

## Transcript: Francesca

**Baez-6711215058763776-5771667290112000**

### Full Transcript

Thank you for calling Benefits in the Current. My name is Francesca. How can I assist you today? Uh, yeah, I, um, just, um, have question about enrollment. Uh, but before enrollment, I just need to understand. Okay. Um- Let me take a look at your account. Which staffing company do you work with? Um, W... Either SI or IS. I'm not sure. I forgot. Okay, so we work with more than one staffing company. They all have different offerings, so we'll need to know specifically which one yours is to know which restrictions they have. Have you received any text messages or emails from them that might have their name in there? Oh, oh, okay, hold on. That's a good idea. Uh... Okay, WSI. Workforce Strategy? I'm sorry? Yes, ma'am. I was just clarif- I mean, verifying WSI Workforce Strategy, is that correct? Uh, yeah. I think they called Workforce Strategy. Okayman, what are the last four of your Social? 7397. And your last name? Uh, my last name? Yes, ma'am 'cause I'm trying to look at your account. F, F, E, E. Can you please verify your mailing address and date of birth? 4574 Andover Wood Court, Portage, Michigan, 49024. And what is your birthday? Uh, April 26th, 1963. We have your email as lbff284- 284goldstar@gmail.com. ...goldstar, mm-hmm, @gmail.com. Yep. All right, the only thing is they did not send us any phone number. Would you like to provide us a phone number? I'm sorry. Their phone number? Um, yes, they did not provide us a phone number when they sent your information over. Would you like to provide one? Uh, not right now. Okay, so just keep in mind, with the process of enrollment, if at some point we need to reach you, we will not be able to do so by phone. Which questions did you have regarding their enrollment? Uh, yeah, I just, I'm not enrolled right now. I just want to understand what the options are and then I will call back. Okay, there are PPO limited plans. They have medical plans, dental, short-term disability, life insurance, vision, critical illness, group accident, and behavior health, which is mental therapy but is virtual only. All of those are the categories of which plans they're offering in total. The only selection that has more than one plan for you to choose is medical. They're currently offering four plans in total. Everything else, they're only offering one plan for. The way their enrollment will be working with us is that each plan is sold separately so you're building your policy on your own. Depending on which plans, how many plans, and who is being covered will depend on how much your policy comes out to be. You're able to cover a spouse, child, or both, which will be considered family, or just simply yourself. Did you want me to send you a copy of their benefit guide, or would you like me to go over the plans with you over the phone? Um, just, just go over them with me on the phone. Okay, which plans did you want to go over? I have no clue. Okay. So which information would you like me to provide you then, ma'am? Um... I have no clue. Uh- I understand, ma'am. So unfortunately, if you're not sure which plans you would like to select, I can't go over anything with you without knowing what it is so you would like me to go over with you. Um... Uh... Well, y- you have to explain me all 'cause I have no clue. Excuse me? Can you explain me all

