

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits 10-0 Card. My name is Francesca. How can I assist you today? Yes, ma'am. My name is Gwendolyn Benner and I got a, uh, email, um, asking me if I enroll in benefits and I would like to do so for my job. What are the last four of your Social? The last four of my Social is 5339. I'm sorry, ma'am. It sounds like you're hitting the dials on your phone so I wasn't able to hear that. Oh. All right. Can you hear me now? Yes, ma'am. Okay. It's going to be 3349. Mm-hmm. All right. Bear with me one moment. Thank you. What is the last name? Benner. B as in boy, E-N-N-E-R. Make sure I'm on the right file, can you please verify your mailing address and your date of birth for me? Okay. The mailing address is 1601 Blue Ribbon Lane, Apartment 204, Raleigh, North Carolina 27610. And what else did you need? Your date of birth. Oh, I'm sorry. August 11th, 1971. I have that phone number 919-412-9634. Yes. And I have your email down as dbenner9634@yahoo.com. Yes. And do you know which benefit plans you wanted to be enrolled into? The dental, the... I think, like what's the options? I'm sorry. What are the options? So the PPO limited plans that Search offers are medical, dental, church and disability, FreeRx membership for the medications, virtual primary care, Term Life which is their life insurance, vision, critical illness, group accident, and behavior health. Oh my goodness. Um, this is all new to me, but I guess the, the medical, the dental and the vision. I guess I said that right. All right. So there's only one dental plan being offered. Will this be for employee only or are you putting a dependent? Just me. So dental plan will be \$4.17 per paycheck. It will cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. Your annual maximum will be \$750 with a \$50 deductible. And this is for the dental, right? Yes, ma'am. Okay. Thank you. Yes. Uh-huh. Uh-huh. All right. And then there's only one vision plan. It is \$2.15 per paycheck. It has a \$10 copay for the eye exam, a \$25 copay for the lens and frames, a \$0 copay for your contact lens fittings and a frame allowance of \$130 yearly. I would like that plan. I would like that please. And then the only one that has more than one plan that's being offered will be the medical selection. They have them split into two type of categories. They have one preventative plan. Um, so preventative services are those services that you get done to make sure that you're up to health like your annual physical, your screening for your blood pressure or your iron deficiency, the counseling for a healthy diet, avoiding UV exposures from the sun, domestic violence and such, the immunizations that are for influenza, varicella, tetanus or varicella, and generic preventative prescriptions like vitamins, statins or FDA approved contraceptive methods. Yes. On top of that, the specific preventative plan does come with a FreeRx membership for the medications. It does have a network requirement and it will cost you \$16.80 per paycheck. Okay. Yes, please. And then there's only two other plans that they offered which are what you will call your hospital indemnity services. That is basically the services that you get from the hospital like your doctor's visits, emergency room, urgent care

or surgeries. There's two being offered. There's VIP Standard which is \$17.63 per paycheck and VIP Classic which is \$19.53 per paycheck. Now you're able to mix the MEC with one of the VIPs to have both preventative and hospital indemnity. Or if you would like, you can enroll into just one of them. Um, all three of them will bring you a urgent care virtual package as well. Oh, God. I don't have no idea what I'm doing. So I mean, so I don't know which one. So I guess I'll just use the one that's \$17 out my paycheck. You said that's for, um, emergency rooms or something? Yes, ma'am. That's hospital indemnity. It will cover the emergency room in the event that you will need to go to it. I'd like to get that plan, please. Would you like me to go more into depth as to what it will cover? Um, yes, please. Okay. So the prescription plan is with Pharmacare Prescription. They have a tier system of \$10, \$20, or \$30 for your generic prescriptions. Depending on where it will fall, that is what you will pay for a prescription, and then they give you a discount for non-generic. And then the hospital services that it will provide you will be hospital admission, it will cover \$100 out of the bill once a year. Hospital confinement, it will cover \$50 out of the bill per day, 30 days a year. Surgery in a hospital, an outpatient facility, or a surgery center, it will cover \$250 from the bill. And for surgeries in a physician's office, it will cover \$125 off the bill twice a year. For the emergency room, it will cover \$50 from the bill twice a year. For urgent care facilities and physician's office, it will cover \$50 out of the bill per day for four days a year each. Therapy facility- Okay. ... for physical, speech, or occupational, it will cover \$30 per day out of the bill, four days a year. Medical imaging tests are covered at \$100 per day once a year. Advanced studies and follow-up tests are covered at \$25 per day o- once a year. Outpatient drug benefits are covered at \$10 out of the bill for 15 days a year. Ambulance by ground is covered at \$50 and by air \$100 out of bill once a year. And it also comes with a critical illness benefit packet for the benefit amount of \$5,000. And all of those prices is what your insurance will pay. You'll be responsible for the remaining. Okay. Yes. All right. So with the VIP Standard, the dental and the vision, you're looking at \$23.95 per paycheck. We authorize your staffing company search stuff and to make those deductions for you. Yes. And you said 23.95 per paycheck? Yes, ma'am. 23.95- Okay. ... per paycheck. Okay. Mm-hmm. All right. So once you start working with them, allow one to two weeks... Oh wait, you actually already started working. Mm-hmm. So allow one to two weeks for them to start making your deductions. When you see the very first deductions following Monday- Okay. ... is going to be when your coverage becomes effective. And that same week of activation, Friday is going to be when the carrier sends out those benefit cards. Now your medical card is going to be the only card that's going to be sent to you digitally to the email we have on file. Um, as well as the fact that the dental and the vision will be shipped to your home. If you do want the vision, I mean, the medical to be also shipped to your home physically instead of only digitally, give us a call once you become active so we can put in a mail request. Okay. Okay, that sounds great. All right. So you are all set. Um, I do have to say, the very last day that you'll be able to make any policy changes, if I am not mistaken, is going to be February 15. I'm going to double-check for you real quick. Yes, ma'am. So February 15 will be the very last day for your personal enrollment day. So that will be the last day that you have to make any policy changes, after which the only change you're eligible to make are cancellations. Okay. So make changes if I need to by February 15th? Yes, ma'am. Okay. I got it. All right. Well, there anything else that we can assist you with today? No, I think that's it. But if I have any questions, I can always call this number back? Yes, ma'am. We're here 2:00 PM Eastern Time, Monday through Fridays. Okay. Well,

