

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits in a Car. My name is Pamela. How may I help you? Yes, um, I have a question about the, um, plan, the medical plan choices. Can you help me? Yes. Who do you work for, ma'am? So the name of the company is BGFF. Okay. Let me see. Give me one second. Try to pull up the benefit guide so I can provide you with that information. Yeah, BG Staffing. Mmm. Are you looking at the benefit guide in a PDF file, ma'am? I just... They just onboarded me. Okay. So I had to get all the documentation in, because, like, today is my official, like, onboard, and I guess tomorrow is my official start date. I don't know if they do the day you do the onboarding or... I don't know. But anyway, I didn't have time to read through all the different plans, but I noticed, like, three or four different ones. So I just wanted to know what the differences are. Okay. So they have the BAP Standard, Classic, and BAP Plus. Uh-huh. The difference between this are the amount you're going to be paying per paycheck and the amount that the insurance going to cover. So these, um, benefits are not like major insurance. Mm-hmm. Um, they already have that um- set amount that they going to pay. Like I said, um, any difference will be your responsibility. Mm-hmm. For example, if you go to the doctor's visit one of the plan will cover \$50 towards the visit. Mm-hmm. And you have four visits per year. And then the other one will have a hu- uh, will cover \$100, and you will also have four visits as well per year. Okay. Um, the... And that's how it goes. It depends on the procedure or the benefit- Mm-hmm. ... that it's going to cover. Like one of them if you go to the hospital for confinement, they will pay \$50 a day, maximum 30 days. Mm-hmm. The other one pay \$100, maximum, um, 30 days. Then they have the plan- Mm-hmm. ... the Stay Healthy which is just a preventive care plan. This plan- Mm-hmm. ... is for, um, let's say if you need to go check your cholesterol, diabetes, mammogram, pap smear, that type of preventive care. The insurance going to cover 100% the actual procedure, and you will be responsible to pay for the doctor's visit. Mm-hmm. And you have to use a participating provider. Okay. So under all the choices in the plan, do you have to use the doctors in the plan? No. Like the BAP, uh, um, you could go to any doctor that they accept the benefits. They don't have to be network. It doesn't have to be in network? Okay. Yes. All right. Well, what is the name- The only one that you have to use in-network is the Stay Healthy plan- Mm-hmm. ... the MDC Delarte. So Stay Healthy is the in-network. Is that cheaper? Yeah. If it's cheaper? Mm-hmm. Okay. Well, you pay less, yes. Uh-huh. And, um, but you are responsible to pay for the doctor's visit. Uh, and the insurance going to cover the actual procedure as long as it's preventive. Okay. So the plan that I chose is the Single Plan Medical, um, the first option. So I don't think I chose the Stay Healthy plan. If they pay... Okay, 'cause you... The first option is \$20.55. Did you recall that amount? It was less than that. It was, like, I think \$15. But that's the Stay Healthy then that you chosen, the preventive care. Okay. And you- Okay. ... say you did it today? I did it today, so I think- And we don't... I... Go ahead, ma'am. No, go ahead. No, I was gonna say they