'cause I have no clue? Bear with me one moment, ma'am. I'm gonna place you in a quick hold. Huh? Yes, ma'am, I'm advising you that I'm going to place you in a quick hold. Oh, yeah, I got it. Okay, I'll be right back. Okay. ... so their short-term disability is \$4.20 for employee only. Those deductions are weekly per paycheck. If you're going to be paid biweekly, then there will be a double deduction and the \$4.20 will be times two. But if you are weekly, it would just be that deduction. Okay. Uh- There's 24- I'm sorry, I, I, I'm just- Mm-hmm. ... I don't understand what you're saying. Not a single- Okay. ... so, um, not a single, so I don't know. Um- Okay. ... what, what, what, what else you can help me beside the... It, it gets so fast and I no clue what you're saying. Okay. So, I don't know what- Okay. ... these options. Make me understand this. Okay. As stated previously, the options is medical, full plan. Okay. Dental. Uh, let me write medical, and what, what else? Ma'am if you wanted to write it down, I can simply send you a copy of the benefit guide so you don't have to write it down. Uh. It's all already written in that copy if I send it to you, and then we can go over it over the phone. Just because I send it to you does not mean that I will not explain the benefits. It just means that I will save you the time to not have to write it if you like. Uh, oh, so, so what, what form? The enrollment form? No, ma'am. Not the form, the guide. Oh, the guide. Uh, do you mean send to my home address? No, ma'am, to your email. Uh, uh- The Gmail that we verified. ... um, yeah. Mm. I, I think the best way to send, uh, send to home because we just had storm last night and, uh, tree everywhere and, and no address. I do apologize, ma'am. Unfortunately, I am not able to send anything to your home. I can only send you information via email. Oh, I see. Okay, uh, do you think that the workplace can have it so I can go there? Do you think they have it? I wouldn't know. I wouldn't know 'cause I'm not sure if we already have printed copies sent over to them. They have only been with us for a month so far. Oh, okay. So I'm not too sure. Can, can you tell me what's your company name? Benefits In A Car, ma'am. I, I'm sorry, can you, can you spell it? B as in boy. B as boy? Okay. E as in echo. Yes. N as in Nancy. N as Nancy, yes. E as in echo. Okay. F as in Frank. Okay. E as in ice. Okay. E, H, I- T as in Tom. Uh, you mean I? Okay. And T? Yes, ma'am. Benefit good. Okay. Benefit, okay. Okay, and the remainder will be in a card. Okay. Oh. That's okay. I, I, I, I'm not understanding, so I'm just gonna have to call back- Okay, so let me try it this way. Oh, it's up to you. I, I'm sorry. I, I'm sorry. If- What did you say? It is up to you. Oh, okay. We can try a different way. Okay. Or if you would not like to, you can call later. It's completely your choice. Yeah. Yeah. I- So would you like me to try to explain the- I have to go to my workplace and, uh, see if they can help further and then- Okay. ... and then I call it back. And- Okay, ma'am. They're- Yes? ... they're, they would probably told you to call us 'cause they will not be able to explain the plans. Okay. That is what they have hire us to do. Oh. Yes, ma'am. Is there any way that you would like me to specifically explain this? Uh, no, because I don't understand, so just waste your time. I understand, ma'am. I was just trying to see are there was a specific way you'd like me to say them. Was there anything else I can help you with? I, I, I just need the detail each one because I have no clue what you said and you just, too, too fast for me to understand what you saying. Yes, ma'am. I was trying to get to the details after I explained to you the deductions and the prices. Oh. I just need to write down what individual the option that you have. Okay. Did you want me to provide you that information? Y- yeah, just try that way and see if, 'cause if I don't understand, I better call them and ask them for help. They can call for me or something, 'cause I have no clue what... Okay. I do apologize and feel you do not feel offended, but would it help if I get an interpreter on the line? Uh... Uh, you can do it too but I

