

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in Oh Cara. My name is Francesca. How can I assist you today? Yes, ma'am. I called a little bit ago. I need to enroll in health insurance. Um, when I started the job, I declined it 'cause I had health insurance but my health insurance is gonna cut off in two months so I need to enroll. Um, I was told that you all would send me the information on how to enroll through email and I still haven't gotten that email. Sure. Let's take a look at the account. What staffing company do you work with? Huh? Which staffing company do you work with? Hamilton-Ryker. What are the last four of the social? 3880. Okay. For security purposes, please verify your mailing address for me and your date of birth. Yeah. It's 401 East Woodford Street, Apartment 1, Lawrenceburg, Kentucky 40342. Right. And I'm just missing that date of birth, Ms. Wood. Uh, my date of birth is 9/11/1998. I have best contact 502-601-7917. Yes. That's right. And lastly, I have your email as hannah0911998@gmail.com. Yeah. It's 09111999@gmail.com. That's correct. Okay. Let's see. So were you looking to try to process this online rather than with us over the phone by any chance? Um, I mean, I can do either or, online or over the phone. I just need to get enrolled in health insurance. Okay. Um, 'cause we're able to do it over the phone with you as well as provide you your staffing company's website to do it. Yeah. We can do it over the phone. We can do it... Okay. Here we go. All right. Do you more or less know which type of plans you want to be enrolled into currently? Uh, see that's the thing, I don't know. And that's why you guys were gonna send me that information so that I can choose. Okay. Like, I don't know the plans that you all offer or... the start of it. I have no idea. Sure thing, ma'am. Let's see, what was the list of selective plans with Hamilton-Ryker? So they offer medical, dental, short-term disability, life insurance, vision, critical illness, group accident, behavioral health, which is basically virtual therapy either by phone or video call, ID expert, which is an identity theft protection, and then lastly they offer FreeRx membership for their prescriptions and virtual primary care plan as well. What about the prescriptions? Yes. They offer FreeRx which is a prescription membership. You get access to roughly 90% of the generic drugs prescribed in the US for free. Oh, okay. I need the health insurance, the prescription and the behavioral health one. All right. The FreeRx will be \$5.99 per paycheck. And the behavior health will be \$1.38 per paycheck. The only thing will be medical ones, we'll have to choose a plan 'cause they offer a total of four. I'll go over them for you and then let me know if you need me to slow down or stop to explain anything while I say the information, okay? I also need dental and vision. Understood. Um, so for dental and vision there's only one plan offered. Do you want me to go over those too before we get into the medical? Yes. So, so far I have the behavioral health, um, wanna go over the dental, vision and, um, the, um, want the prescription one. And, um, then we can go over the medical, the four plans. All right. If that all right. So, their dental plan is \$3.38 per paycheck employee only. It's going to be covering your preventative

