

## **Transcript: Justin**

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### **Full Transcript**

Thank you for calling... How can I help you today? Uh, good afternoon. So I'm, I'm like a new member, I'm assuming. My company switched over to you guys or something like that, and I was just calling to see what the difference was or what I need to do or learn a bit more information about you guys. Yeah, um, what's that staffing agency you work for? It's called SST Industrial. Superior Skilled Trades? Yeah. And the last four of your social? 4123. And what was your first and last name? Mariano Reyes. Okay. And for security purposes, could you verify your home address, including city, state and zip code? 610 Tony Drive, 78573. And your date of birth? 03-20-1982. And a good telephone number to have is 956-329-4423. Correct. And the email address, tigereyes1 at gmail? Correct as well. Okay, so looking at the file, it looks like you're currently enrolled in a vision, dental, the VIP Classic, which covers hospitals, doctors and medications, short-term disability, and the MEC standalone, which covers your preventative services. So like physicals, diabetes screenings, vaccinations, stuff like that. However, did you receive a benefit guide from Superior Skilled Trades or no? Uh, I don't think so. I got an email that... from you guys. That's why I was reaching out. Okay, no worries. Um, so I do know that you became active in that coverage as of yesterday, so physical ID cards should arrive early next week. However, I can go ahead and email you a copy of a benefit guide just so you have it and then give you a brief rundown of what your plan or all of the benefits cover, if that makes any sense. Okay. Okay, um- So that other insurance we had prior is no longer? Correct, because we are the new benefit administrators for SST. Yes, sir. Okay. Yeah. One question ... this, this is random. Maybe it's a dumb question, I'm sorry. So, you know that uh, previous insurance, to get some other coverage, it had to be like a year's wait? That the same thing with you guys? Uh, let's see. Now, I do know that, uh, Superior Skilled Trades is in their company open enrollment period, which gives every employee the option to enroll in the benefits up until June 1st. Um, however, after June 1st, yes, you would have to either wait until next company open enrollment period or, um, experience a qualified life event if you wanted to make changes to coverage or upgrades. No, not coverage. Just what, what you cover. Like, uh, for example, I went to the dentist a couple of weeks ago, and there were some, uh... like this, that previous insurance covered, but it wouldn't cover like, um, root canals or crowns and stuff like that, because you have to... There was like a one-year policy you have to be with them before it kicked in and covered, stuff like that. Um, no, sir. Um, so you had to wait like a waiting period? Yeah. A year. Um, no... Yeah, no, sir. So, um, as long as you're showing up active in the coverage, you do have active coverage for the, that visit or wherever you go to. Um, however, I do know that the insurance carrier only pays set dollar amounts to cover things. So I'd... And all of that information will be in the benefit guide that I'm emailing you real quick. Um, let's see here. But with dental, um, if you had more questions regarding that, I do know that all of your preventative services would

