

Transcript: VICTORIA

Taylor-4945729691238400-5538062254129152

Full Transcript

Can I help you? Yes, ma'am. My name is James McCormick. Uh, I work for SST, um, for Space X in Cape Canaveral, Florida and, um, they've recently changed our benefits from one place to you guys. And I have no idea what my information is. I need to give this information to my doctor and I have no idea what's going on. Okay. Um, what's the last four of your Social? Uh, 1005. Do you mind verifying your address and date of birth? Um, uh, I have two addresses. Do you want my local address here in Cape Canaveral or my actual home address? Or should- Okay, let me- Or should I give you both? Whatever is the best mailing address. Um, 2600 Clearlake Road, Cocoa, Cocoa, Florida. I, I, I think this is, uh, 32922. Okay. Do you mind spelling the name of the street for me? Did you say Clearlake Road? Yes, Clearlake. Oka, nevermind. And then... What was the city? Cocoa, Florida. Cocoa. C-O-C-O-A, Florida. C-O-C-O-A. Okay. And then phone number 520-9302? Yes, ma'am. All right, and then email is going to be mccormickmailbox@icloud.com. Yes, ma'am. Okay. All right. So I can look up your benefits and send those to you. Um, now I do see here that there's a pending change to the enrollment. Um, it looks like the medical is going to be taken off and then, uh, FreeRx is being added and the virtual primary care is being added, keeping the dental and the vision. Are you wanting to make those changes? No. No, that's not correct. I, I need the medical. Okay. Um, I actually don't need the vision. Um, I don't know what that's about, but it was cheap so I accepted it. Uh, I really don't need the vision. I need the medical. And I'm not sure what I've done because SST, they, they have this so mixed up, we don't know what we're doing. You know what I mean? Yeah, because I see that you made these changes online. So let me, let me cancel that. Yeah, cancel that and let's, let's get this straightened out. Yeah. So, what you currently have is the VIP Classic Medical Plan and then you have vision and dental. What changes are you wanting to make? Just take the vision off? Um, at this moment, I think we can take the vision and the dental. We can decline that completely. The dental and the vision? Yes, ma'am. Okay. But the medical, but the medical, I need the best, the best that I have to offer, because I have... I'm, I'm dealing with some things with sleep apnea and stuff. So I need- Okay. ... the best medical. But the other stuff, we can deny that for right now. Okay. So a couple of things. With your employer, their open enrollment is going to end at the end of June. So any, like, changes that you're wanting to make, like if you want to add this dental and the vision back on, you would only have until the 30th of May to do so. Um, now you- Oh. ... can cancel at any time because there's no restrictions. But I will say that, like, as far as, uh, enrolling or adding onto your enrollment, it... You only have until the 30th to do so. Okay. Now as far as medical is concerned- Mm-hmm. ... we don't necessarily have a plan that's the best, because they all work differently. Right. So I'm just gonna review each plan for medical that we offer and let you make that decision. I cannot make any suggestions, unfortunately, with us just being the administers. Um- Okay.

