**Transcript: Sara** 

Marulanda-5796356430446592-4868276945895424

## **Full Transcript**

This call may be monitored or recorded for quality assurance purposes. Thank you for clicking benefits in a cart. My name is Sarah. May I have your name please? Yeah, Sarah. Hello, Sarah. How may I help you? My name is Mike Constantine. Mr. Constantine, we talk earlier today. The call get disconnected and I had no phone number where to call you back. Yeah, the connection was bad, but now I got good connection so we can proceed. Okay, sure. Um, I'm sorry I already closed that file. May I have the name of the agency, which I think it was Work Smart, right? Yeah, Work Smart, yeah. Okay, and the last four of your Social? 8685. Thank you very much, Mr. Constantine. Okay. Was... Okay, we get the address, 13 Artmoon Drive, Taylors, South Carolina, 29687. Date of birth, 11/8/99. Uh-huh. Uh-huh. And your phone number, sir? 864-414-5156. Okay. And your email address? All right. N-E-S-L-O-V-E dot C-O-N-S-T-A-N-T-I-N at gmail.com. So we got neslove,

N-E-S-L-O-V-E, constantine@gmail.com? Correct. Okay. I already save that information. Okay. I think what they was telling you is that you will be auto-enrolled on MEC, which is a preventive care plan. But that auto-enrollment will happen after 30 days. So I wouldn't be enrolled yet? Okay. Uh, I got, um, I'm just explaining you, but I think the, the staff member from, uh, Work Smart was telling you about the auto-enrollment. The auto-enrollment will be for a preventive care plan, not Medi-Cal. I don't know if that's what you want, or if you want me to explain you the other plans. So am I getting both Medicaid and the plan, or which one is it? I mean, it's whatever you wanna choose. Whatever you want to enroll at. Oh. They have- Oh. ... with the... Go ahead, I'm sorry. So I can enroll in Medicaid, or what's the other one? Medi-Cal, not Medicaid. Medicaid is with the state. The Medi-Cal is the one that help you cover, uh, some of the, uh, hospital indemnity, doctor visitations you have, um, and the preventive care plan- Okay, is that gonna... Huh? What's, what's the word yeah, what's the other one? The other one is a preventive care, that one will cover for one physical exam examination, um, screenings like, uh, blood pressure, HIV, colorectal cancer, et cetera. Uh, they have virtual care, like video calls if you're sick, but not physical, uh, doctor appappointment or doctor visitations. And they will cover for vaccinations. Okay, is the first one hum- is this one that's coming out my paycheck for it? Okay. Is you said vision? No, I said the first plan, is, is it gonna come on my paycheck or something for it? Every p- every, any plan that you're enrolled at is gonna be deducted from your paycheck. Okay. Do you know how much? The first, the Medi-Cal? Okay, there is two- What is it? ... two kind of Medi-Cals, a VIP Basic and VIP Classic. Uh, that will be only for yourself or somebody else at the family? Okay, I want the one that's only for myself, the Medi-Cal. Perfect. Okay. Thank you. So VIP Ba- Can you hold on a minute? Okay. VIP Basic is the one that less covered, and it will cost you \$16.68, and VIP Classic will cost you \$20.06. The, uh, let me explain you, this is very important for you to know. Uh, these plans, either one, will cover a flat fee. Any difference

between what they cover and what they, um, the final bill is gonna be your responsibility. Let me give you an example. Like for a surgery in hospital, VIP Basic is gonna cover \$250 per day one time, and VIP Classic is gonna cover \$500 per day one time. Any difference between what they cover and the final bill, will be your responsibility. Same applies like for all memergency room. Mm-hmm. Each one is gonna cover \$50 per visit. Okay. But VIP Classic is three, and I mean Basic one day and Classic two days. Okay, I'm gonna do the one, yeah, I'm gonna do the one that's 20. VIP Classic, okay. The one that's gonna cover more, yeah, that. Yes, it will, yes, that's the one that must cover. Okay, and they have additional benefits, like, um, dental, vision, term life, short-term disability, et cetera. Each one has a different price and different coverage. Do you want me to explain you any of those? Yeah. Um, uh, you said dental, I, I wouldn't need none of those. So I would just do- Okay. Okay, so that's okay. So just the Medi-Cal, that's gonna be \$20.06 every week. Mm-hmm. And once you start working with them, you need to allow one to two weeks for your employer to start making deductions. Okay. Once you see the first deduction the following Monday, that's when the coverage became active. And you're gonna receive your ID card. Is that the f- I'm sorry? So today could I get my member ID number or not? No, sir. It, it's not gonna be activated, and there is not gonna be any policy number unless we receive the payment. So once we receive the payment, that's when the coverage became active, not before. Hello, Mr. Mike. This is Mike Yeah. Mr. Constantine. Oh, okay. Okay. Yeah, you can definitely, um... No, there will be no, I mean, they won't make it active until, uh, they receive the first payment. Okay. Did you still need me on the phone or? 'Cause I did have to go, I'm not sure. I'm sorry? Did you still need me on the phone? 'Cause I did have to go do something real quick. Oh, no, no, I just want to be sure that you, um, understand the disclaimer I told you. Yeah, yeah, I understand. Okay, sir. So that's pretty much all. Um, you're already enrolled and just waiting for the deductions to start. All right, thank you so much. You're more than welcome. Have a great day. Mm, bye-bye. Uh, thanks.

