

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits in a Card. This is Pamela speaking, how may I help you? Hello. Um, calling from a staffing agency. Um, we, we use you guys for, like, our temps. And one of them, she's, like, asking me for, like, the very detailed plans that you guys have. I guess we don't have that. I guess we just have, like, the application part for them, but they wanna see the actual plans. So are you able to email, email that to me? Okay. Sure. I'm gonna need, um, the name of your staffing agency. Sure, it's Noor, N-O-O-R Staffing. The hell happened to my computer? One second, I'm gonna get you email. Can you mail? Yeah. The system is so slow today. It's funny because my computer is just, like, freezing right now too. And it's been fine all day. Let me think. Can you spell it for me, so I make sure I have it correct? Sure. Uh, my email address is F, as in flower, R-E-Y-E-S@noor, that's N-O-O-R Inc., I-N-C.com. That's Reyes? Yes. Inc.com. Okay. Yeah, Noor Inc.,.com I'm gonna send it from my email, which is Pamela. Mm-hmm. Uh, that one, @Benefitsinacard. Okay. Let me now get it. Bobby jeans and bobby chains. Sorry. Let's see. Oh, here it is. Okay, let me just take a look. So I'll just send it. Mm, mm, mm. And... I have got part of this already. Okay. Hmm. So this is every... Uh, I don't think this descri- Is it like different... I don't think this describes what each individual plan gets, or does it? Uh, okay. So you know that these are not like the major insurance, right? What is this, like a- This is, um- This is an additional one? Go ahead, sorry. Yeah, it's like a... We'll say additional benefit. Mm-hmm. Okay, so- It's a what? If, if we go to page two... Mm-hmm. There we'll, you will find the plan benefits summary. Okay. Hold on one second. Page two. Okay. Okay. Benefits in a card. Okay, so plan benefits summaries. Okay, I see that. Okay. Now, it... The Stay Healthy, it's like a state, uh, preventive care plan. Mm-hmm. If you see under the Stay Healthy, it says, "Not included, not included." Mm-hmm. Because this is just for preventive care. Let's say if they need to check their cholesterol, diabetes, pap smear, mammogram. Mm-hmm. That's where they go. The way that plan works, they are responsible to pay to the doctor's visit. Mm-hmm. The insurance is only gonna cover the, the procedure at, um, 100% as long as it's preventive and, and if they go through a participating provider. Mm-hmm. Now the VIP Classic, which is the next one, and Elite. Mm-hmm. The difference between that and them is the amount that the member's gonna, um, pay from paycheck- Mm-hmm. ... and what the insurance gonna cover. Okay. The amount that you see under each plan, that's what the insurance gonna cover towards those, um, benefits that are listed there on the left-hand side. Mm-hmm. And when you say that this is not... Um, do... This usually comes in addition to a different health plan? Is that what you're saying? Is this like a, an extra type of thing? Or is this like- No. ... all that we're offering, 'cause this is for temps, so... Yes, that's what you're offered. This is your lower offering. Mm, okay. Okay, all right. And then, um, they have like a, like all the way into page nine. Mm-hmm. Like if they ask you about the Stay Healthy, there, they will have more information for what that plan covers. Okay. For

