Transcript: Sara

Marulanda-5889027016278016-5248392982740992

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Phoenix card. My name is Sara. May I have your name, please? Martha Garcia. Hello, Ms. Garcia. How may I help you? I'm calling 'cause I would like to enroll in, um, your guys' benefits. Sure, I can help you with that. May I have, please, the name of the agency that you are working with and the last four of your Social Security number? I work for Terra Staffing and- Okay. ... my last four is 643. Is that 2643? Yes. Thank you. And Ms. Garcia, just for security purposes, can you please verify your address and date of birth? My address is 8802 West Vale Drive and it's in Phoenix, Arizona 85037. And my date of birth is 09/19/1978. And is your phone... so 270-6098? Yeah, 6098. Okay, um, we don't have any email address for you. Would you like to provide us with an em- an email address? It's gmartha33@gmail.com. Martha33? It's gmartha33@gmail.com. Gmartha33 at gmail. Thank you very much. Did you already know what you would like to enroll at? No, I still don't know. Okay, so let me explain to you the benefits or the plans they're offering. Um, they have one preventive care plan, that one will cover for one physical exam examination, virtual urgent care, um, free Rx or prescription coverage under free Rx, eh, blood work. Okay, give me a minute, I'm waiting for the system to download. Okay. It will cover blood pressure screenings, iron deficiency screenings, breast cancer, cervical, eh, cancer, that means a Pap smear and a mammography. Eh, chlamydia, syphilis, cholesterol, colorectal cancer, depression, diabetes, gonorrhea, hepatitis, eh, B, hepatitis C, HIV, all those screenings are covered 100%. It will cover, eh, some drugs or supplements like aspirin, breast cancer preventatives, FDA-approved contraceptive methods and it will cover immunizations like influenza, tetanus, diphteria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumococcal, meningococcal, and hepatitis A&B.; That plan is just preventative. That one will not cover any doctor visitations if you are sick or hospital indem- indemnity. And, eh, is that gonna be for yourself only or somebody else at the family? For me and my husband. Okay. Employee plus his spouse is gonna cost you \$22.86 per week. There is two more plans that those are just hospital indemnity and don't cover any of the preventative. Um, these plans will cover just a flat fee, not a percentage deductible like regular plans. No, this one will cover just a flat fee. They're called VIP Standard Bundle and VIP Plus Bundle. The VIP Standard Bundle will cover, um, okay, for the, eh, hospital admission benefit, \$500 per day one time. For the hospital confinement benefit, \$50 per day for 30 days. For surgery in hospital, \$250 per day for one day. For surgery in a physician's office, \$125 per day for two days. For the ER or emergency room, they will cover \$50 per day two times. For the urgent care facility, they will cover \$50 per day four times. Eh, for the physician's office, they will cover \$50 per day four times. What that means is then, um, after the... whatever balance is after, um, what the insurance will cover in the final bill, whatever balance that you got is gonna be your

