

Transcript: VICTORIA

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Is this the plan that I'm on? No. Thank you for rolling benefits on a card. This is Victoria. How can I help you? Hi, Victoria. My name is Ashley Harris and I just purchased some benefits, but I don't know... Well, I'm trying to look at the benefits guide that was emailed to me, but I don't remember what tier I got and I'm trying to, to see what's covered under those tier. What's the name of the agency you work for? Partners Personnel. Okay. And the last four of your Social? 5445. Gotcha. And do you mind verifying your address and date of birth? Um, okay. Date of birth is easy. 5/29/1985. Um, are you able to tell me if it's... Oh, no, it's not. It's not, it's not gonna fit cuz of the box. Okay, so I did have my address updated to, um, 1820 Highway 20 Southeast. Is that it or is it another address? Yeah, it looks like that's the right one. Suite 114 TMB 122. Yes. 122. Yes. Okay. I didn't know. So yes, that's the address. Okay. Phone number 404-955-9358? Correct. And then email is harrisashley678@gmail.com? Correct. Okay. Um, let's see. So I see you selected the VIP Prime for medical. Okay. Mm-hmm. And then dental and vision. Okay. But... And that's what we pre- did actually. So VIP Prime. I'm seeing a lot of stuff not included. Um, the... What's the Stay Healthy MEC-TeleRx or tele-prescription that's included? So the only thing that the MEC-TeleRx covers is your preventative healthcare, so things like, uh, yearly physicals, vaccinations and preventative screenings. Um, but it just covers preventative care. Whereas what you have is a hospital indemnity plan, so it covers things like being admitted to the hospital, um, having to go to urgent care, the emergency room, physician's office, uh, things like that. Oh, okay. Okay. And does it tell you about the copay for any of the appointments? So for the pla- the VIP Prime there is no copay or deductible. Basically, how it works is the insurance will pay a set dollar amount towards the benefit and then you, uh, pay the remainder. So if you're looking at the benefits guide on page number two- Mm-hmm. ... it'll lay out all the plans and the dollar amount inside that chart is what the insurance will cover for the different benefits. But if there's a balance, then I have to cover it? Yeah. So just to give you an example, like if you go to the emergency room, the insurance will pay \$150 of that and then you pay the remainder. Of the bill? Mm-hmm. Wow. That doesn't sound good. Mm-mm. It's \$100, right, that they're gonna pay? 150. 150? But, you know, with this... 'cause I got emergency... I have an emergency bill right now and it's \$3,500. Okay. So if they're paying just \$100, I'm still responsible for \$34 on VIP Prime. Well, ask her... It, it, it could be different, but usually not right now. I'm looking at the, the scale. \$2,000 a day if I have surgery. So I thought it was in vision and dental. Okay, what about the vision and dental? Uh, so for vision there is a copay for the annual eye exam which is \$10. Uh, the copay to get- That's on page four. Yep. Mm-hmm. Yes. Oh, okay. Mm-hmm. I'm here with you. The copay for lenses and frames would be \$25 and then the insurance will pay \$130 of the frames. Okay. Um, the dental, your preventative dental work is 100% covered. And then basic dental

work like fillings and extractions would be covered at 80%- Okay. ... once you meet the \$50 deductible. Okay. Uh, the biggest thing to know about the dental plan is it's not gonna cover any major dental work like crowns or orthodontists. Oh, man. No part of orthodontist because my boys have braces. Orthodontist? But they just got the... No, no. No part of it. Okay. Mm-hmm. That's horrible. That's why I called you. You only need it for 34 days, not even 30, 28, 'cause once you get on with the job- I'm sorry, 28 more days. Hmm. You get some great benefits. I mean that's decent though. Okay. Yeah, and it's better than them. At least it's not E&H. Yeah, I could... Um, and can you tell... Is there..... a date for once my stuff activates? I know you said once the first payment comes out, but are you able to tell me what day it's looking like it'll be on? Yeah, it looks like we just received a deduction this week on the 28th, so the coverage will become active on the 4th of November, so this upcoming Monday. Nice! Mm-hmm. Okay. So the health is good, too? She's looking at co-pays and everything? The, the health is good? Health and, health and dental is good. It's- The health and vision? Yeah, health and vision, but they're down on- So no braces. I still have to pay \$150 for each tightening right now? Yes, ma'am. That's the only place I can get it from. That's so much. Okay. And, um... The only other thing I was gonna ask, um... So it's like next Monday. Um, and the cards will be emailed or those will be coming in the mail? I think you said- Um- ... some, like two are coming in the mail and one's coming directly to my email. Can you confirm? Yeah, so medical is gonna be emailed to you, and then dental and vision are, uh, are mailed. Okay. Yeah, so that's when I updated my address. So, once I get the cards, I can go and make the appointments and stuff? Uh, there's no waiting period? Yeah, I mean it... Really, you can use your coverage as soon as it becomes active, which is gonna be this Monday. Um, I always suggest waiting until you get the ID cards to make it easier with the appointment setting- Okay. ... and stuff like that, but you don't have to wait. As long as it's active. True, okay. Do you have the policy number on that form right there? There, I don't think it has the policy number on here. Well, we can, we can get you the policy number. Okay, I'm just gonna wait on the card. Yeah, you don't even have to send nothing. It's less hassle. Um, well, I think that's it. You have any questions? Who, me? Huh uh. Uh, no. Okay. All right. Thank you so much for breaking that down 'cause I'm, I was, I've been staring at this for a minute. Gotcha. I have VIP Prime. All right. Well, thank you so much. I'm gonna study it a little bit, maybe try to digest some more. I appreciate the time and your patience. Yes, ma'am. You have a wonderful day. You too. Bye-bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Is this the plan that I'm on?

