

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Hi, Francesca. My name is Margo Mangum. I'm trying to enroll in your benefits. So we actually don't own any coverage. We administer it for the staffing companies. Do you work for one currently? Yes. I work for Surge Staffing. What are the last four of the Social? One, two... The last four? 1259. Mm-hmm. What would be the last name? My name, Gum, M-A-N-G-U-M. Here we go. And for security purposes, could you please verify your mailing address for me and your date of birth? 600 North Baltimore Avenue, Apartment E, Mount Holly Springs, PA 17065. And what else did you ask? I'm sorry. Um, it was a date of birth. July 25th, 1971. So it looks like we have your old address on file. Any chance you remember what that one was? Uh, 48F Eastgate Drive, um, Carlisle, PA 17015. All right. Did you need me to update it? Yes. I guess you can change out the address and the telephone number. Mm-hmm. And I quite don't remember what- Right. ... packages, uh, or what I was applying for back then. I don't remember. I'm so sorry. That's okay. Um, and we did say though that apartment number was letter E as in Edward, correct? Yes. All right. So I have your new address as 600 North Baltimore Avenue, Apartment E as in Edward, Mount Holly Spring, PA 17065? Yes. All right. And then the phone number that we had on file currently is it 223-212-8993 with the 717-701-1457. Do both of them need to be changed? Yes, ma'am. They do. All right. And which phone number would you like me to put on file now? 223-533-6037. All right. And is the email still the same one, celticprincess48@yahoo.com? Yes. All right. There we go. And have you started any new assignment with Surge? Yes. I started yesterday. Yesterday. Okay. So I have to request the front office to pull that payroll file for them to do the eligibility review. Okay. Before we're able to submit any enrollment. I can still go over the current benefits being offered with you if you like. Yeah. I just won't be able to process any enrollment today. That's okay. I'm okay with that. All right. And which plans were you looking to be enrolled into? Um, what is your VIP standard? What is that? I'm looking for dental, vision... Or is it medical, dental, vision, uh, vis- uh, I think that's what I was looking for. Yeah. Should be, ma'am. Medical, dental, dent- yeah. And the behavioral health plan Okay. And then just making sure that we're all on the same page, you are aware that we don't own any of these plans and they are not Benefits in a Car plans, correct? Got it. Okay, so what plans do you have? I'll just go from there. So they are all being offered as PPO Limited plans. They have medical, dental, short term disability, life insurance vision, critical illness group accident, behavior health which is that virtual therapy, primary virtual care and lastly, the FreerX membership. Um, of course, at the moment, none of them are being offered in a package or bundle deal. They're all being sold separately currently by Surge. Um, now specifically in the one that you requested about, that VIP plans, they're the hospital and say plans that they offer. So those will be the medical plans that are gonna have those hospital services such as your doctor visits, the emergency