## Conversation Format

Speaker None: This call may be monitored or recorded for quality assurance purposes. Thank you for clicking benefits in a cart. My name is Sarah. May I have your name please? Yeah, Sarah. Hello, Sarah. How may I help you? My name is Mike Constantine. Mr. Constantine, we talk earlier today. The call get disconnected and I had no phone number where to call you back. Yeah, the connection was bad, but now I got good connection so we can proceed. Okay, sure. Um, I'm sorry I already closed that file. May I have the name of the agency, which I think it was Work Smart, right? Yeah, Work Smart, yeah. Okay, and the last four of your Social? 8685. Thank you very much, Mr. Constantine. Okay. Was... Okay, we get the address, 13 Artmoon Drive, Taylors, South Carolina, 29687. Date of birth, 11/8/99. Uh-huh. Uh-huh. And your phone number, sir? 864-414-5156. Okay. And your email address? All right. N-E-S-L-O-V-E dot C-O-N-S-T-A-N-T-I-N at gmail.com. So we got neslove, N-E-S-L-O-V-E,.constantine@gmail.com? Correct. Okay. I already save that information. Okay. I think what they was telling you is that you will be auto-enrolled on MEC, which is a preventive care plan. But that auto-enrollment will happen after 30 days. So I wouldn't be enrolled yet? Okay. Uh, I got, um, I'm just explaining you, but I think the, the, the staff member

from, uh, Work Smart was telling you about the auto-enrollment. The auto-enrollment will be for a preventive care plan, not Medi-Cal. I don't know if that's what you want, or if you want me to explain you the other plans. So am I getting both Medicaid and the plan, or which one is it? I mean, it's whatever you wanna choose. Whatever you want to enroll at. Oh. They have- Oh. ... with the... Go ahead, I'm sorry. So I can enroll in Medicaid, or what's the other one? Medi-Cal, not Medicaid. Medicaid is with the state. The Medi-Cal is the one that help you cover, uh, some of the, uh, hospital indemnity, doctor visitations you have, um, and the preventive care plan- Okay, is that gonna... Huh? What's, what's the word yeah, what's the other one? The other one is a preventive care, that one will cover for one physical exam examination, um, screenings like, uh, blood pressure, HIV, colorectal cancer, et cetera. Uh, they have virtual care, like video calls if you're sick, but not physical, uh, doctor appappointment or doctor visitations. And they will cover for vaccinations. Okay, is the first one hum- is this one that's coming out my paycheck for it? Okay. Is you said vision? No, I said the first plan, is, is it gonna come on my paycheck or something for it? Every p- every, any plan that you're enrolled at is gonna be deducted from your paycheck. Okay. Do you know how much? The first, the Medi-Cal? Okay, there is two- What is it? ... two kind of Medi-Cals, a VIP Basic and VIP Classic. Uh, that will be only for yourself or somebody else at the family? Okay, I want the one that's only for myself, the Medi-Cal. Perfect. Okay. Thank you. So VIP Ba- Can you hold on a minute? Okay. VIP Basic is the one that less covered, and it will cost you \$16.68, and VIP Classic will cost you \$20.06. The, uh, let me explain you, this is very important for you to know. Uh, these plans, either one, will cover a flat fee. Any difference between what they cover and what they, um, the final bill is gonna be your responsibility. Let me give you an example. Like for a surgery in hospital, VIP Basic is gonna cover \$250 per day one time, and VIP Classic is gonna cover \$500 per day one time. Any difference between what they cover and the final bill, will be your responsibility. Same applies like for all memergency room. Mm-hmm. Each one is gonna cover \$50 per visit. Okay. But VIP Classic is three, and I mean Basic one day and Classic two days. Okay, I'm gonna do the one, yeah, I'm gonna do the one that's 20. VIP Classic, okay. The one that's gonna cover more, yeah, that. Yes, it will, yes, that's the one that must cover. Okay, and they have additional benefits, like, um, dental, vision, term life, short-term disability, et cetera. Each one has a different price and different coverage. Do you want me to explain you any of those? Yeah. Um, uh, you said dental, I, I wouldn't need none of those. So I would just do- Okay. Okay, so that's okay. So just the Medi-Cal, that's gonna be \$20.06 every week. Mm-hmm. And once you start working with them, you need to allow one to two weeks for your employer to start making deductions. Okay. Once you see the first deduction the following Monday, that's when the coverage became active. And you're gonna receive your ID card. Is that the f- I'm sorry? So today could I get my member ID number or not? No, sir. It, it's not gonna be activated, and there is not gonna be any policy number unless we receive the payment. So once we receive the payment, that's when the coverage became active, not before. Hello, Mr. Mike. This is Mike Yeah. Mr. Constantine. Oh, okay. Okay. Yeah, you can definitely, um... No, there will be no, I mean, they won't make it active until, uh, they receive the first payment. Okay. Did you still need me on the phone or? 'Cause I did have to go, I'm not sure. I'm sorry? Did you still need me on the phone? 'Cause I did have to go do something real quick. Oh, no, no, I just want to be sure that you, um, understand the disclaimer I told you. Yeah, yeah, I understand. Okay, sir. So that's pretty much all. Um, you're already enrolled and just waiting for the

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