

Transcript: VICTORIA

Taylor-4778253935230976-4656137881567232

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, yes, ma'am. Uh, my name's Mike Eakins and, uh, I am going through the temp agency surge and, uh, I really need to figure out or find out what type of insurance I've got. Okay. Uh, what's the last four of your Social? 8205. Okay. And would it be... Would your first name be Michael? Yes. Okay. And then, do you mind verifying your address and date of birth? Yeah. 3883 Kayla Ct, Cortland, Indiana 47112. And what is- what else did you need? My phone number? Uh, your date of birth. Oh, 12/4/64. Okay. And then phone number is six... or I'm sorry, 812-736-3538. Mm-hmm. Right. And then email is just mike.gretchen2001@gmail.com? Yes, ma'am. Okay. Um, let's see. So I don't see that you're enrolled into anything currently. Um- Uh, I thought I enrolled, uh, when I did my paperwork at, uh, at Surge. Yeah. I started on the 9th, I think. Okay. Yeah, I mean I don't see that we've received anything from them. Mm-mm. Now I do see that you are eligible to enroll up until the 21st of March, so I can go ahead and get you enrolled. Yeah, please. We haven't, um, received any enrollment forms. Oh. Do you remember what you selected to enroll into? Um, it's just me and my wife, so I, I, I think it was just a, a family plan. Okay. Um, well, I mean, we offer a couple different plans. There's a few from medical. There's also things like dental and a vision. Uh- No, I don't need dental or vision. Yeah, I don't need those two. Let me, uh, let me give you a little bit of background. Um, Matulsa, a large company in Indiana, or in, uh, Kentucky, uh, they did a mass layoff of their, uh, management people and I just happen to be one of the 28 that got, uh, terminated. Um, they gave me several months of, um, Cobra and I've been paying for that, but Cobra's like \$1,400 a month, so I'd like to get something a little bit cheaper. Okay. Um, I, I'm not able to suggest anything unfortunately, but what I can do is I can send you a copy of the benefits guide to your email. Um, and it'll go over basically all of the medical plans being offered, what they cover and how much they cost. Um- Okay. So how much, how much is the... What's the cost? Actually- So, I mean- Can you send it to me? I can talk to you while I'm looking at it. Okay. Yeah, I'm working on sending that to you now. Okay. Um, give me one second. Okay. Let's see. Okay. Okay. Just sent that. You should get it here in a few seconds. Okay. Hmm, and I haven't seen it yet. Okay, info guide here. Okay. Excuse me. Okay. Benefits and a card. I like to stay healthy. Okay. Um... Let's see here. Um... Okay, three minutes. Network required. Elixir. So if it's not major medical insurance, w- what is it? So I mean, it is a form of insurance. It's just not major medical, so it's not gonna cover a large portion of the medical bills. Um, with the... Specifically, with the Stay Healthy MEC TeleRX, that plan covers your preventative health care at 100% as long as you stay in the network. Uh-huh. Um, that's pretty much all that the Stay Healthy is gonna cover. It does come with a subscription to Free RX, which is like a prescription plan, um, and virtual urgent care. Then you- What about the VIP Classic? Okay. So then you have the VIP plans which are, are hospital indemnity plans. Uh- Uh-huh. ...

