

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Center of Florida. This is Pamela. May I help... Hello? Thank you for calling Benefits Center of Florida. This is Pamela speaking. How may I help you? Um, is it too late to sign up for the benefits? Um, I could check that. Who you work for, ma'am? Crown Services. I believe we're still on time. May I have the last four digits of your Social? 4309. You said it's not too late? I don't think so. I will check. 43- 09. ... 09? Your first and last name? Yes. Kenisha Marin. I'm sorry, for security reasons and just to make sure we are in the correct file, I need to verify your complete address and date of birth. Uh, 43080 and 903 Garrettsburg Road, Clarksville, Tennessee 37042. Thank you for the information. We have a telephone number on file, 931-0... I mean, sorry, 302-9537. Mm-hmm. And your email is zz55, your first name, @icloud.com? Mm-hmm. Okay. Yes. So you still have January 3rd to enroll. On January 3rd? Yeah. Do you know what plan would you like to enroll to? Do y'all have PPOs? Um, well, these insurance are not like major insurance, so, um, they are- You said it's not regular? No. These are not like major insurance. These, they already have a set amount. You, you are eligible to go to any provider depending on the plans that you choose. Okay. Um, wait one sec. Let me pull up the guide. So let say these plans, like I said, they have already the set amount. If you choose... Where are they? Okay. So let's say you would choose the VAP Standard or VAP Classic. Those you could go to any doctor. And if you'll- I'm having a hard time, I'm having a hard time list- understanding. I don't know if it's the phone or what. Can you hear me better now? It's a little better. So like I say, these insurance are not like major insurance. Um, they have two plans that you are eligible- that you are able to go any doctor if they accept the plan. Then they have two other plans that you have to go to a participating provider. Um, let's say the VAP Standard and the Classic, if you decide to go to your doctor's office, the insurance only covering \$50. So it's the visit and you have four visits per year. Okay. The insurance plans are- It's gonna, it's gonna be for me and my daughter, and I just want dental and health insurance. Okay. So they do cover, um, they do have dental. The dental plan, they're gonna cover your basic cleaning, check-ups and x-rays, 100%, one every six months. Then they will cover 80% you pay, basic dental works, which is filling, extraction. Mm-hmm. You have a deductible, \$50 per person once a year, and the max that the insurance gonna cover, it will be \$500. So deductible is how much I have to pay out or how much they take off? \$50. Is that how much- Just now- ... I pay, pay out? Yes, for the deductible, \$50 for each of you. And that's per visit? I have to automatically pay \$50 for dental? No, no, you pay once a year, the \$50. The insurance- Oh, okay. ... gonna cover you 80% after you pay the \$50 for your basic dental work. They do not cover any major services like crown or root canal. And with, with the health insurance and the dental, how much will they take out of my check? Per check? It also depends on which, which of the medical plans you choose because they have