honestly, at least I will understand better. Okay. Just depend how, the way you said it, and how you talk fast or slow. Understood, I'll try my best- Yeah. ... to speak as slow as possible. The, uh... 'Cause I, my language, I haven't exposed for 25 year plus. And I know contact with anybody the same my language. So, the way they talk, I don't even understand what they're talking about. Understand- So I don't know interpreter can be help because I, the way they interpret might different way. Okay. So, with that being said, ma'am, there is a form- So, can you talk- ... medical plan- Can you talk to me about medical again? So what option for medical sh- should... Yes, ma'am. That is what I was gonna go over. There is four plans in total for medical, two of which... Oh, bear with me one moment. My system crashed. There we go. There is two preventative plans- Okay, what preventative? ... which are your services. Two preventative. Yes, ma'am. Uh, what does that mean, by that? Those are the services- Oh, okay. ... that you get done to make sure you're up to health, like your physical or your check-ups. Okay. But they do not cover any sickness. Okay, so what that call? That without do not cover sickness. So what that call? What would it cover or how much it is? Uh, th- that, that's the one, that's the one option, correct? There are two plans, ma'am, so there's two options. Okay, that's the plan one. Okay. The medical, I'm ta- We talking about medical only, right? Preventative- Yes, ma'am. ... option one, do not cover sickness. What is the option two? Is the same thing, preventative and it does not cover sickness, ma'am. A- a- the same thing, right? S- so... Yes, ma'am. Okay. How about I finish my explanations and then if I did not- Okay. ... cover anything or you have a question, then you ask. Yeah. Is that okay? Uh, yes, but I'm trying to write down the main idea that you talking. So, you said medical we have two options. No, ma'am. And both options are grant? No. Okay. No. I said there's four medical- Okay, four. ... plans. Okay. Okay. Two of the four plans are preventative. Okay. The difference is that the first tier preventative, MEC... Okay. ... only covers preventative services- Okay. ... like your physical or your preventative canceling. Okay? Okay. That one is \$15.91 per week. Okay. The second tier for preventative- Okay. ... is MEC- Okay. ... TeleRx. Okay? The difference being the TeleRx has virtual urgent care and a prescription membership. That one is \$19.57. Okay. And both the first option and second option for preventative has a network requirement. Do you know what a network requirement is? No. Basically, there's a specific list for doctors and clinics that you have to go for them to cover the services. Okay. Okay. And then the other two options are called hospital indemnity. Okay. Hospital indemnity is your hospital services such as doctor visits..... emergency room, urgent care- Okay. ... or surgeries. Okay. The first option- Yeah. ... is VIP Classic. It is \$19.98 per week. That plan does not cover inpatient surgery, general anesthesia, or minor diagnostics. Hmm. And then the second option is Elite Standard. That one is \$27.43 per paycheck. For just one person? Yes, ma'am. Um, can I ask question? Go back to VIP Classic. Mm-hmm. If they cover hospital but they don't cover for surgery inpatient, then what they cover if let's say hospital, but it's not covered, then what's the point? So, inpatient surgery is not covered, but preventative surgery as well as surgery in a hospital or outpatient surgery are covered. It's just the inpatient surgery that's not covered with that one. Uh- Now, I do have to say, Miss P.- Yes. That VIP for a preventative surgery in a physician's office will only cover \$250 from the bill 'cause this plan, the medical plans, the two that we're going over, they work with a set dollar amount for services. So what that means is, for example, with the VIP plan for the emergency room, it covers \$50 per day, maximum twice a year. So that means that during the- Uh- Mm-hmm? Which one you talking about, VIP or VIP? The VIP. Hmm. That's, that's too much. Th- What

I'm trying to say too much because it's got a lot of things not covered, so... Mm-hmm. So... Wow. Okay, they don't not, does not cover, so you have to- Yes. I have no clue. Ugh. That is... Okay. Okay, so with that VIP Classic and the Elite, they don't cover anything preventative and then certain things. Which one? Both VIP- The Elite? ... and Elite. They don't cover... Preventative services. Preventative service. Mm-hmm. Only hospital services. Consider hospital indemnity. So being able to do it, you have to buy both, the Lite and VIP? No. To have both preventative and hospital indemnity, you will have to have an MEC and the VIP or Elite. So you cannot enroll into VIP and Elite 'cause they're the same type of plan, only different names. So you cannot combine, you have to pick one or, or another? Correct. The only thing you can combine is one of the MECs with either the VIP or the Elite. Okay. Um, I have no clue. Right now, it sounds like not covered at all. So you can only have one preventative plan and one hospital indemnity plan. Both MEC plans are preventative and VIP Classic and Elite is hospital indemnity. Let's say if you go to the doctor- So- Go ahead. Is there any of them cover dental, medical or dental vision or anything like that? No, ma'am. That's what I meant when I said all plans are separate. If you want dental you have to pick the dental plan. If you want vision you have to pick the vision plan. And if you want medical as well- How about medicine? How about, uh, med- med- medicine? All medical plans come with a medical plan included in there for the medicines. If you would like you can also enroll into the prescription membership additionally. Um... So you said that medical will not cover dental or vision? No, ma'am because a medical plan is not supposed to cover those services. They not cover, correct? They're not supposed to, no. Dental services will be covered under a dental plan. Okay. So you have those two medical and then add dental and vision? Yes, ma'am. Uh, honestly I don't know. No clue. Uh- So you know how when you go to Subway, have you been to Subway before? Uh... Yeah. Okay. You know how they have their own sandwich that you just say the name and order? Yeah. And then you know how you have the sandwich that you build your own? Yes. So traditional insurance would be the already named sandwiches that have everything included, sometimes medical and vision or medical and dental. Okay. Do you have that option? No, ma'am. We only have the build your own. Okay. So basically medical you have preventative or VIP or Elite. But Elite, uh, Elite cover inpatient hospital. The VIP cover outpatient hospital. Is that right? Let's see. They both cover outpatient surgery. Okay. But the VIP do not cover inpatient surgery? That is correct, yes. Only Elite? Correct. Okay. Mm-hmm. Well- Now the Elite does not cover preventative surgery- Okay. ... or rehabilitation benefits. So preventative surgery, can you give me examples there? Like... Unfortunately that will be- Ugh. ... a carrier question. Let me see if- Oh. ... Google can give us an answer. Okay. Well, uh, at this point I have no clue so I might have to call back and- Okay. It's completely up to you. Um... Okay. Uh... Right now I have no clue. I don't... I can't decide anything so I'm just going to stop my workplace and say I don't know anything really, uh, to decide what is the best. Okay. I understand. Did you want me to continue or did you prefer to call back later? Uh, no, that's okay. Yeah. I have to call back later. Okay. I'll just- I have to think about it. Yeah. Thank you so much for your time today. Of course. It was my pleasure. Have a great day. I appreciate that. Yeah, you too. Thank you. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in the Current. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Uh, yeah, I, um, just, um, have question about enrollment. Uh, but before enrollment, I just need to understand.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um-

