

Transcript: Sara

Marulanda-5863775225823232-4988605510500352

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Lacey. I'm sorry? Lacey? Lacey. Hello, ma'am. How are you doing today? I'm doing good. How are you? Doing great, thank you. How can I help you? I was just calling to see if it was too late to enroll for health insurance through my temp agency. Um, let me check that for you. May I have the name of the agency and the last four of your Social? Yes. It's Crown Staffing, 7178. Thank you very much. And just for security purposes, can you please verify your address and date of birth? 1094 Jay Harper Road, Russellville, Kentucky, 99200. Thank you. Email laceycaines95@gmail.com? Yes. Phone number 270-221-0655? Yes. Thank you very much. No, today's the last day for enrollment, so you're good to enroll. Do you already know what you would like to enroll at? Um, I'm, I'm not sure what the options are. Okay, give me a minute. Let me download the information. Okay. Would you like me to send you the benefit guide that, that way we can review that together? Or... I mean, because there is too many- Um- ... names and numbers, so I don't know if you want me to do that. Yeah, that'll work. Okay. Give me just a minute, please. I'm gonna send that to your email right now. I just sent it. Um, can you check your email and see if you have received it? Gonna be an email from info at Benefits in a Card. Okay. Okay, so your company is offering one preventive care plan. That one will cover one physical examination, blood pressure screenings, body mass e- index screenings, colonoscopies, pap smears and mammography. Mammographies and FDA-approved contraceptive methods, immunizations, and uh, it will cover prescriptions under FreeRx and you will have access to virtual urgent cares. This plan is called a Stay Healthy MEC TeleRx and that one will not cover any hospital indemnity or doctor visitations if you are sick because this is just preventative. And this plan is affordable care act compliant. Will the coverage be for yourself only or somebody else of the family? It's just for myself. Okay, so this plan will cost you \$15.67 per week. There is two more plans called uh, VIP Standard and VIP Classic. Those are hospital indemnity coverage and none of the preventive care is included on these plans. Um, the way this insurance work is um, they cover a flat fee. There is no deductible, there is no percentage covered, just a flat fee. Let me explain you that. Um, like for emergency room, they will cover \$50 per day twi- uh, two times per year or for the urgent care, uh, facility, they're gonna cover \$50 per day four times per year. And the main difference between these two plans is VIP Classic are the one that most covers because they cover for intensive care unit, um, for rehabilitation and they cover a little more for surgery and the VIP Standard. Number two on the benefit guide, uh, VIP Standard will cost you \$17.07 per week and VIP Classic will cost you \$18.86 per week. The next plan is called a Stay Healthy MEC Enhance. That one has preventive care and medical or hospital indemnity. And this one works with copay. Like for primary care visits, you have four visits per year and \$10 copay per

visit. For the specialist care visits, four visits per year and \$50 copay per visit, and for the urgent care visit, \$60 copay per visit and four visits per year. This one include hospital admission benefit, \$1,000 per day one time. For confinement benefit, \$100 per day for 30 days.... for surgery in hospital, \$500 per day for one day. Um, this one includes the group accident as well. And for you it will be \$42.76 per week. They have additional benefit options as well, like short-term disability, 24-hour group accident, vision, dental, term life and AD&D;, behavioral health, ID/Ax social plus, Free Rx coverage. Um, what else? Uh, there is another plan called Minimum Value Plan that's their only major medical insurance and, uh, your company is offering. That one will cost you \$525.82 per month, and it will cover all the benefits they offer 100% up to \$6,500 in network deductible or \$30,000 out of network deductible. Basically what they're offering. Okay. Um, could you go over the VIP Classic one more time? Sure. VIP Classic will cover, for hospital admission benefit, five tou- \$500 per day one time. For hospital confinement benefit, \$50 per day for 30 days. For intensive care unit, \$100 per day for 20 days. For rehabilitation, \$25 per day for 30 days. Uh, for surgery in hospitals, \$500 per day one time. For surgery in a physician's office, \$250 per day, maximum two, two days. For emergency room, \$50 