be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. However, when it comes to basic dental work, fillings, extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible. Um, but that's pretty much what the dental covers through SST. And how long does that take to be kicked in? Uh, so like I said, you became active as of yesterday, uh, the 5th, so physical ID cards will arrive early next week, so you can technically use them starting early next week. Or if you wanted email versions of them, uh, you can call back Thursday or Friday, and we can email the ID cards to you just so you have 'em. Okay. 'Cause I know I had, I had a follow-up, right, to go back to the vision. Could you tell me about vision? Um, yes. So when it comes to vision, it's just co-pays. However, your co-pay for an eye exam would be \$10. Um, co-pay for lenses and frames, \$25. However, they do give out a frames allowance for \$130, and I do know it's through MetLife. But like, uh, for a regular, uh, eye, eye test or, or, I'm sure... I'm going blank, I'm sorry. An eye exam? An eye exam? Yes. It's covered? Um, yes, sir. Um, for your co-pay for the eye exam would be \$10. Okay. That was another thing I had. I had to go back to an, an eye doctor, and for some reason they kept saying that I wasn't covered for an eye exam. And- And when was that? Last week. Last week. All right. Uh- Two weeks ago. Yeah. And I had to go back today, make an... I know I had sent an email about switching over and stuff, so I called them to cancel it. I wanted to make sure and have an accurate answer for them before. I totally understand. So, I won't be a- available to go till next week? Um, well you can go right now, um, since you are currently active in the coverage. It's just policy information wouldn't be generated until Thursday or Friday of this week. But I mean, you can ha- Because I want to call you guys to see what's covered and what not covered. You know how that's- Yes, sir. ... they usually... Yes, sir. So, we can- Yeah, yeah. ... provide eligibility for, uh, providers and stuff. Okay. No, well, I'll go ahead and, uh, and reschedule 'cause I just canceled in- this morning. I'll, and I'll just let them know. And I don't, and you said you can't email me a, a card until later on this week? Yes, sir. If you reach back out to us Thursday or Friday of this week, we can email those ID cards. Ah, no worries. That, that's fine. I'll do it, the appointment for next week and then we can... Uh, what else was I gonna ask you? And for medical, same thing? You just, co-pays, what was the co-pay in the medical? Like to go visit a doctor, anything? Um, so I do know since you have the MEC standalone, all of your preventative services would be covered at 100% as long as you stay in-network. Um, so preventative services are like your annual exams, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. While the VIP Classic, that one actually covers hospital visits, doctor visit and medication coverage. Um, so your co-pay usually ranges from \$25 for regular doctor's visits. However, if you visit like a specialist, like a ears, nose and throat doctor for example, it could range from \$50 to \$60. Okay. Well, no. And, okay. And my, it's weekly what I pay, so is all that stay the same or is that one higher or lower or? Um, so your deductions weekly is \$50.69, so that should be the only deduction that comes out of your paycheck every week sent to us at BenefitsInacard, uh, so you c- can have insurance the following week. Okay. Uh, sh- what else? And that's eye, for the eye, uh, doctor and vision. Vision, both of those the same thing, right? Um, dental and vision and doctor. Yes, sir. So, you have vision, dental, um, hospital, doctor and medication coverage, sh- uh, short-term disability as well as preventative healthcare services. H- uh, how much would it change since they went to open enrollment to add my little corona here? Um, to employee plus child coverage, let's see here. So, the current deductions right now with everything w- I listed off

was \$50.69. However, switching to employee plus child, let's see, would make the new total deductions \$84.60 per week. And is, were coverage the same? Yes, sir. Okay. And I have till when to, to call you back another if anything? Uh, June 1st is the cutoff date for their company open enrollment period. Okay. And final question before I let you go, buddy, and I probably asked you this earlier. I know I have to get a, a root canal done. Is that something that's covered as of now? Um, so unfortunately I don't believe r- root canals are covered because those are technically considered surgical removals. Um, so it would cover like basic removals such as fillings and extractions. Um, so no surgical extractions would be covered. Uh... However, I mean, I can provide you with the insurance carrier's telephone number if you have more in-depth questions. Okay. B- but my question was like, it doesn't cover that just straight across the board, like, or it's gonna cover eventually after time or no? Uh, no, sir. So, root canals would technically be considered surgical and they don't cover surgical. They just do basic simple extractions. Hmm, okay. Uh, okay. Sounds good. Awesome. Well, is there anything else I can assist you with today, Mariano? No, no, that's it. If there's anything, I'll go ahead and call you guys back. Awesome. Well, you have a wonderful day, okay? Likewise. Thank you. All right. Bye-bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling... How can I help you today?

Speaker speaker\_1: Uh, good afternoon. So I'm, I'm like a new member, I'm assuming. My company switched over to you guys or something like that, and I was just calling to see what the difference was or what I need to do or learn a bit more information about you guys.

Speaker speaker\_0: Yeah, um, what's that staffing agency you work for?

Speaker speaker\_1: It's called SST Industrial.

Speaker speaker\_0: Superior Skilled Trades?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And the last four of your social?

Speaker speaker\_1: 4123.

Speaker speaker\_0: And what was your first and last name?