either one of these are gonna cover preventative care like the Stay Healthy does. Right. They provide coverage for, like, being admitted to the hospital, having to go to the emergency room, urgent care, physician's office. Mm-hmm. Um, they also have coverage for prescriptions. Now, because it's not a major medical plan, there's no co-pays or deductibles associated with it. The insurance is just gonna pay a set dollar amount towards the benefit- Right. ... for a certain amount of days. Right. And then you pay the remainder of the bill. Okay. So really, the only difference between the VIP Standard and the Classic is it looks like- Uh-huh. ... the Classic pays a little bit more towards hospitalization than the Standard does. Okay. Um, so I'm trying to see where that's at on the... Um- It should be page number two, and up at the top it'll say Plan Benefit Summaries. I see that. At the bottom, it says weekly deductions. Mm-hmm. So I'm looking at... Let's see here. Me, just me and my wife, uh, it would be \$33 a week? Yes. The- Right? ... VIP Standard specifically is \$33.46 a week for employee plus spouse. Okay. Um, but... Okay, yeah. 30, and the other one is 37, four bucks. And you said that, uh, there's really not that much difference between the two? Yeah. The only difference that I can see is that the Classic pays a little bit more towards your hospitalization benefits. Uh-huh. Okay. 33 bucks a month. Per week, sorry. Okay, let me... Let's go ahead and do that. The \$33.46 from, a week. Okay. So the VIP Standard and then- Uh-huh. ... what else were you wanting to enroll into? Uh... I don't know. What else do I need? Hopefully I'll be full time soon. I've never, I've never done a temp agency before. I've always done direct hires. Um, I don't need dental. Um, I don't need behavioral health, I don't think. Um, let's see here. Life insurance for me and my wife, uh, let's do that for \$1.89 a week. I don't need vision. I really don't need short-term disability, 'cause I- I'll go to work no matter what. I think it's just those, those ite- those three items. Okay. So I have you down for the VIP Standard and the term life, right? Right. Employee plus spouse? Yeah, yeah, the, uh, term life, uh, uh, AD&D for... Let's see here. Uh, \$1.89 a week, I guess. Okay. So just to make sure I'm understanding, it's the VIP Standard and the term life that you're wanting for employee plus spouse? Yes. Yes. Okay. The, uh... I think it's employee, spouse, term life and AD&D weekly deduction, \$1.89. No kids. Yes, the AD&D- No children. ... comes with the term life. Okay. Um, so it looks like in total you're looking at \$35.35 a week. That, that's fine. All right, and then... Give me a few seconds. I just don't wanna have to pay another \$1,400 this month. Gotcha. Uh, what's your spouse's name? Gretchen, G-R-E-T-C-H-E-N. Same last name? Uh-huh. And date of birth? 1/7/55. And then full social? Uh, 3-1-1-6-4-1-0-4-4. And then who did you want to name as the, uh, beneficiary for the term life? Uh, her. Okay. All right. So from here, it will take about one to two weeks for the enrollment to be processed- Okay. ... through your payroll. Um, once you see the first deduction being made out of your check- We do. ... the coverage will start the following Monday. Okay. Um, once the coverage is active- So like how are, how, how were you guys on medicines? Um... The coverage you get with, uh, medications under the- Yeah. ... BIP standard is with PharmaVeil. I don't know the specific medications myself, with us just being your administrators. Uh-huh. Uh, you'll have to contact PharmaVeil to get that. But if it is a covered medication- Okay. ... it would be covered at \$10, \$20, or \$30. Oh, okay. Okay. Mm-hmm. That'll work. That'll work. Very good. Thank you so much. You're welcome. And another thing I was gonna let you know is that once the coverage- Yeah. ... is actually active, it typically takes about seven to 10 business days to get your ID card and it is emailed to you, versus being mailed. Oh, okay. Yeah. Uh, who will... Oh, who will send the email so I know to keep an eye out for it? Um, I'm not sure of the specific email address but it's going to be

coming from American Public Life. That's the- American Public Life. Okay. Uh-huh. Yeah. I will remember that. So that's gonna be your insurance carrier for, uh, your medical and your term life. Okay. That sounds good. All right. That sounds good. Thank you so much. You're welcome. You have a wonderful day. Yeah, you also. Uh-huh. Bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Uh, yes, ma'am. Uh, my name's Mike Eakins and, uh, I am going through the temp agency surge and, uh, I really need to figure out or find out what type of insurance I've got.

Speaker speaker_0: Okay. Uh, what's the last four of your Social?

Speaker speaker_1: 8205.

Speaker speaker_0: Okay. And would it be... Would your first name be Michael?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then, do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. 3883 Kayla Ct, Cortland, Indiana 47112. And what i- what else did you need? My phone number?

Speaker speaker_0: Uh, your date of birth.

Speaker speaker_1: Oh, 12/4/64.

Speaker speaker_0: Okay. And then phone number is six... or I'm sorry, 812-736-3538.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Right. And then email is just mike.gretchen2001@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Um, let's see. So I don't see that you're enrolled into anything currently. Um-

Speaker speaker_1: Uh, I thought I enrolled, uh, when I did my paperwork at, uh, at Surge.

Speaker speaker_0: Yeah.