services at 100% with no deductible. Your basic services, basic restorative services and their radiographs will be covered at 80%, leaving you with an annual maximum covered services of \$500 and a \$50 deductible. Okay. And then vision is \$1.99 per paycheck, employee only. There's a \$10 copay for your eye exam, a \$25 copay for the lenses and frames, a \$0 copay for your contact lens fittings and then the frame allowance yearly is \$130. Okay. All right. And then for medical they have it split into two categories. There is preventative. Preventative services are gonna be that they do in order to make sure you're up to health and you're okay, it won't treat any sickness. Basically those will be the services of your annual physical, your screenings for blood pressure, iron deficiency, the preventative counselings of a healthy diet or avoiding UV exposures from the sun, along with your generic preventative immunizations and your preventative vaccines such as influenza, tetanus or varicella. The other services are what they cover hospital indemnity, those are gonna be your hospital services, doctor visits, the emergency room, urgent care or surgeries. So the preventative only plan, Stay Healthy MEC Tell RX is \$14.92 per paycheck. It does have a network requirement and this plan does not going to cover for you to be treated for any sickness or go to the doctor. Those services- Oh, so I can't go to the doctor with it? With that specific plan, it's not going to cover for a doctor visit since it's preventative only. Okay. Uh, nah, not that one. All right. So the VIP plans will be the ones with the hospital indemnity services, those hospital services. There's VIP Standard, which is \$16.80 per paycheck. And then VIP Classic, which will be \$18.57 per paycheck. The only thing being is that the VIP plans don't cover anything preventative. And then the last plan will be the MEC Enhanced, which will be \$42.68 per paycheck. This is the only medical plan, PPO limited, that they're currently offering that's going to have preventative and hospital indemnity. And then this will also be the only medical plan they offer that you'll have copays for the primary care, specialist, and urgent care visits, but it does have a network requirement. What's the network requirement? So when a insurance plan has a network requirement, it just means that there's a specific list of offices, clinics and doctors that you have to go to in order for the insurance to pay for those services. Okay. Um, will this also cover behavioral health or is that what the other plan is for? So behavior health is sold separately, so the medical plans won't be covering it. Okay. And that one was \$42 something? Um, yes, the MEC Enhanced is \$42.68. And the first one, the preventative one, that one doesn't cover doctor's appointments, but only anything preventative, correct? Yes, ma'am. You're able to mix the first one that we discussed, the preventative 14.92, with one of the VIP plans. The only one that's not able to be combined with any plan will be that \$40 and change, the MEC Enhanced. The second one, the one that was like 16.80, that one, does... Can I go to the doctor with that one? 16.8? Yes, ma'am. The only thing with that one, which is the VIP Standard, is that preventative surgeries, intensive care unit and rehabilitations are not covered with that plan, whereas with the Classic it is. Okay, let's do the Classic. All right. Was there any other plan aside from the Classic for medical, the Free RX for the prescriptions, your dental and vision and behavior health? No, that's it. Can you tell me what I'll be paying total out of each paycheck? Yes, ma'am. It will be \$31.31 per paycheck. Okay. Um, my medical card, who is it with? What is the company? Okay, so if we submit this enrollment, your medical plan will be with American Public Life. Once you see the first deduction of 31.31, following Monday, policy become effective and that same week of activation by Friday will be when your carrier will send out those benefit cards. Okay, and I'll receive the benefit cards in the mail? That is correct, with the exception of that VIP Classic for medical, due to the fact that

that carrier, which is also the carrier for dental, APL, for the medical plans, for some reason, they only do a digital card unless a physical one is requested. So if you did want a hard copy sent to you, I would recommend calling in week of activation to request it from them. Okay. Um, will I receive something in the mail about having coverage with them and like how to access my information through their app or will I get anything like that so that I know how to access it? It will be the benefit card itself. Okay. Um, well, can I order a benefit card today or would I, w- I would have to wait until after I started activation, right? Yeah, you'll have to wait 'til you're active 'cause if we send it out now, it won't... For them, like for example, if I send in their request, they won't find anything to connect that request to- Okay. ... 'cause you're not active on their system yet. All right. Okay, yeah. Um, so I got medical, the \$18 plan, dental, vision, behavioral health and what else? And the Free RX membership. Yeah, the prescriptions. Okay. Um. Mm-hmm. All right. Sounds good. All right, so then I just need the verbal disclosure to submit your enrollment request, that you out- authorize Hamilton Record Group to make the deduction of \$31.31 for the medical services that you requested. Mm-hmm. Okay. And then the other thing that's good to mention will be the fact that for the Free RX, those prescription plan, they're gonna send you an email for you to process your registration. Once you register, you'll have access to the digital cards for that membership. And then for your medical plan, you do have a virtual urgent care package that comes with that VIP plan you selected. So once you're active, during your week of activation, you're going to receive an email saying for you to activate your services. That's gonna be for the virtual benefits only. Okay. Okay. And then ma'am, when I tried to send you a copy of their benefit guide, it look like we have the email spelled wrong. Once again I have it as hannah0911998@gmail.com. Yeah, that's wrong. It's a 09- Mm-hmm. ...31 111.... 998 at gmail. So, I'll say it again. hannah, H-A-N-N-A-H, 09111998 at gmail.com. Oh, there's supposed to be three ones in total. Yeah. Okay. Let me see if I'm able to send you that benefit guide 'cause right now your personal enrollment period during which you're able to enroll as well as to make changes to your policy, it just began last week, so you still have a lot of time all the way through May 24th to make any changes to the policy just in the event that there was any plan that you might had wanted to be enrolled into. Okay. Do you o- Okay. W- Yes, ma'am, did you have a question? Um, no, it doesn't matter. I was just wondering if you guys had like a 401plan, but other than that, uh, I think that I'll be hired on with the company. So, it doesn't matter. I understand. Yeah, 'cause that's not one of the plans, unfortunately, that your staffing company offers that we administer. Okay. All righty. Mm-hmm. All right. Well, you are all set. So, it should take one to two weeks from this week for you to start seeing those deductions being made. Okay. Sounds good. All right. It was a pleasure speaking with you. I hope you have a wonderful rest of your day. Oh, wait. I do have one question. Mm-hmm. Okay. So, this is a... So I got the full medical. This is a medical health insurance plan, um, that one, the dental plan, the vision, the, um, prescriptions, and the behavioral health. Correct? Yes, ma'am. Okay. Yeah, that's all I needed. Thank you. All right. Bye-bye. You are all set. I hope you have a wonderful rest of your day. Yeah, you too. Bye.