Speaker speaker\_0: Let me take a look at your account. Which staffing company do you work with?

Speaker speaker\_1: Um, W... Either SI or IS. I'm not sure. I forgot.

Speaker speaker\_0: Okay, so we work with more than one staffing company. They all have different offerings, so we'll need to know specifically which one yours is to know which restrictions they have. Have you received any text messages or emails from them that might have their name in there?

Speaker speaker\_1: Oh, oh, okay, hold on. That's a good idea. Uh... Okay, WSI.

Speaker speaker\_0: Workforce Strategy?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_0: Yes, ma'am. I was just clarif- I mean, verifying WSI Workforce Strategy, is that correct?

Speaker speaker\_1: Uh, yeah. I think they called Workforce Strategy.

Speaker speaker\_0: Okayman, what are the last four of your Social?

Speaker speaker\_1: 7397.

Speaker speaker\_0: And your last name?

Speaker speaker\_1: Uh, my last name?

Speaker speaker\_0: Yes, ma'am 'cause I'm trying to look at your account.

Speaker speaker\_1: F, F, E, E.

Speaker speaker\_0: Can you please verify your mailing address and date of birth?

Speaker speaker\_1: 4574 Andover Wood Court, Portage, Michigan, 49024.

Speaker speaker\_0: And what is your birthday?

Speaker speaker\_1: Uh, April 26th, 1963.

Speaker speaker\_0: We have your email as lbff284-

Speaker speaker\_1: 284goldstar@gmail.com.

Speaker speaker\_0: ...goldstar, mm-hmm, @gmail.com.

Speaker speaker\_1: Yep.

Speaker speaker\_0: All right, the only thing is they did not send us any phone number. Would you like to provide us a phone number?

Speaker speaker\_1: I'm sorry. Their phone number?

Speaker speaker\_0: Um, yes, they did not provide us a phone number when they sent your information over. Would you like to provide one?

Speaker speaker\_1: Uh, not right now.

Speaker speaker\_0: Okay, so just keep in mind, with the process of enrollment, if at some point we need to reach you, we will not be able to do so by phone. Which questions did you have regarding their enrollment?

Speaker speaker\_1: Uh, yeah, I just, I'm not enrolled right now. I just want to understand what the options are and then I will call back.