per day two times. Urgent care facility, \$50 per day four times. Physician's office visit, \$50 per day four times. Physical, spiritual, occupational therapy, \$30 per day for four times. For medical imaging test, \$100 per day one time. Outpatient prescription drug benefit, it... I'm sorry, advanced study or follow-up test, \$25 per day one time. Outpatient prescription or drug benefit, \$10 per day maximum of 15 days. And ambulance, ground ambulance, \$100 per day. And air ambulance, \$200 per day. Both just one time. Eh, preventive surgery in hospitals, \$500 per day one time. Preventive surgery in a physician's office, \$200 per day one time. Um, they include critical illness, uh, with benefit ri-benefit rider up to \$5,000. Okay. And does that cover things like therapy and, um, psychiatric care? That would be like behavioral health. The, the plan not... I know the plans include that but, um, there is behavioral health, uh, that's an additional benefit option. It will cost you \$1.50 and it will give you access to, uh, different therapies, eh, but just like a virtual care. Okay. So if I get the VIP Classic, can I add the behavioral to it? Yes. Yes, ma'am. Yes, of course. Okay. And I've... I would need a therapist. I don't currently have one so I could do any therapist, but do you know if I would be able to continue seeing the same psychiatrist? It has to be with the ones that, um, are on their network. Um, what it says is virtual counseling provider members with confidential and limited consultations and counseling and referral services. Hmm, counseling services include 24/7, 365 access to master levels counselors and no co-pay or fee. Sessions, sessions available via telephone or video, immediate, eh, crisis support, comprehensive risk assessment. Ehm, you can use that for substance abuse, relationship issues, depression, eh, supportive counseling and subsequent sessions. 100% follow-up with the ori- with an original counselor. Eh, custom referral is needed to medical behavioral health plans or community resources. Stress and anxiety, death of a loved one, parenting issues and counselings... No, counselors work with members to identify specific issues and the next steps to address them, eliminating the guessworks of whom to see in case they need additional services. Okay. Adolescent counseling available. Uh, adolescent patient age requirements may vary by state. Yes, that's basically what they're offering. Okay. O- Let me see if I found any other information. Let me check. No, that's all what they have here for behavioral health basically. Okay. And would that, um, VIP Classic with behavioral, would that help cover prescription cost? Okay, the VIP Classic... Okay, VIP Classic will cover for

pharmaceutical prescriptions.... and the copay would be \$10, \$20 or \$30 for generic and you will get a discount on non-generic prescriptions. And, um, with the VIP Classic you will get outpatient, prescription, and, uh, drug benefit of \$10 for the... for 15 days. That's what they call it. Okay, awesome. So with the... so the Classic with the behavioral would be how much a week? Okay, that will be... Classic and Behavioral Health, \$20.36 per week. Okay. And are there any other benefits that you would recommend that would go good with that? Well, um, they have, uh, dental, vision, short-term disability, um, short-term disability... I'm sorry, 24-hour group accident and term life and AD&D.; Those are the additional benefits they have. Each one has a different price, different copays. Okay, um, what kind of dental plans do you have? Dental, uh, if you go for preventative, there would be no deductible. Preventative is like a cleaning. There would be no deductible needed and it would cover 100%. If you go for a basic nonsurgical extraction, basic restoration, X-rays, they will cover 80% up to a \$50 deductible. The annual maximum coverage would be \$500. They won't cover any major procedure like root canals, dentures, braces, crowns. Those are not covered. And that plan for you would be \$3.52 per week. Okay, and on that one you said I could get just basic stuff like, um, cleanings, fillings. Um, do you happen to know, like, if they could just, like, pull teeth on that, not replace them? I know they do extractions or they cover extractions as long as they're not surgical extractions. Like, um, when some teeth and they have to pull just a bit, they don't do that. Oh, but this plan does not cover that. Okay. So, um, and you said that was how much a week? \$3.52 per week. Okay. I think I would want to do, um, the Classic with the behavioral and that dental. Okay. What- Classic, Behavioral and Dental