

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Pamela f King. How may I help you? Hi, my name is Sophia Ferro and I got a text because I'm a new employee somewhere, and I wanted to know what this was about, said, "Call within 30 days." Okay. We are the administrator for health insurance for the staffing agency. Okay. They're letting you know that you are eligible to enroll in the benefits, and you have 30 days to do so from your first paycheck. What's the name of the staffing agency you're going to be working for? Uh, ATC. Okay, yes, you do have 30 days from your first paycheck to start, to do... if you would like to enroll. It's not mandatory though. I would like to enroll, yes. Okay. If you would like. Um, I don't know if... Did they send you a link with the benefit guide? Uh, I didn't get a card yet and all I did was get a text message. No, I mean a link so you could see the plan, what they offer. If- Oh, I see. They sent- If... The benefit guide. Yeah. They sent it to me in an email, um, when I first accepted it. Okay. So there, um, you will be able to find the prices and the plans that they offer. Be... Have you... Be able to choose the one you would like. Okay. Okay. Let me find your file and you say ATC. Mm-hmm. Can I have the last four digits of your Social? Sure. It's 0997. Okay. And your first name and last name? Sophia, S-O-P-H-I-A. Last name is F as in Frank, E-R-R-O. All right. Let's see here. Ferretto. Fe- Ferro. Ferro. Okay. Ms. Ferro, for security reasons, just to make sure we are in the correct file, can you please verify your complete address and date of birth? Sure. Date of birth is April 3rd, 1988. My address is 1309 State Route 208 in Wallkill, New York and the ZIP code is 12589. Okay. Um, do we have a telephone number of 594-1581 and your email is sophiaferro@gmail.com? Can you repeat the telephone number? I didn't hear all that. All right. 941-585-2851. Correct. Both are correct. Okay. So, uh, let's see. f future, condition. All right. Are you able to open the benefit guide so you could see the n- the plans and- I do. I have it open now. Okay. So now you're gonna go to page two. Well, page two is on my end. Um, it should step down, Benefit Summaries. Okay. Plan Benefit Summary. Okay, I have that. All right. So you see right across it says, "Stay Healthy MEC KRS-" Mm-hmm. ... uh, VIP Plus and VIP Prime? Yes. The Stay Healthy is a preventive care plan. So under Stay Healthy you see this is not included, not included, not included, on most of the benefits there. Mm-hmm. Okay. So because that plan only will cover your preventive care. Let's say you need to check your cholesterol, diabetes, um, pap smear, mammogram, that type of preventive care. Mm-hmm. It will be covered under that plan. Okay. You are responsible to pay for the doctor's visit. You have to use a participating provider. Mm-hmm. And you have to use a, um, yeah, a participating provider in order for the benefits to be covered 100%. Okay. Now the VIP Plus and VIP Prime next to it, the difference there is the amount you will be paying per paycheck and the amount that the insurance gonna cover. If you go down the line as well, you're going to see the most, um... The difference between is not that much in some, um, cases. For