Speaker speaker_1: I started on the 9th, I think.

Speaker speaker_0: Okay. Yeah, I mean I don't see that we've received anything from them.

Speaker speaker_1: Mm-mm.

Speaker speaker_0: Now I do see that you are eligible to enroll up until the 21st of March, so I can go ahead and get you enrolled.

Speaker speaker_1: Yeah, please.

Speaker speaker_0: We haven't, um, received any enrollment forms.

Speaker speaker_1: Oh.

Speaker speaker_0: Do you remember what you selected to enroll into?

Speaker speaker_1: Um, it's just me and my wife, so I, I, I think it was just a, a family plan.

Speaker speaker_0: Okay. Um, well, I mean, we offer a couple different plans. There's a few from medical. There's also things like dental and a vision. Uh-

Speaker speaker_1: No, I don't need dental or vision. Yeah, I don't need those two. Let me, uh, let me give you a little bit of background. Um, Matulsa, a large company in Indiana, or in, uh, Kentucky, uh, they did a mass layoff of their, uh, management people and I just happen to be one of the 28 that got, uh, terminated. Um, they gave me several months of, um, Cobra and I've been paying for that, but Cobra's like \$1,400 a month, so I'd like to get something a little bit cheaper.

Speaker speaker_0: Okay. Um, I, I'm not able to suggest anything unfortunately, but what I can do is I can send you a copy of the benefits guide to your email. Um, and it'll go over basically all of the medical plans being offered, what they cover and how much they cost. Um-

Speaker speaker_1: Okay. So how much, how much is the... What's the cost? Actually-

Speaker speaker_0: So, I mean-

Speaker speaker_1: Can you send it to me? I can talk to you while I'm looking at it.

Speaker speaker_0: Okay. Yeah, I'm working on sending that to you now.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, give me one second.

Speaker speaker_1: Okay. Let's see. Okay.

Speaker speaker_0: Okay. Just sent that. You should get it here in a few seconds.

Speaker speaker_1: Okay. Hmm, and I haven't seen it yet. Okay, info guide here. Okay. Excuse me. Okay. Benefits and a card. I like to stay healthy. Okay. Um... Let's see here. Um... Okay, three minutes. Network required. Elixir. So if it's not major medical insurance, w- what is it?

Speaker speaker_0: So I mean, it is a form of insurance. It's just not major medical, so it's not gonna cover a large portion of the medical bills. Um, with the... Specifically, with the Stay Healthy MEC TeleRX, that plan covers your preventative health care at 100% as long as you stay in the network.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Um, that's pretty much all that the Stay Healthy is gonna cover. It does come with a subscription to Free RX, which is like a prescription plan, um, and virtual urgent care. Then you-

Speaker speaker_1: What about the VIP Classic?

Speaker speaker_0: Okay. So then you have the VIP plans which are, are hospital indemnity plans. Uh-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... either one of these are gonna cover preventative care like the Stay Healthy does.

Speaker speaker_1: Right.

Speaker speaker_0: They provide coverage for, like, being admitted to the hospital, having to go to the emergency room, urgent care, physician's office.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, they also have coverage for prescriptions. Now, because it's not a major medical plan, there's no co-pays or deductibles associated with it. The insurance is just gonna pay a set dollar amount towards the benefit-

Speaker speaker_1: Right.

Speaker speaker_0: ... for a certain amount of days.

Speaker speaker_1: Right.

Speaker speaker_0: And then you pay the remainder of the bill.

Speaker speaker_1: Okay.

Speaker speaker_0: So really, the only difference between the VIP Standard and the Classic is it looks like-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... the Classic pays a little bit more towards hospitalization than the Standard does.

Speaker speaker_1: Okay. Um, so I'm trying to see where that's at on the... Um-

Speaker speaker_0: It should be page number two, and up at the top it'll say Plan Benefit Summaries.

Speaker speaker_1: I see that. At the bottom, it says weekly deductions.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I'm looking at... Let's see here. Me, just me and my wife, uh, it would be \$33 a week?

Speaker speaker_0: Yes. The-

Speaker speaker_1: Right?

Speaker speaker_0: ... VIP Standard specifically is \$33.46 a week for employee plus spouse.