Speaker speaker\_1: Mariano Reyes.

Speaker speaker\_0: Okay. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker\_1: 610 Tony Drive, 78573.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 03-20-1982.

Speaker speaker\_0: And a good telephone number to have is 956-329-4423.

Speaker speaker\_1: Correct.

Speaker speaker\_0: And the email address, tigereyes1 at gmail?

Speaker speaker\_1: Correct as well.

Speaker speaker\_0: Okay, so looking at the file, it looks like you're currently enrolled in a vision, dental, the VIP Classic, which covers hospitals, doctors and medications, short-term disability, and the MEC standalone, which covers your preventative services. So like physicals, diabetes screenings, vaccinations, stuff like that. However, did you receive a benefit guide from Superior Skilled Trades or no?

Speaker speaker\_1: Uh, I don't think so. I got an email that... from you guys. That's why I was reaching out.

Speaker speaker\_0: Okay, no worries. Um, so I do know that you became active in that coverage as of yesterday, so physical ID cards should arrive early next week. However, I can go ahead and email you a copy of a benefit guide just so you have it and then give you a brief rundown of what your plan or all of the benefits cover, if that makes any sense.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay, um-

Speaker speaker\_1: So that other insurance we had prior is no longer?

Speaker speaker\_0: Correct, because we are the new benefit administrators for SST. Yes, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: One question ... this, this is random. Maybe it's a dumb question, I'm sorry. So, you know that uh, previous insurance, to get some other coverage, it had to be like a year's wait? That the same thing with you guys?

Speaker speaker\_0: Uh, let's see. Now, I do know that, uh, Superior Skilled Trades is in their company open enrollment period, which gives every employee the option to enroll in the benefits up until June 1st. Um, however, after June 1st, yes, you would have to either wait until next company open enrollment period or, um, experience a qualified life event if you wanted to make changes to coverage or upgrades.

Speaker speaker\_1: No, not coverage. Just what, what you cover. Like, uh, for example, I went to the dentist a couple of weeks ago, and there were some, uh... like this, that previous insurance covered, but it wouldn't cover like, um, root canals or crowns and stuff like that, because you have to... There was like a one-year policy you have to be with them before it kicked in and covered, stuff like that.

Speaker speaker\_0: Um, no, sir. Um, so you had to wait like a waiting period?

Speaker speaker\_1: Yeah. A year.

Speaker speaker\_0: Um, no... Yeah, no, sir. So, um, as long as you're showing up active in the coverage, you do have active coverage for the, that visit or wherever you go to. Um, however, I do know that the insurance carrier only pays set dollar amounts to cover things. So I'd... And all of that information will be in the benefit guide that I'm emailing you real quick. Um, let's see here. But with dental, um, if you had more questions regarding that, I do know that all of your preventative services would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. However, when it comes to basic dental work, fillings, extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible. Um, but that's pretty much what the dental covers through SST.

Speaker speaker\_1: And how long does that take to be kicked in?

Speaker speaker\_0: Uh, so like I said, you became active as of yesterday, uh, the 5th, so physical ID cards will arrive early next week, so you can technically use them starting early next week. Or if you wanted email versions of them, uh, you can call back Thursday or Friday, and we can email the ID cards to you just so you have 'em.

Speaker speaker\_1: Okay. 'Cause I know I had, I had a follow-up, right, to go back to the vision. Could you tell me about vision?

Speaker speaker\_0: Um, yes. So when it comes to vision, it's just co-pays. However, your co-pay for an eye exam would be \$10. Um, co-pay for lenses and frames, \$25. However, they do give out a frames allowance for \$130, and I do know it's through MetLife.

Speaker speaker\_1: But like, uh, for a regular, uh, eye, eye test or, or, I'm sure... I'm going blank, I'm sorry. An eye exam?

Speaker speaker\_0: An eye exam? Yes.

Speaker speaker\_1: It's covered?

Speaker speaker\_0: Um, yes, sir. Um, for your co-pay for the eye exam would be \$10.

