

## **Transcript: Sara**

**Marulanda-4880255034277888-4808073042149376**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling BenefitsNet card. My name is Laura. May I have your name please? Yes. Mathis Grier. Hello, Mr. Grier. How may I help you? Yes. I was on... Well, I started with the... my new job and I forgot to call you guys to, I guess... I don't know if I'm getting insurance or not. I'm just trying to check what kind of insurance do I have. Okay. Let me check that for you. May I have please the last four digits of your Social Security number and the name of the temporary agency that you are working with? Yes. It's, um, 6625 and it's Carlton Staffing. Okay. You say Mathis Grier? Yes. And just for security purposes, can you please verify your address and date of birth? Yes. 2022 Hilton Head, 12-31-1980. Email mathisgrier@yahoo.com? Yes. Phone number 713-702-8757? Yes. Thank you very much. Okay, let me check. Okay, Mr. Grier, you was out-enrolled on MEG TeleRx, which is a preventive care plan. And you're experiencing deductions of \$16 per week. Right. Okay. So how do I... I haven't got any card or anything yet. Okay. Well, card, uh, card has to be on her... on the way to your mailing address. If you want, I can send you a copy to your email. Yes, if you may. And do I have, do I have vision or can I add the vision on there with it? Okay. This plan is just preventative. It's not going to cover any dental, vision or hospital or doctor visitations if you are sick. It will cover one physical early examination, blood pressure screenings, HIV, hepatitis, all those screenings. It will cover for vaccinations and it will cover for, uh, your prescriptions and you have access to virtual care like, um, like a video call in case you, you don't feel well. So, so can I add the... So that's all it covers and all. Can I add anything else so it can cover like the doctor visits and stuff like that or no? I can. Let me check that for you. Yes, you're still under your, uh, personal open enrollment period, so yes. Um, what they're offering for medical- Yes. They're offering a VIP Standard and VIP Plus. Uh, those are... Okay. The way these plans work is like they will cover a flat fee and you will be responsible for the difference. Let me explain- Okay. ... to you how much. Okay. Like for, let's say for the urgent care facility. Right. The VIP Standard will cover \$50 per day. Urgent care, yes. \$50 per day up to four times. The VIP Plus will cover \$100 per day up to four times. Okay. For the emergency room, emergency room, the same amount but two times. Okay. For the physician's office visit, \$50 per day for up to four times, uh, VIP Standard and VIP Plus, uh, \$100 per day up to four times. Okay. So the plus covers a little bit more than the standard. Standard will cost you \$17.72 per week and Plus will cost you \$31.71 per week. They will cover for surgery, uh, the Standard \$250 per day one time, and the VIP Plus, \$1,000 per day one time. Hospital admission, Standard, \$500 per day one time, and Plus, \$1,000 per day one time. Confinement, hospital confinement, Standard, \$50 per day for 30 days, and VIP Plus, \$100 per day for 30 days. Can you see the difference between those two plans? Right. Yeah. So, um, basically the VIP Plus will cover a little bit more than the Standard. This is what you are allowed to do. You are allowed to have one preventive and one

of the VIPs or just the VIP or just the preventative, and you are allowed to have dental, vision, short term- Yeah. ... disability, all those. You don't need to have any medical or preventive in order to be enrolled on any of the, of the additional benefits. Okay. So which... So the one for... You say the one that'll be 30 some dollars, that's the VIP one or which one is that one again? VIP Plus, the \$31.71. That's the one- That's the one that cover... the most cover for the, um, for the main one. Yeah. Can I, can I get that one then? Sure. That's for the dental and vision and everything, right? No. Dental, um, ba, ba, ba. Dental will cost you \$3.64. Mm-hmm. If you're going for a cleaning or which is a preventive visitation, that one, they will cover 100% with no deductible needed. If you're going for a basic non-surgical extraction, um, filling, X-rays, they will cover 80% up to \$50 deductible. Yeah. I mean- The annual maximum...Yeah. I need all that. I need that and the, and the Vision to cover every... Yeah, I need all that. Oh, okay. Vision is going to be \$2.15. Okay. Yes. So, let me get this. D+ Dental, uh, Vision. All right. And do you want to keep the preventative? Uh, whatever, whatever that's going to cover majority of it, yes. Okay. Remember, the preventative will work... will cover