usually take about, uh, a week or so to send the information. Um, if you want- Oh. ... I could check. I don't know if we have a file for you. Mm-hmm. Um, have you ever worked with them before? No, and I just started... Like I just submitted it, like right before I called you. So there's no way that- So that's... No, it's fine. ... I'ma be on this list then. If we're willing to provide your personal information, I could create a file for you and enroll. Mm-hmm. So by the time we receive the form that you, uh, file, we have- Mm-hmm. Um, we review it, we, we see that you already enrolled and then we don't have to take any other steps and we decline that one. Oh. Okay, I see. So in-network. So this is what... Okay, what's the hours that I can call you? 'Cause I want to call my doctor's office and see if they accept this plan. Okay. We're here from 8:00 AM to 8:00 PM Eastern Time. Okay. 8:00 to 8:00 PM. Okay. Mm-hmm. And the name of the plan is Stay Healthy? Well, those are the name of the plans. Now, the name of the insurance is 90 Degrees. Like, they say, if you say the weather, 90 degrees. Oh, 90 Degrees. And then the- Okay. Uh-huh. And then the name of the other plans that we spoke about it, it's go through another carrier called A, A as in Apple, P as in Peter, L as in Larry. APL. Uh-huh. It just, uh, stands for American Public Li- uh, Public Life. Okay. So that's not the Stay Healthy Network? No, you will be able to... I mean, you could use the in-network, um, providers, but also you could go to any other doctors that accept the insurance, um, if you choose the A-B-I-P. And that, and that would be which plan? The VIP. Okay. And that's under the name of which company? 'Cause they're gonna ask me, "What's the name of the insurance?" 'Cause that's just, you know- The last one I gave you, APL. ... last time I talked to somebody at 8:00. The last one that I g- Yeah. Then when you've chosen, when you fill out the form, it goes by, with, uh, 90 Degrees. So APL is 90 Degrees? No, ma'am. The one you have chosen when you fill out the form- Uh-huh. ... the Stay Healthy plan, which is your preventive care, goes with 90 Degrees. Now, the other plans, they're called VIP. Mm-hmm. The one that I explained that pays, uh, \$50 towards the doctor's visit, those goes through APL. Okay. So if I pay- Bottom line. Mm-hmm. So you could write this down. The VIP plan, you don't have to use a in-network provider. You can use any doctor? Yes. But they only gonna pay... Now, the- If it's a specialist, like an eye specialist, how much of it will they pay if I have the VIP plan? Um, if the V- So, there's three different VIP plans, the Standard, VIP Classic and VIP Plus. The VIP Plus is the one that pays the most, which is \$100 dollars. And you have four visits per year. Mm-hmm. They pay \$100 dollars. So the difference... Yeah. The difference between them three is that amount that the insurance covering, and the amount you're gonna be paying per paycheck. So I'm, I'm paying a monthly, a weekly premium. Yes, ma'am. Then they'll pay, if I have the VIP, they'll pay a hund- So let's say the visit is \$500. They're only gonna pay 100, and I have to pay 400? Yes, ma'am. Okay. What... And that's if the doctor takes this plan. If the doctor doesn't even accept this plan, then I, I have to find a, a doctor that does, just to save \$100? Yes. Huh. Yes. Mm-hmm. Well, I'm only... You know, right now this is only a two-week assignment. So I may just opt out totally, um, because it's not enough coverage for, for me to be paying for it, really. And, and if you're gonna be there f- only for two weeks, the timeframe for the benefits to start is about three weeks. Okay. So you're probably not even gonna be able- Use it. ... use it. Yeah. Use it. Yeah. All right, so let's do this. Um, I'm gonna talk to the HR person and just let her know that I spoke with the, um, medical provider, and that it takes three weeks for it to go into effect, that probably the assignment'll probably be over, and I wanna opt out of the benefit. 'Cause I did check it that I wanted it, but now that I talked to you, I don't think I want it. Okay. So, what I suggest you to do- Mm-hmm. ... is let's

create your file. Mm-hmm. Now. Okay. I'll decline the benefits. So when we get that information in, it's already declined, because what they, gonna happen, they gonna process your form. Mm-hmm. And they gonna enroll you. Right. If, if they already submitted it, if they already sent it, it's here. Okay. So if you would like and you're willing to provide the personal information, we could do that now. So you don't have to worry about if we get the form- Mm-hmm. ... to be enrolled in it. Okay. All right? Okay. That, um, also if you decide to come back and work with them, um- Mm-hmm. ... you're always gonna have, um, say... It has to be 90 days later to be considered a rehire, be able to enroll if anything, if you change your mind. Mm-hmm. Okay. So let's start with, uh, your first name. So my first name is Lisa, L-I-S-A. And your last name? Mitchell, M-I-T-C-H-E-L-L. Okay. Um, I'm gonna need, uh, your whole Social Security number, ma'am. Mm-hmm. And your date of birth. Go ahead. So the date of birth is 8-3-66. Okay. And your Social Security number? 0-9-8-6-0-3-9-5-2. Okay. And a mailing address. 77-95 Peridot, P-E-R-I-D-O-T, Circle Northwest, Apartment 6216, Charlotte, North Carolina, 28262. Is this telephone number you're calling a good number to reach you? Yes. So this is BG Staffing. Mm-hmm. 9-4-2... So I went ahead and created the file. Mm-hmm. I'm gonna put on a note that, um, when the enrollment form comes in- Mm-hmm. ... um, you see decline to be enrolled. Yes. So that way when they process enrollment, they already see the note there. Okay. All right. And you only handle the medical? You don't have anything to do with payroll, right? No, we don't. Okay. All right. Anything else I can- No. ... do for you, ma'am? That's it. Thank you so much for your help. All right. Okay. Thank you. You still have 30 days from your first paycheck if you change your mind to enroll in the benefits, and if they, uh, as if the appointment goes along. Right. Okay. Okay? Yep. Okay, thank you. Thank you, ma'am. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Pamela. How may I help you?

