

## Transcript: Sara

**Marulanda-5228057747177472-6526493167632384**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name is Buong, it's B-U-O-N-G. That's my first name. My last name is L-E Q-U-A-N-G. Hello, Mr. Young? You can call me Paul. That's a lot easier. Okay. You can just call me Paul. Okay, Mr. Paul, thank you. And, um, how can I help you, sir? Okay, so I also have insurance right now, but I also... I want to know, are you a PPO or are you a HMO insurance policy? Okay. Um, let me check that for you. No, please. I just- When you say- Huh? Sorry. Go ahead. I'm sorry. No, no, no. I've... Go ahead. I'm, I just- I, I, I was going to ask you, when you say PPO, are you... do you mean like a major medical insurance? Oh, okay. Well, basically the insurance I have right now is HMO. HMO means I have to go to my PCP, which is my primary care provider. Mm-hmm. And if I want to go anywhere else, I had to have her refer me to some- somewhere else. A PPO- Oh, yeah. A PPO, I can go to anybody I want and it just pays for the deductible. Okay. I just- Uh, let me explain you how this work. Uh-huh. The MEC Enhanced, Insurplus and VIP are not major medical insurance. Yeah. Okay. So w- I... Say if I wanted to go to the doctor's right now, right? Uh-huh. I just wanted to walk into the doctor's, I want to get a physical, an exam, and things like that. How much do I have to pay for a deductible? Depends on what plan you are enrolled at. If you are enrolled on MEC, which is preventive care, you're going for a physical, uh, it is at 100% coverage. Okay. So- Okay? Say it again? Go ahead. That plan, the MEC will cover only preventive care. Um, if you want to go to a doctor because you are sick, you're going to need a medical, um, coverage and I will need, uh, to know what company are you, to provide you the information about how much they will cover. They- they're not gonna... This plan does not work like a regular insurance that they will cover a percentage after deductible, no. They will cover a flat fee and, uh, if there is any difference after the flat fee, you would have to cover that. It's, it's, it- Okay. It works different. Okay. So, I mean, but can I go to any care provider? Any, any physician? And then I will pay the difference? Yes. Yes, because this is how that works. Um, if the doctor, um... I mean, they, they don't require networks. Yeah. So you can go to any doctor and even if you have to pay from your package, you can send the, the, um, send the claim to the- Okay. ... provide, I mean, to the company that provide the insurance and they- Okay. ... will refund you the part they will cover. Okay. So basically, um, like say right now, if I go to any physician, right? I just tell them- Yeah. ... that I have... I just... How do I give them my insurance and all that? Like- We- If I'm enrolled with y'all 'cause I already got my first check. Once your c- Okay. Once your coverage became active, um, you're gonna receive ID cards or even if you go before you receive the ID cards, but while you are already active, while your coverage is already active, they can give us a call and we will, uh, verify your coverage by phone. Okay. So right now, am I active now? Okay. I will have to check that on, on the system. May I have the name of the company that you are working with and the last four of your Social to locate

you? Okay. It's Precision Flame Cutting. I'm sorry? Precision Flame Cutting. Okay, let me check that for you. And it's, it's, uh... I can spell it for you if you want me to. Did you say Precision? Yeah. P for- Precision Employment Group? No. Precision Flame Cutting. Precision Flame is P-R... Uh, hold on. Yeah. It's P-R-E-C-I-S-I-O-N, precision flame cutting. F-L-A-M-E C-U-T-T-I-N-G. Oh. Okay. Wait, may I have the last four of your Social, please? 