

Transcript: VICTORIA

Taylor-5017169152229376-5431154271895552

Full Transcript

... this is Victoria. How can I help you? Hello, Victoria. I am an employee from, um, GHG and I pay my insurance. Now, it just caught me off guard, the email I got that they changed it to a card or whatever. What is that all about? Okay, I'm sorry. What's the name of the agency you work for? GHD. GHG. Is that the name of the, the staffing agency? Yeah. Um, I'm not familiar with that. Does it go by a different name? Uh, h- hold on. Let me look it up. That's how I know what they are. G-H... Oh, I mean, it, it's called GHG Home Care. Yeah, I don't see that we work for a GHG Home Care. It's called Global Healthcare Group. Okay, let me try looking you up a different way. What's your first and last name? Magdalena Rosario. Do you mind spelling that for me? M-A-G-D-A-L-E-N-A. Rosario, R-O-S-A-R-I-O. R-O-S-A-R-I-O? R-O-S-A-R-I-O. A- R- I'm sorry. So R-O-S-A-R... A-I-R- No, my love. Rosario. R-O-S- Okay, so R-O-S-A-R... A-R-I-O? Yes. Okay. Would it be Noor Staffing that you're with? That... That doesn't even sound right. Okay. Let me make sure that this is even you, because we work for multiple staffing agencies. What's your date of birth? 4/18/76. Okay. Yeah, you're showing up under Noor Staffing Group. N-O-O-R Staffing Group. Okay. I, I work for two different agencies, okay? Okay, so... Okay, so they changed... I'm going to read you what the email says. It says, "Your benefits will be transitioning from essential self-care to benefits in a card, effective February 3rd, 2025. This will affect... These changes will affect your coverage and it's important to review the details to understand how your benefits will be impact. Please take note of these changes to ensure you are fully informed." And then it says, "If you want to make changes or have any questions, please make sure to call Benefits in a Card customer service." Yes, ma'am. So again, we... So Noor is one of our new clients and we administer the medical insurance that they offer. Okay, but it... Okay, so right now, can you see me in your, in your, in your screen? Yeah. So in my system I, I have you pulled up under Noor Staffing, um, and it looks like you're pending for enrollment under the VIP Classic Medical Plan, vision, short-term disability and dental all being for employee only. Okay. Yeah. So you are pending for the enrollment. Now, it typically takes about one to two weeks for that enrollment to be processed through your payroll. Once you see the first deduction being made out of your check, coverage will start the following Monday. So for everything that you're enrolled into, it looks like it comes out to a total of \$35.71 a week. Well, that's cheaper than what I had 'cause I was... I was... Before I was being charged like \$56, something like that. Okay, and can I still... Do I have to change? Because I am on... I, I just started using this crazy medical. So now what are you guys under? Like, 'cause see, that staffing thing, it was hell and back to find who they were working for or what, what it was. You see what I'm saying? Like, I had to go in for six doctors. Are you guys, like, in-network and out-of-network? So the majority of the benefits that we offer, you do have to stay in-network. Like for the dental, you have to stay in-network, vision, you have to stay in-network. Uh, the medical, I don't believe you have to