Speaker speaker\_0: Okay, there are PPO limited plans. They have medical plans, dental, short-term disability, life insurance, vision, critical illness, group accident, and behavior health, which is mental therapy but is virtual only. All of those are the categories of which plans they're offering in total. The only selection that has more than one plan for you to choose is medical. They're currently offering four plans in total. Everything else, they're only offering one plan for. The way their enrollment will be working with us is that each plan is sold separately so you're building your policy on your own. Depending on which plans, how many plans, and who is being covered will depend on how much your policy comes out to be. You're able to cover a spouse, child, or both, which will be considered family, or just simply yourself. Did you want me to send you a copy of their benefit guide, or would you like me to go over the plans with you over the phone?

Speaker speaker\_1: Um, just, just go over them with me on the phone.

Speaker speaker\_0: Okay, which plans did you want to go over?

Speaker speaker\_1: I have no clue.

Speaker speaker\_0: Okay. So which information would you like me to provide you then, ma'am?

Speaker speaker\_1: Um... I have no clue. Uh-

Speaker speaker\_0: I understand, ma'am. So unfortunately, if you're not sure which plans you would like to select, I can't go over anything with you without knowing what it is so you would like me to go over with you.

Speaker speaker\_1: Um... Uh... Well, y- you have to explain me all 'cause I have no clue.

Speaker speaker\_0: Excuse me?

Speaker speaker\_1: Can you explain me all 'cause I have no clue?

Speaker speaker\_0: Bear with me one moment, ma'am. I'm gonna place you in a quick hold.

Speaker speaker\_1: Huh?

Speaker speaker\_0: Yes, ma'am, I'm advising you that I'm going to place you in a quick hold.

Speaker speaker\_1: Oh, yeah, I got it.

Speaker speaker\_0: Okay, I'll be right back.

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... so their short-term disability is \$4.20 for employee only. Those deductions are weekly per paycheck. If you're going to be paid biweekly, then there will be a double deduction and the \$4.20 will be times two. But if you are weekly, it would just be that deduction.

Speaker speaker\_1: Okay. Uh-

Speaker speaker\_0: There's 24-

Speaker speaker\_1: I'm sorry, I, I, I'm just-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... I don't understand what you're saying. Not a single-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... so, um, not a single, so I don't know. Um-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... what, what, what, what else you can help me beside the... It, it gets so fast and I no clue what you're saying.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So, I don't know what-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... these options. Make me understand this.

Speaker speaker\_0: Okay. As stated previously, the options is medical, full plan.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Dental.

Speaker speaker\_1: Uh, let me write medical, and what, what else?

Speaker speaker\_0: Ma'am if you wanted to write it down, I can simply send you a copy of the benefit guide so you don't have to write it down.

Speaker speaker\_1: Uh.

Speaker speaker\_0: It's all already written in that copy if I send it to you, and then we can go over it over the phone. Just because I send it to you does not mean that I will not explain the benefits. It just means that I will save you the time to not have to write it if you like.

Speaker speaker\_1: Uh, oh, so, so what, what form? The enrollment form?

Speaker speaker\_0: No, ma'am. Not the form, the guide.

Speaker speaker\_1: Oh, the guide. Uh, do you mean send to my home address?

Speaker speaker\_0: No, ma'am, to your email.

Speaker speaker\_1: Uh, uh-

Speaker speaker\_0: The Gmail that we verified.

Speaker speaker\_1: ... um, yeah. Mm. I, I think the best way to send, uh, send to home because we just had storm last night and, uh, tree everywhere and, and no address.

Speaker speaker\_0: I do apologize, ma'am. Unfortunately, I am not able to send anything to your home. I can only send you information via email.

Speaker speaker\_1: Oh, I see. Okay, uh, do you think that the workplace can have it so I can go there? Do you think they have it?

Speaker speaker\_0: I wouldn't know. I wouldn't know 'cause I'm not sure if we already have printed copies sent over to them. They have only been with us for a month so far.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: So I'm not too sure.

Speaker speaker\_1: Can, can you tell me what's your company name?

Speaker speaker\_0: Benefits In A Car, ma'am.

Speaker speaker\_1: I, I'm sorry, can you, can you spell it?

Speaker speaker\_0: B as in boy.