Speaker speaker\_1: Okay. That was another thing I had. I had to go back to an, an eye doctor, and for some reason they kept saying that I wasn't covered for an eye exam. And-

Speaker speaker\_0: And when was that?

Speaker speaker\_1: Last week.

Speaker speaker\_0: Last week. All right. Uh-

Speaker speaker\_1: Two weeks ago. Yeah. And I had to go back today, make an... I know I had sent an email about switching over and stuff, so I called them to cancel it. I wanted to make sure and have an accurate answer for them before.

Speaker speaker\_0: I totally understand.

Speaker speaker\_1: So, I won't be a- available to go till next week?

Speaker speaker\_0: Um, well you can g- go right now, um, since you are currently active in the coverage. It's just policy information wouldn't be generated until Thursday or Friday of this week. But I mean, you can ha-

Speaker speaker\_1: Because I want to call you guys to see what's covered and what not covered. You know how that's-

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: ... they usually...

Speaker speaker\_0: Yes, sir. So, we can-

Speaker speaker\_1: Yeah, yeah.

Speaker speaker\_0: ... provide eligibility for, uh, providers and stuff.

Speaker speaker\_1: Okay. No, well, I'll go ahead and, uh, and reschedule 'cause I just canceled in- this morning. I'll, and I'll just let them know. And I don't, and you said you can't email me a, a card until later on this week?

Speaker speaker\_0: Yes, sir. If you reach back out to us Thursday or Friday of this week, we can email those ID cards.

Speaker speaker\_1: Ah, no worries. That, that's fine. I'll do it, the appointment for next week and then we can... Uh, what else was I gonna ask you? And for medical, same thing? You just, co-pays, what was the co-pay in the medical? Like to go visit a doctor, anything?

Speaker speaker\_0: Um, so I do know since you have the MEC standalone, all of your preventative services would be covered at 100% as long as you stay in-network. Um, so preventative services are like your annual exams, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. While the VIP Classic, that one actually covers hospital visits, doctor visit and medication coverage. Um, so your co-pay usually ranges from \$25 for regular doctor's visits. However, if you visit like a specialist, like a ears, nose and throat doctor for example, it could range from \$50 to \$60.

Speaker speaker\_1: Okay. Well, no. And, okay. And my, it's weekly what I pay, so is all that stay the same or is that one higher or lower or?

Speaker speaker\_0: Um, so your deductions weekly is \$50.69, so that should be the only deduction that comes out of your paycheck every week sent to us at BenefitsInacard, uh, so you c- can have insurance the following week.

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Speaker speaker\_1: And is, were coverage the same?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. And I have till when to, to call you back another if anything?

Speaker speaker\_0: Uh, June 1st is the cutoff date for their company open enrollment period.

Speaker speaker\_1: Okay. And final question before I let you go, buddy, and I probably asked you this earlier. I know I have to get a, a root canal done. Is that something that's covered as of now?

Speaker speaker\_0: Um, so unfortunately I don't believe r- root canals are covered because those are technically considered surgical removals. Um, so it would cover like basic removals such as fillings and extractions. Um, so no surgical extractions would be covered.

Speaker speaker\_1: Uh...

Speaker speaker\_0: However, I mean, I can provide you with the insurance carrier's telephone number if you have more in-depth questions.

Speaker speaker\_1: Okay. B- but my question was like, it doesn't cover that just straight across the board, like, or it's gonna cover eventually after time or no?

Speaker speaker\_0: Uh, no, sir. So, root canals would technically be considered surgical and they don't cover surgical. They just do basic simple extractions.

Speaker speaker\_1: Hmm, okay. Uh, okay. Sounds good.

Speaker speaker\_0: Awesome. Well, is there anything else I can assist you with today, Mariano?

Speaker speaker\_1: No, no, that's it. If there's anything, I'll go ahead and call you guys back.

Speaker speaker\_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker\_1: Likewise. Thank you.

Speaker speaker\_0: All right. Bye-bye.

Speaker speaker\_1: Bye-bye.