example, if you want to go to your doctor's visit office, the VIP Plus will cover \$100 and the VIP Prime will cover \$150. Mm-hmm. Okay. So and on the... at the end of the page, there you're gonna see the price for employee, employees with spouse, employees with children and the whole family. Gotcha. Okay. Now the next page, you have the Stay Healthy Enhanced. Mm-hmm. Okay. That one is, um, pretty much a combination from the Stay, uh, the Stay Healthy and the VIP Plus, the one that I explained ear- uh, on the previous page. Mm-hmm. Here instead of the insurance paying \$100-... for \$150 towards your doctor's visit. You will have a \$10 co-pay. Okay. So, primary care, the specialty will be your \$50 and urgent care 60. E- then you able to use it at hospitals as well, and it has that group accident included in it. Group accident is let's say if you are involved in an accident, it'll give you more benefits towards your emergency. Hmm. Okay. And... All right. And then this next page, page four, you have the optionals, the additional benefits. Let's say the insurance plan disability, the vision, dental, um, and so on. Gotcha. Okay. Okay, and then you have what they call FreeRx, which is a preven- I mean, sorry, a prescription plan. Here, um, they have over 80 hun- 800 medications that you won't have to pay extra for them and- Oh, okay. If, if you ha- if you choose to stay healthy by itself, it's already included in it. I see. Um, but if you... okay. Now, then they have extra benefits like, um, the virtual primary care. This case, it's a plan that you could use over the phone, um, to get your, like, to get to see your primary care, get you a prescription for some, um, medications. Like if you don't have that time or it's not necessary to see the doctor physically or, you could use that type of benefits. And then they have this MVP plan, which is a plan that is more towards this traditional, but it does have a really high deductible that you have to meet before, um, they start paying 100%, which is the \$6,500 for a person and \$14,700 for the family. Okay. Right. Um, let me see. So yeah. You have, um, into the 24th of January to enroll. Okay. I'd like to enroll today if I can. Yay. I'm happy to help you. Okay. Good. Go ahead. Um, yeah. So I think I like, uh, so for the VIP Plus, is that, is that the MVP? No. Okay, good. I don't like the MVP. The MVP... Yeah, the MVP is the one with the high deductible. Yeah, that seems like a crap insurance honestly. Um, yeah. So I'll take the, um, the VIP Plus, the second one, that middle one. Mm-hmm. Mm-hmm. Um, so then here's a question, because to be honest I'm pretty healthy, I'm not on any medications at this time. I don't need any surgeries or, um, procedures or anything like that. So, um, but I always like to err on the side of caution, but let's say if financially that, that had to change. Am I at all able to switch at any time from the VIP Plus to the Stay Healthy plan, because the Stay Healthy plan is really what would cover everything I need? I'm just trying to be a little bit more cautious because it's a new job and stuff like that, so I can't switch right back and forth? Not yet. You will have still until the 27th to do so. Okay. Like, if down the line you feel like, well, I don't think this is the correct one or, you know, you will be able to do it until the 27th of this month. I see. So then I'm gonna- After that, you will have to wait for company opening enrollment and I'm going to tell you when they usually do that. When do they usually? I will tell you now. Oh, I'm sorry. Where... ATC. I think they do it in December if I'm not mistaken, but let's see. Okay. Yes. Gotcha. They do it mid-December usually every year, so- Okay. ... then you will have to wait for that... Okay. ... open enrollment. Um, okay. No problem. Then let's stick with the VIP Plus and we'll, we'll see how it works out. Um... Mm-hmm. I'll do that for a year and I'll see how this goes. And that is for employee only? Employee only. Yes, correct. Okay. And anything else besides that? No, I think that's it. I don't th- like I said, I'm pretty healthy. I don't, I don't need much more than... Oh, here's a question. Yeah. With the VIP Plus, I've had

insurances in the past where they have, um, if you do certain things, you could get it reimbursed, like, um, they had like a, a gym membership where if you got a gym membership, the insurance would pay, reimburse you up until a certain amount of money. You had to pay for it first, but they would reimburse you. Do you know if that plan has that in its, um, is included in that? No. Okay. This insurance are pretty basic. Okay. They- Oh, no problem. They u- yeah. So the staffing agency... Also, let me let you know, when you enrolled in the VIP Plus, only the medical plans are on the Section 125. Mm-hmm. What it means is a regulation from the IRS. Mm-hmm. Your premium will be pre-taxed. Now you have to stay within the plan until company open enrollment or a qualified life event if you want to cancel. All right? Sure. No problem. All right. So the benefits will start the following Monday after we receive the first premium from your employer, then your ID card will generate in the system. Now, the actual carries, they do not send physical card for this, uh, for the medical benefits. They will send you a digital card to your email. If you need a physical one, you can give us a call and we will request it for you after the benefits are active. Okay. Also, if you need to use the benefits before you get the ID card, you could give us a call after benefits are active as well, and if they are generated in the system, we could send you- ... a temporary one to your email. I'm sorry, I didn't catch that last point. I'm sorry. Call after... If I needed the card- No, uh huh. ... call after they're activated? Yes, and we could... If they are generated in the system, we will send you one to your email. Okay. Yeah, that you get the initial one, but if you need an actual card, you call for it. Mm-hmm. Okay. Um, does it cost anything if I were to have to call for it? No. Okay. It's just that the, uh, carriers do not send physical cards unless you request it. They only send emails- Okay. ... to get a card. No problem. That sounds perfect. Okay. Anything else I could do for you, miss Serra? No, you've been super helpful. Thank you so much for your help. All right. So thank you for giving us a call. Have a great rest of the day. Thanks. You too. Bye-bye. 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 in a Card, this is Pamela f King. How may I help you?

