

Transcript: Priscilla

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Full Transcript

Good evening. Thank you for calling Benefits in a Card. My name is Priscilla. How can I be a pleasure of speaking to you? Hey, Priscilla. My name's Arnold Charles. Um, what is, what is Benefits in a Card? Benefits in a Card is basically, uh, health insurance, uh, coverages. This is offered off of your staffing agency. Um... Okay. Such as like Surge, you have HD Staffing, um, all those staffing agencies that they offer these. Okay. And we're, we're basically, um, health administrator providers, so we're the ones who, um, who receive the information from them if you want to enroll to any of these benefits being offered from your staffing agency. Mm-hmm. Okay. That's fine, yeah. 'Cause I've, I've, I received a whole totally different phone number than this one. Okay. So I didn't, I wasn't... I thought... 'Cause I'm trying to, I'm trying to enroll for insurance, but I know I wasn't... The one, the number I called says I'm not eligible to enroll yet, and then I have, I remember getting this text message here saying that I could enroll, so I'm a little bit confused- Yeah. ... as to what go, what that's all about. Okay. Have you received, um, any, like what staffing agency do you work under? Uh, SST, Superior Skilled Trades. Can you just come back and read the last four digits of your Social Security number? 4318. And you said your last name was? Charles. There it is. Let's see. Let us see. Okay, you are, um, eligible for, um, enrollment here. Um, any idea of what, um, what coverages or what, like, what benefits you're looking for? Um, what all do ya, what all do y'all offer? Okay, so your, uh, SSC does offer... Let me look on here. I'm gonna look down here. Yeah. Is this it? Yeah. I know you are. Don't try to put your greedy hands on my stuff, boy. All right. So your options here, I see a short-term disability, critical illness or cancer benefits, dental, um, behavioral health. We have term life, vision and 24-hour group accident. I'm just interested in dental health and vision. Dental and vision? Okay, so we have, um, for employee only or you guys do it for employee and spouse, for yourself or for your children, family? Uh, what, what is it for my, would be for my family, for my wife and two kids? For your wife and your two kids? Let's see, for your family you are looking at... Okay, we have here VIP Classic. We're looking at \$57.50 a week for yourself and family. We got Stay Healthy and we see, you're looking at \$25.84 in the VIP Pro is \$116.36 a week. You said f- what, and what, what does, what is it, what does that, what does that mean necessarily, the VIP Ro? VIP Pro? Yeah, VIP Pro. Yep, and it's- And that is for what? For, for what, for vision, dental, health? VIP Pro covers basically everything that I have mentioned here. So you have here- And that's... And that's vision, dental and health? Yes. I don't want none of the extras, though. I just want those three. Vision, dental and health, right? Yes, ma'am. Are you going more for your VIP Classic, your VIP Pro? I'm, I, I don't... I want to get, like, the best I can get, let's get that. Okay. So let's see. One moment. I just, I, I know, I know, I know you mentioned a couple of other things that come, that come with it like the, uh... Mm-hmm. But does that come with the VIP Pro? Yes, give me one second. Or do I gotta add those in- There was one... ... to the VIP Pro?