room, urgent care or surgeries covered under those plans. But they do not cover any... Preventative services will be the only thing. Hmm. Okay. So regular doctor's visits, it's not covered under... With the VIP plans? Yes, ma'am. Oh wow. That's why you have to do indemnity services, is those doctor's visits, the emergency room, the ER, um, which is the same thing, sorry. Um, not the E- Mm-hmm. ... the ER. The urgent care and emergency room and then the surgeries also go into play as to what they cover under those VIP plans. Oh, okay. Okay. And what does dental cover? Do you know? Um, yeah. So for those two, the dental, the vision and I believe there was a third one, behavior health-They're only offering one specific plan for each of those. They are also PPO limited. As far as specific coverage goes, the dental will cover preventative services for 100%, basic services, basic obs- sort of services and radiographs for 80%, and then annually it will cover a total in services of \$750 with a \$50 deductible. Okay. All right. Let me see here. And then vision is with copays. It is also only one vision plan being offered by them. It would be a \$10 copay for the eye exam, a \$25 for the lenses and frames, a \$0 copay for the contact lens fittings and then you get a yearly frame allowance of \$130. Oh, and I apologize, it would be \$2.15 if you were to enroll per paycheck for employee only. Okay. Hm. And then I don't believe I gave you the one for dental. For dental it will be \$4.17 per paycheck for employee only. Yeah. I see that. It's \$4 which is not bad. The, uh, vision is not... it's only \$2 and some change. Okay, whatever. I think the only thing I'm concerned about is the medical. Because I need to get to the doctor and they- you know, get my bills and things like that. So- Of course. Um, I guess hospital visits. I shouldn't need to go to no hospital, but you never know around here. These people crazy. Um, okay, so should I just call you back, like next week to get the actual amount of what I will have to fork out of my check? That'll be- I can actually give you the estimate today, uh, but I am going to be the one giving you a call back once they let me know whether or not you're eligible. So you don't have to actually wait a couple of days to call us back. We'll call you back as soon as we hear back from them, um, which should be within 24 to 48 hours. So if not today, it will be tomorrow. Okay. Because I need to definitely get covered under the medical. I need to get to the doctor so I can get my blood pressure pills. That's a must. Dental and vision, I mean, I'm not worried about that but I'll get it anyway. The behavioral health, I can just work that out of my pocket myself. Okay, let me see. Mm-hmm. And then for the BAP Standard, I know you mentioned medications. If you were to enroll in either of the BAP Standards, their prescription works with PharmaVille Prescription, which has a tier system of \$10, \$20 or \$30 for the generic prescriptions. Mm-hmm. And then they give you a discount on non-generic prescriptions. So depending on where of those three tiers your prescription falls, that will be what you pay out of pocket. Mm-hmm. I will also recommend if you already know the names of your regularly taken medications to go into the FreeRx website and check to see if any of them are covered under the membership, um, which would be \$5.99 per week if you were to enroll into it. Mm-hmm. Okay. Because with that membership you get access to about 90% of the generic drugs prescribed in the US for free. Well, that's good. And then you also... I know, and then the one part that I like about it because I use it too is the home delivery. Oh, that's even better. Now I got to get up and go- Any- Oh, yes. Lord, thank you. Yeah. Any chronic medications get delivered to your home in a 90-day supply, um, but any AQ medications, those will be the ones that you can get picked up at the pharmacy up to 21-day supply. Oh, that's even better. I like where I don't have to talk about, like, how many prescriptions and be done with it. I was like, "Okay." That is something I definitely want to look

into. That is definitely something that I need. It saves time. Yeah. I need, I need that because I think when I had insurance before, I was paying \$4 for it. I think it was the generic ones that I was getting. So, but I know the other one was like \$150 for just 60 pills. I was like, "Yeah, no. Not happening." Not happening because I normally go to, what is it called? Um, I don't remember what it's called. Statler Health here in Carlisle. That's the main place I go to anyway, but for the doctor. So yeah, um, I definitely need the medical for sure. I definitely need the dental and the vision and whatever information that I can get to kind of save myself some money on the bills would be great. So what we can do is if you like, I can send you... Do you have a copy of their benefit guide by any chance? I have the paper that I'm supposed to fill out and it tells me the prices. That's about it. Copy. How much I would spend every week, I guess. Oh, the actual form to enroll in too. Yeah. I have that. Okay. So I can send to your email a copy of their benefit guide along with the link to that FreeRx website for you. Okay. That'd be great. That would be great. All right. And what is this Medical VIP Class? I don't even know what that means. I mean, I know what it means, but you know what I mean? Oh, no, yeah, no. So basically with the BAP plans they have two tiers. Mm-hmm. The highest tiers for those plans will be the Classic and then the lowest tier will be the VIP Standard. Difference between them aside from the fact that the Standard is \$17.63 per paycheck and the Classic would be \$19.53 per paycheck is also the fact that with the Standard you do not get coverage for preventative surgeries.... Rehabilitation or Intensive Care Unit, whereas if you were to enroll in the Classic, you do get those benefits. And then on top- Mm-hmm. ... of that, there are certain services where you will either be double or just a couple more on the coverage itself, 'cause the VIP plans work with a set dollar amount. For example, for the emergency room, they cover \$50 from the bill for two visits per year regardless of which plan you're on. So, when you go to the emergency room, let's say, which I know is not very realistic, but let's say that your total bill comes out to be \$1,020. Mm-hmm. Out of those \$1,020, the insurance is gonna cover \$50 and you're responsible for the remainder of that bill. Okay. Okay, that's something to think about. Um, but the emergency room, urgent care, and then I know you mentioned the physician's office was also something you were looking towards. Mm-hmm. Both of those services that I mentioned, well all actually, all of them, they are the same with the Standard or the Classic from what I'm seeing. You get, for urgent care, physician's office, you get four visits in total per year with a \$50 coverage per visit out of the bill. Mm-hmm. And then with the emergency room is two visits per year covered for that \$50 per visit. Hmm. Okay. Well, it gives me something to think about. I'm just sitting here and think about it and go from there before I say yes or no at this point 'cause I need to make sure the stuff that I'm getting is underneath some of it. And if I gotta fork out the rest of the money, it's fine. As far as the, uh, emergency room visits, I will figure that out. But yeah, I will take a look at that and I guess I'll hear from you in 24 hours, I guess. Go ahead- Yes, ma'am. ... and I can go from there. I appreciate- All right and then before- ... your time, thank you. Of course. I'm almost going to ask and then before I let you go, is there a specific timeframe where it could be hard for me to get a hold of you or it would be best for me to try to call you back? Or is any time okay? Try to call me back between 12 and, 12 and 2:00 'cause I don't have to be to work until 3:00. So yeah, 12 and 2:00 is good. All right, 12 and 2:00. All right. Well, it was a pleasure speaking with you. I look forward to giving you a call back. Alrighty, thank you. Have a good day. Thank you, you too. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Hi, Francesca. My name is Margo Mangum. I'm trying to enroll in your benefits.