Speaker speaker_2: Hi, my name is Sophia Ferro and I got a text because I'm a new employee somewhere, and I wanted to know what this was about, said, "Call within 30 days."

Speaker speaker_1: Okay. We are the administrator for health insurance for the staffing agency.

Speaker speaker_2: Okay.

Speaker speaker_1: They're letting you know that you are eligible to enroll in the benefits, and you have 30 days to do so from your first paycheck. What's the name of the staffing agency you're going to be working for?

Speaker speaker_2: Uh, ATC.

Speaker speaker_1: Okay, yes, you do have 30 days from your first paycheck to start, to do... if you would like to enroll. It's not mandatory though.

Speaker speaker_2: I would like to enroll, yes.

Speaker speaker_1: Okay. If you would like. Um, I don't know if... Did they send you a link with the benefit guide?

Speaker speaker_2: Uh, I didn't get a card yet and all I did was get a text message.

Speaker speaker_1: No, I mean a link so you could see the plan, what they offer. If-

Speaker speaker_2: Oh, I see. They sent-

Speaker speaker_1: If... The benefit guide.

Speaker speaker_2: Yeah. They sent it to me in an email, um, when I first accepted it.

Speaker speaker_1: Okay. So there, um, you will be able to find the prices and the plans that they offer. Be... Have you... Be able to choose the one you would like.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Let me find your file and you say ATC.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Can I have the last four digits of your Social?

Speaker speaker_2: Sure. It's 0997.

Speaker speaker_1: Okay. And your first name and last name?

Speaker speaker_2: Sophia, S-O-P-H-I-A. Last name is F as in Frank, E-R-R-O.

Speaker speaker_1: All right. Let's see here. Ferretto. Fe- Ferro. Ferro. Okay. Ms. Ferro, for security reasons, just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_2: Sure. Date of birth is April 3rd, 1988. My address is 1309 State Route 208 in Wallkill, New York and the ZIP code is 12589.

Speaker speaker_1: Okay. Um, do we have a telephone number of 594-1581 and your email is sophiaferro@gmail.com?

Speaker speaker_2: Can you repeat the telephone number? I didn't hear all that.

Speaker speaker_1: All right. 941-585-2851.

Speaker speaker_2: Correct. Both are correct.

Speaker speaker_1: Okay. So, uh, let's see. *f* future, condition. All right. Are you able to open the benefit guide so you could see the n- the plans and-

Speaker speaker_2: I do. I have it open now.

Speaker speaker_1: Okay. So now you're gonna go to page two. Well, page two is on my end. Um, it should step down, Benefit Summaries.

Speaker speaker_2: Okay. Plan Benefit Summary. Okay, I have that.

Speaker speaker_1: All right. So you see right across it says, "Stay Healthy MEC KRS-"

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, VIP Plus and VIP Prime?

Speaker speaker_2: Yes.

Speaker speaker_1: The Stay Healthy is a preventive care plan. So under Stay Healthy you see this is not included, not included, not included, on most of the benefits there.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. So because that plan only will cover your preventive care. Let's say you need to check your cholesterol, diabetes, um, pap smear, mammogram, that type of preventive care.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It will be covered under that plan.

