

Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hello. Thank you for calling Benefits Unit Card. My name is Sarah. Who am I speaking with? This is Sharon Grablin. Hello, ma'am. How may I help you? I was calling about the, the, the, the benefits. Okay. What agency are you working with? What's that? What agency are you, are you working with? What staffing company? Brown Staffing. Brown. Okay. Brown, how may I help you ma'am? Well, I was... I... There was a number on my phone to call for the 30-day benefits. Oh. Okay, okay, okay. I understand you. Give me just a minute. So, um, may I have please the last four digits of your Social Security number to locate you on the system? Uh, 7363. And your name again? I'm sorry. Sharon Grablin. Okay. I found you. Ms. Sharon Grablin. And, just for security purposes, can you please verify your address and date of birth? Uh, it's 203 Clinton Street, Apartment 5. That's Germantown, Illinois. 62245. Birthdate is 4/16/70. I need your email. LynnvillSharon3@icloud.com? Yeah. LynnvillSharon3@icloud.com. Yeah. I need your phone number. 618-972-0334? Yeah. Thank you very much, ma'am. Okay. Um, okay. You are under your personal open enrollment period. What that means is that, uh, you have 30 days from your first paycheck in order to enroll on healthcare benefits. Um, the way you pay for those benefits is with weekly deductions from your paycheck. Uh, have they provided you with a benefit guide or some kind of information? Not under... I'm not picking up what you're saying. Okay. You are under your personal open enrollment period. So you are allowed to enroll on any healthcare plan that you would like, any of the plans that they're offering. Now, I'm asking you, have they provide you with any benefit guide or with any sort of information about what- No, not that I'm aware of. ... plans that they're offering? Okay. So do you want me to, uh, you want me to explain you the plans? Yeah. I guess you can. Okay. They have one preventive care plan that, uh... Will the coverage be for yourself only or somebody else at the family? Uh, for myself. Okay. So the preventive plan will cost you \$15.62 per week. That one will cover for one physical health examination, uh, free Rx is included, that means a prescription coverage, virtual care through Walmart, and you will get vaccinations include pap smear, um, screenings like blood pressure, cholesterol, colorectal cancer screenings, depression, diabetes, hepatitis, lung cancer, tuberculosis. It will cover, uh, vaccinations like influenza, tetanus, diphtheria, shingles, varicella, HPV, rubella, pneumococcal, meningococcal, hepatitis A and B. And it will cover aspirins, breast cancer preventatives, uh, folic acid, FDA-approved contraceptive methods, and it will cover pap smear, mammography. That's basically what that plan will cover. It won't cover any doctor visitations or ER visitations. Okay. There are two more... The other two plans are VIP Standard and VIP Classic. Those are the names. They will help you cover some of the doctor visitations or ER expenses. And the VIP Standard will cost you \$17.07 per week, and VIP Classic will cost you \$18.86 per week. These plans work, uh, covering a flat fee. They don't

cover a percentage like a regular insurance. They, these ones will cover just a flat fee. Let me explain you that. Uh, like if you're going to the emergency room, each one is gonna cover \$50 per day, two times. Any difference between the final bill and what the insurance covers will be your responsibility. Like for a physician's office visit, they will cover \$50 per day, four times. Uh, for hospital admission benefit, they will cover \$500 per day, one time. For hospital confinement benefit, \$50 per day for 30 days. For intensive care unit, VIP Standard will not cover that. VIP Classic cover \$100 per day for 20 days. For rehabilitation benefit, VIP Standard will not cover that. VIP Classic will cover \$25 per day for 30 days. For surgery in hospital, VIP Standard will cover \$250 per day, one time. And VIP Classic will cover \$500 per day, one time. And of course, they cover more stuff, but I'm just explaining to you the most common.... and benefits. There is another plan called, um, Stay Healthy MEC Enhance. That one includes preventive care and medical, but this one works with copay. Like, uh, the preventive care is include, and if you're going for a primary care visit, you'll, you will have four visits per year and a \$10 copay for visit. For a specialist care visit, you have \$50 copay for visit and four visits per year. And for the urgent care visits, you have \$60 copay per visit and four visits per year. Hmm, this one will cover \$1,000 for hospital admission, one hun- one time, \$100 per day for 30 days for hospital confinement, uh, \$500 per day one time for surgery in hospital, \$125 per day one time for surgery in a physician's office, and group accident probes are include. This plan will cost you \$42.71. And then they have the additional benefit options like short-term disability, 24-hour group accident, vision, dental, term life and AD&D,, behavioral health and IDA social costs. Like dental will cost you \$3.52 per week. Vision will cost you \$10 per week. Uh, the term life will be \$1.99 per week, et cetera. Are you interested on any of those plans? Uh, yeah. Uh, which, which one? Um, probably the first one. The preventive care? Yeah. Okay. That one will be \$15.62 per week. So- So they just take that out of your check then, is that what they do? Yes, that's... They're going to make the deductions from your paycheck. Yes, ma'am. All right. When would that- All right. Um- When would that start coming out of there? Okay, you need to allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following month date, that's when your coverage became active, and you're going to receive the ID card by the end of that week. You mean will I receive a card or something? Yes, you will receive... Um, they, they're gonna send the ID card. Okay, this one is preventive. They're gonna send that, send that ID card to your mailing address, but it's... You should receive it between Thursday and Friday after the first deduction. If you have not received it by then, just give us a call and we will send you a copy to your email while you wait for the hard copy to arrive on the mail. Well, how many, how many days should it be? Okay, let's pretend that you see a deduction on Friday. You should receive it, uh, the following... Between Thursday and Friday the following week. But remember, you have to give them, like, 7 to 10 business... One to two weeks for the- for your employer to start making the deductions. So you're talking about the next- You're talking about the next Thursday, Friday? No, no, no, no, no. I'm just giving you an example about... Like, if you see a deduction one- on a Friday, you should see the- the ID cards, you shou- you must receive them between Thursday and Friday the following week. But for your coverage to become active, to start all over, you're going to need to all- to give them one or two weeks for your- for Crown services to start making the deductions. So let's pretend that if you enroll now... Okay, today is the 12th. Let's say- I don't think I am now, but you're saying it'll take a couple weeks. Yes. Okay. It will probably by the end of this month, but I mean...

Okay. It depends on Crown when they do the- the deductions. We don't have access to it. Okay. All right. So you want to enroll in the MEC TelRx? Is that the first one? Yes, that's the preventive care then, uh, the one I explained you first. Yeah, I guess that's that one, I guess. Okay. Any dental, vision, short-term disability? None of those? What's that? Okay. Would you like to add any of the additional benefits options or not? Um, no. No? Okay. So your total weekly deduction is going to be \$15.62. As I explained you, please allow one to two weeks for your employer to start making deductions. Once you see the first- Well, that's week- that's weekly, right? I'm sorry? Is that weekly? Yes. The deductions are weekly. Yeah. Okay, so once you see the first deduction, that means the following Monday then that's when the coverage became active, and you're going to receive your ID cards by the end of that week. If you have not received it by then, give us a call. We can send you the virtual copies while you wait for the hard copy to arrive on the mail. Um, Miss Grappling, other than that, is there anything else that I can help you with? No, I guess that's it. I'll just be expecting, waiting, wait for that card to come in the mail then. Sure, ma'am. Um, once they start processing the- the deductions, um, it's going to take like a week after that for you to receive the ID card. You said that's \$15... \$15 and- It's going to be \$15.62 per week. Right. Per week. Okay. All right then. Okay, then. That sounds good. Have a, have a wonderful night, ma'am, and thank you for calling Benefits in a Cart. Yay. Thank you. You're more than