Speaker speaker_0: So we actually don't own any coverage. We administer it for the staffing companies. Do you work for one currently?

Speaker speaker_1: Yes. I work for Surge Staffing.

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

Speaker speaker_1: One, two... The last four? 1259.

Speaker speaker_0: Mm-hmm. What would be the last name?

Speaker speaker_1: My name, Gum, M-A-N-G-U-M.

Speaker speaker_0: Here we go. And for security purposes, could you please verify your mailing address for me and your date of birth?

Speaker speaker_1: 600 North Baltimore Avenue, Apartment E, Mount Holly Springs, PA 17065. And what else did you ask? I'm sorry.

Speaker speaker_0: Um, it was a date of birth.

Speaker speaker_1: July 25th, 1971.

Speaker speaker_0: So it looks like we have your old address on file. Any chance you remember what that one was?

Speaker speaker_1: Uh, 48F Eastgate Drive, um, Carlisle, PA 17015.

Speaker speaker_0: All right. Did you need me to update it?

Speaker speaker_1: Yes. I guess you can change out the address and the telephone number.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I quite don't remember what-

Speaker speaker_0: Right.

Speaker speaker_1: ... packages, uh, or what I was applying for back then . I don't remember. I'm so sorry.

Speaker speaker_0: That's okay. Um, and we did say though that apartment number was letter E as in Edward, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So I have your new address as 600 North Baltimore Avenue, Apartment E as in Edward, Mount Holly Spring, PA 17065?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. And then the phone number that we had on file currently is it 223-212-8993 with the 717-701-1457. Do both of them need to be changed?

Speaker speaker_1: Yes, ma'am. They do.

Speaker speaker_0: All right. And which phone number would you like me to put on file now?

Speaker speaker_1: 223-533-6037.

Speaker speaker_0: All right. And is the email still the same one, celticprincess48@yahoo.com?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. There we go. And have you started any new assignment with Surge?

Speaker speaker_1: Yes. I started yesterday.

Speaker speaker_0: Yesterday. Okay. So I have to request the front office to pull that payroll file for them to do the eligibility review.

Speaker speaker_1: Okay.

Speaker speaker_0: Before we're able to submit any enrollment. I can still go over the current benefits being offered with you if you like.

Speaker speaker_1: Yeah.

Speaker speaker_0: I just won't be able to process any enrollment today.

Speaker speaker_1: That's okay. I'm okay with that.

Speaker speaker_0: All right. And which plans were you looking to be enrolled into?

Speaker speaker_1: Um, what is your VIP standard? What is that? I'm looking for dental, vision... Or is it medical, dental, vision, uh, vis- uh, I think that's what I was looking for. Yeah.

Speaker speaker_0: Should be, ma'am.

Speaker speaker_1: Medical, dental, dent- yeah. And the behavioral health plan

Speaker speaker_0: Okay. And then just making sure that we're all on the same page, you are aware that we don't own any of these plans and they are not Benefits in a Car plans, correct?

Speaker speaker_1: Got it. Okay, so what plans do you have? I'll just go from there.