blood work, um, vaccinations, one physical exam examination- Yeah. That's fine. I can keep that, too. ... and three appointments. Okay. So the total weekly deduction is going to be \$53.50. Yeah. That's fine. Please remember, uh, this insurance is, is under Section 125, that is an IRS regulation. And what that means is that, uh, you are not going to be allowed to make any cancellations or upgrades unless your- Okay. ... company has an open enrollment period, or if you have a qualified life event or, like now, then you are under your personal open enrollment period. Okay. Okay, so please allow one to two weeks for, uh, your employer to start making the new deductions of 53.50. Once you see that deduction, the following Monday, that's when the coverage... the, the Dental, Vision and BIP plus coverage become active. Okay. Your preventive is already active and you're going to receive your ID card, ID cards by the end of the week, uh, after the first, the first new deduction. If you have not received that ID card, please give us a call. We can send you virtual copies while you wait for the hardcopies to arrive on the mail. And, uh, what I'm gonna do right now, is I'm going to put you on hold while I send you the preventive care ID card. Okay? Okay. Yes, ma'am. All righty. I'll be right back with you. Please don't disconnect the call. Hello, Mr. Gray? Yes, ma'am. Thank you for waiting. Can you check your email while we are on the phone, sir? Okay. Hold on, let me check. Sure. No, nothing yet. What does... What does it... Can you tell me, what's it going to say? Okay. That's going to be an email from info@benefits.netcard. Okay. Hold on. You can check on your junk mail maybe in there. Secret unlock. No, no. Let me go back right quick. Uh, spam, it's not in spam. Inbox, info, ID card. Yes. Thank you for contacting Benefits. Okay. Yes, ma'am, I have it. All righty. So, you just need to wait one to two more weeks for them to start making deductions, and then, uh, by the end of that following week you will receive the ID cards for medical, vision and, uh, dental. Okay. Attach is a PDF form. Okay. Yeah. Yes, ma'am. All righty, Mr. Gray. Other than that, is there anything else that I can help you with? No. Thank you. I... Uh, very helpful. Thank you very much. You're more than welcome, sir. My pleasure. Have a wonderful day. You too. Thank you. Okay. You're welcome. Bye-bye.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling BenefitsNet card. My name is Laura. May I have your name please? Yes. Mathis Grier. Hello, Mr. Grier. How may I help you? Yes. I was on... Well, I started with the... my new job and I forgot to call you guys to, I guess... I don't know if I'm getting insurance or not. I'm just trying to check what kind of insurance do I have. Okay. Let me check that for you. May I have please the last four digits of your Social Security number and the name of the temporary agency that you are working with? Yes. It's, um, 6625 and it's Carlton Staffing. Okay. You say Mathis Grier? Yes. And just for security purposes, can you please verify your address and date of birth? Yes. 2022 Hilton Head, 12-31-1980. Email mathisgrier@yahoo.com? Yes. Phone number 713-702-8757? Yes. Thank you very much. Okay, let me check. Okay, Mr. Grier, you was out-enrolled on MEG TeleRx, which is a preventive care plan. And you're experiencing deductions of \$16 per week. Right. Okay. So how do I... I haven't got any card or anything yet. Okay. Well, card, uh, card has to be on her... on the way to your mailing address. If you want, I can send you a copy to your email. Yes, if you may. And do I have, do I have vision or can I add the vision on there with it? Okay. This plan is just preventative. It's not going to cover any dental, vision or hospital or doctor visitations if you are sick. It will cover one physical early examination, blood pressure screenings, HIV, hepatitis, all those screenings. It will cover for vaccinations and it will cover for, uh, your prescriptions and you have access to virtual care like, um, like a video call in case you, you don't feel well. So, so can I add the... So that's all it covers and all. Can I add anything else so it can cover like the doctor visits and stuff like that or no? I can. Let me check that for you. Yes, you're still under your, uh, personal open enrollment period, so yes. Um, what they're offering for medical- Yes. They're offering a VIP Standard and VIP Plus. Uh, those are... Okay. The way these plans work is like they will cover a flat fee and you will be responsible for the difference. Let me explain- Okay. ... to you how much. Okay. Like for, let's say for the urgent care facility. Right. The VIP Standard will cover \$50 per