Conversation Format

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

Speaker speaker_1: Yes, ma'am. I called a little bit ago. I need to enroll in health insurance. Um, when I started the job, I declined it 'cause I had health insurance but my health insurance is gonna cut off in two months so I need to enroll. Um, I was told that you all would send me the information on how to enroll through email and I still haven't gotten that email.

Speaker speaker_0: Sure. Let's take a look at the account. What staffing company do you work with?

Speaker speaker_1: Huh?

Speaker speaker_0: Which staffing company do you work with?

Speaker speaker_1: Hamilton-Ryker.

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

Speaker speaker_1: 3880.

Speaker speaker_0: Okay. For security purposes, please verify your mailing address for me and your date of birth.

Speaker speaker_1: Yeah. It's 401 East Woodford Street, Apartment 1, Lawrenceburg, Kentucky 40342.

Speaker speaker_0: Right. And I'm just missing that date of birth, Ms. Wood.

Speaker speaker_1: Uh, my date of birth is 9/11/1998.

Speaker speaker_0: I have best contact 502-601-7917.

Speaker speaker_1: Yes. That's right.

Speaker speaker_0: And lastly, I have your email as hannah0911998@gmail.com.

Speaker speaker_1: Yeah. It's 09111999@gmail.com. That's correct.

Speaker speaker_0: Okay. Let's see. So were you looking to try to process this online rather than with us over the phone by any chance?

Speaker speaker_1: Um, I mean, I can do either or, online or over the phone. I just need to get enrolled in health insurance.

Speaker speaker_0: Okay. Um, 'cause we're able to do it over the phone with you as well as provide you your staffing company's website to do it.

Speaker speaker_1: Yeah. We can do it over the phone.

Speaker speaker_0: We can do it... Okay. Here we go. All right. Do you more or less know which type of plans you want to be enrolled into currently?

Speaker speaker_1: Uh, see that's the thing, I don't know. And that's why you guys were gonna send me that information so that I can choose.

Speaker speaker_0: Okay.

Speaker speaker_1: Like, I don't know the plans that you all offer or... the start of it. I have no idea.

Speaker speaker_0: Sure thing, ma'am. Let's see, what was the list of selective plans with Hamilton-Ryker? So they offer medical, dental, short-term disability, life insurance, vision, critical illness, group accident, behavioral health, which is basically virtual therapy either by phone or video call, ID expert, which is an identity theft protection, and then lastly they offer FreeRx membership for their prescriptions and virtual primary care plan as well.

Speaker speaker_1: What about the prescriptions?

Speaker speaker_0: Yes. They offer FreeRx which is a prescription membership. You get access to roughly 90% of the generic drugs prescribed in the US for free.

Speaker speaker_1: Oh, okay. I need the health insurance, the prescription and the behavioral health one.

Speaker speaker_0: All right. The FreeRx will be \$5.99 per paycheck. And the behavior health will be \$1.38 per paycheck. The only thing will be medical ones, we'll have to choose a plan 'cause they offer a total of four. I'll go over them for you and then let me know if you need me to slow down or stop to explain anything while I say the information, okay?