Speaker speaker_2: Okay.

Speaker speaker_1: You are responsible to pay for the doctor's visit. You have to use a participating provider.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And you have to use a, um, yeah, a participating provider in order for the benefits to be covered 100%.

Speaker speaker_2: Okay.

Speaker speaker_1: Now the VIP Plus and VIP Prime next to it, the difference there is the amount you will be paying per paycheck and the amount that the insurance gonna cover. If you go down the line as well, you're going to see the most, um... The difference between is not that much in some, um, cases. For example, if you want to go to your doctor's visit office, the VIP Plus will cover \$100 and the VIP Prime will cover \$150.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. So and on the... at the end of the page, there you're gonna see the price for employee, employees with spouse, employees with children and the whole family.

Speaker speaker_2: Gotcha.

Speaker speaker_1: Okay. Now the next page, you have the Stay Healthy Enhanced.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. That one is, um, pretty much a combination from the Stay, uh, the Stay Healthy and the VIP Plus, the one that I explained ear- uh, on the previous page.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Here instead of the insurance paying \$100-... for \$150 towards your doctor's visit. You will have a \$10 co-pay.

Speaker speaker_2: Okay.

Speaker speaker_1: So, primary care, the specialty will be your \$50 and urgent care 60. E- then you able to use it at hospitals as well, and it has that group accident included in it. Group accident is let's say if you are involved in an accident, it'll give you more benefits towards your emergency.

Speaker speaker_2: Hmm. Okay.

Speaker speaker_1: And... All right. And then this next page, page four, you have the optionals, the additional benefits. Let's say the insurance plan disability, the vision, dental, um, and so on.

Speaker speaker_2: Gotcha. Okay.

Speaker speaker_1: Okay, and then you have what they call FreeRx, which is a preven- I mean, sorry, a prescription plan. Here, um, they have over 80 hun- 800 medications that you won't have to pay extra for them and-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: If, if you ha- if you choose to stay healthy by itself, it's already included in it.

Speaker speaker_2: I see.

Speaker speaker_1: Um, but if you... okay. Now, then they have extra benefits like, um, the virtual primary care. This case, it's a plan that you could use over the phone, um, to get your, like, to get to see your primary care, get you a prescription for some, um, medications. Like if you don't have that time or it's not necessary to see the doctor physically or, you could use that type of benefits. And then they have this MVP plan, which is a plan that is more towards this traditional, but it does have a really high deductible that you have to meet before, um, they start paying 100%, which is the \$6,500 for a person and \$14,700 for the family.

Speaker speaker_2: Okay.

Speaker speaker_1: Right. Um, let me see. So yeah. You have, um, into the 24th of January to enroll.

Speaker speaker_2: Okay. I'd like to enroll today if I can.

Speaker speaker_1: Yay. I'm happy to help you.

Speaker speaker_2: Okay. Good.

Speaker speaker_1: Go ahead.

Speaker speaker_2: Um, yeah. So I think I like, uh, so for the VIP Plus, is that, is that the MVP?

Speaker speaker_1: No.

Speaker speaker_2: Okay, good. I don't like the MVP.

Speaker speaker_1: The MVP... Yeah, the MVP is the one with the high deductible.

Speaker speaker_2: Yeah, that seems like a crap insurance honestly. Um, yeah. So I'll take the, um, the VIP Plus, the second one, that middle one.

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_2: Um, so then here's a question, because to be honest I'm pretty healthy, I'm not on any medications at this time. I don't need any surgeries or, um, procedures or anything like that. So, um, but I always like to err on the side of caution, but let's say if financially that, that had to change. Am I at all able to switch at any time from the VIP Plus to the Stay Healthy plan, because the Stay Healthy plan is really what would cover everything I need? I'm just trying to be a little bit more cautious because it's a new job and stuff like that, so I can't switch right back and forth?

Speaker speaker_1: Not yet. You will have still until the 27th to do so.