Speaker speaker_0: So they are all being offered as PPO Limited plans. They have medical, dental, short term disability, life insurance vision, critical illness group accident, behavior health which is that virtual therapy, primary virtual care and lastly, the FreerX membership. Um, of course, at the moment, none of them are being offered in a package or bundle deal. They're all being sold separately currently by Surge. Um, now specifically in the one that you requested about, that VIP plans, they're the hospital and say plans that they offer. So those will be the medical plans that are gonna have those hospital services such as your doctor visits, the emergency room, urgent care or surgeries covered under those plans. But they do not cover any... Preventative services will be the only thing.

Speaker speaker_1: Hmm. Okay. So regular doctor's visits, it's not covered under...

Speaker speaker_0: With the VIP plans? Yes, ma'am.

Speaker speaker_1: Oh wow.

Speaker speaker_0: That's why you have to do indemnity services, is those doctor's visits, the emergency room, the ER, um, which is the same thing, sorry. Um, not the E-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the ER. The urgent care and emergency room and then the surgeries also go into play as to what they cover under those VIP plans.

Speaker speaker_1: Oh, okay. Okay. And what does dental cover? Do you know?

Speaker speaker_0: Um, yeah. So for those two, the dental, the vision and I believe there was a third one, behavior health-They're only offering one specific plan for each of those. They are also PPO limited. As far as specific coverage goes, the dental will cover preventative services for 100%, basic services, basic obs- sort of services and radiographs for 80%, and then annually it will cover a total in services of \$750 with a \$50 deductible.

Speaker speaker_1: Okay. All right. Let me see here.

Speaker speaker_0: And then vision is with copays. It is also only one vision plan being offered by them. It would be a \$10 copay for the eye exam, a \$25 for the lenses and frames, a \$0 copay for the contact lens fittings and then you get a yearly frame allowance of \$130. Oh, and I apologize, it would be \$2.15 if you were to enroll per paycheck for employee only.

Speaker speaker_1: Okay. Hm.

Speaker speaker_0: And then I don't believe I gave you the one for dental. For dental it will be \$4.17 per paycheck for employee only.

Speaker speaker_1: Yeah. I see that. It's \$4 which is not bad. The, uh, vision is not... it's only \$2 and some change. Okay, whatever. I think the only thing I'm concerned about is the medical. Because I need to get to the doctor and they- you know, get my bills and things like that. So-

Speaker speaker_0: Of course.

Speaker speaker_1: Um, I guess hospital visits. I shouldn't need to go to no hospital, but you never know around here. These people crazy. Um, okay, so should I just call you back, like next week to get the actual amount of what I will have to fork out of my check? That'll be-

Speaker speaker_0: I can actually give you the estimate today, uh, but I am going to be the one giving you a call back once they let me know whether or not you're eligible. So you don't have to actually wait a couple of days to call us back. We'll call you back as soon as we hear back from them, um, which should be within 24 to 48 hours. So if not today, it will be tomorrow.

Speaker speaker_1: Okay. Because I need to definitely get covered under the medical. I need to get to the doctor so I can get my blood pressure pills. That's a must. Dental and vision, I mean, I'm not worried about that but I'll get it anyway. The behavioral health, I can just work that out of my pocket myself. Okay, let me see.

Speaker speaker_0: Mm-hmm. And then for the BAP Standard, I know you mentioned medications. If you were to enroll in either of the BAP Standards, their prescription works with PharmaVille Prescription, which has a tier system of \$10, \$20 or \$30 for the generic prescriptions.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then they give you a discount on non-generic prescriptions. So depending on where of those three tiers your prescription falls, that will be what you pay out of pocket.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I will also recommend if you already know the names of your regularly taken medications to go into the FreeRx website and check to see if any of them are covered under the membership, um, which would be \$5.99 per week if you were to enroll into it.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: Because with that membership you get access to about 90% of the generic drugs prescribed in the US for free.

Speaker speaker_1: Well, that's good.

Speaker speaker_0: And then you also... I know, and then the one part that I like about it because I use it too is the home delivery.

Speaker speaker_1: Oh, that's even better. Now I got to get up and go-

Speaker speaker_0: Any-

Speaker speaker_1: Oh, yes. Lord, thank you.