Okay. Yes, give me one second. I'm gonna put you on a brief hold really quick, if you don't mind. Okay. Bear with me. All right, Mr. ***** , are you still there? Yes, ma'am. I'm still- Okay, so... Sorry that took a minute. I was just reviewing, um, what is being offered for you. Have you had... By any chance, you haven't been, um... Okay, so here, are you looking out for the VIP Pro? That's what I'm having understanding of, right? Yeah. What, what all entails in the VIP Pro? Like, y- I didn't... I'm, I'm just trying to understand- Okay, so you're- ... what all comes with it. Okay. If you're looking for a whole, full cov- like complete, uh, benefit coverage, uh, from VIP Pro... yeah. Say it, say that one more time. Okay. So you're looking here. Your, your coverage is here. That is being offered through VIP Pro. Hospital admission benefit, you're looking at \$2,000 a day, max one day. Hospital competitive benefit, \$50 a day, max for 30 days. Intensive care, um, \$100 a day, max for 20 days. Rehabilitation benefits, \$50 a day, max for 30 days. Surgery in hospital, hospital outpatient facility, \$250 per day, max one day. Um, surgery in physician office, \$125 a day, max two days. Uh, free standing outpatient surgery center, \$250, uh, dollars... a day. Surgery in physician office, \$125 a day, max two days. Emergency room, \$150 per day, max two days. Urgent care facility, you're looking at \$150 per day, max for four days, which is the visitations, um, physical speech or occupation... Occupational therapy facility, \$90 a day, max four days. Medical imaging test, you're looking at \$100 a day, max one day. Advanced study follow-up test, \$25 a day, max one day. Um, outpatient prescription drug benefits, \$50 a day, max for 15 days. Uh, preventative surgery in hospital, hospital outpatient is not in... not included. Preventative surgery in hospital, hospital outpatient is not included. Um... Yeah. Mm-hmm. And critical illness benefit rider, um, \$5,000. Mm-hmm. That's what you're looking at, your price ranges for VIP Pro. That's- And when you say... And when you say max one day, that's like on- only one day out of the year, right? Yes. Okay. And as far as... as far as what... what the insurance covers in the sense of copay and, and/or how much I pay per doctor visit? Where... What am I looking at with that? There's no co- no copays. No deductibles as well. That's a flat free... a flat fee coverage. Those are all the benefits- So if I have the card now- Mm-hmm. Go... Go ahead. Go ahead. Say what you were gonna say. So the price, the prices I have given you, those are... that's what it all covers. That's what the insurance covers. That's what the in- that's what the insurance covers? Yes.... are there cer- are there certain, are there certain, uh, doctors or s- or, or hospitals in your ne- in your network that I, that I could, that I have to go to in order to receive the full benefit? No, sir. There's no network. Mm-mm. Say again? No, sir. No network needed. Mm-mm. Okay. Say, say I have a, say I, say I have an underly- uh, like a condition right now, right? And I need, and I need to go, and I need to s- start making appointments with the, with the doctor. Uh-huh. How much am I gonna have to pay per visit with the doctor? Is that, is that... There's no, there's no copay so that, that VIP only covers certain things? Correct? It only covers... Yes. It only covers \$150 per day for four days f- four times this year. So, if my doctor, if my doctor visit that I, if my doctor visit that I go to are \$500, it's only gonna cover 150 hund- \$150 of that \$500? Yes. Yes, sir. And you're gonna be taking \$116 out of my, out of my, out of my check a week? Yes. I don't feel like I'm, I'm, I'm winning off of that. You know what I mean? Yeah. Understandable. Because I've had in- I've had insurance before and whenever I, whenever I'd gone with my insurance, I would go and show them my card and then they'd be like, "All right. Your copay is this much." And then no matter how many times I went to the doctor, my copay was always that, was always that much. So you're telling me with this insurance, I can only go so many times out of the year and that's it?

Correct? That's the plan that the insurance chooses for you guys off of here. So we can't really do much of that aspect. That's what's being offered and that's what- No, I'm, I'm just trying to understand if that, if if that, if that, like am I under- I'm, I'm, am I understanding that correctly? Yes, sir. Oh. Well then, no thank you. All right, sir. Anything else I can help you with? No. That's it. All right. Thank you for calling Benefits in the Car. Have a wonderful evening.

Conversation Format

Speaker speaker_0: Good evening. Thank you for calling Benefits in a Card. My name is Priscilla. How can I be a pleasure of speaking to you?

Speaker speaker_1: Hey, Priscilla. My name's Arnold Charles. Um, what is, what is Benefits in a Card?

Speaker speaker_0: Benefits in a, in a Card is basically, uh, health insurance, uh, coverages. This is offered off of your staffing agency. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: Such as like Surge, you have HD Staffing, um, all those staffing agencies that they offer these.

Speaker speaker_1: Okay.

Speaker speaker_0: And we're, we're basically, um, health administrator providers, so we're the ones who, um, who receive the information from them if you want to enroll to any of these benefits being offered from your staffing agency. Mm-hmm.

Speaker speaker_1: Okay. That's fine, yeah. 'Cause I've, I've, I received a whole totally different phone number than this one.

Speaker speaker_0: Okay.

