

Transcript: Francesca

Baez-6566890502930432-6263006345609216

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. My name is Francesca Benefit Tenant Card calling on behalf of Search Staffing to speak with Ms. Quadranta. This is her. Your eligibility review was completed, ma'am. You are eligible to enroll as a rehire with Search Staffing, meaning that you have been an employee of them at some point. Did you know which medical plan you wanted to be enrolled into? Um, could you give me the prices on the different ones? Sure thing. Um, so I know we discussed the NEC 2RX being preventative only. That one is a 15.16 per paycheck. Okay. And then they have two hospital indemnity. Hospital indemnity is basically your hospital services: emergency room, ER, urgent care, or surgeries. There's BIP Standard which is 17.63 per paycheck and BIP Classic, 19.53 per paycheck, the difference being that the Standard will not cover intensive care unit or rehabilitation as well as preventative surgeries, whereas the BIP Classic will. Okay? Okay. Um, let me just go with the 17 one then. Okay. And then aside from the medical plan, was there anything else that you wanted to be enrolled into? Um, well, just the medical. Um, now I'll be getting a card in the mail for it? Yes, ma'am. Once you're active, they actually going to send you a digital card to your email. In the event that you want a physical card once you're active, you'll have to give us a call so we can put in a mail request. Okay. Now, it'll... Now, um... Now, eh, so who's the services through? Is it like UnitedHealth or what is it? It is through your staffing company, Search Staffing. The owner of the plan and the- Okay. ... carrier is American Public Life. American Public? Mm-hmm. American Public Life. Okay. All right, and then when will that stop being taken out of my check? Eh, before we go over that, did you want me to go ahead and give you the inf- information about what the plan will be covering? Yes. Okay. So the prescription will be with a Carrier Pharmavel Prescriptions. They have a tier system of 10, 20, or 30 for your generics. Depending on where it falls, that will be what you pay out of pocket, and then they provide you a discount for non-generics. It also includes an urgent care virtual packet for you, and then it's gonna cover the services of hospital admission, \$500 from the bill once a year, hospital confinement, \$50 out of the bill per day, 30 days a year. Surgery in the hospital and outpatient facility or a freestanding surgery center, it will cover \$250 from the bill once a year. If the surgery is in a physician's office, it will cover \$120 from the bill per day twice a year. The emergency room is covered at \$50 from the bill twice a year. Urgent care facilities are \$50 from the bill per day four times a year. And the physician's office as well is covered at \$50 out of the bill per day four days a year. Therapy facility for physical, speech, or occupational will be covered at \$30 per day four days a year. Medical image and tests are covered at \$100 per day once a year out of the bill. The advanced studies or follow-up tests are covered \$25 out of the bill once a year. The outpatient drug prescription is covered at \$10 per day out of the bill 15 days a year. The ambulance by ground will be covered at 50 out of the bill and by air 100 out of the bill once a year. And then

it does have a critical illness benefit package with a benefit amount of \$5,000 on it. Okay, so you're saying like, like \$10 off of the bill whatever. Mm-hmm. So what, is it 10 do- and then I have to pay the whole bill? Yes, ma'am. That is correct. So what is like... All right, so roughly let's say if I have to go and have an image done and it's \$500, how much do I pay out of that? So it says that for medical imaging tests, this is going to cover \$100. So if we go off that example of it being 500, you'll be responsible for the remaining 400. Wow. Um... Okay, let me just sign up for that one I guess to know. So I have to pretty much pay like three-quarters of the bill, and then the insurance just picks up like a part of it? Yes, ma'am, 'cause these are PPO-limited plans. They're not major medical insurance. Okay, so how do I go about getting major medical insurance? Let me see if your benefit has that one. So the staffing company does offer one medical, major medical insurance. It is the only plan that has a monthly deduction. It will be \$525.82 per month for the employee only. And with it, you'll have an in-network deductible of \$6,500 and out of network of \$10,000. Okay. Um, let me just think about this, and I'll go over, and I'll, I'll figure it out, and I'll give you guys a call back. Okay. Let's see when the last day will be for enrollment. Okay. So it says here that your first paycheck of this assignment started on the 30, I mean on the 20th of February. Yeah. So you're going to have all the way till March 22nd, um, which will- Okay. ... fall on a Saturday. We are closed- Okay. ... Saturdays, Sundays. I'll go ahead and send you a benefit guide which will have all of the plans and information as to how much it will cost in the event that you would like to enroll into them. Okay. And our information and schedule of hours of operation will also be there for you. Okay. So once you take a look at it, if you are still interested in enrolling, give us a callback and we'll process it for you. Okay. All right, so it's gonna be coming in from our office email. It is info@benefittenantcard.com, and it- Okay. ... is going to be titled Benefit Guide. Benefit Guide, okay. Mm-hmm. All right. If you don't see it, um, by after give or take five minutes, give us a callback and we'll look into it, or I can- Okay. ... hold on the line while you make sure that you get it if you like. Um, hold on one second. Let me see if I got it. Okay. Yes, I got it. All right, great. So you are all set. I do hope you have a wonderful rest of your day, and we'll look forward to speaking with you again. Okay, thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good afternoon. My name is Francesca Benefit Tenant Card calling on behalf of Search Staffing to speak with Ms. Quadranta.

Speaker speaker_2: This is her.

Speaker speaker_1: Your eligibility review was completed, ma'am. You are eligible to enroll as a rehire with Search Staffing, meaning that you have been an employee of them at some point. Did you know which medical plan you wanted to be enrolled into?

Speaker speaker_2: Um, could you give me the prices on the different ones?

Speaker speaker_1: Sure thing. Um, so I know we discussed the NEC 2RX being preventative only. That one is a 15.16 per paycheck.