stay in-network. Um, so your medical plan, short-term disability and dental, all three of those plans are with American Public Life. That's the name of the insurance carrier. Hold on. Hold on. Let me write this... Let me write all this down. So you said the dental... Dental, short-term disability and the, uh, VIP Classic Medical Plan. VIP-Classic Medical, okay. All three of those plans are under the insurance carrier American Public Life. Okay. Um, the name of the network for medical would be MultiPlan. For medical... Medical would be what? The name of the network for medi- medical is MultiPlan. MultiPlan? Yes. Okay. The name of the network for dental is Careington. How do you write that, Careington? C-A-R-E-I-N-G-T-O-N. So C... C... I'm sorry. C-A-R-E-I-N-G-T-O-N. T-O-M? T as in Tom, O-N. Oh, Tom. Okay, okay. And this is for dental you said, right? Yes. Okay. And then, um, the vision is through MetLife. Vision, MetLife. Okay. Yes. Um, give me one second. I'm just checking on the name of the network for that. Okay. And the name of the network for MetLife is V as in Victor, S as in Sam, and P as in Paul. So VSP. That one is for what? Vision. Network for vision, you told me was MetLife. No, ma'am. MetLife is the name of the insurance carrier. Oh, the carrier, okay. The insurance company. The, the network is VSP. Okay, network. Okay, now let me ask you, do you have the places where I could go with this issue? And... I do not. We're just the administrators, so what we do on our end is we get you enrolled into c- into coverage, we can make changes to coverage, um, we can accept payments for the coverage, if for whatever reason you, we don't receive the payroll deduction, and we can answer general questions but we do not have access to the providers in-network. So that's at, uh, at that point what you would do is reach out to the network directly and for- And do you have their phone number? Yes. So for MultiPlan you can either go onto multiplan.com or you can call them. Their phone number is 800-457-1403. Okay. Okay, now let m- And then- Okay, go ahead. You can either... Um, for dental you can call the phone number 800-290-0523. Okay. I will say with calling that number for dental, typically you have to have active coverage for them to be able to pull you up. Oh. So you might not be able to figure that out until your coverage is active. Um... Oh. For vision, you can call the phone number 855-638-3931. 3931? Correct. Okay. Okay, so... Okay. So let me ask you this one. For the medical, because right now, like I, I, I am going through... This, this really throws me off, because I am going through, um, like I have to get some surgeries GYN-wise and all that stuff, so I have that one set GYN that does it for me. So is there, like is there any way, like can I, can I... I don't know, can I, can I, would I be able to like pay more so I can use it as an in-network or out, out-of-network or no? Like I said, for your medical I do not believe you have to stay in the in-network based on the plan that you have. Okay. Okay, because the, because with other one, you know, um, my GYN was not in the network but because I can go out of the network it was great. They found it, they accepted, whatever, whatever, and um, you know, hopefully, you know, I didn't get to my dental so hopefully this dental takes my dental. Um, all right, honey. Uh, thank you so much. You're welcome. And, um- And medication, medication-wise and all that, am I good with that or... So the, the thing is, is that with your employer being a brand new client with us, we don't even have all the information just yet in our systems for the plans. So it's, it's kind of hard for me to answer those questions. But your employer should have documentation of the benefits on their end that they can- Okay. ... give to you. Now what I know, as long as there's no changes in the plan and it's the same plan that I'm familiar with, under the VIP Classic, typically they cover \$10, \$20 or \$30 of the covered medication and then you pay the remainder of the bill. So, so if my bill, if my bill is \$100, you guys only cover the most \$30? Yeah. This is not major

medical coverage so it is not going to cover a large portion of the medical bills. What I know about the prescription coverage under the plan that you have, typically again if it is a covered medication, they would either cover \$10, \$20 or \$30 of that prescription. Because I've been doing great and all I've been paying is co-pays of like \$5, you know, \$6. My insulin was \$10 so I, I, I was okay with that. Okay yeah, again so Nora Staffing is a brand new client of ours so they have switched their, their benefits to us. Unfortunately the benefits that we offer- My, my- ... is not going to be same, the same thing as what you had previously. Okay. O- okay. I mean, if that's how it's gonna change the, the significance for I just, I need to know my... Is there any difference if I pick another, um, like another kind... I, I don't even know how to explain that because imagine, I need my medicine so but it's not something that I want to go ahead and pay \$300 in, in five bottles of medication. You know what I mean? I understand that. So and again, what I'm trying to explain to you is that this... Your employer is a brand new client of ours so I cannot see all the benefits being offered in my system just yet. Okay. I'll talk to them about that. Yeah, I can only see what you're enrolled into so what I- Okay. ... would suggest doing is reaching out to your employer, because to my knowledge they should have a copy of the benefits guide that will explain all of the plans we offer through your employer. Okay. All right. Yes, ma'am. Thank you. You're welcome. You have a wonderful day. Okay. You too.