Speaker speaker_2: No.

Speaker speaker_0: Thank you for rolling benefits on a card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. My name is Ashley Harris and I just purchased some benefits, but I don't know... Well, I'm trying to look at the benefits guide that was emailed to me, but I don't remember what tier I got and I'm trying to, to see what's covered under those tier.

Speaker speaker_2: What's the name of the agency you work for?

Speaker speaker_1: Partners Personnel.

Speaker speaker_2: Okay. And the last four of your Social?

Speaker speaker_1: 5445.

Speaker speaker_2: Gotcha. And do you mind verifying your address and date of birth?

Speaker speaker_1: Um, okay. Date of birth is easy. 5/29/1985. Um, are you able to tell me if it's... Oh, no, it's not. It's not, it's not gonna fit cuz of the box. Okay, so I did have my address updated to, um, 1820 Highway 20 Southeast. Is that it or is it another address?

Speaker speaker_2: Yeah, it looks like that's the right one. Suite 114 TMB 122.

Speaker speaker_1: Yes. 122. Yes. Okay. I didn't know. So yes, that's the address.

Speaker speaker_2: Okay. Phone number 404-955-9358?

Speaker speaker_1: Correct.

Speaker speaker_2: And then email is harrisashley678@gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Um, let's see. So I see you selected the VIP Prime for medical.

Speaker speaker_1: Okay. Mm-hmm.

Speaker speaker_2: And then dental and vision.

Speaker speaker_1: Okay. But... And that's what we pre- did actually. So VIP Prime. I'm seeing a lot of stuff not included. Um, the... What's the Stay Healthy MEC-TeleRx or tele-prescription that's included?

Speaker speaker_2: So the only thing that the MEC-TeleRx covers is your preventative healthcare, so things like, uh, yearly physicals, vaccinations and preventative screenings. Um, but it just covers preventative care. Whereas what you have is a hospital indemnity plan, so it covers things like being admitted to the hospital, um, having to go to urgent care, the emergency room, physician's office, uh, things like that.

Speaker speaker_1: Oh, okay. Okay. And does it tell you about the copay for any of the appointments?

Speaker speaker_2: So for the pla- the VIP Prime there is no copay or deductible. Basically, how it works is the insurance will pay a set dollar amount towards the benefit and then you, uh, pay the remainder. So if you're looking at the benefits guide on page number two-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... it'll lay out all the plans and the dollar amount inside that chart is what the insurance will cover for the different benefits.

Speaker speaker_1: But if there's a balance, then I have to cover it?

Speaker speaker_2: Yeah. So just to give you an example, like if you go to the emergency room, the insurance will pay \$150 of that and then you pay the remainder.

Speaker speaker_1: Of the bill?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Wow. That doesn't sound good.

Speaker speaker_2: Mm-mm.

Speaker speaker_1: It's \$100, right, that they're gonna pay?

Speaker speaker_3: 150.

Speaker speaker_1: 150? But, you know, with this... 'cause I got emergency... I have an emergency bill right now and it's \$3,500.

Speaker speaker_3: Okay.

Speaker speaker_1: So if they're paying just \$100, I'm still responsible for \$34 on VIP Prime.

Speaker speaker_3: Well, ask her... It, it, it could be different, but usually not right now.