Speaker speaker_1: I also need dental and vision.

Speaker speaker_0: Understood. Um, so for dental and vision there's only one plan offered. Do you want me to go over those too before we get into the medical?

Speaker speaker_1: Yes. So, so far I have the behavioral health, um, wanna go over the dental, vision and, um, the, um, want the prescription one. And, um, then we can go over the medical, the four plans.

Speaker speaker_0: All right.

Speaker speaker_1: If that all right.

Speaker speaker_0: So, their dental plan is \$3.38 per paycheck employee only. It's going to be covering your preventative services at 100% with no deductible. Your basic services, basic restorative services and their radiographs will be covered at 80%, leaving you with an annual maximum covered services of \$500 and a \$50 deductible.

Speaker speaker_1: Okay.

Speaker speaker_0: And then vision is \$1.99 per paycheck, employee only. There's a \$10 copay for your eye exam, a \$25 copay for the lenses and frames, a \$0 copay for your contact lens fittings and then the frame allowance yearly is \$130.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then for medical they have it split into two categories. There is preventative. Preventative services are gonna be that they do in order to make sure you're up to health and you're okay, it won't treat any sickness. Basically those will be the services of your annual physical, your screenings for blood pressure, iron deficiency, the preventative counselings of a healthy diet or avoiding UV exposures from the sun, along with your generic preventative immunizations and your preventative vaccines such as influenza, tetanus or varicella. The other services are what they cover hospital indemnity, those are gonna be your hospital services, doctor visits, the emergency room, urgent care or surgeries. So the preventative only plan, Stay Healthy MEC Tell RX is \$14.92 per paycheck. It does have a network requirement and this plan does not going to cover for you to be treated for any sickness or go to the doctor. Those services-

Speaker speaker_1: Oh, so I can't go to the doctor with it?

Speaker speaker_0: With that specific plan, it's not going to cover for a doctor visit since it's preventative only.

Speaker speaker_1: Okay. Uh, nah, not that one.

Speaker speaker_0: All right. So the VIP plans will be the ones with the hospital indemnity services, those hospital services. There's VIP Standard, which is \$16.80 per paycheck. And then VIP Classic, which will be \$18.57 per paycheck. The only thing being is that the VIP plans don't cover anything preventative. And then the last plan will be the MEC Enhanced, which will be \$42.68 per paycheck. This is the only medical plan, PPO limited, that they're currently offering that's going to have preventative and hospital indemnity. And then this will also be the only medical plan they offer that you'll have copays for the primary care, specialist, and urgent care visits, but it does have a network requirement.

Speaker speaker_1: What's the network requirement?

Speaker speaker_0: So when a insurance plan has a network requirement, it just means that there's a specific list of offices, clinics and doctors that you have to go to in order for the insurance to pay for those services.

Speaker speaker_1: Okay. Um, will this also cover behavioral health or is that what the other plan is for?

Speaker speaker_0: So behavior health is sold separately, so the medical plans won't be covering it.

Speaker speaker_1: Okay. And that one was \$42 something?

Speaker speaker_0: Um, yes, the MEC Enhanced is \$42.68.

Speaker speaker_1: And the first one, the preventative one, that one doesn't cover doctor's appointments, but only anything preventative, correct?

Speaker speaker_0: Yes, ma'am. You're able to mix the first one that we discussed, the preventative 14.92, with one of the VIP plans. The only one that's not able to be combined with any plan will be that \$40 and change, the MEC Enhanced.

Speaker speaker_1: The second one, the one that was like 16.80, that one, does... Can I go to the doctor with that one?

Speaker speaker_0: 16.8? Yes, ma'am. The only thing with that one, which is the VIP Standard, is that preventative surgeries, intensive care unit and rehabilitations are not covered with that plan, whereas with the Classic it is.

Speaker speaker_1: Okay, let's do the Classic.

Speaker speaker_0: All right. Was there any other plan aside from the Classic for medical, the Free RX for the prescriptions, your dental and vision and behavior health?

Speaker speaker_1: No, that's it. Can you tell me what I'll be paying total out of each paycheck?