the VAP Standard and the Classic. So the VAP Standard for you and your child will be \$26.74, and the VAP Classic is \$29.53. And then they have the StayHealthy, which is just preventive care. It will be \$19.19 for you and your child. And the StayHealthy Enhanced will be \$70.22 for both of you. So- Is that per check? \$70 per check? Yes. Yes, per paycheck. So if you choose any- What is that one? Um, that will be called the StayHealthy Enhanced. That will cover your-... uh, preventive care and as well you could use it at the hospitals. And this one, the Stay Healthy Enhance, you have a \$10 co-pay to visit your doctors. You have four visits per year. You have to use a participating provider in order for the benefits to be, uh, the procedures to be covered 100%. And then, um, you have a \$50 co-pay for your specialist, same- same amount of visits. And urgent care will be \$60. Um, that plan also include accident. It will... it has more coverage for, um, an emergency. And, say, say if you h- if you need to go to the hospital, the insurance un- going to cover \$1,000 towards the admission. It will cover \$100 a day, maximum 30 days you have to stay in confinement. Surgery will be \$500 a day, um, if it's in a hospital or outpatient facility. If it's in a doctor's office, it will be at... they will cover \$125. Like I said, you don't really have to- So, you say 70... You said \$70, so that total or that 70 for me and my daughter? For you and your child. That 70... So it'll be \$140 taken out of my check? No. Check? For both of you, every week. Okay, that's what I was asking. Uh-huh. Yeah. So, if... let's say if you decide to choose that one, it will be \$70.22 plus the dental for both of you is \$9.33, so the total will be \$79.55. And they take that out twice a month, right? Uh, you get paid every week. I mean, ev- every other week. We get paid every week. Okay, so you will get pa- you will be charged \$79.55 every week. Damn, that's a lot. Yeah. Yeah. If you want, I could email you the benefit guide, so you could go over, um, the VIP standard plan. You could, um, combine it with the Stay Healthy, if that works for you. Um... When is the next enrollment? Because j- just in case I wanted to switch or something. Next year. But you could cancel at any time. Mm. And if I was to choose that today, when does it go into effect? Uh, let's see. ... in January the 6th, if we receive the payment on time. And which... For that one, do we have the doctors? Because I want to go to Premier Medical in Clarks- I live in Clarksville. Well, I- I'm not familiar with your area. I could provide you with the telephone number or a website that you could go, or call, and you could see which providers are around your area. Okay. Yes, I would like that. Okay. So, I'm going to go ahead and email you the benefit guide. There you are also going to see all the providers. I mean, the- the carriers for each plan that we have. Okay. And so there you could have more information for the benefits and you can choose the correct one for you and your child. Mm-hmm. Like I said, you still have until the 3rd of January to enroll if you decide to do so. Okay? Okay. The benefit guide will be coming in from info@benefitsunigard.com. Check your spam and junk mail, it might go there. We hear from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Um, if you want to give us a call back or if you have more questions regarding the benefit guide as well- Mm-hmm. ... um, you could enroll online if you would like to. On the benefit guide, as well for- Did you already send it? I'm trying to see if it goes through. No, not yet. I'm generating the mail as we speak. Email, let's see. But I'm guessing that one that you told me that 70 something, that's probably the best one, right? Yes, when it comes to that. And I didn't check if they have... well, they do have AMVP plan, which is more towards the traditional plan, but it does have a really high deductible that you have to meet before they start paying the cost, um, and the premium monthly is \$525.82. It's gonna be on the pa- on the, um, bene- uh, benefit guide as well. All right. Okay. So, I did send it. Like I

said, check your spam and junk mail, it might go there. And you're going to be calling MultiPlan, you could find all the information on page, um, seven. Mm-hmm. I can't really see it. You put ZZ55... Okay, I got it. I see it. You got it? Okay. Now what was your question about it? Give me one sec. Uh, oh, that, um, page seven you could see all the, um, carriers there. Multiplan where you need to call, uh, or the website to see which providers are in your area. Hm. Oh, okay. You said to find a Multiplan provider for VIP plans. Is that what you're talking about? Yes. Well, any, any allowed providers that are in network, um, that's where you're going to find them and the VM- Uh, yeah. And either for you, if you decide to choose let's say the VIP or the Stay Healthy, that's where you go to find your providers. And that one that's 70 something, that's the VIP or the Stay Healthy? The Stay Healthy Enhance. That's pretty much, it's like the combination of the Stay Healthy and the VIP Classic. Dang. There it... You don't have a way of knowing the doctors or, or the clinics? Because I would rather do this with you than do this by myself. Oh, no, no problem. But you could, um... Yeah, that's fine. Um, what was your question again? Um, if it, like, if I could go to Premier Medical, that's like a clinic, would it cover it? I won't... Uh, we don't have that, uh, information, so that's why you could go to the, um, uh, multiplan.com. The website. Multiplan.com? For the number. Yeah. That's where, um, page seven and, um- Mm-hmm. ... in there you will be able to which providers are in your area. You could go with your... You could check with your ZIP code or what city. Okay. I'll probably giving y'all a call back before the 3rd. No problem. We're here, like I said, Monday through Friday from 8:00 AM to 8:00 PM Eastern Time. Okay, thank you. Thank you for giving us a call. Have a great rest of the evening. You too. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits Center of Florida. This is Pamela. May I help...

Speaker speaker_2: Hello?

Speaker speaker_1: Thank you for calling Benefits Center of Florida. This is Pamela speaking. How may I help you?

Speaker speaker_2: Um, is it too late to sign up for the benefits?

Speaker speaker_1: Um, I could check that. Who you work for, ma'am?

Speaker speaker_2: Crown Services.

Speaker speaker_1: I believe we're still on time. May I have the last four digits of your Social?

Speaker speaker_2: 4309. You said it's not too late?

Speaker speaker_1: I don't think so. I will check. 43-

Speaker speaker_2: 09.

Speaker speaker_1: ... 09? Your first and last name?

Speaker speaker_2: Yes. Kenisha Marin.

Speaker speaker_1: I'm sorry, for security reasons and just to make sure we are in the correct file, I need to verify your complete address and date of birth.

Speaker speaker_2: Uh, 43080 and 903 Garrettsburg Road, Clarksville, Tennessee 37042.