children and newborns, um- And that's the one that's more for preventative? Mm-hmm. Okay. And what does that mean? Just like you're getting checked for things just to make sure you don't have it? Exactly. Okay. And then if you go to number eight, uh, did I say nine? Let me go back up there. Okay, the stay for women or, um, and men also. They go for the blood pressure, cholesterol- Mm-hmm. ... cancer-I cannot pronounce that word, oh God. It's okay. And it has, um, pretty much all the preventive ■■■ Supplements? That's the word you meant? Or immunization? No, it's some type of cancer. Oh, okay. Okay. It's okay. Got it. Okay. They have it for the kids. They have like blood pressure, as well depression, diabetes, hearing loss. Mm-hmm. Okay. Lymphoma. So on page nine, they able to see a lot of the coverage for that specific plan. Mm-hmm. Okay, thank you. Well, hope- I already told this person, like, I don't advise that they sign up because they're not going to work very long so then they're just going to waste their money. And then they're going to be upset they wasted their money. Um- You could let them know that it takes about, um, two to three weeks for the benefits to kick in. Yeah, that's what I figured. So, they should be aware that if they do- And once they stop paying, like how quick does it go away? Do they have it for like the next month or something? No, these are weekly basically. Weekly. The week that you pay- Hm. ... the week that you are covered. But say also, let's say they miss a week of work, they will not be covered. No, actually the week day, they miss, because they always pay a week ahead. But if- Yeah. So there might be an interruption like that? Like it- it- it actually would happen? Okay. Yes. All right. If they want to, and they don't want to have the lapse, just in case they use the benefits, they could make the direct payment themselves. Mm-kay. And how about if they stop working, like and they want to keep paying themselves? How, how long can they do that for? They could do it for four weeks and then it will roll over to COBRA. Not all the plan will follow to COBRA- Okay. ... but like the, uh, the basic one, the medical, vision, dental- Mm-hmm. ... and they could pay for, uh, with those for four weeks. Then after that, they will go to COBRA. It doesn't, the price doesn't change a lot. Mm-hmm. Um, and they could stay with COBRA after 18 months. Okay, got it. Alrighty, thank you so much. You've been so helpful. Thank you for giving us a call. Have a great rest of the day. You too, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Pamela speaking, how may I help you?

Speaker speaker_1: Hello. Um, calling from a staffing agency. Um, we, we use you guys for, like, our temps. And one of them, she's, like, asking me for, like, the very detailed plans that you guys have. I guess we don't have that. I guess we just have, like, the application part for them, but they wanna see the actual plans. So are you able to email, email that to me?

Speaker speaker_0: Okay. Sure. I'm gonna need, um, the name of your staffing agency.

Speaker speaker_1: Sure, it's Noor, N-O-O-R Staffing. The hell happened to my computer? One second, I'm gonna get you email. Can you mail?

Speaker speaker_0: Yeah. The system is so slow today.

Speaker speaker_1: It's funny because my computer is just, like, freezing right now too. And it's been fine all day. Let me think.

Speaker speaker_0: Can you spell it for me, so I make sure I have it correct?

Speaker speaker_1: Sure. Uh, my email address is F, as in flower, R-E-Y-E-S@noor, that's N-O-O-R Inc., I-N-C.com.

Speaker speaker_0: That's Reyes?

Speaker speaker_1: Yes.

Speaker speaker_0: Inc.com. Okay.

Speaker speaker_1: Yeah, Noor Inc.,.com

Speaker speaker_0: I'm gonna send it from my email, which is Pamela.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Uh, that one, @Benefitsinacard.

Speaker speaker_1: Okay.

Speaker speaker_0: Let me now get it.

Speaker speaker_1: Bobby jeans and bobby chains. Sorry. Let's see. Oh, here it is. Okay, let me just take a look. So I'll just send it. Mm, mm, mm. And... I have got part of this already. Okay. Hmm. So this is every... Uh, I don't think this descri- Is it like different... I don't think this describes what each individual plan gets, or does it?

Speaker speaker_0: Uh, okay. So you know that these are not like the major insurance, right?

Speaker speaker_1: What is this, like a-

Speaker speaker_0: This is, um-

Speaker speaker_1: This is an additional one? Go ahead, sorry.

Speaker speaker_0: Yeah, it's like a... We'll say additional benefit.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay, so-

Speaker speaker_1: It's a what?

Speaker speaker_0: If, if we go to page two...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: There we'll, you will find the plan benefits summary.

Speaker speaker_1: Okay. Hold on one second. Page two. Okay. Okay. Benefits in a card. Okay, so plan benefits summaries. Okay, I see that. Okay.

Speaker speaker_0: Now, it... The Stay Healthy, it's like a state, uh, preventive care plan.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: If you see under the Stay Healthy, it says, "Not included, not included."