welcome. Bye. Mm-hmm. Bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Hello. Thank you for calling Benefits Unit Card. My name is Sarah. Who am I speaking with? This is Sharon Grablin. Hello, ma'am. How may I help you? I was calling about the, the, the, the benefits. Okay. What agency are you working with? What's that? What agency are you, are you working with? What staffing company? Brown Staffing. Brown. Okay. Brown, how may I help you ma'am? Well, I was... I... There was a number on my phone to call for the 30-day benefits. Oh. Okay, okay, okay. I understand you. Give me just a minute. So, um, may I have please the last four digits of your Social Security number to locate you on the system? Uh, 7363. And your name again? I'm sorry. Sharon Grablin. Okay. I found you. Ms. Sharon Grablin. And, just for security purposes, can you please verify your address and date of birth? Uh, it's 203 Clinton Street, Apartment 5. That's Germantown, Illinois. 62245. Birthdate is 4/16/70. I need your email. LynnvillSharon3@icloud.com? Yeah. LynnvillSharon3@icloud.com. Yeah. I need your phone number. 618-972-0334? Yeah. Thank you very much, ma'am. Okay. Um, okay. You are under your personal open enrollment period. What that means is that, uh, you have 30 days from your first paycheck in order to enroll on healthcare benefits. Um, the way you pay for those benefits is with weekly deductions from your paycheck. Uh, have they provided you with a benefit guide or some kind of information? Not under... I'm not picking up what you're saying. Okay. You are under your personal open enrollment period. So you are allowed to enroll on any healthcare plan that you would like, any of the plans that they're offering. Now, I'm asking you, have they provide you with any benefit guide or with any sort of information about what- No, not that I'm aware of. ... plans that they're offering? Okay. So do you want me to, uh, you want me to explain you the

plans? Yeah. I guess you can. Okay. They have one preventive care plan that, uh... Will the coverage be for yourself only or somebody else at the family? Uh, for myself. Okay. So the preventive plan will cost you \$15.62 per week. That one will cover for one physical health examination, uh, free Rx is included, that means a prescription coverage, virtual care through Walmart, and you will get vaccinations include pap smear, um, screenings like blood pressure, cholesterol, colorectal cancer screenings, depression, diabetes, hepatitis, lung cancer, tuberculosis. It will cover, uh, vaccinations like influenza, tetanus, diptheria, shingles, varicella, HPV, rubella, pneumococcal, meningococcal, hepatitis A and B. And it will cover aspirins, breast cancer preventatives, uh, folic acid, FDA-approved contraceptive methods, and it will cover pap smear, mammography. That's basically what that plan will cover. It won't cover any doctor visitations or ER visitations. Okay. There are two more... The other two plans are VIP Standard and VIP Classic. Those are the names. They will help you cover some of the doctor visitations or ER expenses. And the VIP Standard will cost you \$17.07 per week, and VIP Classic will cost you \$18.86 per week. These plans work, uh, covering a flat fee. They don't cover a percentage like a regular insurance. They, these ones will cover just a flat fee. Let me explain you that. Uh, like if you're going to the emergency room, each one is gonna cover \$50 per day, two times. Any difference between the final bill and what the insurance covers will be your responsibility. Like for a physician's office visit, they will cover \$50 per day, four times. Uh, for hospital admission benefit, they will cover \$500 per day, one time. For hospital confinement benefit, \$50 per day for 30 days. For intensive care unit, VIP Standard will not cover that. VIP Classic cover \$100 per day for 20 days. For rehabilitation benefit, VIP Standard will not cover that. VIP Classic will cover \$25 per day for 30 days. For surgery in hospital, VIP Standard will cover \$250 per day, one time. And VIP Classic will cover \$500 per day, one time. And of course, they cover more stuff, but I'm just explaining to you the most common.... and benefits. There is another plan called, um, Stay Healthy MEC Enhance. That one includes preventive care and medical, but this one works with copay. Like, uh, the preventive care is include, and if you're going for a primary care visit, you'll, you will have four visits per year and a \$10 copay for visit. For a specialist care visit, you have \$50 