

Transcript: Sara

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Full Transcript

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Hey there. It's Jermaine Waters. Hello, Mr. Waters. How may I help you? I was wondering if you guys can email me a, a print copy of my, like, medical card, um, medical card and, and dental card. Sure. Sure, sir. Let me find your account. And may I have the name of the agency that you are working with and the last four of your SSN? BGSS and the last four social is 8994. Okay. Mr. Waters, and, uh, just for security purposes, sir, can you please verify your address and date of birth? 16650 Heartland Street, Lake Balboa, California 91406. Date of birth is May 5th, 1980. And is your email at jwatersells@gmail.com? Yeah, correct. And is your phone number 818-431-7725? Not anymore. I have a new one. Oh, okay. Which one is the new one? It's 818-314-0599. Okay. 818-314-0599. Is that correct? Correct, yeah. Okay, thank you very much- Can I get an information for the health, um, I need, uh, like if I, I wanna... 'cause I gotta... I wanna take my daughter to the doctor so she's on there, does she have a separate one or it's all on my account as a family? Okay. Um, but Mr. Waters, how did you enroll? Eh, because the last time you have active coverage with us was on February 25th, 2024. I thought I automatically, automatically enrolled already. No, your company does not have auto-enrollment and, um, no, there is no auto-enrollment. Um, it was like a year ago when you get your, um, your auto-enroll... I mean, your enrollment, um, so at this moment you don't have active coverage. Now, if you want to reinstate your previous coverage, I will have to send an eligibility review for that. Once they get back with me and if they approve it, I will be able to reinstate you on the same coverage you previously had. But it's gonna be the same process as the first time, you need to allow one to two weeks for BGSS staffing to start making deductions. And all that w- is, is the same as the first time. So, um, would you like me to send the, the review? Yeah, but you said... How long is it gonna take? It's gonna take one to two weeks for your employer to start making deductions. Once you see the first deduction, if we see... if the payment show up, shows up on our system by the following Monday, that's when the coverage became active. Okay. So what can I do in the meantime? I'm sorry? I said, what can I do in the meantime? 'Cause you said that's gonna take two weeks. Well, I cannot recommend you, um, nothing because if you go before the coverage became active, if you go with the doctor, they're not gonna cover anything, because you have no coverage at this moment. Yeah. So go ahead and maybe he will take that. Okay. So I'm gonna send this right now. Um, they usually answer, eh, same day or the next day, but I think they're gonna answer the same day. So once I get that information back, I will be giving you a call. Now, this is important- Okay. You guys are still under, under them though, right? You're, they're, they're not working with a different, uh... Working with what? I'm sorry, I barely can hear you. They're not working with a different, um, coverage plan. They still working with you guys, my comp- the company I'm with? Yes. Uh, yes with BG Staffing. Yes. And we still have the same- Okay.

... the coverage you previously have was group accident, dental, term life, vision and VIP Plus. Uh, all of the plans for- Which one- Yes? Which one that covers, that covers, um, when you go visit and, you know, covers the visit? Because last time I had to pay \$100. The VIP Plus. So which one? That's the, that's the plans you have. Uh, the VIP Plus, that's the medical. Um, but let me explain you that plan. Okay. VIP Plus, remember, this insurance will cover a flat fee. They don't cover, um, like a percentage after the deductible. No. They will cover a flat fee. Like if you're going to the physician's office, they're gonna cover \$100 per day up to four times per year. Anything after those \$100 will be your responsibility. Right. That's what I'm saying. What plan doesn't do that? What's the best one higher than that? Well, that's the best plan they're offering because the other ones covers less, \$50 only. And- So this is the biggest... This is the largest one? Yes. And they have another plan called Minimum Value Plan. Mm-hmm. But that one will cost... Okay, you have employee plus family, that one will cost... Let me tell you how much. What about the PPO? 'Cause... Is that HMO? No, no, no. Uh...Okay. What do you think PPO is? Uh, PPO means then, um, what do you consider a PPO? That you can go anywhere. That you can go anywhere- Okay. ... and be fully covered. Okay. The, this, they don't require network. Okay? Okay. The, the plan that you have, they don't require network. So you can go with your preferred, um, provider. The plan I was to explain you, the, the minimum value plan, that one will cover almost everything 100% after the deductible, but the deductible is really high. It would be for family, as you have now, is it's going to be \$46,700 in network, and out of network, 20,000. I don't know if you want that plan. Say that one again. How much? Just the deductible will be. In network for family, \$14,700, and out of network for family, 20,000. That's the deductible- What does that- ... for the minimum value plan. What does that mean? That means that you have to cover that amount before they start covering 100% for the benefits they're getting. So it is expensive. So how, and how is that covered? Okay. The deductible is, uh, once you cover, once you have paid the 14, uh, 14,700, that's when the insurance will start covering 100%. So you will have to cover 14,700 before the insurances start covering 100% for their benefits. I don't know if you would like to do that. It's \$14,000. So you said that you pay your, uh, 100 four times every year for the- Yes, the one that you- ... um, medical needs? ... are enrolled at, I mean, the ones that you was previously enrolled, they will cover \$100 for, uh, doctor visitations up to four times a year. So what does that mean? Tell me. Well, if you go to the doctor- So am I paying 100... Am I, am I paying 100 each time I go? No, sir. Uh, it's the opposite. Okay. The insurance will cover \$100 and you will be responsible for the difference. And what is that? I don't know. It depends on how much the doctor, uh, charge. Okay, that's what- Each doctor. ... I'm saying. What, what plan would, would, um, that I won't have to be responsible for that? No, they, they're n- they're not offering any like that. The only plan they have is the VIP Plus Classic or Standard with a flat fee, which will be \$50 insurance paying towards the, the doctor visitations. Classic is the same \$50. Plus is \$100. And then they have the MVP plan that will coverage everything 100% after you reach \$14,700 deductible in network. So- Once you pay that, they're going to start covering 100%. But before that, there will be no coverage. Mm-hmm. So I don't know if you want that one, and we don't even have the prices for that BGS staff. I mean, for that MVP coverage. Uh, you will have to reach... Okay, yeah, you will have to contact BGS staff and they will, um, enroll you on that plan directly. But let me tell you, at this moment, we have to make the eligibility review first. When did you start working with the company again? Um, yesterday. Yesterday? After how long? I've been with them. I, I've

