

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl . Who do I have the pleasure of speaking with? Debra Harris. And how can I assist you, Ms. Harris? I'm calling because I just received a phone call, a toll-free phone call, regarding the... Is it health services or health, um, insurance or something like that. Healthcare benefits? Do you work for somebody- Or hospitality. I'm sorry? Hmm, yes, the healthcare benefits. Do you work for a, a staffing agency? Yes. For which one? HSS. Okay, so right now HSS is, uh, actually in company open enrollment until the 26th of this month, and it gives you guys opportunity to enroll in healthcare benefits. And the price depends on which plan, uh, you choose and who you choose to cover, and it's something that's deducted from your check every week. Okay. But I don't work every week. I'm, I'm kinda pretty much flexible with my schedule because, um, it's not work available for me every week. Okay. Um, yeah. You would have to... It would be deducted every week. Um, the weeks that you don't work and there's a deduction made, you wouldn't then... you wouldn't have a deduction o- um, from, what, um... You wouldn't have a deduction. But as long as you don't go four consecutive weeks without a deduction, your coverage will become active the next deduction you receive if it's something you're interested in. Mm-hmm. Yes. And how much is it? So it depends on what plan you choose and who you choose to cover. If you'd like, I can send you a copy of the benefit guide, and it'll show you all the plans and how much they cover and all that in one. So would you be able to get that out to me before the enrollment period ends? I will actually send it to you via email right now. Oh. And, um, I'm not really computer savvy. I was just wondering if, um, you could still send it in the mail perhaps. Or if you'd like, and you go choose a staffing agency and they'll be able to g- give you a hard copy. You know, I just called the office, and, uh, apparently she's either, uh, busy or with a client right now. But, um, I left a message for her to call me back. And, um, I was just wondering if you could still mail it out to me. Well, we don't send hard copies. We only do email versions. Oh, okay. And so what do you want me to do? Just sign that? I'm sorry. What was that? So when you send the, uh, application out, w- what do you want me to do? Just sign it or something, or...? No. What I was gonna send you is the benefit guide. It's gonna show you the plans that are offered. That way you can choose 'cause they're all- Hmm. ... medical- Can you explain some of it to me now? Sure. Mm-hmm. So Hospitality Staff Solutions actually offers, um, VIP Standard, which is medical. That plan for just yourself is \$16.81 a week. They offer FreeRx, which is prescription coverage. If your prescription is on their list of covered medications y- it's covered at 100%. If not, they often offer, offer a discount. Um, they offer FreeRx Plus virtual primary care. That is 5.99 a week also. That is to see your primary care doctor virtually. Um, they offer dental, which is 3.38 a week with your dental. Preventative visits are covered at 100%, which is your basic cleaning and checkup