copay for visit and four visits per year. And for the urgent care visits, you have \$60 copay per visit and four visits per year. Hmm, this one will cover \$1,000 for hospital admission, one hun- one time, \$100 per day for 30 days for hospital confinement, uh, \$500 per day one time for surgery in hospital, \$125 per day one time for surgery in a physician's office, and group accident probes are include. This plan will cost you \$42.71. And then they have the additional benefit options like short-term disability, 24-hour group accident, vision, dental, term life and AD&D;, behavioral health and IDA social costs. Like dental will cost you \$3.52 per week. Vision will cost you \$10 per week. Uh, the term life will be \$1.99 per week, et cetera. Are you interested on any of those plans? Uh, yeah. Uh, which, which one? Um, probably the first one. The preventive care? Yeah. Okay. That one will be \$15.62 per week. So- So they just take that out of your check then, is that what they do? Yes, that's... They're going to make the deductions from your paycheck. Yes, ma'am. All right. When would that- All right. Um- When would that start coming out of there? Okay, you need to allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following month date, that's when your coverage became active, and you're going to receive the ID card by the end of that week. You mean will I receive a card or something? Yes, you will receive... Um, they, they're gonna send the ID card. Okay, this one is preventive. They're gonna send that, send

that ID card to your mailing address, but it's... You should receive it between Thursday and Friday after the first deduction. If you have not received it by then, just give us a call and we will send you a copy to your email while you wait for the hard copy to arrive on the mail. Well, how many, how many days should it be? Okay, let's pretend that you see a deduction on Friday. You should receive it, uh, the following... Between Thursday and Friday the following week. But remember, you have to give them, like, 7 to 10 business... One to two weeks for the- for your employer to start making the deductions. So you're talking about the next- You're talking about the next Thursday, Friday? No, no, no, no, no. I'm just giving you an example about... Like, if you see a deduction one- on a Friday, you should see the- the ID cards, you shou- you must receive them between Thursday and Friday the following week. But for your coverage to become active, to start all over, you're going to need to all- to give them one or two weeks for your- for Crown services to start making the deductions. So let's pretend that if you enroll now... Okay, today is the 12th. Let's say- I don't think I am now, but you're saying it'll take a couple weeks. Yes. Okay. It will probably by the end of this month, but I mean... Okay. It depends on Crown when they do the- the deductions. We don't have access to it. Okay. All right. So you want to enroll in the MEC TelRx? Is that the first one? Yes, that's the preventive care then, uh, the one I explained you first. Yeah, I guess that's that one, I guess. Okay. Any dental, vision, short-term disability? None of those? What's that? Okay. Would you like to add any of the additional benefits options or not? Um, no. No? Okay. So your total weekly deduction is going to be \$15.62. As I explained you, please allow one to two weeks for your employer to start making deductions. Once you see the first- Well, that's week- that's weekly, right? I'm sorry? Is that weekly? Yes. The deductions are weekly. Yeah. Okay, so once you see the first deduction, that means the following Monday then that's when the coverage became active, and you're going to receive your ID cards by the end of that week. If you have not received it by then, give us a call. We can send you the virtual copies while you wait for the hard copy to arrive on the mail. Um, Miss Grappling, other than that, is there anything else that I can help you with? No, I guess that's it. I'll just be expecting, waiting, wait for that card to come in the mail then. Sure, ma'am. Um, once they start processing the- the- the deductions, um, it's going to take like a week after that for you to receive the ID card. You said that's \$15... \$15 and- It's going to be \$15.62 per week. Right. Per week. Okay. All right then. Okay, then. That sounds good. Have a, have a wonderful night, ma'am, and thank you for calling Benefits in a Cart. Yay. Thank you. You're more than welcome. Bye. Mm-hmm. Bye-bye.