Speaker speaker_0: Yeah. Any chronic medications get delivered to your home in a 90-day supply, um, but any AQ medications, those will be the ones that you can get picked up at the pharmacy up to 21-day supply.

Speaker speaker_1: Oh, that's even better. I like where I don't have to talk about, like, how many prescriptions and be done with it. I was like, "Okay." That is something I definitely want to look into. That is definitely something that I need.

Speaker speaker_0: It saves time.

Speaker speaker_1: Yeah. I need, I need that because I think when I had insurance before, I was paying \$4 for it. I think it was the generic ones that I was getting. So, but I know the other one was like \$150 for just 60 pills. I was like, "Yeah, no. Not happening." Not happening because I normally go to, what is it called? Um, I don't remember what it's called. Statler Health here in Carlisle. That's the main place I go to anyway, but for the doctor. So yeah, um, I definitely need the medical for sure. I definitely need the dental and the vision and whatever information that I can get to kind of save myself some money on the bills would be great.

Speaker speaker_0: So what we can do is if you like, I can send you... Do you have a copy of their benefit guide by any chance?

Speaker speaker_1: I have the paper that I'm supposed to fill out and it tells me the prices. That's about it.

Speaker speaker_0: Copy.

Speaker speaker_1: How much I would spend every week, I guess.

Speaker speaker_0: Oh, the actual form to enroll in too.

Speaker speaker_1: Yeah. I have that.

Speaker speaker_0: Okay. So I can send to your email a copy of their benefit guide along with the link to that FreeRx website for you.

Speaker speaker_1: Okay. That'd be great. That would be great. All right. And what is this Medical VIP Class? I don't even know what that means. I mean, I know what it means, but you know what I mean?

Speaker speaker_0: Oh, no, yeah, no. So basically with the BAP plans they have two tiers.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The highest tiers for those plans will be the Classic and then the lowest tier will be the VIP Standard. Difference between them aside from the fact that the Standard is \$17.63 per paycheck and the Classic would be \$19.53 per paycheck is also the fact that with the Standard you do not get coverage for preventative surgeries.... Rehabilitation or Intensive Care Unit, whereas if you were to enroll in the Classic, you do get those benefits. And then on top-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... of that, there are certain services where you will either be double or just a couple more on the coverage itself, 'cause the VIP plans work with a set dollar amount. For example, for the emergency room, they cover \$50 from the bill for two visits per year

regardless of which plan you're on. So, when you go to the emergency room, let's say, which I know is not very realistic, but let's say that your total bill comes out to be \$1,020.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Out of those \$1,020, the insurance is gonna cover \$50 and you're responsible for the remainder of that bill.

Speaker speaker_1: Okay. Okay, that's something to think about.

Speaker speaker_0: Um, but the emergency room, urgent care, and then I know you mentioned the physician's office was also something you were looking towards.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Both of those services that I mentioned, well all actually, all of them, they are the same with the Standard or the Classic from what I'm seeing. You get, for urgent care, physician's office, you get four visits in total per year with a \$50 coverage per visit out of the bill.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then with the emergency room is two visits per year covered for that \$50 per visit.

Speaker speaker_1: Hmm. Okay. Well, it gives me something to think about. I'm just sitting here and think about it and go from there before I say yes or no at this point 'cause I need to make sure the stuff that I'm getting is underneath some of it. And if I gotta fork out the rest of the money, it's fine. As far as the, uh, emergency room visits, I will figure that out. But yeah, I will take a look at that and I guess I'll hear from you in 24 hours, I guess. Go ahead-

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: ... and I can go from there. I appreciate-

Speaker speaker_0: All right and then before-

Speaker speaker_1: ... your time, thank you.

Speaker speaker_0: Of course. I'm almost going to ask and then before I let you go, is there a specific timeframe where it could be hard for me to get a hold of you or it would be best for me to try to call you back? Or is any time okay?

Speaker speaker_1: Try to call me back between 12 and, 12 and 2:00 'cause I don't have to be to work until 3:00. So yeah, 12 and 2:00 is good.

Speaker speaker_0: All right, 12 and 2:00. All right. Well, it was a pleasure speaking with you. I look forward to giving you a call back.

Speaker speaker_1: Alrighty, thank you. Have a good day.

Speaker speaker_0: Thank you, you too. Bye-bye.

Speaker speaker_1: Bye.