thank you so very much. You're welcome. It was my pleasure. I hope you have a wonderful rest of your day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10-0 Card. My name is Francesca. How can I assist you today?

Speaker speaker_1: Yes, ma'am. My name is Gwendolyn Benner and I got a, uh, email, um, asking me if I

Speaker speaker_2: enroll in benefits and I would like to do so for my job.

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

Speaker speaker_1: The last four of my Social is 5339.

Speaker speaker_0: I'm sorry, ma'am. It sounds like you're hitting the dials on your phone so I wasn't able to hear that.

Speaker speaker_1: Oh. All right. Can you hear me now?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. It's going to be 3349.

Speaker speaker_0: Mm-hmm. All right. Bear with me one moment.

Speaker speaker_1: Thank you.

Speaker speaker_0: What is the last name?

Speaker speaker_1: Benner. B as in boy, E-N-N-E-R.

Speaker speaker_0: Make sure I'm on the right file, can you please verify your mailing address and your date of birth for me?

Speaker speaker_1: Okay. The mailing address is 1601 Blue Ribbon Lane, Apartment 204, Raleigh, North Carolina 27610. And what else did you need?

Speaker speaker_0: Your date of birth.

Speaker speaker_1: Oh, I'm sorry. August 11th, 1971.

Speaker speaker_0: I have that phone number 919-412-9634.

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your email down as dbenner9634@yahoo.com.

Speaker speaker_1: Yes.

Speaker speaker_0: And do you know which benefit plans you wanted to be enrolled into?

Speaker speaker_1: The dental, the... I think, like what's the options? I'm sorry. What are the options?

Speaker speaker_0: So the PPO limited plans that Search offers are medical, dental, church and disability, FreeRx membership for the medications, virtual primary care, Term Life which is their life insurance, vision, critical illness, group accident, and behavior health.

Speaker speaker_1: Oh my goodness. Um, this is all new to me, but I guess the, the medical, the dental and the vision. I guess I said that right.

Speaker speaker_0: All right. So there's only one dental plan being offered. Will this be for employee only or are you putting a dependent?

Speaker speaker_1: Just me.

Speaker speaker_0: So dental plan will be \$4.17 per paycheck. It will cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. Your annual maximum will be \$750 with a \$50 deductible.

Speaker speaker_1: And this is for the dental, right?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Thank you. Yes. Uh-huh. Uh-huh.

Speaker speaker_0: All right. And then there's only one vision plan. It is \$2.15 per paycheck. It has a \$10 copay for the eye exam, a \$25 copay for the lens and frames, a \$0 copay for your contact lens fittings and a frame allowance of \$130 yearly.

Speaker speaker_1: I would like that plan. I would like that please.

Speaker speaker_0: And then the only one that has more than one plan that's being offered will be the medical selection. They have them split into two type of categories. They have one preventative plan. Um, so preventative services are those services that you get done to make sure that you're up to health like your annual physical, your screening for your blood pressure or your iron deficiency, the counseling for a healthy diet, avoiding UV exposures from the sun, domestic violence and such, the immunizations that are for influenza, varicella, tetanus or varicella, and generic preventative prescriptions like vitamins, statins or FDA approved contraceptive methods.

Speaker speaker_1: Yes.