7005. Okay. Because the only Precision we have here is Precision Employment Group. Um- Okay. Well, start with line. Let me see. I'm checking on the I- well. But it says, uh, okay, the place that I'm, um, uh, employed with was Carlton Staffing. Oh, Carlton. Okay. That's, uh, that- That's the... But Carlton Staffing sent me here, you know? So I thought you- Yeah. ... wanted this. I thought you wanted this one, I'm so sorry. No, no, no, no, no. It's okay. Carlton is, um, like a... Staffing agency, yeah. Carlton is a staffing agency, so they're gonna send you to a different, um, assignments. Okay. Okay. So we got R27-7005 Duong LeQuang. Uh-huh. Okay, so, uh, let me see, LeQuang, just for security purposes, can you please verify your address and date of birth? Yeah. It's 6532- Mm-hmm. ... Loch Langham. L-O-C-H A- L-A-N-G-H-A-M, 77084 Houston, Texas. And what else did she need? Yeah, and your date of birth. Oh, uh, October 7th, 1985. Okay. And is your phone number 524-9894? Yes, ma'am. And your email paul.m.p.lequang@gmail.com? Yes, ma'am. Okay, thank you very much. So let me check your account. Okay, at this moment... Okay, at this moment, um, you're going to be out-enrolled on MEC TelRx which is a preventive care plan. Um, you still- How much is your healthcare policy for the preventive care plan? Okay. The plan is \$16.05. That's going to cover your- So \$16... Okay. \$16.05 for, um- What is this? ... weekly. Okay. So, uh- Okay, so- ... what... Go ahead, I'm so sorry. I got so many questions, that's why. Yeah. It's okay. Don't worry about it. So if you want, we can, um... I mean, you are allowed to enroll on different plans because, um, you just start with the company. You have 30 days to enroll. This one is the one that they going to out-enroll you, um, but they have many different plans. Um, let me tell you. They have the Stay Healthy MEC TelRx which is the one that you're going to enroll at now, or well, that they're going to out-enroll you. That one includes the multi-plan network, the virtual urgent care, the Free Rx, and this plan will require network. So the physical exam is going to be 100% coverage, but you need to go to their doctors. The only plan that does not require network and you are allowed to go to any doctor is the VIP Standard and, uh, VIP Plus, which are the medicals. Those plans will not cover any preventive care. Okay. Um, I, I need to ask you something. So right now I have a preventive care, right? Yes. Right now, we're waiting for your coverage to become active under the- Okay. ... preventive care plan. Yes. Okay, so the preventive care plan, I can go to any doctor right now and get a physical? That's what you're saying? Just for right now? No, the preventive care is the one that... Okay. The preventive care is the one that will require network. That's the only one that requires network. Oh. Oh, oh. Okay. No, um, if it requires network, just go ahead and- Yeah. ... yeah, opt me out for now, but can I also re-enroll later on? Because I have an insurance plan right now and it's the- Oh, because this plan- ... exact same thing. It's exactly the same thing. Okay. I'm, I'm looking for somewhere that does not opt out... I mean, does not, uh, where I don't- Does not have- I can go anywhere I want. Yeah, 'cause it says right now, I, I, I'm sticking with my plan right now. I thought it was a little better over here in Carver & Stamping, but I know I had to pay for more. You know what I mean? Oh. So how much is the VIP? Okay. VIP. Okay. VIP Standard, uh, is yourself only, \$17.72 per week, and VIP Plus, which will cover a little bit more, is going to be \$31.71 per week. Uh, but remember the VIPs will not cover any physical.

Those are just, like, when you are sick and you need to see a doctor. Okay, so but it, uh, but I can go to a physician and basically get checked up and all the other stuff, right? Medication? Yes. Is that right? Yes. They will, th- they will, um, they will cover \$10, \$20 or \$30 for generic prescriptions and, uh, they won't cover... there will be a discount on non-generic prescriptions. And what else do they have another coverage for? Okay, outpatient prescription drug benefit will be for, uh, VIP Standard, \$10 per day maximum, uh, for a max of 15 days, or the- Okay. ... VIP Plus, \$20 per day for, uh, 15 days as well. Can I ask you something? So how much is it off the check? Like, 17 is what you said? Okay. The standard, \$17.72, and VIP Plus, \$31.71. Okay. Let me go ahead and just get the Standard for now where I can go anywhere, right? I can go anywhere for now? Yeah. Uh, well, not now. Remember, um, the process for your coverage to become active is that you need to wait until the, the... your company start making deductions. Once we receive the first deduction, that means the following Monday, that's when your coverage become active. Perfect. You know what? That sounds great. Actually, go ahead and just, uh... Yeah, can you... Okay, so I just call you next Monday? Is that what you're saying? No, no, no, no. Okay, if you want to enroll now- Or... Yeah. If you want to enroll now, we are going to