Speaker speaker_2: Okay.

Speaker speaker_1: Like, if down the line you feel like, well, I don't think this is the correct one or, you know, you will be able to do it until the 27th of this month.

Speaker speaker_2: I see. So then I'm gonna-

Speaker speaker_1: After that, you will have to wait for company opening enrollment and I'm going to tell you when they usually do that.

Speaker speaker_2: When do they usually?

Speaker speaker_1: I will tell you now.

Speaker speaker_2: Oh, I'm sorry.

Speaker speaker_1: Where... ATC. I think they do it in December if I'm not mistaken, but let's see.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes.

Speaker speaker_2: Gotcha.

Speaker speaker_1: They do it mid-December usually every year, so-

Speaker speaker_2: Okay.

Speaker speaker_1: ... then you will have to wait for that...

Speaker speaker_2: Okay.

Speaker speaker_1: ... open enrollment.

Speaker speaker_2: Um, okay. No problem. Then let's stick with the VIP Plus and we'll, we'll see how it works out. Um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I'll do that for a year and I'll see how this goes.

Speaker speaker_1: And that is for employee only?

Speaker speaker_2: Employee only. Yes, correct.

Speaker speaker_1: Okay. And anything else besides that?

Speaker speaker_2: No, I think that's it. I don't th- like I said, I'm pretty healthy. I don't, I don't need much more than... Oh, here's a question.

Speaker speaker_1: Yeah.

Speaker speaker_2: With the VIP Plus, I've had insurances in the past where they have, um, if you do certain things, you could get it reimbursed, like, um, they had like a, a gym membership where if you got a gym membership, the insurance would pay, reimburse you up until a certain amount of money. You had to pay for it first, but they would reimburse you. Do you know if that plan has that in its, um, is included in that?

Speaker speaker_1: No.

Speaker speaker_2: Okay.

Speaker speaker_1: This insurance are pretty basic.

Speaker speaker_2: Okay.

Speaker speaker_1: They-

Speaker speaker_2: Oh, no problem.

Speaker speaker_1: They u- yeah. So the staffing agency... Also, let me let you know, when you enrolled in the VIP Plus, only the medical plans are on the Section 125.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: What it means is a regulation from the IRS.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Your premium will be pre-taxed. Now you have to stay within the plan until company open enrollment or a qualified life event if you want to cancel. All right?

Speaker speaker_2: Sure. No problem.

Speaker speaker_1: All right. So the benefits will start the following Monday after we receive the first premium from your employer, then your ID card will generate in the system. Now, the actual carriers, they do not send physical card for this, uh, for the medical benefits. They will send you a digital card to your email. If you need a physical one, you can give us a call and we will request it for you after the benefits are active.

Speaker speaker_2: Okay.

Speaker speaker_1: Also, if you need to use the benefits before you get the ID card, you could give us a call after benefits are active as well, and if they are generated in the system, we could send you- ... a temporary one to your email.

Speaker speaker_2: I'm sorry, I didn't catch that last point. I'm sorry. Call after... If I needed the card-

Speaker speaker_1: No, uh huh.

Speaker speaker_2: ... call after they're activated?

Speaker speaker_1: Yes, and we could... If they are generated in the system, we will send you one to your email.

Speaker speaker_2: Okay. Yeah, that you get the initial one, but if you need an actual card, you call for it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Um, does it cost anything if I were to have to call for it?

Speaker speaker_1: No.

Speaker speaker_2: Okay.

Speaker speaker_1: It's just that the, uh, carriers do not send physical cards unless you request it. They only send emails-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to get a card.

Speaker speaker_2: No problem. That sounds perfect.

Speaker speaker_1: Okay. Anything else I could do for you, miss Serra?

Speaker speaker_2: No, you've been super helpful. Thank you so much for your help.

Speaker speaker_1: All right. So thank you for giving us a call. Have a great rest of the day.

Speaker speaker_2: Thanks. You too. Bye-bye.

Speaker speaker_1: Bye.