once per six months. X-rays, nonsurgical extractions, and fillings are covered at 80% after you pay the \$50 deductible. Um, things like crowns and braces are not covered, and this plan pays up to \$500 a year. They offer short-term disability; term life, which is your life insurance; vision. Um, short-term disability is 3.66 a week, term life is 1.96 a week. Um, your vision is 1.99 a week, \$1.99 a week. With your vision, there's a \$10 copay for your annual eye exam. Um, for your lenses and frames, there is a, um... there is a \$25 copay, and then you have an allowance of \$130 once per year. They offer critical illness for \$2.33; group accident, which is a co- additional coverage to your medical for \$1.86 a week. Uh, they offer MEC Enhanced, which is preventative health and medical rolled into one. This plan does have copays, so once you pay the copay, the rest of the bill is paid by the insurance company. That plan is \$42.61 a week. They have MEC TelRx, which is preventative health only. So you wouldn't be able to go to the doctor or ER. It's just your annual physical, some STD screenings, cancer screenings, things like that, with the FreeRx built in for \$15.65 a week. They have behavioral and mental health for \$1.38 a week. And then they have identity theft protection for \$1.80 a week. Mm-hmm. And so I'm a senior citizen, and I have, um, medical, Medicare, and I mean, um, yeah, Medicare through Kaiser Permanente. Mm-hmm. And so I was just wondering if that was gonna have a, a bearing on, um, the services that I currently have. I'm not sure. You would have to ask Kaiser. Mm-hmm. Okay. Because, um, basically a lot of the information that you just shared, they provide it for me as well. But, um, as a hospitality worker, um, I was just wondering if I actually really needed that or, um, just some more clarity on that. Oh, okay. Yep. It's not something you're obligated to have. It's just something they offer. Mm-hmm. Okay, 'cause see, you know, again, I'm just a, you know, flexible worker. I just work whenever there's work available. And so I don't work every week. And, um, if I had chosen one of those plans or, uh, something like that, I guess you could probably still email it to me, you know, so that I can review it. But, um, it's nothing, uh, really etched in stone that I have to have that service? Correct. Mm-hmm. Okay. 'Cause I w- you know, when I received the phone call, the toll-free phone call, I was like, "Oh my goodness. Now, you know, there's something else and, um," "that I would have to pay for," because, you know, again, um, you know, living on a fixed income like that is, is kinda really hard, you know, for me to be able to, you know, pay two and three different services and, you know, I'm getting the same thing, same benefits. Yes, ma'am. Mm-hmm. Well, I thank you so much, uh, for sharing that information with me, but you can still email me, you know, to see- Okay. Um, wh- were we gonna s- and e- email me the hard copy of w- of the guide, the health plan guide? Yes. The- Okay. ... benefit guide. What is your email? It's debraharris2341@gmail.com. All right. I'll go ahead and get that sent over to you so you can just take a look and see if anything interests you, okay? Okay. And thank you so much for speaking with me, ma'am. No problem. Thank you so much for calling. You have a great day. You too. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl . Who do I have the pleasure of speaking with?

Speaker speaker_2: Debra Harris.

Speaker speaker_1: And how can I assist you, Ms. Harris?

Speaker speaker_2: I'm calling because I just received a phone call, a toll-free phone call, regarding the... Is it health services or health, um, insurance or something like that.

Speaker speaker_1: Healthcare benefits? Do you work for somebody-

Speaker speaker_2: Or hospitality. I'm sorry?

Speaker speaker_1: Hmm, yes, the healthcare benefits. Do you work for a, a staffing agency?

Speaker speaker_2: Yes.

Speaker speaker_1: For which one?

Speaker speaker_2: HSS.

Speaker speaker_1: Okay, so right now HSS is, uh, actually in company open enrollment until the 26th of this month, and it gives you guys opportunity to enroll in healthcare benefits. And the price depends on which plan, uh, you choose and who you choose to cover, and it's something that's deducted from your check every week.

Speaker speaker_2: Okay. But I don't work every week. I'm, I'm kinda pretty much flexible with my schedule because, um, it's not work available for me every week.

Speaker speaker_1: Okay. Um, yeah. You would have to... It would be deducted every week. Um, the weeks that you don't work and there's a deduction made, you wouldn't then... you wouldn't have a deduction o- um, from, what, um... You wouldn't have a deduction. But as long as you don't go four consecutive weeks without a deduction, your coverage will become active the next deduction you receive if it's something you're interested in.

Speaker speaker_2: Mm-hmm. Yes. And how much is it?

Speaker speaker_1: So it depends on what plan you choose and who you choose to cover. If you'd like, I can send you a copy of the benefit guide, and it'll show you all the plans and how much they cover and all that in one.

Speaker speaker_2: So would you be able to get that out to me before the enrollment period ends?

Speaker speaker_1: I will actually send it to you via email right now.

Speaker speaker_2: Oh. And, um, I'm not really computer savvy. I was just wondering if, um, you could still send it in the mail perhaps.

Speaker speaker_1: Or if you'd like, and you go choose a staffing agency and they'll be able to g- give you a hard copy.

Speaker speaker_2: You know, I just called the office, and, uh, apparently she's either, uh, busy or with a client right now. But, um, I left a message for her to call me back. And, um, I was just wondering if you could still mail it out to me.

Speaker speaker_1: Well, we don't send hard copies. We only do email versions.

Speaker speaker_2: Oh, okay. And so what do you want me to do? Just sign that?

Speaker speaker_1: I'm sorry. What was that?

Speaker speaker_2: So when you send the, uh, application out, w- what do you want me to do? Just sign it or something, or...?

