with a membership for the TelRx prescription package, but it also does cover your generic prescriptions. And it has a virtual urgent care package. That one is \$16.80 per paycheck, and it has a network requirement. And then the other two plans are hospital indemnity, which are your hospital services, emergency room, urgent care, doctor visits, and surgeries. The first one is VIP Standard, which is \$17.63 per paycheck. And the second one is VIP Classic, which is \$19.53 per paycheck. And they do not have a network requirement.

Speaker speaker_1: Okay. Okay, that wouldn't work.

Speaker speaker_0: Which one, sir?

Speaker speaker_1: The six- the 16, \$16 one.

Speaker speaker_0: The Stay Healthy, \$16.80?

Speaker speaker_1: Yeah, 'cause that covers hospital stays too, don't it? Or is it the other one?

Speaker speaker_0: No, sir. The VIP ones will be the ones that will cover your hospital stays. Um, the \$16.80, sorry, is the preventative only. It won't cover your doctor visits.

Speaker speaker_1: Okay, so it'd be the \$19 one then, wouldn't it?

Speaker speaker_0: Yes, sir. That one is the VIP Classic, and it does cover hospital services.

Speaker speaker_1: Okay. That'll be fine, honey.

Speaker speaker_0: And then the other benefits they offer that have not been selected is dental, short-term disability, life insurance, group accident, and behavior health which is a virtual therapy. Were you interested in any of those?

Speaker speaker_1: Well, I just need all kinds of health insurance, so that's what we want. I'm trying to figure out 'cause they took away my Medicaid when I started working. Didn't understand that crap, so, uh, that's why I'm trying to get insurance.

Speaker speaker_0: Understood. Let me see. So you should have one more week left. Your last day for enrollment is the 8th. Um, although we'll be closed that day 'cause it's a Saturday so it will technically be next Friday, 7th. If you would like, I can submit the enrollment for that medical and dental plan we went over.

Speaker speaker_1: Okay.

Speaker speaker_0: I mean, in addition plan, sorry, that we went over. And then if you would like, I can also send you a copy of the benefit guide to your email so that you can review the other plans to see if you also want to be enrolled in them.

Speaker speaker_1: Okay, honey. That'd be fine.

Speaker speaker_0: Okay. So then-

Speaker speaker_1: I appreciate it very much.

Speaker speaker_0: Of course. So the Medical VIP Classic that you selected and then their vision plan is going to be \$21.68 per paycheck. We authorize Search Staffing to make those deductions for you.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. And then while I'm sending you the copy of the benefit guide, I'll go over the enrollment process. It's going to take one to two weeks for Search to start making your deductions, but the minute you see the first deduction, following Monday will be when your policy becomes effective.

Speaker speaker_1: Okay.

Speaker speaker_0: And that same week of activation, Friday will be when they send out the benefit cards.

Speaker speaker_1: Okay, sweetie.

Speaker speaker_0: And then both your plans are gonna be with the same carrier, which will be American Public Life. The only thing is, their medical plans, they only do a digital card. So once you're active, you can give us a call back and we'll put in an email request if you want a physical benefit card sent to you.

Speaker speaker_1: Okay. Yeah, I want one of them.

Speaker speaker_0: All right. So once you're active-

Speaker speaker_1: I want a physical card.

Speaker speaker_0: Of course. Once you're active, you can give us a call and we'll be able to put it. 'Cause as of right now, you're not in their system yet so they won't have something to attach that mail order to right now.

Speaker speaker_1: Okay, honey. All right. Well, thank you very much. I'll talk to you Monday then.

Speaker speaker_0: Of course. It was a pleasure speaking with you today, Mr. Phillips. Thank you so much for your patience with me. I hope you enjoy the rest of your day.

Speaker speaker_1: I hope so too, honey. Thank you.

Speaker speaker_0: Bye-bye. You're welcome.

Speaker speaker_1: Bye.