Speaker speaker_1: Yes, um, I have a question about the, um, plan, the medical plan choices. Can you help me?

Speaker speaker_0: Yes. Who do you work for, ma'am?

Speaker speaker_1: So the name of the company is BGFF.

Speaker speaker_0: Okay. Let me see. Give me one second. Try to pull up the benefit guide so I can provide you with that information. Yeah, BG Staffing. Mmm. Are you looking at the benefit guide in a PDF file, ma'am?

Speaker speaker_1: I just... They just onboarded me.

Speaker speaker_0: Okay.

Speaker speaker_1: So I had to get all the documentation in, because, like, today is my official, like, onboard, and I guess tomorrow is my official start date. I don't know if they do the day you do the onboarding or... I don't know. But anyway, I didn't have time to read through all

the different plans, but I noticed, like, three or four different ones. So I just wanted to know what the differences are.

Speaker speaker_0: Okay. So they have the BAP Standard, Classic, and BAP Plus.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: The difference between this are the amount you're going to be paying per paycheck and the amount that the insurance going to cover. So these, um, benefits are not like major insurance.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, they already have that um- set amount that they going to pay. Like I said, um, any difference will be your responsibility.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: For example, if you go to the doctor's visit one of the plan will cover \$50 towards the visit.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And you have four visits per year. And then the other one will have a hu-uh, will cover \$100, and you will also have four visits as well per year.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, the... And that's how it goes. It depends on the procedure or the benefit-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that it's going to cover. Like one of them if you go to the hospital for confinement, they will pay \$50 a day, maximum 30 days.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The other one pay \$100, maximum, um, 30 days. Then they have the plan-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the Stay Healthy which is just a preventive care plan. This plan-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is for, um, let's say if you need to go check your cholesterol, diabetes, mammogram, pap smear, that type of preventive care. The insurance going to cover 100% the actual procedure, and you will be responsible to pay for the doctor's visit.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And you have to use a participating provider.

Speaker speaker_1: Okay. So under all the choices in the plan, do you have to use the doctors in the plan?

Speaker speaker_0: No. Like the BAP, uh, um, you could go to any doctor that they accept the benefits. They don't have to be network.

Speaker speaker_1: It doesn't have to be in network? Okay.

Speaker speaker_0: Yes.

Speaker speaker_1: All right. Well, what is the name-

Speaker speaker_0: The only one that you have to use in-network is the Stay Healthy plan-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the MDC Delarte.

Speaker speaker_1: So Stay Healthy is the in-network. Is that cheaper?

Speaker speaker_0: Yeah. If it's cheaper?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. Well, you pay less, yes.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And, um, but you are responsible to pay for the doctor's visit. Uh, and the insurance going to cover the actual procedure as long as it's preventive.

Speaker speaker_1: Okay. So the plan that I chose is the Single Plan Medical, um, the first option. So I don't think I chose the Stay Healthy plan.

Speaker speaker_0: If they pay... Okay, 'cause you... The first option is \$20.55. Did you recall that amount?

Speaker speaker_1: It was less than that. It was, like, I think \$15.

Speaker speaker_0: But that's the Stay Healthy then that you chosen, the preventive care.