Speaker speaker\_1: B as boy? Okay.

Speaker speaker\_0: E as in echo.

Speaker speaker\_1: Yes.

Speaker speaker\_0: N as in Nancy.

Speaker speaker\_1: N as Nancy, yes.

Speaker speaker\_0: E as in echo.

Speaker speaker\_1: Okay.

Speaker speaker\_0: F as in Frank.

Speaker speaker\_1: Okay.

Speaker speaker\_0: E as in ice.

Speaker speaker\_1: Okay. E, H, I-

Speaker speaker\_0: T as in Tom.

Speaker speaker\_1: Uh, you mean I? Okay. And T?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Benefit good. Okay. Benefit, okay.

Speaker speaker\_0: Okay, and the remainder will be in a card.

Speaker speaker\_1: Okay. Oh. That's okay. I, I, I, I'm not understanding, so I'm just gonna have to call back-

Speaker speaker\_0: Okay, so let me try it this way. Oh, it's up to you.

Speaker speaker\_1: I, I'm sorry. I, I'm sorry.

Speaker speaker\_0: If-

Speaker speaker\_1: What did you say?

Speaker speaker\_0: It is up to you.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: We can try a different way.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Or if you would not like to, you can call later. It's completely your choice.

Speaker speaker\_1: Yeah. Yeah. I-

Speaker speaker\_0: So would you like me to try to explain the-

Speaker speaker\_1: I have to go to my workplace and, uh, see if they can help further and then-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... and then I call it back. And-

Speaker speaker\_0: Okay, ma'am. They're-

Speaker speaker\_1: Yes?

Speaker speaker\_0: ... they're, they would probably told you to call us 'cause they will not be able to explain the plans.

Speaker speaker\_1: Okay.

Speaker speaker\_0: That is what they have hire us to do.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Yes, ma'am. Is there any way that you would like me to specifically explain this?

Speaker speaker\_1: Uh, no, because I don't understand, so just waste your time.

Speaker speaker\_0: I understand, ma'am. I was just trying to see are there was a specific way you'd like me to say them. Was there anything else I can help you with?

Speaker speaker\_1: I, I, I just need the detail each one because I have no clue what you said and you just, too, too fast for me to understand what you saying.

Speaker speaker\_0: Yes, ma'am. I was trying to get to the details after I explained to you the deductions and the prices.

Speaker speaker\_1: Oh. I just need to write down what individual the option that you have.

Speaker speaker\_0: Okay. Did you want me to provide you that information?

Speaker speaker\_1: Y- yeah, just try that way and see if, 'cause if I don't understand, I better call them and ask them for help. They can call for me or something, 'cause I have no clue what...

Speaker speaker\_0: Okay. I do apologize and feel you do not feel offended, but would it help if I get an interpreter on the line?

Speaker speaker\_1: Uh... Uh, you can do it too but I honestly, at least I will understand better.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Just depend how, the way you said it, and how you talk fast or slow.

Speaker speaker\_0: Understood, I'll try my best-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... to speak as slow as possible.

Speaker speaker\_1: The, uh... 'Cause I, my language, I haven't exposed for 25 year plus. And I know contact with anybody the same my language. So, the way they talk, I don't even understand what they're talking about.

Speaker speaker\_0: Understand-

Speaker speaker\_1: So I don't know interpreter can be help because I, the way they interpret might different way.

Speaker speaker\_0: Okay. So, with that being said, ma'am, there is a form-

Speaker speaker\_1: So, can you talk-

Speaker speaker\_0: ... medical plan-

Speaker speaker\_1: Can you talk to me about medical again? So what option for medical should...

Speaker speaker\_0: Yes, ma'am. That is what I was gonna go over. There is four plans in total for medical, two of which... Oh, bear with me one moment. My system crashed. There we go. There is two preventative plans-

Speaker speaker\_1: Okay, what preventative?

Speaker speaker\_0: ... which are your services.

Speaker speaker\_1: Two preventative.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Uh, what does that mean, by that?

Speaker speaker\_0: Those are the services-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... that you get done to make sure you're up to health, like your physical or your check-ups.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But they do not cover any sickness.