Speaker speaker_0: Yes, ma'am. It will be \$31.31 per paycheck.

Speaker speaker_1: Okay. Um, my medical card, who is it with? What is the company?

Speaker speaker_0: Okay, so if we submit this enrollment, your medical plan will be with American Public Life. Once you see the first deduction of 31.31, following Monday, policy become effective and that same week of activation by Friday will be when your carrier will send out those benefit cards.

Speaker speaker_1: Okay, and I'll receive the benefit cards in the mail?

Speaker speaker_0: That is correct, with the exception of that VIP Classic for medical, due to the fact that that carrier, which is also the carrier for dental, APL, for the medical plans, for some reason, they only do a digital card unless a physical one is requested. So if you did want a hard copy sent to you, I would recommend calling in week of activation to request it from them.

Speaker speaker_1: Okay. Um, will I receive something in the mail about having coverage with them and like how to access my information through their app or will I get anything like that so that I know how to access it?

Speaker speaker_0: It will be the benefit card itself.

Speaker speaker_1: Okay. Um, well, can I order a benefit card today or would I, w- I would have to wait until after I started activation, right?

Speaker speaker_0: Yeah, you'll have to wait 'til you're active 'cause if we send it out now, it won't... For them, like for example, if I send in their request, they won't find anything to connect that request to-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 'cause you're not active on their system yet.

Speaker speaker_1: All right. Okay, yeah. Um, so I got medical, the \$18 plan, dental, vision, behavioral health and what else?

Speaker speaker_0: And the Free RX membership.

Speaker speaker_1: Yeah, the prescriptions. Okay. Um.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right. Sounds good.

Speaker speaker_0: All right, so then I just need the verbal disclosure to submit your enrollment request, that you out- authorize Hamilton Record Group to make the deduction of \$31.31 for the medical services that you requested.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. And then the other thing that's good to mention will be the fact that for the Free RX, those prescription plan, they're gonna send you an email for you to process your registration. Once you register, you'll have access to the digital cards for that membership. And then for your medical plan, you do have a virtual urgent care package that comes with that VIP plan you selected. So once you're active, during your week of activation, you're going to receive an email saying for you to activate your services. That's gonna be for the virtual benefits only.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. And then ma'am, when I tried to send you a copy of their benefit guide, it look like we have the email spelled wrong. Once again I have it as hannah0911998@gmail.com.

Speaker speaker_1: Yeah, that's wrong. It's a 09-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ...31 111.... 998 at gmail. So, I'll say it again. hannah, H-A-N-N-A-H, 09111998 at gmail.com.

Speaker speaker_0: Oh, there's supposed to be three ones in total.

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Let me see if I'm able to send you that benefit guide 'cause right now your personal enrollment period during which you're able to enroll as well as to make changes to your policy, it just began last week, so you still have a lot of time all the way through May 24th to make any changes to the policy just in the event that there was any plan that you might had wanted to be enrolled into.

Speaker speaker_1: Okay. Do you o- Okay.

Speaker speaker_0: W- Yes, ma'am, did you have a question?

Speaker speaker_1: Um, no, it doesn't matter. I was just wondering if you guys had like a 401plan, but other than that, uh, I think that I'll be hired on with the company. So, it doesn't matter.

Speaker speaker_0: I understand. Yeah, 'cause that's not one of the plans, unfortunately, that your staffing company offers that we administer.

Speaker speaker_1: Okay. All righty.

Speaker speaker_0: Mm-hmm. All right. Well, you are all set. So, it should take one to two weeks from this week for you to start seeing those deductions being made.

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_0: All right. It was a pleasure speaking with you. I hope you have a wonderful rest of your day.

Speaker speaker_1: Oh, wait. I do have one question.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. So, this is a... So I got the full medical. This is a medical health insurance plan, um, that one, the dental plan, the vision, the, um, prescriptions, and the behavioral health. Correct?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Yeah, that's all I needed. Thank you.

Speaker speaker_0: All right.

Speaker speaker_1: Bye-bye.

Speaker speaker_0: You are all set. I hope you have a wonderful rest of your day.

Speaker speaker_1: Yeah, you too. Bye.