Speaker speaker_2: Okay.

Speaker speaker_1: And then they have two hospital indemnity. Hospital indemnity is basically your hospital services: emergency room, ER, urgent care, or surgeries. There's BIP Standard which is 17.63 per paycheck and BIP Classic, 19.53 per paycheck, the difference being that the Standard will not cover intensive care unit or rehabilitation as well as preventative surgeries, whereas the BIP Classic will. Okay?

Speaker speaker_2: Okay. Um, let me just go with the 17 one then.

Speaker speaker_1: Okay. And then aside from the medical plan, was there anything else that you wanted to be enrolled into?

Speaker speaker_2: Um, well, just the medical. Um, now I'll be getting a card in the mail for it?

Speaker speaker_1: Yes, ma'am. Once you're active, they actually going to send you a digital card to your email. In the event that you want a physical card once you're active, you'll have to give us a call so we can put in a mail request.

Speaker speaker_2: Okay. Now, it'll... Now, um... Now, eh, so who's the services through? Is it like UnitedHealth or what is it?

Speaker speaker_1: It is through your staffing company, Search Staffing. The owner of the plan and the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... carrier is American Public Life.

Speaker speaker_2: American Public?

Speaker speaker_1: Mm-hmm. American Public Life.

Speaker speaker_2: Okay. All right, and then when will that stop being taken out of my check?

Speaker speaker_1: Eh, before we go over that, did you want me to go ahead and give you the inf- information about what the plan will be covering?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So the prescription will be with a Carrier Pharmavel Prescriptions. They have a tier system of 10, 20, or 30 for your generics. Depending on where it falls, that will be what you pay out of pocket, and then they provide you a discount for non-generics. It also includes an urgent care virtual packet for you, and then it's gonna cover the services of hospital admission, \$500 from the bill once a year, hospital confinement, \$50 out of the bill per day, 30 days a year. Surgery in the hospital and outpatient facility or a freestanding surgery center, it will cover \$250 from the bill once a year. If the surgery is in a physician's office, it will cover \$120 from the bill per day twice a year. The emergency room is covered at \$50 from the bill twice a year. Urgent care facilities are \$50 from the bill per day four times a year. And the physician's office as well is covered at \$50 out of the bill per day four days a year. Therapy facility for physical, speech, or occupational will be covered at \$30 per day four days a year.

Medical image and tests are covered at \$100 per day once a year out of the bill. The advanced studies or follow-up tests are covered \$25 out of the bill once a year. The outpatient drug prescription is covered at \$10 per day out of the bill 15 days a year. The ambulance by ground will be covered at 50 out of the bill and by air 100 out of the bill once a year. And then it does have a critical illness benefit package with a benefit amount of \$5,000 on it.

Speaker speaker_2: Okay, so you're saying like, like \$10 off of the bill whatever.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So what, is it 10 do- and then I have to pay the whole bill?

Speaker speaker_1: Yes, ma'am. That is correct.

Speaker speaker_2: So what is like... All right, so roughly let's say if I have to go and have an image done and it's \$500, how much do I pay out of that?

Speaker speaker_1: So it says that for medical imaging tests, this is going to cover \$100. So if we go off that example of it being 500, you'll be responsible for the remaining 400.

Speaker speaker_2: Wow. Um... Okay, let me just sign up for that one I guess to know. So I have to pretty much pay like three-quarters of the bill, and then the insurance just picks up like a part of it?

Speaker speaker_1: Yes, ma'am, 'cause these are PPO-limited plans. They're not major medical insurance.

Speaker speaker_2: Okay, so how do I go about getting major medical insurance?

Speaker speaker_1: Let me see if your benefit has that one. So the staffing company does offer one medical, major medical insurance. It is the only plan that has a monthly deduction. It will be \$525.82 per month for the employee only. And with it, you'll have an in-network deductible of \$6,500 and out of network of \$10,000.

Speaker speaker_2: Okay. Um, let me just think about this, and I'll go over, and I'll, I'll figure it out, and I'll give you guys a call back.

Speaker speaker_1: Okay. Let's see when the last day will be for enrollment. Okay. So it says here that your first paycheck of this assignment started on the 30, I mean on the 20th of February.

Speaker speaker_2: Yeah.

Speaker speaker_1: So you're going to have all the way till March 22nd, um, which will-

Speaker speaker_2: Okay.

Speaker speaker_1: ... fall on a Saturday. We are closed-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Saturdays, Sundays. I'll go ahead and send you a benefit guide which will have all of the plans and information as to how much it will cost in the event that you

would like to enroll into them.

Speaker speaker_2: Okay.

Speaker speaker_1: And our information and schedule of hours of operation will also be there for you.

Speaker speaker_2: Okay.

Speaker speaker_1: So once you take a look at it, if you are still interested in enrolling, give us a callback and we'll process it for you.

Speaker speaker_2: Okay.

Speaker speaker_1: All right, so it's gonna be coming in from our office email. It is info@benefittenantcard.com, and it-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is going to be titled Benefit Guide.

Speaker speaker_2: Benefit Guide, okay.

Speaker speaker_1: Mm-hmm. All right. If you don't see it, um, by after give or take five minutes, give us a callback and we'll look into it, or I can-

Speaker speaker_2: Okay.

Speaker speaker_1: ... hold on the line while you make sure that you get it if you like.

Speaker speaker_2: Um, hold on one second. Let me see if I got it.

Speaker speaker_1: Okay.

Speaker speaker_2: Yes, I got it.

Speaker speaker_1: All right, great. So you are all set. I do hope you have a wonderful rest of your day, and we'll look forward to speaking with you again.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Bye-bye.