Speaker speaker\_1: Okay, so what that call? That without do not cover sickness. So what that call?

Speaker speaker\_0: What would it cover or how much it is?

Speaker speaker\_1: Uh, th- that, that's the one, that's the one option, correct?

Speaker speaker\_0: There are two plans, ma'am, so there's two options.

Speaker speaker\_1: Okay, that's the plan one. Okay. The medical, I'm ta- We talking about medical only, right? Preventative-

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: ... option one, do not cover sickness. What is the option two?

Speaker speaker\_0: Is the same thing, preventative and it does not cover sickness, ma'am.

Speaker speaker\_1: A- a- the same thing, right? S- so...

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay.

Speaker speaker\_0: How about I finish my explanations and then if I did not-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... cover anything or you have a question, then you ask.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Is that okay?

Speaker speaker\_1: Uh, yes, but I'm trying to write down the main idea that you talking. So, you said medical we have two options.

Speaker speaker\_0: No, ma'am.

Speaker speaker\_1: And both options are grant?

Speaker speaker\_0: No.

Speaker speaker\_1: Okay. No.

Speaker speaker\_0: I said there's four medical-

Speaker speaker\_1: Okay, four.

Speaker speaker\_0: ... plans.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: Two of the four plans are preventative.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The difference is that the first tier preventative, MEC...

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... only covers preventative services-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... like your physical or your preventative canceling. Okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: That one is \$15.91 per week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The second tier for preventative-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is MEC-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... TeleRx. Okay? The difference being the TeleRx has virtual urgent care and a prescription membership. That one is \$19.57.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And both the first option and second option for preventative has a network requirement. Do you know what a network requirement is?

Speaker speaker\_1: No.

Speaker speaker\_0: Basically, there's a specific list for doctors and clinics that you have to go for them to cover the services.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. And then the other two options are called hospital indemnity.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Hospital indemnity is your hospital services such as doctor visits..... emergency room, urgent care-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... or surgeries.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The first option-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... is VIP Classic. It is \$19.98 per week. That plan does not cover inpatient surgery, general anesthesia, or minor diagnostics.

Speaker speaker\_1: Hmm.

Speaker speaker\_0: And then the second option is Elite Standard. That one is \$27.43 per paycheck.

Speaker speaker\_1: For just one person?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Um, can I ask question? Go back to VIP Classic.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: If they cover hospital but they don't cover for surgery inpatient, then what they cover if let's say hospital, but it's not covered, then what's the point?

Speaker speaker\_0: So, inpatient surgery is not covered, but preventative surgery as well as surgery in a hospital or outpatient surgery are covered. It's just the inpatient surgery that's not covered with that one.

Speaker speaker\_1: Uh-

Speaker speaker\_0: Now, I do have to say, Miss P.-

Speaker speaker\_1: Yes.

Speaker speaker\_0: That VIP for a preventative surgery in a physician's office will only cover \$250 from the bill 'cause this plan, the medical plans, the two that we're going over, they work with a set dollar amount for services. So what that means is, for example, with the VIP plan for the emergency room, it covers \$50 per day, maximum twice a year. So that means that during the-

Speaker speaker\_1: Uh-

Speaker speaker\_0: Mm-hmm?

Speaker speaker\_1: Which one you talking about, VIP or VIP?

Speaker speaker\_0: The VIP.

Speaker speaker\_1: Hmm. That's, that's too much. Th- What I'm trying to say too much because it's got a lot of things not covered, so...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So... Wow. Okay, they don't not, does not cover, so you have to-

Speaker speaker\_0: Yes.

Speaker speaker\_1: I have no clue. Ugh. That is... Okay.

Speaker speaker\_0: Okay, so with that VIP Classic and the Elite, they don't cover anything preventative and then certain things.

Speaker speaker\_1: Which one?

Speaker speaker\_0: Both VIP-

Speaker speaker\_1: The Elite?

Speaker speaker\_0: ... and Elite.

Speaker speaker\_1: They don't cover...

Speaker speaker\_0: Preventative services.

