

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi, Justin. My name is Tracy. Um, so I'm about to do some freelance work with a company and they gave me a whole big packet about this service, and I read it, and I'm just wondering if you could kind of like paraphrase what it is. I'm wondering if I should stick with COBRA or do this, or what? Um, yeah, what's that staffing agency you work for? Um, so I'm getting it through NOOR Staffing Agency. NOOR, yeah. NOOR Staffing? Okay. Let me see here. Yeah. Let me pull one of their benefit guides up, bear with me. I appreciate it. No worries. Let's see. Um, yes, I do know they offer... Let's see. Three different medical plans. One of the medical plans is the Stay Healthy MEC. Uh, that just covers preventative services only, so like physicals, diabetes screenings, vaccinations, stuff like that. Okay. It's \$14.76 per week. Now, the VIP Classic and the Elite Pro, both of those cover hospitals, doctors, and medications. Um, the only major difference between the Elite Pro and the VIP Classic is how much the insurance carrier pays to cover things, as well as the additional, uh, coverage as well. Say, for example, in-patient surgery and general anesthesia benefits is not included in the VIP Classic, but is included in the Elite Pro. So if you're gonna get... So if I'm gonna get something, I should focus on the Elite. If I'm gonna give up COBRA, I should focus on the Elite, it sounds like. Well, it's the highest tier that's offered through NOOR Staffing. Right. How- Yeah, how much is that a week? \$28.14 for employee only. And then, I mean, that sounds amazing. Uh, so it's- so it sounds like just normal kind of healthcare, right? Or am I... Is it something different? Yes. So, the plans that's offered through NOOR Staffing are hospital indemnity, so the difference between hospital indemnity and major medical insurance, um, so with major medical you have a deductible before the insurance carrier pays their set percentage. Now, with these plans, they're hospital indemnity, so all you have to do is just pay the co-pay, and then the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility. Uh, a- and so they... I'm g- guessing they have a list of set dollar amounts somewhere? Correct. In the benefit guide, yes. It should be page two. Should say, "Plan Benefit Summaries," at the top. Okay, hold on one sec, please. The PDF is uploading. All right, so page two, summary of benefits. Okay, so I see percentages. I don't really see, um, prices. Ha- Do you have this? Um, let's see. Maybe- No, I haven't used something like this, or... What do you mean? Is this just, um... I- I- I don't know if I should, uh, uh, use this or stick with COBRA, um... In terms of benefits listed, um, I'm seeing like percentages. I'm not seeing like, oh, you would pay X amount. Mm-hmm. Let's see. Well, let me email you this benefit guide, um, because this one's specifically for NOOR Staffing employees. Cool, thank you. And do you have a good email I could send this to? Ah, yeah, that would help, huh? Uh, T-M-A-R-H-A-L at Gmail. At Gmail. And just to confirm, T-M-A-R-H-A-L at Gmail? Yep, you got it. Okay. So the email that you should look out for is info@benefitsinacard.com. Hm. And I

just sent it, so you should be receiving it here momentarily. Uh, who called Benefits In A Card? Uh, this, the company. Uh, not- we're not the insurance carrier. The insurance carrier would be American Public Life. Us at Benefits In A Card, we're just the benefit administrators for NOOR Staffing. Okay, I'm still waiting for that. Got it. Got it, got it, got it. Um, so American Public Life is like... Would be like the United or the Blue Cross? Correct, it's the- the- the main- Like the- okay. ... insurance carrier, yes. Well, okay. I see the prices now. Yeah, this is much more descriptive. And so, okay, so like for example, um, hospital admission benefit with Elite Pro, uh, they pay 500 a day, or I pay 500 a day? Um, the insurance carrier pays 500, so whatever you see in here is what the carrier will pay for those services. And then- and then if the hospital costs more than that, then I pay that extra? Correct. Oh, okay. Um, all right. I'm gonna stick with COBRA, um, but I appreciate you explaining this to me, big time. You're welcome. Is there anything else I can assist you with today? No, no. Have a good rest of your Monday. You do the same, okay? Okay, bye. All right, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi, Justin. My name is Tracy. Um, so I'm about to do some freelance work with a company and they gave me a whole big packet about this service, and I read it, and I'm just wondering if you could kind of like paraphrase what it is. I'm wondering if I should stick with COBRA or do this, or what?

Speaker speaker_0: Um, yeah, what's that staffing agency you work for?

Speaker speaker_1: Um, so I'm getting it through NOOR Staffing Agency. NOOR, yeah.

Speaker speaker_0: NOOR Staffing? Okay. Let me see here.

Speaker speaker_1: Yeah.

Speaker speaker_0: Let me pull one of their benefit guides up, bear with me.

Speaker speaker_1: I appreciate it.