Speaker speaker_1: Okay. Um, but... Okay, yeah. 30, and the other one is 37, four bucks. And you said that, uh, there's really not that much difference between the two?

Speaker speaker_0: Yeah. The only difference that I can see is that the Classic pays a little bit more towards your hospitalization benefits.

Speaker speaker_1: Uh-huh. Okay. 33 bucks a month. Per week, sorry. Okay, let me... Let's go ahead and do that. The \$33.46 from, a week.

Speaker speaker_0: Okay. So the VIP Standard and then-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... what else were you wanting to enroll into?

Speaker speaker_1: Uh... I don't know. What else do I need? Hopefully I'll be full time soon. I've never, I've never done a temp agency before. I've always done direct hires. Um, I don't need dental. Um, I don't need behavioral health, I don't think. Um, let's see here. Life insurance for me and my wife, uh, let's do that for \$1.89 a week. I don't need vision. I really don't need short-term disability, 'cause I- I'll go to work no matter what. I think it's just those, those ite- those three items.

Speaker speaker_0: Okay. So I have you down for the VIP Standard and the term life, right?

Speaker speaker_1: Right.

Speaker speaker_0: Employee plus spouse?

Speaker speaker_1: Yeah, yeah, the, uh, term life, uh, uh, AD&D for... Let's see here. Uh, \$1.89 a week, I guess.

Speaker speaker_0: Okay. So just to make sure I'm understanding, it's the VIP Standard and the term life that you're wanting for employee plus spouse?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay.

Speaker speaker_1: The, uh... I think it's employee, spouse, term life and AD&D weekly deduction, \$1.89. No kids.

Speaker speaker_0: Yes, the AD&D-

Speaker speaker_1: No children.

Speaker speaker_0: ... comes with the term life.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so it looks like in total you're looking at \$35.35 a week.

Speaker speaker_1: That, that's fine.

Speaker speaker_0: All right, and then... Give me a few seconds.

Speaker speaker_1: I just don't wanna have to pay another \$1,400 this month.

Speaker speaker_0: Gotcha. Uh, what's your spouse's name?

Speaker speaker_1: Gretchen, G-R-E-T-C-H-E-N.

Speaker speaker_0: Same last name?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And date of birth?

Speaker speaker_1: 1/7/55.

Speaker speaker_0: And then full social?

Speaker speaker_1: Uh, 3-1-1-6-4-1-0-4-4.

Speaker speaker_0: And then who did you want to name as the, uh, beneficiary for the term life?

Speaker speaker_1: Uh, her.

Speaker speaker_0: Okay. All right. So from here, it will take about one to two weeks for the enrollment to be processed-

Speaker speaker_1: Okay.

Speaker speaker_0: ... through your payroll. Um, once you see the first deduction being made out of your check-

Speaker speaker_1: We do.

Speaker speaker_0: ... the coverage will start the following Monday.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, once the coverage is active-

Speaker speaker_1: So like how are, how, how were you guys on medicines? Um...

Speaker speaker_0: The coverage you get with, uh, medications under the-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... BIP standard is with PharmaVeil. I don't know the specific medications myself, with us just being your administrators.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Uh, you'll have to contact PharmaVeil to get that. But if it is a covered medication-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it would be covered at \$10, \$20, or \$30.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: That'll work. That'll work. Very good. Thank you so much.

Speaker speaker_0: You're welcome. And another thing I was gonna let you know is that once the coverage-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... is actually active, it typically takes about seven to 10 business days to get your ID card and it is emailed to you, versus being mailed.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: Uh, who will... Oh, who will send the email so I know to keep an eye out for it?

Speaker speaker_0: Um, I'm not sure of the specific email address but it's going to be coming from American Public Life. That's the-

Speaker speaker_1: American Public Life. Okay.

Speaker speaker_0: Uh-huh. Yeah.

Speaker speaker_1: I will remember that.

Speaker speaker_0: So that's gonna be your insurance carrier for, uh, your medical and your term life.

Speaker speaker_1: Okay. That sounds good.

Speaker speaker_0: All right.

Speaker speaker_1: That sounds good. Thank you so much.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: Yeah, you also. Uh-huh. Bye.

Speaker speaker_0: Thank you. Bye-bye.