Speaker speaker\_1: Preventative service.

Speaker speaker\_0: Mm-hmm. Only hospital services. Consider hospital indemnity.

Speaker speaker\_1: So being able to do it, you have to buy both, the Lite and VIP?

Speaker speaker\_0: No. To have both preventative and hospital indemnity, you will have to have an MEC and the VIP or Elite. So you cannot enroll into VIP and Elite 'cause they're the same type of plan, only different names.

Speaker speaker\_1: So you cannot combine, you have to pick one or, or another?

Speaker speaker\_0: Correct. The only thing you can combine is one of the MECs with either the VIP or the Elite.

Speaker speaker\_1: Okay. Um, I have no clue. Right now, it sounds like not covered at all.

Speaker speaker\_0: So you can only have one preventative plan and one hospital indemnity plan. Both MEC plans are preventative and VIP Classic and Elite is hospital indemnity. Let's say if you go to the doctor-

Speaker speaker\_1: So-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Is there any of them cover dental, medical or dental vision or anything like that?

Speaker speaker\_0: No, ma'am. That's what I meant when I said all plans are separate. If you want dental you have to pick the dental plan. If you want vision you have to pick the vision plan. And if you want medical as well-

Speaker speaker\_1: How about medicine? How about, uh, med- med- medicine?

Speaker speaker\_0: All medical plans come with a medical plan included in there for the medicines. If you would like you can also enroll into the prescription membership additionally.

Speaker speaker\_1: Um... So you said that medical will not cover dental or vision?

Speaker speaker\_0: No, ma'am because a medical plan is not supposed to cover those services.

Speaker speaker\_1: They not cover, correct?

Speaker speaker\_0: They're not supposed to, no. Dental services will be covered under a dental plan.

Speaker speaker\_1: Okay. So you have those two medical and then add dental and vision?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Uh, honestly I don't know. No clue. Uh-

Speaker speaker\_0: So you know how when you go to Subway, have you been to Subway before?

Speaker speaker\_1: Uh... Yeah.

Speaker speaker\_0: Okay. You know how they have their own sandwich that you just say the name and order?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then you know how you have the sandwich that you build your own?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So traditional insurance would be the already named sandwiches that have everything included, sometimes medical and vision or medical and dental.

Speaker speaker\_1: Okay. Do you have that option?

Speaker speaker\_0: No, ma'am. We only have the build your own.

Speaker speaker\_1: Okay. So basically medical you have preventative or VIP or Elite. But Elite, uh, Elite cover inpatient hospital. The VIP cover outpatient hospital. Is that right?

Speaker speaker\_0: Let's see. They both cover outpatient surgery.

Speaker speaker\_1: Okay. But the VIP do not cover inpatient surgery?

Speaker speaker\_0: That is correct, yes.

Speaker speaker\_1: Only Elite?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Well-

Speaker speaker\_0: Now the Elite does not cover preventative surgery-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... or rehabilitation benefits.

Speaker speaker\_1: So preventative surgery, can you give me examples there? Like...

Speaker speaker\_0: Unfortunately that will be-

Speaker speaker\_1: Ugh.

Speaker speaker\_0: ... a carrier question. Let me see if-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... Google can give us an answer.

Speaker speaker\_1: Okay. Well, uh, at this point I have no clue so I might have to call back and-

Speaker speaker\_0: Okay. It's completely up to you.

Speaker speaker\_1: Um... Okay. Uh... Right now I have no clue. I don't... I can't decide anything so I'm just going to stop my workplace and say I don't know anything really, uh, to decide what is the best.

Speaker speaker\_0: Okay. I understand. Did you want me to continue or did you prefer to call back later?

Speaker speaker\_1: Uh, no, that's okay. Yeah. I have to call back later.

Speaker speaker\_0: Okay. I'll just-

Speaker speaker\_1: I have to think about it. Yeah. Thank you so much for your time today.

Speaker speaker\_0: Of course. It was my pleasure. Have a great day.

Speaker speaker\_1: I appreciate that. Yeah, you too.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Thank you. Bye-bye.