Speaker speaker_0: No worries. Let's see. Um, yes, I do know they offer... Let's see. Three different medical plans. One of the medical plans is the Stay Healthy MEC. Uh, that just covers preventative services only, so like physicals, diabetes screenings, vaccinations, stuff like that.

Speaker speaker_1: Okay.

Speaker speaker_0: It's \$14.76 per week. Now, the VIP Classic and the Elite Pro, both of those cover hospitals, doctors, and medications. Um, the only major difference between the Elite Pro and the VIP Classic is how much the insurance carrier pays to cover things, as well as the additional, uh, coverage as well. Say, for example, in-patient surgery and general anesthesia benefits is not included in the VIP Classic, but is included in the Elite Pro.

Speaker speaker_1: So if you're gonna get... So if I'm gonna get something, I should focus on the Elite. If I'm gonna give up COBRA, I should focus on the Elite, it sounds like.

Speaker speaker_0: Well, it's the highest tier that's offered through NOOR Staffing.

Speaker speaker_1: Right. How- Yeah, how much is that a week?

Speaker speaker_0: \$28.14 for employee only.

Speaker speaker_1: And then, I mean, that sounds amazing. Uh, so it's- so it sounds like just normal kind of healthcare, right? Or am I... Is it something different?

Speaker speaker_0: Yes. So, the plans that's offered through NOOR Staffing are hospital indemnity, so the difference between hospital indemnity and major medical insurance, um, so with major medical you have a deductible before the insurance carrier pays their set percentage. Now, with these plans, they're hospital indemnity, so all you have to do is just pay the co-pay, and then the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility.

Speaker speaker_1: Uh, a- and so they... I'm g- guessing they have a list of set dollar amounts somewhere?

Speaker speaker_0: Correct. In the benefit guide, yes. It should be page two. Should say, "Plan Benefit Summaries," at the top.

Speaker speaker_1: Okay, hold on one sec, please. The PDF is uploading. All right, so page two, summary of benefits. Okay, so I see percentages. I don't really see, um, prices. Ha- Do you have this?

Speaker speaker_0: Um, let's see. Maybe-

Speaker speaker_1: No, I haven't used something like this, or...

Speaker speaker_0: What do you mean?

Speaker speaker_1: Is this just, um... I- I- I don't know if I should, uh, uh, use this or stick with COBRA, um... In terms of benefits listed, um, I'm seeing like percentages. I'm not seeing like, oh, you would pay X amount.

Speaker speaker_0: Mm-hmm. Let's see. Well, let me email you this benefit guide, um, because this one's specifically for NOOR Staffing employees.

Speaker speaker_1: Cool, thank you.

Speaker speaker_0: And do you have a good email I could send this to?

Speaker speaker_1: Ah, yeah, that would help, huh? Uh, T-M-A-R-H-A-L at Gmail.

Speaker speaker_0: At Gmail. And just to confirm, T-M-A-R-H-A-L at Gmail?

Speaker speaker_1: Yep, you got it.

Speaker speaker_0: Okay. So the email that you should look out for is info@benefitsinacard.com.

Speaker speaker_1: Hm.

Speaker speaker_0: And I just sent it, so you should be receiving it here momentarily.

Speaker speaker_1: Uh, who called Benefits In A Card?

Speaker speaker_0: Uh, this, the company. Uh, not- we're not the insurance carrier. The insurance carrier would be American Public Life. Us at Benefits In A Card, we're just the benefit administrators for NOOR Staffing.

Speaker speaker_1: Okay, I'm still waiting for that. Got it. Got it, got it, got it. Um, so American Public Life is like... Would be like the United or the Blue Cross?

Speaker speaker_0: Correct, it's the- the- the main-

Speaker speaker_1: Like the- okay.

Speaker speaker_0: ... insurance carrier, yes.

Speaker speaker_1: Well, okay. I see the prices now. Yeah, this is much more descriptive. And so, okay, so like for example, um, hospital admission benefit with Elite Pro, uh, they pay 500 a day, or I pay 500 a day?

Speaker speaker_0: Um, the insurance carrier pays 500, so whatever you see in here is what the carrier will pay for those services.

Speaker speaker_1: And then- and then if the hospital costs more than that, then I pay that extra?

Speaker speaker_0: Correct.

Speaker speaker_1: Oh, okay. Um, all right. I'm gonna stick with COBRA, um, but I appreciate you explaining this to me, big time.

Speaker speaker_0: You're welcome. Is there anything else I can assist you with today?

Speaker speaker_1: No, no. Have a good rest of your Monday.

Speaker speaker_0: You do the same, okay?

Speaker speaker_1: Okay, bye.

Speaker speaker_0: All right, bye-bye.