

Transcript: Sara

Marulanda-5520020611219456-6716618578018304

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits with ... May I have your name, please? Uh, hi. Uh, my, my first name, Alla, A, double L, A. Last name, uh, last name Maganova, M-A-G-A-N-O-V-A. Um- Hello, Ms. Maganova. How may I help you? I just need some help to explain me the coverage for the insurance here. Um, um, just trying to find the form, the enrollment, enrollment form right now. Sure. So they- I can help you with that. May I have the name- Okay. So- Okay. I, I, first I need the name of the agency that you're working with, because, uh, we work with many different agencies. Oh, okay. So I need to know what, what... Yeah. So that would, that would be B-B-G-S-F. B-G-S-F. Okay. Okay. And... Okay, hold on. I'm downloading the information. Yes, please. Thank you very much. So I think I... Yeah. I work only 16 hours per week. So, um, does that, um... Uh, well, I'm just need to find out what, what exactly would be covered under which plan. What, w- when did you start working with them? Uh, two weeks ago. Okay. Let me check your account first. Uh, may I have, please, the last four digits of your Social Security number? Location 90- Nine, m- 9108. And Ms. Alla Maganova, aren't you a guest- Yes. Yes, that is correct. That is correct. ... with your Social Security number? Can you please verify your address and date of birth? Uh, 5267 East Ocean Boulevard, uh, Apartment, Long Beach. And your date of birth? October 8th, 1966. Email, maganova.alla- Yes. @gmail.com? Yes. Yes, that's correct. And phone number 424-230-2830? Yes. Yes, that's correct. Okay, ma'am. Thank you very much. Yes, ma'am. You are under your personal open enrollment period. Um, okay. Let me explain to you the plans. First, um, will the coverage be for yourself only, or somebody else at the family, like a spouse- Uh, for myself only. Oh, yourself. Yeah. Only for myself. Okay. And your company's offering one preventive care plan, three, four medicals, and you say you're working 16 hours a week? Yes. Okay. The only coverage that requires you to work 20 hours per week is for the short-term disability. Oh, okay. The other one does not specify it's going to be a certain amount of hours to have the coverage. Okay. Okay. Your preventive care plan is an Affordable Care Act compliant, and that one will cover, because it's just preventative, that one will cover for one physical yearly examination, screenings like, um, like breast cancer screenings, uh, uh- Okay. Uh. ... through, th- through- I, I can... Let's keep on that one, because I have another insurance. So I'm just wondering if this, um, the, what plans they offer, VIP plans, is that applicable with, with my other insurance, or it's just something- The VIP plans are- ... um, separate? The VIPs are medicals, uh, the standard, classic and plus. They will cover a flat fee for your doctor visitations. Let me explain you that. Mm-hmm. Like for emergency room. Okay. VIP Standard and VIP Classic will cover \$50 per day two times per year. Uh-huh. VIP Plus will cover \$100 per day two times a year. What that means is any difference between what the insurance covers and the final bill, that will be your responsibility. Uh- All right. ... like for urgent care facility, VIP Standard- Mm-hmm. ... and

Classic will cover \$50 per day four times a year and VIP Plus will cover \$100 per day four times a year. Um, for the physician's office visit, VIP Classic and VIP Standard will cover \$50 per day each one, for, for four days, and VIP Plus will cover \$100 per day for four days. Uh, for hospital admissions, VIP Standard and Classic will cover \$500 per day one time, and Plus, VIP Plus will cover \$1,000 per day one time. For intensive care unit, VIP Standard will not cover that. VIP Classic will cover \$100 a day for 20 days, and VIP Plus will cover \$200 per day for 20 days. For rehabilitation benefit, VIP Standard will not cover that. VIP Classic will cover \$25 per day for 30 days, and VIP Plus will cover \$100 per day for 30 days. Can you see the difference between those three plans? Yes, and they are separate plans. I mean, separate from the, uh, the medical, the first one?... uh, stay healthy or something? Oh. Yes, the stay healthy is just preventative. Each plan is different. Oh, it's separate. Yeah. All right. So, it's separate. Okay. I see. Yes. And- Uh, um, that is just for visit, the doctor visit. It's not like for, say, for example, if I need some treatment. Uh, so i- it, uh, it, it covers just doctor visit. Is that correct? Yes, doctor visits, hospital, uh, admission, hospital confinement. Hospital confinement. Oh, yeah, right. Right, right, right. Okay, yeah. I see the difference. Uh, thank you for that one, and, uh, so I'm interested in dental plan. What the dental, uh, plan cover? Okay, dental, um, dental will cost you \$3.38 per week. Hmm. Okay. Uh, if you go for a preventive visitation, like cleaning, they don't ask for deductible for that visitation and they will cover 100%. If you're going for- Okay. ... a basic nonsurgical extraction, basic restorations, X-rays, they will cover 80% up to \$50 deductible. And the annual maximum coverage will be \$500, but they won't cover any major procedure like root canals, dentures, uh, braces, uh, crowns. Those are not covered. Those are not covered at all. No. Uh, okay. So that's for the dental. And, uh, what about vision? Vision would cost you \$1.99. Uh, the copay for eye exam will be \$10, copay for lenses and frames \$25. You will get a frames allowance of \$130. What about contact? Okay, what it says is a copay for lenses and frames, and copay for contact lens fitting. There is no, um, no copay for- No co- ... contact lens fitting, no. Oh, okay, so it's fully covered or what is it? I mean, it depends on the, uh, MetLife. Uh, they don't specify that here on this information. They just say- Okay. ... copay for contact lens fitting, zero. Uh-huh. I'm not quite clear. Uh, but, uh, can I combine that insurance with, uh, the other insurance that I have? What I can... What, this is the, the only vision or dental plan they are offering. What I can do is, I can give you their phone number, uh, for you to contact them and try to, um, get a better explanation of their benefits. Mm-hmm. So can I go on s- uh, for separate dental and vision, uh, separately from, uh- Yes, if you want. ... just separate Enroll on those two? Yes? No, I don't want VIP, uh, classic and, uh, that one, standard. I don't want them because I am not- Just the dental and vision? Only dental and vision, yes. Can I do that? Yeah, sure. Okay. And life insurance? What about life insurance, accident? Okay, your term life will cover up to 68, four years, uh, uh, up to 60, uh, 64 years old, will cover \$20,000. Mm-hmm. Okay. And, uh, accident? And that one will cost you one d- \$1.96. The 24-hour- Okay. ... group accident. Okay, for hospital emergency room, they will cover \$250. For physician's office, they will cover \$50. For emergency dental work, \$50. For hospital admission, they will cover \$250. For hospital, for daily hospital confinement, they will cover \$100. For intensive care, uh, they will cover \$200. For AD&D, they will cover the employee for up to \$15,000. And that plan- Okay. ... will cost you \$1.96. Okay, sounds good. And, um, uh, what about network? Is it PPO or HMO? Is it, uh, is there a difference? The only one that requires network is the preventive care. The rest does not require network. Only for preventive care? So that one- Mm-hmm. ... I