Speaker speaker_1: No. What I was gonna send you is the benefit guide. It's gonna show you the plans that are offered. That way you can choose 'cause they're all-

Speaker speaker_2: Hmm.

Speaker speaker_1: ... medical-

Speaker speaker_2: Can you explain some of it to me now?

Speaker speaker_1: Sure.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So Hospitality Staff Solutions actually offers, um, VIP Standard, which is medical. That plan for just yourself is \$16.81 a week. They offer FreeRx, which is prescription coverage. If your prescription is on their list of covered medications y- it's covered at 100%. If not, they often offer, offer a discount. Um, they offer FreeRx Plus virtual primary care. That is 5.99 a week also. That is to see your primary care doctor virtually. Um, they offer dental, which is 3.38 a week with your dental. Preventative visits are covered at 100%, which is your basic cleaning and checkup once per six months. X-rays, nonsurgical extractions, and fillings are covered at 80% after you pay the \$50 deductible. Um, things like crowns and braces are not covered, and this plan pays up to \$500 a year. They offer short-term disability; term life, which is your life insurance; vision. Um, short-term disability is 3.66 a week, term life is 1.96 a week. Um, your vision is 1.99 a week, \$1.99 a week. With your vision, there's a \$10 copay for your annual eye exam. Um, for your lenses and frames, there is a, um... there is a \$25 copay, and then you have an allowance of \$130 once per year. They offer critical illness for \$2.33; group accident, which is a co- additional coverage to your medical for \$1.86 a week. Uh, they offer MEC Enhanced, which is preventative health and medical rolled into one. This plan does have copays, so once you pay the copay, the rest of the bill is paid by the insurance company. That plan is \$42.61 a week. They have MEC TelRx, which is preventative health only. So you wouldn't be able to go to the doctor or ER. It's just your annual physical, some STD screenings, cancer screenings, things like that, with the FreeRx built in for \$15.65 a week. They have behavioral and mental health for \$1.38 a week. And then they have identity theft protection for \$1.80 a week.

Speaker speaker_2: Mm-hmm. And so I'm a senior citizen, and I have, um, medical, Medicare, and I mean, um, yeah, Medicare through Kaiser Permanente.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And so I was just wondering if that was gonna have a, a bearing on, um, the services that I currently have.

Speaker speaker_1: I'm not sure. You would have to ask Kaiser.

Speaker speaker_2: Mm-hmm. Okay. Because, um, basically a lot of the information that you just shared, they provide it for me as well. But, um, as a hospitality worker, um, I was just wondering if I actually really needed that or, um, just some more clarity on that.

Speaker speaker_1: Oh, okay. Yep. It's not something you're obligated to have. It's just something they offer.

Speaker speaker_2: Mm-hmm. Okay, 'cause see, you know, again, I'm just a, you know, flexible worker. I just work whenever there's work available. And so I don't work every week. And, um, if I had chosen one of those plans or, uh, something like that, I guess you could probably still email it to me, you know, so that I can review it. But, um, it's nothing, uh, really etched in stone that I have to have that service?

Speaker speaker_1: Correct.

Speaker speaker_2: Mm-hmm. Okay. 'Cause I w- you know, when I received the phone call, the toll-free phone call, I was like, "Oh my goodness. Now, you know, there's something else and, um," "that I would have to pay for," because, you know, again, um, you know, living on a fixed income like that is, is kinda really hard, you know, for me to be able to, you know, pay two and three different services and, you know, I'm getting the same thing, same benefits.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Mm-hmm. Well, I thank you so much, uh, for sharing that information with me, but you can still email me, you know, to see-

Speaker speaker_1: Okay.

Speaker speaker_2: Um, wh- were we gonna s- and e- email me the hard copy of w- of the guide, the health plan guide?

Speaker speaker_1: Yes. The-

Speaker speaker_2: Okay.

Speaker speaker_1: ... benefit guide. What is your email?

Speaker speaker_2: It's debraharris2341@gmail.com.

Speaker speaker_1: All right. I'll go ahead and get that sent over to you so you can just take a look and see if anything interests you, okay?

Speaker speaker_2: Okay. And thank you so much for speaking with me, ma'am.

Speaker speaker_1: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_2: You too.

Speaker speaker_1: Bye-bye.

Speaker speaker_2: Bye-bye.