Fine. So the first plan is called the Stay Healthy MEC. This plan is exactly what it sounds like. It's for your preventative healthcare. So it covers things like your, like, physicals, vaccinations and 100% of your network. Okay. But it just covers your preventative services and that's it. Okay. Now we have a couple of other plans. There's the VIP Classic, which you're currently enrolled into, and then also the VIP Pro. Neither one of these plans are gonna cover your preventative services, like the Stay Healthy does, but they provide coverage for things like being admitted to the hospital, having to go to submit the emergency room, urgent care or a physician's office. They do also have coverage for prescriptions. Mm-hmm. The only difference between the VIP Classic, which is what you currently have, and the VIP Pro, is the VIP Pro pays a little bit more towards, like, your hospitalization benefits. Or actually, no. Okay. Let me see. So on some things, the VIP Pro pays more, but on other things, it looks like the VIP Classic pays more. Okay. Can I, can I ask you a weird question? Like, um, right now, I, I'm really healthy. I don't see myself being admitted or anything like that to a hospital. But I do have sleep apnea issues. Is there a plan that, that may cover a little bit more of that issue? See, that I can't really answer for you because we're just your administrators. The information I have- Yeah. ... is general, and it doesn't go into All right. ... detail on the coverage. Yeah. Sleep ap- sleep apnea issues are, they're really strange with an- with any company. It don't matter who you go through. So that, that's kind of... Okay, um, yeah. I, I really don't see myself having to be admitted, so I think what I have right now is okay for what the c- well, for what this company offers, with the medical. But I'd b- But I would like to keep that. Okay. Um, and are you still wanting to take the dental and the vision off? Um, take the vision off, because my eyes are good. Um, the dental, the dental is a 50/50. My teeth, my teeth are crazy. So keep the dental, keep the medical and, and do away with the vision. Okay. Let me see. Okay. And that, that would be good for me. So taking off vision would bring your weekly deduction down to \$28.16 a week. Okay. Now, any type of change or cancellation that you make, um, really even enrollment, all of that is on a one- to two-week timeframe. So it takes about one to two weeks for that to be processed through your payroll. So you may see- Okay. ... one to two more deductions for the vision, um- Okay. ... before it's canceled out, which of course, if you do see those deductions, it will provide the coverage you're paying for until it's been canceled out. Okay. Yeah, that's fine. And then let me- Mm-hmm. ... go ahead and look up your ID cards really quick, and then I can send those to your email. That would be awesome. All right. I will be right back. Yes, ma'am. All righty. Thank you so much for holding. So I sent your medical- Okay. ... ID card to you, but the, the dental, for whatever ver- for whatever reason, and the vision, um, those ID cards are not yet available. So I will have to follow up with you on those, but I was able to send your medical. That's okay. That's okay, 'cause the medical is what I'm needing right now. So that's, that's fine. All right. And then- Yeah. ... um, was there anything else you might need help with? No, ma'am. I'm just trying to get this all re-situated. Yeah, I understand. No worries. Well, you are all set on my end, and if you have any other questions, just call us back. Yes, ma'am. Thank you so much. Yes, sir. You have a wonderful day. You too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Can I help you?

Speaker speaker_1: Yes, ma'am. My name is James McCormick. Uh, I work for SST, um, for Space X in Cape Canaveral, Florida and, um, they've recently changed our benefits from one place to you guys. And I have no idea what my information is. I need to give this information to my doctor and I have no idea what's going on.

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

Speaker speaker_1: Uh, 1005.

Speaker speaker_0: Do you mind verifying your address and date of birth?

Speaker speaker_1: Um, uh, I have two addresses. Do you want my local address here in Cape Canaveral or my actual home address? Or should-

Speaker speaker_0: Okay, let me-

Speaker speaker_1: Or should I give you both?

Speaker speaker_0: Whatever is the best mailing address.

Speaker speaker_1: Um, 2600 Clearlake Road, Cocoa, Cocoa, Florida. I, I, I think this is, uh, 32922.

Speaker speaker_0: Okay. Do you mind spelling the name of the street for me? Did you say Clearlake Road?

Speaker speaker_1: Yes, Clearlake.

Speaker speaker_0: Oka, nevermind. And then... What was the city?

Speaker speaker_1: Cocoa, Florida. Cocoa. C-O-C-O-A, Florida.

Speaker speaker_0: C-O-C-O-A. Okay. And then phone number 520-9302?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right, and then email is going to be mccormickmailbox@icloud.com.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. All right. So I can look up your benefits and send those to you. Um, now I do see here that there's a pending change to the enrollment. Um, it looks like the medical is going to be taken off and then, uh, FreeRx is being added and the virtual primary care is being added, keeping the dental and the vision. Are you wanting to make those changes?

Speaker speaker_1: No. No, that's not correct. I, I need the medical.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, I actually don't need the vision. Um, I don't know what that's about, but it was cheap so I accepted it. Uh, I really don't need the vision. I need the medical. And I'm not sure what I've done because SST, they, they have this so mixed up, we don't know what we're doing. You know what I mean?

Speaker speaker_0: Yeah, because I see that you made these changes online. So let me, let me cancel that.

Speaker speaker_1: Yeah, cancel that and let's, let's get this straightened out. Yeah.

Speaker speaker_0: So, what you currently have is the VIP Classic Medical Plan and then you have vision and dental. What changes are you wanting to make? Just take the vision off?

Speaker speaker_1: Um, at this moment, I think we can take the vision and the dental. We can decline that completely.

Speaker speaker_0: The dental and the vision?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay.

Speaker speaker_1: But the medical, but the medical, I need the best, the best that I have to offer, because I have... I'm, I'm dealing with some things with sleep apnea and stuff. So I need-

Speaker speaker_0: Okay.

Speaker speaker_1: ... the best medical. But the other stuff, we can deny that for right now.

Speaker speaker_0: Okay. So a couple of things. With your employer, their open enrollment is going to end at the end of June. So any, like, changes that you're wanting to make, like if you want to add this dental and the vision back on, you would only have until the 30th of May to do so. Um, now you-

Speaker speaker_1: Oh.