Speaker speaker_1: Thank you for the information. We have a telephone number on file, 931-0... I mean, sorry, 302-9537.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And your email is zz55, your first name, @icloud.com?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. Yes. So you still have January 3rd to enroll.

Speaker speaker_2: On January 3rd?

Speaker speaker_1: Yeah. Do you know what plan would you like to enroll to?

Speaker speaker_2: Do y'all have PPOs?

Speaker speaker_1: Um, well, these insurance are not like major insurance, so, um, they are-

Speaker speaker_2: You said it's not regular?

Speaker speaker_1: No. These are not like major insurance. These, they already have a set amount. You, you are able to go to any provider depending on the plans that you choose.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, wait one sec. Let me pull up the guide. So let say these plans, like I said, they have already the set amount. If you choose... Where are they? Okay. So let's say you would choose the VAP Standard or VAP Classic. Those you could go to any doctor. And if you'll-

Speaker speaker_2: I'm having a hard time, I'm having a hard time list- understanding. I don't know if it's the phone or what.

Speaker speaker_1: Can you hear me better now?

Speaker speaker_2: It's a little better.

Speaker speaker_1: So like I say, these insurance are not like major insurance. Um, they have two plans that you are able to go any doctor if they accept the plan. Then they have two other plans that you have to go to a participating provider. Um, let's say the VAP Standard and the Classic, if you decide to go to your doctor's office, the insurance only covering \$50. So it's the visit and you have four visits per year.

Speaker speaker_2: Okay.

Speaker speaker_1: The insurance plans are-

Speaker speaker_2: It's gonna, it's gonna be for me and my daughter, and I just want dental and health insurance.

Speaker speaker_1: Okay. So they do cover, um, they do have dental. The dental plan, they're gonna cover your basic cleaning, check-ups and x-rays, 100%, one every six months. Then they will cover 80% you pay, basic dental works, which is filling, extraction.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: You have a deductible, \$50 per person once a year, and the max that the insurance gonna cover, it will be \$500.

Speaker speaker_2: So deductible is how much I have to pay out or how much they take off?

Speaker speaker_1: \$50.

Speaker speaker_2: Is that how much-

Speaker speaker_1: Just now-

Speaker speaker_2: ... I pay, pay out?

Speaker speaker_1: Yes, for the deductible, \$50 for each of you.

Speaker speaker_2: And that's per visit? I have to automatically pay \$50 for dental?

Speaker speaker_1: No, no, you pay once a year, the \$50. The insurance-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... gonna cover you 80% after you pay the \$50 for your basic dental work. They do not cover any major services like crown or root canal.

Speaker speaker_2: And with, with the health insurance and the dental, how much will they take out of my check? Per check?

Speaker speaker_1: It also depends on which, which of the medical plans you choose because they have the VAP Standard and the Classic. So the VAP Standard for you and your child will be \$26.74, and the VAP Classic is \$29.53. And then they have the StayHealthy, which is just preventive care. It will be \$19.19 for you and your child. And the StayHealthy Enhanced will be \$70.22 for both of you. So-

Speaker speaker_2: Is that per check? \$70 per check?

Speaker speaker_1: Yes. Yes, per paycheck. So if you choose any-

Speaker speaker_2: What is that one?

Speaker speaker_1: Um, that will be called the StayHealthy Enhanced. That will cover your... uh, preventive care and as well you could use it at the hospitals. And this one, the Stay Healthy Enhance, you have a \$10 co-pay to visit your doctors. You have four visits per year. You have to use a participating provider in order for the benefits to be, uh, the procedures to

be covered 100%. And then, um, you have a \$50 co-pay for your specialist, same- same amount of visits. And urgent care will be \$60. Um, that plan also include accident. It will... it has more coverage for, um, an emergency. And, say, say if you h- if you need to go to the hospital, the insurance un- going to cover \$1,000 towards the admission. It will cover \$100 a day, maximum 30 days you have to stay in confinement. Surgery will be \$500 a day, um, if it's in a hospital or outpatient facility. If it's in a doctor's office, it will be at... they will cover \$125. Like I said, you don't really have to-

Speaker speaker_2: So, you say 70... You said \$70, so that total or that 70 for me and my daughter?

Speaker speaker_1: For you and your child.

Speaker speaker_2: That 70... So it'll be \$140 taken out of my check?

Speaker speaker_1: No.

Speaker speaker_2: Check?

Speaker speaker_1: For both of you, every week.

Speaker speaker_2: Okay, that's what I was asking.

Speaker speaker_1: Uh-huh. Yeah. So, if... let's say if you decide to choose that one, it will be \$70.22 plus the dental for both of you is \$9.33, so the total will be \$79.55.