Speaker speaker_1: Okay.

Speaker speaker_0: And you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... say you did it today?

Speaker speaker_1: I did it today, so I think-

Speaker speaker_0: And we don't... I... Go ahead, ma'am.

Speaker speaker_1: No, go ahead.

Speaker speaker_0: No, I was gonna say they usually take about, uh, a week or so to send the information. Um, if you want-

Speaker speaker_1: Oh.

Speaker speaker_0: ... I could check. I don't know if we have a file for you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, have you ever worked with them before?

Speaker speaker_1: No, and I just started... Like I just submitted it, like right before I called you. So there's no way that-

Speaker speaker_0: So that's... No, it's fine.

Speaker speaker_1: ... I'ma be on this list then.

Speaker speaker_0: If we're willing to provide your personal information, I could create a file for you and enroll.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So by the time we receive the form that you, uh, file, we have-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, we review it, we, we see that you already enrolled and then we don't have to take any other steps and we decline that one.

Speaker speaker_1: Oh. Okay, I see. So in-network. So this is what... Okay, what's the hours that I can call you? 'Cause I want to call my doctor's office and see if they accept this plan.

Speaker speaker_0: Okay. We're here from 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker_1: Okay. 8:00 to 8:00 PM. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And the name of the plan is Stay Healthy?

Speaker speaker_0: Well, those are the name of the plans. Now, the name of the insurance is 90 Degrees. Like, they say, if you say the weather, 90 degrees.

Speaker speaker_1: Oh, 90 Degrees.

Speaker speaker_0: And then the-

Speaker speaker_1: Okay.

Speaker speaker_0: Uh-huh. And then the name of the other plans that we spoke about it, it's go through another carrier called A, A as in Apple, P as in Peter, L as in Larry. APL.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: It just, uh, stands for American Public Li- uh, Public Life.

Speaker speaker_1: Okay. So that's not the Stay Healthy Network?

Speaker speaker_0: No, you will be able to... I mean, you could use the in-network, um, providers, but also you could go to any other doctors that accept the insurance, um, if you choose the A-B-I-P.

Speaker speaker_1: And that, and that would be which plan?

Speaker speaker_0: The VIP.

Speaker speaker_1: Okay. And that's under the name of which company? 'Cause they're gonna ask me, "What's the name of the insurance?" 'Cause that's just, you know-

Speaker speaker_0: The last one I gave you, APL.

Speaker speaker_1: ... last time I talked to somebody at 8:00.

Speaker speaker_0: The last one that I g- Yeah. Then when you've chosen, when you fill out the form, it goes by, with, uh, 90 Degrees.

Speaker speaker_1: So APL is 90 Degrees?

Speaker speaker_0: No, ma'am. The one you have chosen when you fill out the form-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... the Stay Healthy plan, which is your preventive care, goes with 90 Degrees. Now, the other plans, they're called VIP.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The one that I explained that pays, uh, \$50 towards the doctor's visit, those goes through APL.

Speaker speaker_1: Okay. So if I pay-

Speaker speaker_0: Bottom line.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So you could write this down. The VIP plan, you don't have to use a in-network provider.

Speaker speaker_1: You can use any doctor?

Speaker speaker_0: Yes.

Speaker speaker_1: But they only gonna pay...

Speaker speaker_0: Now, the-

Speaker speaker_1: If, if it's a specialist, like an eye specialist, how much of it will they pay if I have the VIP plan?

Speaker speaker_0: Um, if the V- So, there's three different VIP plans, the Standard, VIP Classic and VIP Plus. The VIP Plus is the one that pays the most, which is \$100 dollars. And you have four visits per year.

Speaker speaker_1: Mm-hmm. They pay \$100 dollars.

Speaker speaker_0: So the difference... Yeah. The difference between them three is that amount that the insurance covering, and the amount you're gonna be paying per paycheck.

Speaker speaker_1: So I'm, I'm paying a monthly, a weekly premium.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Then they'll pay, if I have the VIP, they'll pay a hund- So let's say the visit is \$500. They're only gonna pay 100, and I have to pay 400?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. What... And that's if the doctor takes this plan. If the doctor doesn't even accept this plan, then I, I have to find a, a doctor that does, just to save \$100?