Speaker speaker_0: ... can cancel at any time because there's no restrictions. But I will say that, like, as far as, uh, enrolling or adding onto your enrollment, it... You only have until the 30th to do so.

Speaker speaker_1: Okay.

Speaker speaker_0: Now as far as medical is concerned-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... we don't necessarily have a plan that's the best, because they all work differently.

Speaker speaker_1: Right.

Speaker speaker_0: So I'm just gonna review each plan for medical that we offer and let you make that decision. I cannot make any suggestions, unfortunately, with us just being the administrators. Um-

Speaker speaker_1: Okay. Fine.

Speaker speaker_0: So the first plan is called the Stay Healthy MEC. This plan is exactly what it sounds like. It's for your preventative healthcare. So it covers things like your, like, physicals, vaccinations and 100% of your network.

Speaker speaker_1: Okay.

Speaker speaker_0: But it just covers your preventative services and that's it.

Speaker speaker_1: Okay.

Speaker speaker_0: Now we have a couple of other plans. There's the VIP Classic, which you're currently enrolled into, and then also the VIP Pro. Neither one of these plans are gonna cover your preventative services, like the Stay Healthy does, but they provide coverage for things like being admitted to the hospital, having to go to submit the emergency room, urgent care or a physician's office. They do also have coverage for prescriptions.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The only difference between the VIP Classic, which is what you currently have, and the VIP Pro, is the VIP Pro pays a little bit more towards, like, your hospitalization benefits. Or actually, no.

Speaker speaker_1: Okay.

Speaker speaker_0: Let me see. So on some things, the VIP Pro pays more, but on other things, it looks like the VIP Classic pays more.

Speaker speaker_1: Okay. Can I, can I ask you a weird question? Like, um, right now, I, I'm really healthy. I don't see myself being admitted or anything like that to a hospital. But I do have sleep apnea issues. Is there a plan that, that may cover a little bit more of that issue?

Speaker speaker_0: See, that I can't really answer for you because we're just your administrators. The information I have-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... is general, and it doesn't go into

Speaker speaker_2: All right.

Speaker speaker_0: ... detail on the coverage.

Speaker speaker_1: Yeah. Sleep ap- sleep apnea issues are, they're really strange with any company. It don't matter who you go through. So that, that's kind of... Okay, um, yeah. I, I really don't see myself having to be admitted, so I think what I have right now is okay for what the c- well, for what this company offers, with the medical. But I'd b- But I would like to keep that.

Speaker speaker_0: Okay. Um, and are you still wanting to take the dental and the vision off?

Speaker speaker_1: Um, take the vision off, because my eyes are good. Um, the dental, the dental is a 50/50. My teeth, my teeth are crazy. So keep the dental, keep the medical and, and

do away with the vision.

Speaker speaker_0: Okay. Let me see.

Speaker speaker_1: Okay. And that, that would be good for me.

Speaker speaker_0: So taking off vision would bring your weekly deduction down to \$28.16 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, any type of change or cancellation that you make, um, really even enrollment, all of that is on a one- to two-week timeframe. So it takes about one to two weeks for that to be processed through your payroll. So you may see-

Speaker speaker_1: Okay.

Speaker speaker_0: ... one to two more deductions for the vision, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... before it's canceled out, which of course, if you do see those deductions, it will provide the coverage you're paying for until it's been canceled out.

Speaker speaker_1: Okay. Yeah, that's fine.

Speaker speaker_0: And then let me-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... go ahead and look up your ID cards really quick, and then I can send those to your email.

Speaker speaker_1: That would be awesome.

Speaker speaker_0: All right. I will be right back.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All righty. Thank you so much for holding. So I sent your medical-

Speaker speaker_1: Okay.

Speaker speaker_0: ... ID card to you, but the, the dental, for whatever ver- for whatever reason, and the vision, um, those ID cards are not yet available. So I will have to follow up with you on those, but I was able to send your medical.

Speaker speaker_1: That's okay. That's okay, 'cause the medical is what I'm needing right now. So that's, that's fine.

Speaker speaker_0: All right. And then-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... um, was there anything else you might need help with?

Speaker speaker_1: No, ma'am. I'm just trying to get this all re-situated.

Speaker speaker_0: Yeah, I understand. No worries. Well, you are all set on my end, and if you have any other questions, just call us back.

Speaker speaker_1: Yes, ma'am. Thank you so much.

Speaker speaker_0: Yes, sir. You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye-bye.