Speaker speaker_2: And they take that out twice a month, right?

Speaker speaker_1: Uh, you get paid every week. I mean, ev- every other week.

Speaker speaker_2: We get paid every week.

Speaker speaker_1: Okay, so you will get pa- you will be charged \$79.55 every week.

Speaker speaker_2: Damn, that's a lot.

Speaker speaker_1: Yeah. Yeah. If you want, I could email you the benefit guide, so you could go over, um, the VIP standard plan. You could, um, combine it with the Stay Healthy, if that works for you. Um...

Speaker speaker_2: When is the next enrollment? Because j- just in case I wanted to switch or something.

Speaker speaker_1: Next year. But you could cancel at any time.

Speaker speaker_2: Mm. And if I was to choose that today, when does it go into effect?

Speaker speaker_1: Uh, let's see. ... in January the 6th, if we receive the payment on time.

Speaker speaker_2: And which... For that one, do we have the doctors? Because I want to go to Premier Medical in Clarks- I live in Clarksville.

Speaker speaker_1: Well, I- I'm not familiar with your area. I could provide you with the telephone number or a website that you could go, or call, and you could see which providers

are around your area.

Speaker speaker_2: Okay. Yes, I would like that.

Speaker speaker_1: Okay. So, I'm going to go ahead and email you the benefit guide. There you are also going to see all the providers. I mean, the- the carriers for each plan that we have.

Speaker speaker_2: Okay.

Speaker speaker_1: And so there you could have more information for the benefits and you can choose the correct one for you and your child.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Like I said, you still have until the 3rd of January to enroll if you decide to do so. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: The benefit guide will be coming in from info@benefitsunigard.com. Check your spam and junk mail, it might go there. We hear from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Um, if you want to give us a call back or if you have more questions regarding the benefit guide as well-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, you could enroll online if you would like to. On the benefit guide, as well for-

Speaker speaker_2: Did you already send it? I'm trying to see if it goes through.

Speaker speaker_1: No, not yet. I'm generating the mail as we speak. Email, let's see.

Speaker speaker_2: But I'm guessing that one that you told me that 70 something, that's probably the best one, right?

Speaker speaker_1: Yes, when it comes to that. And I didn't check if they have... well, they do have AMVP plan, which is more towards the traditional plan, but it does have a really high deductible that you have to meet before they start paying the cost, um, and the premium monthly is \$525.82. It's gonna be on the pa- on the, um, bene- uh, benefit guide as well. All right. Okay. So, I did send it. Like I said, check your spam and junk mail, it might go there. And you're going to be calling MultiPlan, you could find all the information on page, um, seven.

Speaker speaker_2: Mm-hmm. I can't really see it. You put ZZ55... Okay, I got it. I see it.

Speaker speaker_1: You got it? Okay.

Speaker speaker_2: Now what was your question about it?

Speaker speaker_1: Give me one sec. Uh, oh, that, um, page seven you could see all the, um, carriers there. Multiplan where you need to call, uh, or the website to see which providers are in your area.

Speaker speaker_2: Hm. Oh, okay. You said to find a Multiplan provider for VIP plans. Is that what you're talking about?

Speaker speaker_1: Yes. Well, any, any allowed providers that are in network, um, that's where you're going to find them and the VM- Uh, yeah. And either for you, if you decide to choose let's say the VIP or the Stay Healthy, that's where you go to find your providers.

Speaker speaker_2: And that one that's 70 something, that's the VIP or the Stay Healthy?

Speaker speaker_1: The Stay Healthy Enhance. That's pretty much, it's like the combination of the Stay Healthy and the VIP Classic.

Speaker speaker_2: Dang. There it... You don't have a way of knowing the doctors or, or the clinics? Because I would rather do this with you than do this by myself.

Speaker speaker_1: Oh, no, no problem. But you could, um... Yeah, that's fine. Um, what was your question again?

Speaker speaker_2: Um, if it, like, if I could go to Premier Medical, that's like a clinic, would it cover it?

Speaker speaker_1: I won't... Uh, we don't have that, uh, information, so that's why you could go to the, um, uh, multiplan.com. The website.

Speaker speaker_2: Multiplan.com?

Speaker speaker_1: For the number. Yeah. That's where, um, page seven and, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... in there you will be able to which providers are in your area. You could go with your... You could check with your ZIP code or what city.

Speaker speaker_2: Okay. I'll probably giving y'all a call back before the 3rd.

Speaker speaker_1: No problem. We're here, like I said, Monday through Friday from 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Thank you for giving us a call. Have a great rest of the evening.

Speaker speaker_2: You too. Bye.