responsibility. Mm-hmm. VIP Standard Bundle is the one that less covers. The VIP Plus Bundle will cover for hospital admission benefit, \$1,000 per day one time. For the hospital confinement benefit, \$100 per day for 30 days. For intensive care unit, \$200 per day for 20 days. For rehabilitation, eh, \$50 per day for 30 days. For surgery in hospital, \$1,000 per day for one day. Um, for surgery at the physician's office, \$250 per day two times. For emergency room, \$100 per day two times. For physician's office, \$100 per day four times. And for the urgent care facility, \$100 per day four times. Those two plans include the group accident products. And the VIP Standard Bo- for employee plus spouse will be \$39.86 per week. And the VIP Plus Bundle for employee plus spouse is gonna be \$72.87 per week. So you have-72- Ma'am? It's 72 for the VIP per we- per week? Yes, ma'am. 72 with, eh, 87 cents for employee plus the spouse for the VIP Plus Bundle. They have other, uh, well, additional benefits, uh, as well like, uh, short-term disability, dental, vision, uh, term life and ID&D;, and ID Excesses Plus. Mm-hmm. Each plan has a different price and different coverage. You want me to explain you those, or ...? Well, I want to get the VIP Plus and then, um... Okay. So that means that, uh, um, the dentist and everything else, the, like, the vision is separate? Yes. Ev-Uh, e- every plan is individ- independent. Oh, okay. So how much is it for the dental? Like, dental for employee plus spouse will be \$6.99. And it will cover, if you're going for preventive like your cleanings, they will cover 100%. If you're going for the basic nonsurgical extraction, basic restoration, X-rays, they will cover 80% up to \$50 deductible. Um... Ah. Yeah, I know my maximum coverage will be \$500 but they won't cover any major procedure like root canals, dentures, braces, uh, crowns. Those are not covered. Okay, Okay, and then I'll get that to the dental and then what about the vision? Vision will cost you \$4.33 for employee plus spouse. Copay for eye exam, \$10. Copay for lenses and frames, \$25. And then you will get a friends allowance of \$100... \$130, I'm sorry. Okay. I'll take that too. That's for friends. Okay. Mm-hmm. So we got here... VIP Plus bundle, employee plus a spouse, dental and, uh, vision. Anything else that I can help you to involve add? No, that's it. Okay, ma'am. Okay. So now I'm going to need your spouse information. Mm-hmm. Like, what is his, the first name? His first name is Alexander. Alexander? Uh-huh. Any middle initial? It's G. G as in goal? Garcia. Yeah. And last name, Garcia? Yes. So Alexander G. Garcia. And, uh, Mr. Garcia Social Security number? 05/05/6... Hold on, let me ask him first. Hold on. Sure, ma'am. 0556-873912, I think it is. Hold on, let me ask. Sure, ma'am. Hey, what's his Social Security? 556... Wait. What's his Social? 556 what? Three, seven- Oh, 37... 3912. 556, right? So we got 556- 556... 373912. Yes. And his date of birth? Uh, 07/05/75. Okay, July 5th. July 5th, 1975. July 5th, 1975. Uh, okay. So give me just a minute, I'm checking something here. Just waiting for the system to, uh, save the information. Hold on, please. Okay, so you just 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, that's when your coverage became active. Uh, you would have received your ID cards by the end of that week. Okay. And if you have not received them by Friday after the first deduction, then just give us a call and we can send you copies to your email while you wait for the hard copy to arrive on the mail. Okay? Okay, thank you. You're more than welcome. Um, other than that, Mr. Garcia, is there anything else that I can help you with? Uh, no, that's it and thank you for your help. You're more than welcome, ma'am. Have a wonderful day and thank you for calling BenefitNet Card. Thank you. Bye-bye. Same. You're welcome. Bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Phoenix card. My name is Sara. May I have your name, please? Martha Garcia. Hello, Ms. Garcia. How may I help you? I'm calling 'cause I would like to enroll in, um, your guys' benefits. Sure, I can help you with that. May I have, please, the name of the agency that you are working with and the last four of your Social Security number? I work for Terra Staffing and-Okay. ... my last four is 643. Is that 2643? Yes. Thank you. And Ms. Garcia, just for security purposes, can you please verify your address and date of birth? My address is 8802 West Vale Drive and it's in Phoenix, Arizona 85037. And my date of birth is 09/19/1978. And is your phone... so 270-6098? Yeah, 6098. Okay, um, we don't have any email address for you. Would you like to provide us with an em- an email address? It's gmartha33@gmail.com. Martha33? It's gmartha33@gmail.com. Gmartha33 at gmail. Thank you very much. Did you already know what you would like to enroll at? No, I still don't know. Okay, so let me explain to you the benefits or the plans they're offering. Um, they have one preventive care plan, that one will cover for one physical exam examination, virtual urgent care, um, free Rx or prescription coverage under free Rx, eh, blood work. Okay, give me a minute, I'm waiting for the system to download. Okay. It will cover blood pressure screenings, iron deficiency screenings, breast cancer, cervical, eh, cancer, that means a Pap smear and a mammography. Eh, chlamydia, syphilis, cholesterol, colorectal cancer, depression, diabetes, gonorrhea, hepatitis, eh, B, hepatitis C, HIV, all those screenings are covered 100%. It will cover, eh, some drugs or supplements like aspirin, breast cancer preventatives, FDA-approved contraceptive methods and it will cover immunizations like influenza, tetanus, diphteria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumococcal, meningococcal, and hepatitis A&B.; That plan is just preventative. That one will not cover any doctor visitations if you are sick or hospital indem- indemnity. And, eh, is that gonna be for yourself only or somebody else at the family? For me and my husband. Okay. Employee plus his spouse is gonna cost you \$22.86 per week. There is two more plans that those are just hospital indemnity and don't cover any of the preventative. Um, these plans will cover just a flat fee, not a percentage deductible like regular plans. No, this one will cover just a flat fee. They're called VIP Standard Bundle and VIP Plus Bundle. The VIP Standard Bundle will cover, um, okay, for the, eh, hospital admission benefit, \$500 per day one time. For the hospital confinement benefit, \$50 per day for 30 days. For surgery in hospital, \$250 per day for one day. For surgery in a physician's office, \$125 per day for two days. For the ER or emergency room, they will cover \$50 per day two times. For the urgent care facility, they will cover \$50 per day four times. Eh, for the physician's office, they will cover \$50 per day four times. What that means is then, um, after the... whatever balance is after, um, what the insurance will cover in the final bill, whatever balance that you got is gonna be your responsibility. Mm-hmm. VIP Standard Bundle is the one that less covers. The VIP Plus Bundle will cover for hospital admission benefit, \$1,000 per day one time. For the hospital confinement benefit, \$100 per day for 30 days. For intensive care unit, \$200 per day for 20 days. For rehabilitation, eh, \$50 per day for 30 days. For surgery in hospital, \$1,000 per day for one day. Um, for surgery at the physician's office, \$250 per day two times. For emergency room, \$100 per day two times. For physician's office, \$100 per day four times. And for the urgent care facility, \$100 per day four times. Those two plans include the group accident

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