will be \$23.88 per week. Okay. And just the very last thing, what vision do you have? Okay, vision is with MetLife. Um, the copay for the exam will be \$10, copay for lenses and frames \$25 and you will get a frames allowance of \$130, and that one for employee only is \$2.15. Okay, awesome. So I think I would want to do that as well as the other ones I mentioned. Do you have the total of how much that would be a week? Yes. Give me just a minute. Uh, total for VIP Classic Dental Vision and Behavioral Health is going to be \$26.03 per week. All righty. Okay, I think that would be everything I would need to get. Can I go ahead and roll over the phone? Yes, yes, let me do that for you. Okay, so you should need to have one to two weeks for, um, your employer to start making deductions. Once you see the first deduction, that means the following Monday, that's when the coverage became active, and you're gonna receive it... receive the ID cards by the end of that week. Um, like, if you have not received them by Friday after the first deduction, just give us a call. We can send you w- virtual copies while you wait for the hard copies to arrive on the mail. Okay. Awesome. So other than that, ma'am, is there anything else that I can help you with? Um, yes. Let me see. Tell me. All right. And so for me, what... did you have a specific day it would be effective? I just didn't... um, I wasn't sure. No, it depends on, uh, when your company make the... the deductions. Okay. We need to allow one to two weeks for Crown Services to start making deductions. Okay. And- That depends on Crown Services. Yeah. Let's see. Um, do you already have all the information you need to enroll me? Do I need to provide a card for auto pay? No, I got everything. Uh, the deductions are going to submit, uh, from your paycheck, so we don't need any information, uh, to make a payment. And no, that's pretty much all. We got the correct address, email, phone number. Yes. We got everything. That is pretty much all the information we need. Awesome. Um, let me think. There was one more thing. Um, well, I don't know if I can remember it now. Um, all right, I think I'm good. Okay, ma'am, perfect. So thank you for calling Benefits in a Card. Wish

you too have a wonderful day, ma'am. Awesome. Thank you. You're more than welcome. Have a wonderful day. You too. Thank you. Bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Lacey. I'm sorry? Lacey? Lacey. Hello, ma'am. How are you doing today? I'm doing good. How are you? Doing great, thank you. How can I help you? I was just calling to see if it was too late to enroll for health insurance through my temp agency. Um, let me check that for you. May I have the name of the agency and the last four of your Social? Yes. It's Crown Staffing, 7178. Thank you very much. And just for security purposes, can you please verify your address and date of birth? 1094 Jay Harper Road, Russellville, Kentucky, 99200. Thank you. Email laceycaines95@gmail.com? Yes. Phone number 270-221-0655? Yes. Thank you very much. No, today's the last day for enrollment, so you're good to enroll. Do you already know what you would like to enroll at? Um, I'm, I'm not sure what the options are. Okay, give me a minute. Let me download the information. Okay. Would you like me to send you the benefit guide that, that way we can review that together? Or... I mean, because there is too many- Um- ... names and numbers, so I don't know if you want me to do that. Yeah, that'll work. Okay. Give me just a minute, please. I'm gonna send that to your email right now. I just sent it. Um, can you check your email and see if you have received it? Gonna be an email from info at Benefits in a Card. Okay. Okay, so your company is offering one preventive care plan. That one will cover one physical examination, blood pressure screenings, body mass e- index screenings, colonoscopies, pap smears and mammography. Mammographies and FDA-approved contraceptive methods, immunizations, and uh, it will cover prescriptions under FreeRx and you will have access to virtual urgent cares. This plan is called a Stay Healthy MEC TeleRx and that one will not cover any hospital indemnity or doctor visitations if you are sick because this is just preventative. And this plan is affordable care act compliant. Will the coverage be for yourself only or somebody else of the family? It's just for myself. Okay, so this plan will cost you \$15.67 per week. There is two more plans called uh, VIP Standard and VIP Classic. Those are hospital indemnity coverage and none of the preventive care is included on these plans. Um, the way this insurance work is um, they cover a