Speaker speaker_0: On top of that, the specific preventative plan does come with a FreeRx membership for the medications. It does have a network requirement and it will cost you \$16.80 per paycheck.

Speaker speaker_1: Okay. Yes, please.

Speaker speaker_0: And then there's only two other plans that they offered which are what you will call your hospital indemnity services. That is basically the services that you get from the hospital like your doctor's visits, emergency room, urgent care or surgeries. There's two

being offered. There's VIP Standard which is \$17.63 per paycheck and VIP Classic which is \$19.53 per paycheck. Now you're able to mix the MEC with one of the VIPs to have both preventative and hospital indemnity. Or if you would like, you can enroll into just one of them. Um, all three of them will bring you a urgent care virtual package as well.

Speaker speaker_1: Oh, God. I don't have no idea what I'm doing. So I mean, so I don't know which one. So I guess I'll just use the one that's \$17 out my paycheck. You said that's for, um, emergency rooms or something?

Speaker speaker_0: Yes, ma'am. That's hospital indemnity. It will cover the emergency room in the event that you will need to go to it.

Speaker speaker_3: I'd like to get that plan, please.

Speaker speaker_0: Would you like me to go more into depth as to what it will cover?

Speaker speaker_3: Um, yes, please.

Speaker speaker_0: Okay. So the prescription plan is with Pharmacare Prescription. They have a tier system of \$10, \$20, or \$30 for your generic prescriptions. Depending on where it will fall, that is what you will pay for a prescription, and then they give you a discount for non-generic. And then the hospital services that it will provide you will be hospital admission, it will cover \$100 out of the bill once a year. Hospital confinement, it will cover \$50 out of the bill per day, 30 days a year. Surgery in a hospital, an outpatient facility, or a surgery center, it will cover \$250 from the bill. And for surgeries in a physician's office, it will cover \$125 off the bill twice a year. For the emergency room, it will cover \$50 from the bill twice a year. For urgent care facilities and physician's office, it will cover \$50 out of the bill per day for four days a year each. Therapy facility-

Speaker speaker_3: Okay.

Speaker speaker_0: ... for physical, speech, or occupational, it will cover \$30 per day out of the bill, four days a year. Medical imaging tests are covered at \$100 per day once a year. Advanced studies and follow-up tests are covered at \$25 per day o- once a year. Outpatient drug benefits are covered at \$10 out of the bill for 15 days a year. Ambulance by ground is covered at \$50 and by air \$100 out of bill once a year. And it also comes with a critical illness benefit packet for the benefit amount of \$5,000. And all of those prices is what your insurance will pay. You'll be responsible for the remaining.

Speaker speaker_3: Okay. Yes.

Speaker speaker_0: All right. So with the VIP Standard, the dental and the vision, you're looking at \$23.95 per paycheck. We authorize your staffing company search stuff and to make those deductions for you.

Speaker speaker_3: Yes. And you said 23.95 per paycheck?

Speaker speaker_0: Yes, ma'am. 23.95-

Speaker speaker_3: Okay.

Speaker speaker_0: ... per paycheck.

Speaker speaker_3: Okay. Mm-hmm.

Speaker speaker_0: All right. So once you start working with them, allow one to two weeks... Oh wait, you actually already started working.

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: So allow one to two weeks for them to start making your deductions. When you see the very first deductions following Monday-

Speaker speaker_3: Okay.

Speaker speaker_0: ... is going to be when your coverage becomes effective. And that same week of activation, Friday is going to be when the carrier sends out those benefit cards. Now your medical card is going to be the only card that's going to be sent to you digitally to the email we have on file. Um, as well as the fact that the dental and the vision will be shipped to your home. If you do want the vision, I mean, the medical to be also shipped to your home physically instead of only digitally, give us a call once you become active so we can put in a mail request.

Speaker speaker_3: Okay. Okay, that sounds great.

Speaker speaker_0: All right. So you are all set. Um, I do have to say, the very last day that you'll be able to make any policy changes, if I am not mistaken, is going to be February 15. I'm going to double-check for you real quick. Yes, ma'am. So February 15 will be the very last day for your personal enrollment day. So that will be the last day that you have to make any policy changes, after which the only change you're eligible to make are cancellations.

Speaker speaker_3: Okay. So make changes if I need to by February 15th?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_3: Okay. I got it.

Speaker speaker_0: All right. Well, there anything else that we can assist you with today?

Speaker speaker_3: No, I think that's it. But if I have any questions, I can always call this number back?

Speaker speaker_0: Yes, ma'am. We're here 2:00 PM Eastern Time, Monday through Fridays.

Speaker speaker_3: Okay. Well, thank you so very much.

Speaker speaker_0: You're welcome. It was my pleasure. I hope you have a wonderful rest of your day.

Speaker speaker_3: You too.

Speaker speaker_0: Bye-bye.