been with them. They just haven't had any, um, like, on- ongoing assignments. Okay, that's why I have to send the eligibility review. I, I'm not sure if you're considered a rehire or if you- I am. What do you mean? It's not a rehire. I'm still, been working, I'm still under them. Okay. When your, uh, coverage, uh, stops back on 2024, nobody told us then as you was already in the company and that you would like to reinstate coverage. So there is two possibilities. You could be a rehire or you can have the same enrollment that you previously have with COBRA. Oh. But at this moment, I don't have that information. I will have to send that for an eligibility review. Okay. Go ahead and do that- So for- ... and then what? Yes, I'm going to send that right now. And once I get that information back, I will be giving you a call and then we go from there. Okay, that's perfect. All righty, sir. Um, other than that, Mr. Waters, is there anything else that I can help you with? Nope, that'll do it. All righty, sir. So thank you for calling Benefits in a Car. I wish you two have a wonderful day, sir. You too. Okay, thank you. Mm, bye bye.

Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Hey there. It's Jermaine Waters. Hello, Mr. Waters. How may I help you? I was wondering if you guys can email me a, a print copy of my, like, medical card, um, medical card and, and dental card. Sure. Sure, sir. Let me find your account. And may I have the name of the agency that you are working with and the last four of your SSN? BGSS and the last four social is 8994. Okay. Mr. Waters, and, uh, just for security purposes, sir, can you please verify your address and date of birth? 16650 Heartland Street, Lake Balboa, California 91406. Date of birth is May 5th, 1980. And is your email at jwatersells@gmail.com? Yeah, correct. And is your phone number 818-431-7725? Not anymore. I have a new one. Oh, okay. Which one is the new one? It's 818-314-0599. Okay. 818-314-0599. Is that correct? Correct, yeah. Okay, thank you very much- Can I get an information for the health, um, I need, uh, like if I, I wanna... 'cause I gotta... I wanna take my daughter to the doctor so she's on there, does she have a separate one or it's all on my account as a family? Okay. Um, but Mr. Waters, how did you enroll? Eh, because the last time you have active coverage with us was on February 25th, 2024. I thought I automatically, automatically enrolled already. No, your company does not have auto-enrollment and, um, no, there is no auto-enrollment. Um, it was like a year ago when you get your, um, your auto-enroll... I mean, your enrollment, um, so at this moment you don't have active coverage. Now, if you want to reinstate your previous coverage, I will have to send an eligibility review for that. Once they get back with me and if they approve it, I will be able to reinstate you on the same coverage you previously had. But it's gonna be the same process as the first time, you need to allow one to two weeks for BGSS staffing to start making deductions. And all that w- is, is the same as the first time. So, um, would you like me to send the, the review? Yeah, but you said... How long is it gonna take? It's gonna take one to two weeks for your employer to start making deductions. Once you see the first deduction, if we see... if the payment show up, shows up on our system by the following Monday, that's when the coverage became active. Okay. So what can I do in the meantime? I'm sorry? I said, what can I do in the meantime? 'Cause you said that's gonna take two weeks. Well, I cannot recommend you, um, nothing because if you go before the coverage became active, if you go with the doctor, they're not gonna cover anything, because you have no coverage at this