flat fee. There is no deductible, there is no percentage covered, just a flat fee. Let me explain you that. Um, like for emergency room, they will cover \$50 per day twi- uh, two times per year or for the urgent care, uh, facility, they're gonna cover \$50 per day four times per year. And the main difference between these two plans is VIP Classic are the one that most covers because they cover for intensive care unit, um, for rehabilitation and they cover a little more for surgery and the VIP Standard. Number two on the benefit guide, uh, VIP Standard will cost you \$17.07 per week and VIP Classic will cost you \$18.86 per week. The next plan is called a Stay Healthy MEC Enhance. That one has preventive care and medical or hospital indemnity. And this one works with copay. Like for primary care visits, you have four visits per year and \$10 copay per visit. For the specialist care visits, four visits per year and \$50 copay per visit, and for the urgent care visit, \$60 copay per visit and four visits per year. This one include hospital admission benefit, \$1,000 per day one time. For confinement benefit, \$100 per day for 30

days.... for surgery in hospital, \$500 per day for one day. Um, this one includes the group accident as well. And for you it will be \$42.76 per week. They have additional benefit options as well, like short-term disability, 24-hour group accident, vision, dental, term life and AD&D;, behavioral health, ID/Ax social plus, Free Rx coverage. Um, what else? Uh, there is another plan called Minimum Value Plan that's their only major medical insurance and, uh, your company is offering. That one will cost you \$525.82 per month, and it will cover all the benefits they offer 100% up to \$6,500 in network deductible or \$30,000 out of network deductible. Basically what they're offering. Okay. Um, could you go over the VIP Classic one more time? Sure. VIP Classic will cover, for hospital admission benefit, five tou- \$500 per day one time. For hospital confinement benefit, \$50 per day for 30 days. For intensive care unit, \$100 per day for 20 days. For rehabilitation, \$25 per day for 30 days. Uh, for surgery in hospitals, \$500 per day one time. For surgery in a physician's office, \$250 per day, maximum two, two days. For emergency room, \$50 per day two times. Urgent care facility, \$50 per day four times. Physician's office visit, \$50 per day four times. Physical, spiritual, occupational therapy, \$30 per day for four times. For medical imaging test, \$100 per day one time. Outpatient prescription drug benefit, it... I'm sorry, advanced study or follow-up test, \$25 per day one time. Outpatient prescription or drug benefit, \$10 per day maximum of 15 days. And ambulance, ground ambulance, \$100 per day. And air ambulance, \$200 per day. Both just one time. Eh, preventive surgery in hospitals, \$500 per day one time. Preventive surgery in a physician's office, \$200 per day one time. Um, they include critical illness, uh, with benefit r-benefit rider up to \$5,000. Okay. And does that cover things like therapy and, um, psychiatric care? That would be like behavioral health. The, the plan not... I know the plans include that but, um, there is behavioral health, uh, that's an additional benefit option. It will cost you \$1.50 and it will give you access to, uh, different therapies, eh, but just like a virtual care. Okay. So if I get the VIP Classic, can I add the behavioral to it? Yes. Yes, ma'am. Yes, of course. Okay. And I've... I would need a therapist. I don't currently have one so I could do any therapist, but do you know if I would be able to continue seeing the same psychiatrist? It has to be with the ones that, um, are on their network. Um, what it says is virtual counseling provider members with confidential and limited consultations and counseling and referral services. Hmm, counseling services include 24/7, 365 access to master levels counselors and no co-pay or fee. Sessions, sessions available via telephone or video, immediate, eh, crisis support, comprehensive risk assessment. Ehm, you can use that for substance abuse, relationship issues, depression, eh, supportive counseling and subsequent sessions. 100% follow-up with the ori- with an original counselor. Eh, custom referral is needed to medical behavioral health plans or community resources. Stress and anxiety, death of a loved one, parenting issues and counselings... No, counselors work with members to identify specific issues and the next steps to address them, eliminating the guessworks of whom to see in case they need additional services. Okay. Adolescent counseling available. Uh, adolescent patient age requirements may vary by state. Yes, that's basically what they're offering. Okay. O- Let me see if I found any other information. Let me check. No, that's all what they have here for behavioral health basically. Okay. And would that, um, VIP Classic with behavioral, would that help cover prescription cost? Okay, the VIP Classic... Okay, VIP Classic will cover for pharmaceutical prescriptions.... and the copay would be \$10, \$20 or \$30 for generic and you will get a discount on non-generic prescriptions. And, um, with the VIP Classic you will get outpatient, prescription, and, uh, drug benefit of \$10 for the... for 15 days. That's what they call