have to wait until your company start making deductions. It usually takes, uh, seven to ten business days for them to start making deductions. Okay. So once you see the first ge- once you see the- Yeah. ... first deduction on your paycheck- Yes, sir. ... the following Monday, that's when the- Okay. ... coverage become active. Okay, so if I just... I'm just saying re- I mean, I, I, I know I'm, I'm so sorry about all these questions. No, no, no, no, no. I mean, what questions you got? That's why we're here. We're here to help you. So- Hello. So just say right now, let's just say, if I opt out right now, I can still opt back in later on? You have 30 days- Uh-huh. ... from your first paycheck to enroll. After 30 days, the only way you're going to be able to enroll is going to be during the company open enrollment period, which is going to be, let me tell you when that is going to be. Give me just a minute. I have to check that here on the system. Okay. I'm sorry. I'm, I'm waiting for the system. Still thinking, I'm sorry. You're fine because I ha- I got to get back to work. Oh my gosh. Yeah, I have to get back to work right now. Can I ask you your name? Can I call you in a little bit? Sarah. Sarah? Yes, sure. Uh, yes, my name is Sarah. Uh, okay. Carlton, Carlton. It's going to take me one more minute to get your information. Yeah. No, it's all right. Hey, I have to go to work right now because I actually called you during my lunch break, but I have to call- Okay. ... back in, but I will call you right back. Okay, Sarah? Sure. Sure, sir. Okay. We're going to be here until 8:00 PM. If I'm not going to be able to help you, anyone can do it. Okay, thank you so much, but I think I wanted to ask for you because you're the one that's most knowledgeable. Okay. You, you, you just sound, you sound like you know exactly what you're doing, so I'm- All right, well, thank you. I really want to talk to you. Thank you very much. Um, I just going to be out for 30 minutes for my lunch break, and if you want to- Yeah. ... call back after 30 minutes, I'm going to be able to help you, sir. Perfect, perfect. Thank you so much, ma'am. You're more than welcome. Have a great day and thank you for calling me, sir. Yes, yes. Thank you. Okay. Mm-hmm. Bye-bye. Bye.

## Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name is Buong, it's B-U-O-N-G. That's my first name. My last name is L-E Q-U-A-N-G. Hello, Mr. Young? You can call me Paul. That's a lot easier. Okay. You can just call me Paul. Okay, Mr. Paul, thank you. And, um, how can I help you, sir? Okay, so I also have insurance right now, but I also... I want to know, are you a PPO or are you a HMO insurance policy? Okay. Um, let me check that for you. No, please. I just- When you say- Huh? Sorry. Go ahead. I'm sorry. No, no, no. I've... Go ahead. I'm, I just- I, I, I was going to ask you, when you say PPO, are you... do you mean like a major medical insurance? Oh, okay. Well, basically the insurance I have right now is HMO. HMO means I have to go to my PCP, which is my primary care provider. Mm-hmm. And if I want to go anywhere else, I had to have her refer me to some- somewhere else. A PPO- Oh, yeah. A PPO, I can go to anybody I want and it just pays for the deductible. Okay. I just- Uh, let me explain you how this work. Uh-huh. The MEC Enhanced, Insurplus and VIP are not major medical insurance. Yeah. Okay. So w- I... Say if I wanted to go to the doctor's right now, right? Uh-huh. I just wanted to walk into the doctor's, I want to get a physical, an exam, and things like that. How much do I have to pay for a deductible? Depends on what plan you are enrolled at. If you are enrolled on MEC, which is preventive care, you're going for a physical, uh, it is at 100% coverage. Okay. So- Okay? Say it again? Go ahead. That plan, the MEC will cover only preventive care. Um, if you want to go to a doctor because you are sick, you're going to need a medical, um, coverage and I will need, uh, to know what company are you, to provide you the information about how much they will cover. They- they're not gonna... This plan does not work like a regular insurance that they will cover a percentage after deductible, no. They will cover a flat fee and, uh, if there is any difference after the flat fee, you would have to cover that. It's, it's, it- Okay. It works different. Okay. So, I mean, but can I go to any care provider? Any, any physician? And then I will pay the difference? Yes. Yes, because