Speaker speaker_0: Yes.

Speaker speaker_1: Huh.

Speaker speaker_0: Yes.

Speaker speaker_1: Mm-hmm. Well, I'm only... You know, right now this is only a two-week assignment. So I may just opt out totally, um, because it's not enough coverage for, for me to be paying for it, really.

Speaker speaker_0: And, and if you're gonna be there f- only for two weeks, the timeframe for the benefits to start is about three weeks.

Speaker speaker_1: Okay.

Speaker speaker_0: So you're probably not even gonna be able-

Speaker speaker_1: Use it.

Speaker speaker_0: ... use it.

Speaker speaker_1: Yeah. Use it. Yeah. All right, so let's do this. Um, I'm gonna talk to the HR person and just let her know that I spoke with the, um, medical provider, and that it takes three weeks for it to go into effect, that probably the assignment'll probably be over, and I wanna opt out of the benefit. 'Cause I did check it that I wanted it, but now that I talked to you, I don't think I want it.

Speaker speaker_0: Okay. So, what I suggest you to do-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is let's create your file.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Now.

Speaker speaker_1: Okay.

Speaker speaker_0: I'll decline the benefits. So when we get that information in, it's already declined, because what they, gonna happen, they gonna process your form.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And they gonna enroll you.

Speaker speaker_1: Right.

Speaker speaker_0: If, if they already submitted it, if they already sent it, it's here.

Speaker speaker_1: Okay.

Speaker speaker_0: So if you would like and you're willing to provide the personal information, we could do that now. So you don't have to worry about if we get the form-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to be enrolled in it.

Speaker speaker_1: Okay.

Speaker speaker_0: All right?

Speaker speaker_1: Okay.

Speaker speaker_0: That, um, also if you decide to come back and work with them, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you're always gonna have, um, say... It has to be 90 days later to be considered a rehire, be able to enroll if anything, if you change your mind.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. So let's start with, uh, your first name.

Speaker speaker_1: So my first name is Lisa, L-I-S-A.

Speaker speaker_0: And your last name?

Speaker speaker_1: Mitchell, M-I-T-C-H-E-L-L.

Speaker speaker_0: Okay. Um, I'm gonna need, uh, your whole Social Security number, ma'am.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And your date of birth. Go ahead.

Speaker speaker_1: So the date of birth is 8-3-66.

Speaker speaker_0: Okay. And your Social Security number?

Speaker speaker_1: 0-9-8-6-0-3-9-5-2.

Speaker speaker_0: Okay. And a mailing address.

Speaker speaker_1: 77-95 Peridot, P-E-R-I-D-O-T, Circle Northwest, Apartment 6216, Charlotte, North Carolina, 28262.

Speaker speaker_0: Is this telephone number you're calling a good number to reach you?

Speaker speaker_1: Yes.

Speaker speaker_0: So this is BG Staffing.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: 9-4-2... So I went ahead and created the file.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I'm gonna put on a note that, um, when the enrollment form comes in-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, you see decline to be enrolled.

Speaker speaker_1: Yes.

Speaker speaker_0: So that way when they process enrollment, they already see the note there.

Speaker speaker_1: Okay.

Speaker speaker_0: All right.

Speaker speaker_1: And you only handle the medical? You don't have anything to do with payroll, right?

Speaker speaker_0: No, we don't.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Anything else I can-

Speaker speaker_1: No.

Speaker speaker_0: ... do for you, ma'am?

Speaker speaker_1: That's it. Thank you so much for your help.

Speaker speaker_0: All right.

Speaker speaker_1: Okay.

Speaker speaker_0: Thank you. You still have 30 days from your first paycheck if you change your mind to enroll in the benefits, and if they, uh, as if the appointment goes along.

Speaker speaker_1: Right. Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Yep. Okay, thank you.

Speaker speaker_0: Thank you, ma'am.

Speaker speaker_1: Bye-bye.

Speaker speaker_0: Bye-bye.