it. Okay, awesome. So with the... so the Classic with the behavioral would be how much a week? Okay, that will be... Classic and Behavioral Health, \$20.36 per week. Okay. And are there any other benefits that you would recommend that would go good with that? Well, um, they have, uh, dental, vision, short-term disability, um, short-term disability... I'm sorry, 24-hour group accident and term life and AD&D.; Those are the additional benefits they have. Each one has a different price, different copays. Okay, um, what kind of dental plans do you have? Dental, uh, if you go for preventative, there would be no deductible. Preventative is like a cleaning. There would be no deductible needed and it would cover 100%. If you go for a basic nonsurgical extraction, basic restoration, X-rays, they will cover 80% up to a \$50 deductible. The annual maximum coverage would be \$500. They won't cover any major procedure like root canals, dentures, braces, crowns. Those are not covered. And that plan for you would be \$3.52 per week. Okay, and on that one you said I could get just basic stuff like, um, cleanings, fillings. Um, do you happen to know, like, if they could just, like, pull teeth on that, not replace them? I know they do extractions or they cover extractions as long as they're not surgical extractions. Like, um, when some teeth and they have to pull just a bit, they don't do that. Oh, but this plan does not cover that. Okay. So, um, and you said that was how much a week? \$3.52 per week. Okay. I think I would want to do, um, the Classic with the behavioral and that dental. Okay. What- Classic, Behavioral and Dental will be \$23.88 per week. Okay. And just the very last thing, what vision do you have? Okay, vision is with MetLife. Um, the copay for the exam will be \$10, copay for lenses and frames \$25 and you will get a frames allowance of \$130, and that one for employee only is \$2.15. Okay, awesome. So I think I would want to do that as well as the other ones I mentioned. Do you have the total of how much that would be a week? Yes. Give me just a minute. Uh, total for VIP Classic Dental Vision and Behavioral Health is going to be \$26.03 per week. All righty. Okay, I think that would be everything I would need to get. Can I go ahead and roll over the phone? Yes, yes, let me do that for you. Okay, so you should need to have one to two weeks for, um, your employer to start making deductions. Once you see the first deduction, that means the following Monday, that's when the coverage became active, and you're gonna receive it... receive the ID cards by the end of that week. Um, like, if you have not received them by Friday after the first deduction, just give us a call. We can send you w- virtual copies while you wait for the hard copies to arrive on the mail. Okay. Awesome. So other than that, ma'am, is there anything else that I can help you with? Um, yes. Let me see. Tell me. All right. And so for me, what... did you have a specific day it would be effective? I just didn't... um, I wasn't sure. No, it depends on, uh, when your company make the... the deductions. Okay. We need to allow one to two weeks for Crown Services to start making deductions. Okay. And- That depends on Crown Services. Yeah. Let's see. Um, do you already have all the information you need to enroll me? Do I need to provide a card for auto pay? No, I got everything. Uh, the deductions are going to submit, uh, from your paycheck, so we don't need any information, uh, to make a payment. And no, that's pretty much all. We got the correct address, email, phone number. Yes. We got everything. That is pretty much all the information we need. Awesome. Um, let me think. There was one more thing. Um, well, I don't know if I can remember it now. Um, all right, I think I'm good. Okay, ma'am, perfect. So thank you for calling Benefits in a Card. Wish you too have a wonderful day, ma'am. Awesome. Thank you. You're more than welcome. Have a wonderful day. You too. Thank you. Bye-bye.