Speaker speaker_1: So I didn't, I wasn't... I thought... 'Cause I'm trying to, I'm trying to enroll for insurance, but I know I wasn't... The one, the number I called says I'm not eligible to enroll yet, and then I have, I remember getting this text message here saying that I could enroll, so I'm a little bit confused-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... as to what go, what that's all about.

Speaker speaker_0: Okay. Have you received, um, any, like what staffing agency do you work under?

Speaker speaker_1: Uh, SST, Superior Skilled Trades.

Speaker speaker_0: Can you just come back and read the last four digits of your Social Security number?

Speaker speaker_1: 4318.

Speaker speaker_0: And you said your last name was?

Speaker speaker_1: Charles.

Speaker speaker_0: There it is. Let's see. Let us see. Okay, you are, um, eligible for, um, enrollment here. Um, any idea of what, um, what coverages or what, like, what benefits you're looking for?

Speaker speaker_1: Um, what all do ya, what all do y'all offer?

Speaker speaker_0: Okay, so your, uh, SSC does offer... Let me look on here. I'm gonna look down here.

Speaker speaker_1: Yeah.

Speaker speaker_2: Is this it?

Speaker speaker_1: Yeah. I know you are. Don't try to put your greedy hands on my stuff, boy.

Speaker speaker_0: All right. So your options here, I see a short-term disability, critical illness or cancer benefits, dental, um, behavioral health. We have term life, vision and 24-hour group accident.

Speaker speaker_1: I'm just interested in dental health and vision.

Speaker speaker_0: Dental and vision? Okay, so we have, um, for employee only or you guys do it for employee and spouse, for yourself or for your children, family?

Speaker speaker_1: Uh, what, what is it for my, would be for my family, for my wife and two kids?

Speaker speaker_0: For your wife and your two kids? Let's see, for your family you are looking at... Okay, we have here VIP Classic. We're looking at \$57.50 a week for yourself and family. We got Stay Healthy and we see, you're looking at \$25.84 in the VIP Pro is \$116.36 a week.

Speaker speaker_1: You said f- what, and what, what does, what is it, what does that, what does that mean necessarily, the VIP Ro?

Speaker speaker_0: VIP Pro?

Speaker speaker_1: Yeah, VIP Pro.

Speaker speaker_0: Yep, and it's-

Speaker speaker_1: And that is for what? For, for what, for vision, dental, health?

Speaker speaker_0: VIP Pro covers basically everything that I have mentioned here. So you have here-

Speaker speaker_1: And that's... And that's vision, dental and health?

Speaker speaker_0: Yes.

Speaker speaker_1: I don't want none of the extras, though. I just want those three.

Speaker speaker_0: Vision, dental and health, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Are you going more for your VIP Classic, your VIP Pro?

Speaker speaker_1: I'm, I, I don't... I want to get, like, the best I can get, let's get that.

Speaker speaker_0: Okay. So let's see. One moment.

Speaker speaker_1: I just, I, I know, I know, I know you mentioned a couple of other things that come, that come with it like the, uh...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But does that come with the VIP Pro?

Speaker speaker_0: Yes, give me one second.

Speaker speaker_1: Or do I gotta add those in-

Speaker speaker_0: There was one...

Speaker speaker_1: ... to the VIP Pro?

Speaker speaker_0: Okay. Yes, give me one second. I'm gonna put you on a brief hold really quick, if you don't mind.

Speaker speaker_1: Okay.

Speaker speaker_0: Bear with me. All right, Mr. *****, are you still there?

Speaker speaker_1: Yes, ma'am. I'm still-

Speaker speaker_0: Okay, so... Sorry that took a minute. I was just reviewing, um, what is being offered for you. Have you had... By any chance, you haven't been, um... Okay, so here, are you looking out for the VIP Pro? That's what I'm having understanding of, right?

Speaker speaker_1: Yeah. What, what all entails in the VIP Pro? Like, y- I didn't... I'm, I'm just trying to understand-

Speaker speaker_0: Okay, so you're-

Speaker speaker_1: ... what all comes with it.

Speaker speaker_0: Okay. If you're looking for a whole, full cov- like complete, uh, benefit coverage, uh, from VIP Pro... yeah.

Speaker speaker_1: Say it, say that one more time.