this is how that works. Um, if the doctor, um... I mean, they, they don't require networks. Yeah. So you can go to any doctor and even if you have to pay from your package, you can send the, the, um, send the claim to the- Okay. ... provide, I mean, to the company that provide the insurance and they- Okay. ... will refund you the part they will cover. Okay. So basically, um, like say right now, if I go to any physician, right? I just tell them- Yeah. ... that I have... I just... How do I give them my insurance and all that? Like- We- If I'm enrolled with y'all 'cause I already got my first check. Once your c- Okay. Once your coverage became active, um, you're gonna receive ID cards or even if you go before you receive the ID cards, but while you are already active, while your coverage is already active, they can give us a call and we will, uh, verify your coverage by phone. Okay. So right now, am I active now? Okay. I will have to check that on, on the system. May I have the name of the company that you are working with and the last four of your Social to locate you? Okay. It's Precision Flame Cutting. I'm sorry? Precision Flame Cutting. Okay, let me check that for you. And it's, it's, uh... I can spell it for you if you want me to. Did you say Precision? Yeah. P for- Precision Employment Group? No. Precision Flame Cutting. Precision Flame is P-R... Uh, hold on. Yeah. It's P-R-E-C-I-S-I-O-N, precision flame cutting. F-L-A-M-E C-U-T-T-I-N-G. Oh. Okay. Wait, may I have the last four of your Social, please? 7005. Okay. Because the only Precision we have here is Precision Employment Group. Um- Okay. Well, start with line. Let me see. I'm checking on the I- well. But it says, uh, okay, the place that I'm, um, uh, employed with was Carlton Staffing. Oh, Carlton. Okay. That's, uh, that- That's the... But Carlton Staffing sent me here, you know? So I thought you-

Yeah. ... wanted this. I thought you wanted this one, I'm so sorry. No, no, no, no, no. It's okay. Carlton is, um, like a... Staffing agency, yeah. Carlton is a staffing agency, so they're gonna send you to a different, um, assignments. Okay. Okay. So we got R27-7005 Duong LeQuang. Uh-huh. Okay, so, uh, let me see, LeQuang, just for security purposes, can you please verify your address and date of birth? Yeah. It's 6532- Mm-hmm. ... Loch Langham. L-O-C-H A-L-A-N-G-H-A-M, 77084 Houston, Texas. And what else did she need? Yeah, and your date of birth. Oh, uh, October 7th, 1985. Okay. And is your phone number 524-9894? Yes, ma'am. And your email paul.m.p.lequang@gmail.com? Yes, ma'am. Okay, thank you very much. So let me check your account. Okay, at this moment... Okay, at this moment, um, you're going to be out-enrolled on MEC TelRx which is a preventive care plan. Um, you still- How much is your healthcare policy for the preventive care plan? Okay. The plan is \$16.05. That's going to cover your- So \$16... Okay. \$16.05 for, um- What is this? ... weekly. Okay. So, uh- Okay, so- ... what... Go ahead, I'm so sorry. I got so many questions, that's why. Yeah. It's okay. Don't worry about it. So if you want, we can, um... I mean, you are allowed to enroll on different plans because, um, you just start with the company. You have 30 days to enroll. This one is the one that they going to out-enroll you, um, but they have many different plans. Um, let me tell you. They have the Stay Healthy MEC TelRx which is the one that you're going to enroll at now, or well, that they're going to out-enroll you. That one includes the multi-plan network, the virtual urgent care, the Free Rx, and this plan will require network. So the physical exam is going to be 100% coverage, but you need to go to their doctors. The only plan that does not require network and you are allowed to go to any doctor is the VIP Standard and, uh, VIP Plus, which are the medicals. Those plans will not cover any preventive care. Okay. Um, I, I need to ask you something. So right now I have a preventive care, right? Yes. Right now, we're waiting for your coverage to become active under the- Okay. ... preventive care plan. Yes. Okay, so the preventive care plan, I can go to any doctor right now and get a physical? That's what you're saying? Just for right now? No, the preventive care is the one that... Okay. The preventive care is the one that will require network. That's the only one that requires network. Oh. Oh, oh. Okay. No, um, if it requires network, just go ahead