can go to any specialist and use my benefit. Is that correct? Um, a specialist for what? If you don't have any medical coverage, there will be no specialist. You will get just dental, vision, and the 24-hour group accident- Yeah. ... if you want. Yeah, that's what I'm asking. Dental and vision. Yes, yes. With any provider? You can go anywhere. You can go any provider and there is two options. Or the provider will send the claim for the coverage- Mm-hmm. ... I mean, for whatever they covered. Or you can pay from your package and send a claim to the insurance and they will refund what they were supposed to be covering. Okay. Uh, okay. Thank you. So you want to enroll on it? Yes. Uh, yeah, I want to enroll. Uh, can you help me with that, or I need to- Yes. ... figure it out by myself? Yeah. Don't worry about it. Okay, great. I will help you enroll. Yes. So you want the dental- Wait. And- Vision. Yeah, I want dental, uh, vision, and life. And the accident or term life? Okay. Life and accident. And accident. Okay, altogether, it's going to be \$9.19 per week. Okay. Okay. So please allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following month, that does mean your coverage became active. And, uh- Mm-hmm. ... you're going to receive your dental and vision ID cards by the end of that week. We're going to need a beneficiary. Like, who would you like to receive your term life benefits in case something happened to you? Yeah, you can, um... Uh, I'll give you the... What do you need, the name, right? Anna- I need name, last name, uh, relationship. Yeah. So it will be Anna Naumova. So it's A-N-N-A. Okay. And the last name? Uh, N-A-U-M-O-V-A, Naumova. And th- the last one is... Okay, N-A-U-M-O-B as in bravo A? No. V as in victory, A. That's a, it's a V. Mm-hmm. Naumova, right? Yes, that's correct. Yeah. Okay. And what is your relationship with that person? It's my daughter. It's a child. And what percentage do you want her to receive? 100%? 20%? Uh, yeah, 100%. Okay, perfect. Okay, so everything is done. Um, I think we're pretty much done. Do you have any other questions for us, ma'am? No, that's it. All righty, Ms. Anna. So thank you for calling Benefits in the Car. Thank you. Wish you do have a wonderful day, ma'am. You too. Thank you. Thank you. Bye-bye. Bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits with ... May I have your name, please? Uh, hi. Uh, my, my first name, Alla, A, double L, A. Last name, uh, last name Maganova, M-A-G-A-N-O-V-A. Um- Hello, Ms. Maganova. How may I help you? I just need some help to explain me the coverage for the insurance here. Um, um, just trying to find the form, the enrollment, enrollment form right now. Sure. So they- I can help you with that. May I have the name- Okay. So- Okay. I, I, first I need the name of the agency that you're working with, because, uh, we work with many different agencies. Oh, okay. So I need to know what, what... Yeah. So that would, that would be B-B-G-S-F. B-G-S-F. Okay. Okay. And... Okay, hold on. I'm downloading the information. Yes, please. Thank you very much. So I think I... Yeah. I work only 16 hours per week. So, um, does that, um... Uh, well, I'm just need to find out what, what exactly would be covered under which plan. What, w- when did you start working with them? Uh, two weeks ago. Okay. Let me check your account first. Uh, may I have, please, the last four digits of your Social Security number? Location 90- Nine, m- 9108. And Ms. Alla Maganova, aren't you a guest- Yes. Yes, that is correct. That is correct. ... with your Social Security number? Can you please

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