day. Urgent care, yes. \$50 per day up to four times. The VIP Plus will cover \$100 per day up to four times. Okay. For the emergency room, emergency room, the same amount but two times. Okay. For the physician's office visit, \$50 per day for up to four times, uh, VIP Standard and VIP Plus, uh, \$100 per day up to four times. Okay. So the plus covers a little bit more than the standard. Standard will cost you \$17.72 per week and Plus will cost you \$31.71 per week. They will cover for surgery, uh, the Standard \$250 per day one time, and the VIP Plus, \$1,000 per day one time. Hospital admission, Standard, \$500 per day one time, and Plus, \$1,000 per day one time. Confinement, hospital confinement, Standard, \$50 per day for 30 days, and VIP Plus, \$100 per day for 30 days. Can you see the difference between those two plans? Right. Yeah. So, um, basically the VIP Plus will cover a little bit more than the Standard. This is what you are allowed to do. You are allowed to have one preventive and one of the VIPs or just the VIP or just the preventative, and you are allowed to have dental, vision, short term- Yeah. ... disability, all those. You don't need to have any medical or preventive in order to be enrolled on any of the, of the additional benefits. Okay. So which... So the one for... You say the one that'll be 30 some dollars, that's the VIP one or which one is that one again? VIP Plus, the \$31.71. That's the one- That's the one that cover... the most cover for the, um, for the main one. Yeah. Can I, can I get that one then? Sure. That's for the dental and vision and everything, right? No. Dental, um, ba, ba, ba. Dental will cost you \$3.64. Mm-hmm. If you're going for a cleaning or which is a preventive visitation, that one, they will cover 100% with no

deductible needed. If you're going for a basic non-surgical extraction, um, filling, X-rays, they will cover 80% up to \$50 deductible. Yeah. I mean- The annual maximum... Yeah. I need all that. I need that and the, and the Vision to cover every... Yeah, I need all that. Oh, okay. Vision is going to be \$2.15. Okay. Yes. So, let me get this. D+ Dental, uh, Vision. All right. And do you want to keep the preventative? Uh, whatever, whatever that's going to cover majority of it, yes. Okay. Remember, the preventative will work... will cover blood work, um, vaccinations, one physical exam examination- Yeah. That's fine. I can keep that, too. ... and three appointments. Okay. So the total weekly deduction is going to be \$53.50. Yeah. That's fine. Please remember, uh, this insurance is, is under Section 125, that is an IRS regulation. And what that means is that, uh, you are not going to be allowed to make any cancellations or upgrades unless your- Okay. ... company has an open enrollment period, or if you have a qualified life event or, like now, then you are under your personal open enrollment period. Okay. Okay, so please allow one to two weeks for, uh, your employer to start making the new deductions of 53.50. Once you see that deduction, the following Monday, that's when the coverage... the, the Dental, Vision and BIP plus coverage become active. Okay. Your preventive is already active and you're going to receive your ID card, ID cards by the end of the week, uh, after the first, the first new deduction. If you have not received that ID card, please give us a call. We can send you virtual copies while you wait for the hardcopies to arrive on the mail. And, uh, what I'm gonna do right now, is I'm going to put you on hold while I send you the preventive care ID card. Okay? Okay. Yes, ma'am. All righty. I'll be right back with you. Please don't disconnect the call. Hello, Mr. Gray? Yes, ma'am. Thank you for waiting. Can you check your email while we are on the phone, sir? Okay. Hold on, let me check. Sure. No, nothing yet. What does... What does it... Can you tell me, what's it going to say? Okay. That's going to be an email from info@benefits.netcard. Okay. Hold on. You can check on your junk mail maybe in there. Secret unlock. No, no. Let me go back right quick. Uh, spam, it's not in spam. Inbox, info, ID card. Yes. Thank you for contacting Benefits. Okay. Yes, ma'am, I have it. All righty. So, you just need to wait one to two more weeks for them to start making deductions, and then, uh, by the end of that following week you will receive the ID cards for medical, vision and, uh, dental. Okay. Attach is a PDF form. Okay. Yeah. Yes, ma'am. All righty, Mr. Gray. Other than that, is there anything else that I can help you with? No. Thank you. I... Uh, very helpful. Thank you very much. You're more than welcome, sir. My pleasure. Have a wonderful day. You too. Thank you. Okay. You're welcome. Bye-bye.