Speaker speaker_0: Okay. So you're looking here. Your, your coverage is here. That is being offered through VIP Pro. Hospital admission benefit, you're looking at \$2,000 a day, max one day. Hospital competitive benefit, \$50 a day, max for 30 days. Intensive care, um, \$100 a day, max for 20 days. Rehabilitation benefits, \$50 a day, max for 30 days. Surgery in hospital, hospital outpatient facility, \$250 per day, max one day. Um, surgery in physician office, \$125 a day, max two days. Uh, free standing outpatient surgery center, \$250, uh, dollars... a day. Surgery in physician office, \$125 a day, max two days. Emergency room, \$150 per day, max two days. Urgent care facility, you're looking at \$150 per day, max for four days, which is the visitations, um, physical speech or occupation... Occupational therapy facility, \$90 a day, max four days. Medical imaging test, you're looking at \$100 a day, max one day. Advanced study follow-up test, \$25 a day, max one day. Um, outpatient prescription drug benefits, \$50 a day, max for 15 days. Uh, preventative surgery in hospital, hospital outpatient is not in... not included. Preventative surgery in hospital, hospital outpatient is not included. Um... Yeah. Mm-hmm. And critical illness benefit rider, um, \$5,000. Mm-hmm. That's what you're looking at, your price ranges for VIP Pro. That's-

Speaker speaker_1: And when you say... And when you say max one day, that's like on- only one day out of the year, right?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. And as far as... as far as what... what the insurance covers in the sense of copay and, and/or how much I pay per doctor visit? Where... What am I looking at with that?

Speaker speaker_0: There's no co- no copays. No deductibles as well. That's a flat free... a flat fee coverage. Those are all the benefits-

Speaker speaker_1: So if I have the card now-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Go... Go ahead. Go ahead. Say what you were gonna say.

Speaker speaker_0: So the price, the prices I have given you, those are... that's what it all covers. That's what the insurance covers.

Speaker speaker_1: That's what the in- that's what the insurance covers?

Speaker speaker_0: Yes.

Speaker speaker_1: ... are there cer- are there certain, are there certain, uh, doctors or s- or, or hospitals in your ne- in your network that I, that I could, that I have to go to in order to receive the full benefit?

Speaker speaker_0: No, sir. There's no network. Mm-mm.

Speaker speaker_1: Say again?

Speaker speaker_0: No, sir. No network needed. Mm-mm.

Speaker speaker_1: Okay. Say, say I have a, say I, say I have an underly- uh, like a condition right now, right? And I need, and I need to go, and I need to s- start making appointments with the, with the doctor.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: How much am I gonna have to pay per visit with the doctor? Is that, is that... There's no, there's no copay so that, that VIP only covers certain things? Correct?

Speaker speaker_0: It only covers... Yes. It only covers \$150 per day for four days f- four times this year.

Speaker speaker_1: So, if my doctor, if my doctor visit that I, if my doctor visit that I go to are \$500, it's only gonna cover 150 hund- \$150 of that \$500?

Speaker speaker_0: Yes. Yes, sir.

Speaker speaker_1: And you're gonna be taking \$116 out of my, out of my, out of my check a week?

Speaker speaker_0: Yes.

Speaker speaker_1: I don't feel like I'm, I'm, I'm winning off of that. You know what I mean?

Speaker speaker_0: Yeah. Understandable.

Speaker speaker_1: Because I've had in- I've had insurance before and whenever I, whenever I'd gone with my insurance, I would go and show them my card and then they'd be like, "All right. Your copay is this much." And then no matter how many times I went to the doctor, my copay was always that, was always that much. So you're telling me with this insurance, I can only go so many times out of the year and that's it? Correct?

Speaker speaker_0: That's the plan that the insurance chooses for you guys off of here. So we can't really do much of that aspect. That's what's being offered and that's what-

Speaker speaker_1: No, I'm, I'm just trying to understand if that, if if that, if that, like am I under- I'm, I'm, am I understanding that correctly?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Oh. Well then, no thank you.

Speaker speaker_0: All right, sir. Anything else I can help you with?

Speaker speaker_1: No. That's it.

Speaker speaker_0: All right. Thank you for calling Benefits in the Car. Have a wonderful evening.