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Because this is just for preventive care. Let's say if they need to check their cholesterol, diabetes, pap smear, mammogram.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That's where they go. The way that plan works, they are responsible to pay to the doctor's visit.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The insurance is only gonna cover the, the procedure at, um, 100% as long as it's preventive and, and if they go through a participating provider.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Now the VIP Classic, which is the next one, and Elite.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The difference between that and them is the amount that the member's gonna, um, pay from paycheck-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and what the insurance gonna cover.

Speaker speaker_1: Okay.

Speaker speaker_0: The amount that you see under each plan, that's what the insurance gonna cover towards those, um, benefits that are listed there on the left-hand side.

Speaker speaker_1: Mm-hmm. And when you say that this is not... Um, do... This usually comes in addition to a different health plan? Is that what you're saying? Is this like a, an extra type of thing? Or is this like-

Speaker speaker_0: No.

Speaker speaker_1: ... all that we're offering, 'cause this is for temps, so...

Speaker speaker_0: Yes, that's what you're offered.

Speaker speaker_1: This is your lower offering. Mm, okay. Okay, all right.

Speaker speaker_0: And then, um, they have like a, like all the way into page nine.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Like if they ask you about the Stay Healthy, there, they will have more information for what that plan covers.

Speaker speaker_1: Okay.

Speaker speaker_0: For children and newborns, um-

Speaker speaker_1: And that's the one that's more for preventative?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. And what does that mean? Just like you're getting checked for things just to make sure you don't have it?

Speaker speaker_0: Exactly.

Speaker speaker_1: Okay.

Speaker speaker_0: And then if you go to number eight, uh, did I say nine? Let me go back up there. Okay, the stay for women or, um, and men also. They go for the blood pressure, cholesterol-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... cancer-I cannot pronounce that word, oh God.

Speaker speaker_1: It's okay.

Speaker speaker_0: And it has, um, pretty much all the preventive ■■■

Speaker speaker_1: Supplements? That's the word you meant? Or immunization?

Speaker speaker_0: No, it's some type of cancer.

Speaker speaker_1: Oh, okay. Okay. It's okay. Got it. Okay.

Speaker speaker_0: They have it for the kids. They have like blood pressure, as well depression, diabetes, hearing loss.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: Lymphoma. So on page nine, they able to see a lot of the coverage for that specific plan.

Speaker speaker_1: Mm-hmm. Okay, thank you. Well, hope- I already told this person, like, I don't advise that they sign up because they're not going to work very long so then they're just going to waste their money. And then they're going to be upset they wasted their money. Um-

Speaker speaker_0: You could let them know that it takes about, um, two to three weeks for the benefits to kick in.

Speaker speaker_1: Yeah, that's what I figured.

Speaker speaker_0: So, they should be aware that if they do-

Speaker speaker_1: And once they stop paying, like how quick does it go away? Do they have it for like the next month or something?

Speaker speaker_0: No, these are weekly basically.

Speaker speaker_1: Weekly.

Speaker speaker_0: The week that you pay-

Speaker speaker_1: Hm.

Speaker speaker_0: ... the week that you are covered. But say also, let's say they miss a week of work, they will not be covered. No, actually the week day, they miss, because they always pay a week ahead. But if-

Speaker speaker_1: Yeah. So there might be an interruption like that? Like it- it- it actually would happen? Okay.

Speaker speaker_0: Yes.

Speaker speaker_1: All right.

Speaker speaker_0: If they want to, and they don't want to have the lapse, just in case they use the benefits, they could make the direct payment themselves.

Speaker speaker_1: Mm-kay. And how about if they stop working, like and they want to keep paying themselves? How, how long can they do that for?

Speaker speaker_0: They could do it for four weeks and then it will roll over to COBRA. Not all the plan will follow to COBRA-

Speaker speaker_1: Okay.

Speaker speaker_0: ... but like the, uh, the basic one, the medical, vision, dental-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and they could pay for, uh, with those for four weeks. Then after that, they will go to COBRA. It doesn't, the price doesn't change a lot.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and they could stay with COBRA after 18 months.

Speaker speaker_1: Okay, got it. Alrighty, thank you so much. You've been so helpful.

Speaker speaker_0: Thank you for giving us a call. Have a great rest of the day.

Speaker speaker_1: You too, bye-bye.