and- Yeah. ... yeah, opt me out for now, but can I also re-enroll later on? Because I have an insurance plan right now and it's the- Oh, because this plan- ... exact same thing. It's exactly the same thing. Okay. I'm, I'm looking for somewhere that does not opt out... I mean, does not, uh, where I don't- Does not have- I can go anywhere I want. Yeah, 'cause it says right now, I, I, I'm sticking with my plan right now. I thought it was a little better over here in Carver & Stamping, but I know I had to pay for more. You know what I mean? Oh. So how much is the VIP? Okay. VIP. Okay. VIP Standard, uh, is yourself only, \$17.72 per week, and VIP Plus, which will cover a little bit more, is going to be \$31.71 per week. Uh, but remember the VIPs will not cover any physical. Those are just, like, when you are sick and you need to see a doctor. Okay, so but it, uh, but I can go to a physician and basically get checked up and all the other stuff, right? Medication? Yes. Is that right? Yes. They will, th- they will, um, they will cover \$10, \$20 or \$30 for generic prescriptions and, uh, they won't cover... there will be a discount on non-generic prescriptions. And what else do they have another coverage for? Okay, outpatient prescription drug benefit will be for, uh, VIP Standard, \$10 per day maximum, uh, for a max of 15 days, or the- Okay. ... VIP Plus, \$20 per day for, uh, 15 days as well. Can I ask you something? So how much is it off the check? Like, 17 is what you said? Okay. The standard, \$17.72, and VIP Plus, \$31.71. Okay. Let me go ahead and just get the

Standard for now where I can go anywhere, right? I can go anywhere for now? Yeah. Uh, well, not now. Remember, um, the process for your coverage to become active is that you need to wait until the, the... your company start making deductions. Once we receive the first deduction, that means the following Monday, that's when your coverage become active. Perfect. You know what? That sounds great. Actually, go ahead and just, uh... Yeah, can you... Okay, so I just call you next Monday? Is that what you're saying? No, no, no, no. Okay, if you want to enroll now- Or... Yeah. If you want to enroll now, we are going to have to wait until your company start making deductions. It usually takes, uh, seven to ten business days for them to start making deductions. Okay. So once you see the first ge- once you see the- Yeah. ... first deduction on your paycheck- Yes, sir. ... the following Monday, that's when the- Okay. ... coverage become active. Okay, so if I just... I'm just saying re- I mean, I, I, I know I'm, I'm so sorry about all these questions. No, no, no, no, no. I mean, what questions you got? That's why we're here. We're here to help you. So- Hello. So just say right now, let's just say, if I opt out right now, I can still opt back in later on? You have 30 days- Uh-huh. ... from your first paycheck to enroll. After 30 days, the only way you're going to be able to enroll is going to be during the company open enrollment period, which is going to be, let me tell you when that is going to be. Give me just a minute. I have to check that here on the system. Okay. I'm sorry. I'm, I'm waiting for the system. Still thinking, I'm sorry. You're fine because I ha- I got to get back to work. Oh my gosh. Yeah, I have to get back to work right now. Can I ask you your name? Can I call you in a little bit? Sarah. Sarah? Yes, sure. Uh, yes, my name is Sarah. Uh, okay. Carlton, Carlton. It's going to take me one more minute to get your information. Yeah. No, it's all right. Hey, I have to go to work right now because I actually called you during my lunch break, but I have to call- Okay. ... back in, but I will call you right back. Okay, Sarah? Sure. Sure, sir. Okay. We're going to be here until 8:00 PM. If I'm not going to be able to help you, anyone can do it. Okay, thank you so much, but I think I wanted to ask for you because you're the one that's most knowledgeable. Okay. You, you, you just sound, you sound like you know exactly what you're doing, so I'm- All right, well, thank you. I really want to talk to you. Thank you very much. Um, I just going to be out for 30 minutes for my lunch break, and if you want to- Yeah. ... call back after 30 minutes, I'm going to be able to help you, sir. Perfect, perfect. Thank you so much, ma'am. You're more than welcome. Have a great day and thank you for calling me, sir. Yes, yes. Thank you. Okay. Mm-hmm. Bye-bye. Bye.