moment. Yeah. So go ahead and maybe he will take that. Okay. So I'm gonna send this right now. Um, they usually answer, eh, same day or the next day, but I think they're gonna answer the same day. So once I get that information back, I will be giving you a call. Now, this is important- Okay. You guys are still under, under them though, right? You're, they're, they're not working with a different, uh... Working with what? I'm sorry, I barely can hear you. They're not working with a different, um, coverage plan. They still working with you guys, my comp- the company I'm with? Yes. Uh, yes with BG Staffing. Yes. And we still have the same- Okay. ... the coverage you previously have was group accident, dental, term life, vision and VIP Plus. Uh, all of the plans for- Which one- Yes? Which one that covers, that covers, um, when you go visit and, you know, covers the visit? Because last time I had to pay \$100. The VIP Plus. So which one? That's the, that's the plans you have. Uh, the VIP Plus, that's the medical. Um, but let me explain you that plan. Okay. VIP Plus, remember, this insurance will cover a flat fee. They don't cover, um, like a percentage after the deductible. No. They will cover a flat fee. Like if you're going to the physician's office, they're gonna cover \$100 per day up to four times per year. Anything after those \$100 will be your responsibility. Right. That's what I'm saying. What plan doesn't do that? What's the best one higher than that? Well, that's the best plan they're offering because the other ones covers less, \$50 only. And- So this is the biggest... This is the largest one? Yes. And they have another plan called Minimum Value Plan. Mm-hmm. But that one will cost... Okay, you have employee plus family, that one will cost... Let me tell you how much. What about the PPO? 'Cause... Is that HMO? No, no, no. Uh...Okay. What do you think PPO is? Uh, PPO means then, um, what do you consider a PPO? That you can go anywhere. That you can go anywhere- Okay. ... and be fully covered. Okay. The, this, they don't require network. Okay? Okay. The, the plan that you have, they don't require network. So you can go with your preferred, um, provider. The plan I was to explain you, the, the minimum value plan, that one will cover almost everything 100% after the deductible, but the deductible is really high. It would be for family, as you have now, is it's going to be \$46,700 in network, and out of network, 20,000. I don't know if you want that plan. Say that one again. How much? Just the deductible will be. In network for family, \$14,700, and out of network for family, 20,000. That's the deductible- What does that- ... for the minimum value plan. What does that mean? That means that you have to cover that amount before they start covering 100% for the benefits they're getting. So it is expensive. So how, and how is that covered? Okay. The deductible is, uh, once you cover, once you have paid the 14, uh, 14,700, that's when the insurance will start covering 100%. So you will have to cover 14,700 before the insurances start covering 100% for their benefits. I don't know if you would like to do that. It's \$14,000. So you said that you pay your, uh, 100 four times every year for the- Yes, the one that you- ... um, medical needs? ... are enrolled at, I mean, the ones that you was previously enrolled, they will cover \$100 for, uh, doctor visitations up to four times a year. So what does that mean? Tell me. Well, if you go to the doctor- So am I paying 100... Am I, am I paying 100 each time I go? No, sir. Uh, it's the opposite. Okay. The insurance will cover \$100 and you will be responsible for the difference. And what is that? I don't know. It depends on how much the doctor, uh, charge. Okay, that's what- Each doctor. ... I'm saying. What, what plan would, would, um, that I won't have to be responsible for that? No, they, they're n- they're not offering any like that. The only plan they have is the VIP Plus Classic or Standard with a flat fee, which will be \$50 insurance paying towards the, the doctor visitations. Classic is the same \$50. Plus is \$100. And then they have the MVP plan that will

coverage everything 100% after you reach \$14,700 deductible in network. So- Once you pay that, they're going to start covering 100%. But before that, there will be no coverage. Mm-hmm. So I don't know if you want that one, and we don't even have the prices for that BGS staff. I mean, for that MVP coverage. Uh, you will have to reach... Okay, yeah, you will have to contact BGS staff and they will, um, enroll you on that plan directly. But let me tell you, at this moment, we have to make the eligibility review first. When did you start working with the company again? Um, yesterday. Yesterday? After how long? I've been with them. I, I've been with them. They just haven't had any, um, like, on- ongoing assignments. Okay, that's why I have to send the eligibility review. I, I'm not sure if you're considered a rehire or if you- I am. What do you mean? It's not a rehire. I'm still, been working, I'm still under them. Okay. When your, uh, coverage, uh, stops back on 2024, nobody told us then as you was already in the company and that you would like to reinstate coverage. So there is two possibilities. You could be a rehire or you can have the same enrollment that you previously have with COBRA. Oh. But at this moment, I don't have that information. I will have to send that for an eligibility review. Okay. Go ahead and do that- So for- ... and then what? Yes, I'm going to send that right now. And once I get that information back, I will be giving you a call and then we go from there. Okay, that's perfect. All righty, sir. Um, other than that, Mr. Waters, is there anything else that I can help you with? Nope, that'll do it. All righty, sir. So thank you for calling Benefits in a Car. I wish you two have a wonderful day, sir. You too. Okay, thank you. Mm, bye bye.