Speaker speaker_1: I'm looking at the, the scale. \$2,000 a day if I have surgery.

Speaker speaker_3: So I thought it was in vision and dental.

Speaker speaker_1: Okay, what about the vision and dental?

Speaker speaker_2: Uh, so for vision there is a copay for the annual eye exam which is \$10. Uh, the copay to get-

Speaker speaker_1: That's on page four.

Speaker speaker_2: Yep. Mm-hmm.

Speaker speaker_1: Yes. Oh, okay. Mm-hmm. I'm here with you.

Speaker speaker_2: The copay for lenses and frames would be \$25 and then the insurance will pay \$130 of the frames.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, the dental, your preventative dental work is 100% covered. And then basic dental work like fillings and extractions would be covered at 80%-

Speaker speaker_1: Okay.

Speaker speaker_2: ... once you meet the \$50 deductible.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, the biggest thing to know about the dental plan is it's not gonna cover any major dental work like crowns or orthodontists.

Speaker speaker_1: Oh, man. No part of orthodontist because my boys have braces.

Speaker speaker_3: Orthodontist?

Speaker speaker_1: But they just got the... No, no. No part of it. Okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: That's horrible. That's why I called you.

Speaker speaker_3: You only need it for 34 days, not even 30, 28, 'cause once you get on with the job-

Speaker speaker_1: I'm sorry, 28 more days. Hmm.

Speaker speaker_3: You get some great benefits. I mean that's decent though.

Speaker speaker_1: Okay. Yeah, and it's better than them.

Speaker speaker_3: At least it's not E&H.

Speaker speaker_1: Yeah, I could... Um, and can you tell... Is there..... a date for once my stuff activates? I know you said once the first payment comes out, but are you able to tell me what day it's looking like it'll be on?

Speaker speaker_2: Yeah, it looks like we just received a deduction this week on the 28th, so the coverage will become active on the 4th of November, so this upcoming Monday.

Speaker speaker_1: Nice!

Speaker speaker_2: Mm-hmm.

Speaker speaker_4: Okay.

Speaker speaker_5: So the health is good, too? She's looking at co-pays and everything?

Speaker speaker_1: The, the health is good?

Speaker speaker_5: Health and, health and dental is good. It's-

Speaker speaker_1: The health and vision?

Speaker speaker_5: Yeah, health and vision, but they're down on-

Speaker speaker_1: So no braces. I still have to pay \$150 for each tightening right now?

Speaker speaker_5: Yes, ma'am. That's the only place I can get it from.

Speaker speaker_1: That's so much. Okay. And, um... The only other thing I was gonna ask, um... So it's like next Monday. Um, and the cards will be emailed or those will be coming in the mail? I think you said-

Speaker speaker_2: Um-

Speaker speaker_1: ... some, like two are coming in the mail and one's coming directly to my email. Can you confirm?

Speaker speaker_2: Yeah, so medical is gonna be emailed to you, and then dental and vision are, uh, are mailed.

Speaker speaker_1: Okay. Yeah, so that's when I updated my address. So, once I get the cards, I can go and make the appointments and stuff? Uh, there's no waiting period?

Speaker speaker_2: Yeah, I mean it... Really, you can use your coverage as soon as it becomes active, which is gonna be this Monday. Um, I always suggest waiting until you get the ID cards to make it easier with the appointment setting-

Speaker speaker_1: Okay.

Speaker speaker_2: ... and stuff like that, but you don't have to wait. As long as it's active.

Speaker speaker_1: True, okay.

Speaker speaker_5: Do you have the policy number on that form right there?

Speaker speaker_1: There, I don't think it has the policy number on here.

Speaker speaker_5: Well, we can, we can get you the policy number.

Speaker speaker_1: Okay, I'm just gonna wait on the card.

Speaker speaker_5: Yeah, you don't even have to send nothing.

Speaker speaker_1: It's less hassle. Um, well, I think that's it. You have any questions?

Speaker speaker_5: Who, me?

Speaker speaker_1: Huh uh.

Speaker speaker_5: Uh, no.

Speaker speaker_1: Okay. All right. Thank you so much for breaking that down 'cause I'm, I was, I've been staring at this for a minute.

Speaker speaker_2: Gotcha.

Speaker speaker_1: I have VIP Prime. All right. Well, thank you so much. I'm gonna study it a little bit, maybe try to digest some more. I appreciate the time and your patience.

Speaker speaker_2: Yes, ma'am. You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_2: Thank you. Bye-bye.