Conversation Format

Speaker speaker_0: ... this is Victoria. How can I help you?

Speaker speaker_1: Hello, Victoria. I am an employee from, um, GHG and I pay my insurance. Now, it just caught me off guard, the email I got that they changed it to a card or whatever. What is that all about?

Speaker speaker_0: Okay, I'm sorry. What's the name of the agency you work for?

Speaker speaker_1: GHD.

Speaker speaker_0: GHG. Is that the name of the, the staffing agency?

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, I'm not familiar with that. Does it go by a different name?

Speaker speaker_1: Uh, h- hold on. Let me look it up. That's how I know what they are. G-H... Oh, I mean, it, it's called GHG Home Care.

Speaker speaker_0: Yeah, I don't see that we work for a GHG Home Care.

Speaker speaker_1: It's called Global Healthcare Group.

Speaker speaker_0: Okay, let me try looking you up a different way. What's your first and last name?

Speaker speaker_1: Magdalena Rosario.

Speaker speaker_0: Do you mind spelling that for me?

Speaker speaker_1: M-A-G-D-A-L-E-N-A. Rosario, R-O-S-A-R-I-O.

Speaker speaker_0: R-O-S-A-R-I-O?

Speaker speaker_1: R-O-S-A-R-I-O.

Speaker speaker_0: A- R- I'm sorry. So R-O-S-A-R... A-I-R-

Speaker speaker_1: No, my love. Rosario. R-O-S-

Speaker speaker_0: Okay, so R-O-S-A-R... A-R-I-O?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Would it be Noor Staffing that you're with?

Speaker speaker_1: That... That doesn't even sound right.

Speaker speaker_0: Okay. Let me make sure that this is even you, because we work for multiple staffing agencies. What's your date of birth?

Speaker speaker_1: 4/18/76.

Speaker speaker_0: Okay. Yeah, you're showing up under Noor Staffing Group. N-O-O-R Staffing Group.

Speaker speaker_1: Okay. I, I work for two different agencies, okay? Okay, so... Okay, so they changed... I'm going to read you what the email says. It says, "Your benefits will be transitioning from essential self-care to benefits in a card, effective February 3rd, 2025. This will affect... These changes will affect your coverage and it's important to review the details to understand how your benefits will be impact. Please take note of these changes to ensure you are fully informed." And then it says, "If you want to make changes or have any questions, please make sure to call Benefits in a Card customer service."

Speaker speaker_0: Yes, ma'am. So again, we... So Noor is one of our new clients and we administer the medical insurance that they offer.

Speaker speaker_1: Okay, but it... Okay, so right now, can you see me in your, in your, in your screen?

Speaker speaker_0: Yeah. So in my system I, I have you pulled up under Noor Staffing, um, and it looks like you're pending for enrollment under the VIP Classic Medical Plan, vision, short-term disability and dental all being for employee only.

Speaker speaker_1: Okay. Yeah.

Speaker speaker_0: So you are pending for the enrollment. Now, it typically takes about one to two weeks for that enrollment to be processed through your payroll. Once you see the first deduction being made out of your check, coverage will start the following Monday. So for everything that you're enrolled into, it looks like it comes out to a total of \$35.71 a week.

Speaker speaker_1: Well, that's cheaper than what I had 'cause I was... I was... Before I was being charged like \$56, something like that. Okay, and can I still... Do I have to change? Because I am on... I, I just started using this crazy medical. So now what are you guys under? Like, 'cause see, that staffing thing, it was hell and back to find who they were working for or what, what it was. You see what I'm saying? Like, I had to go in for six doctors. Are you guys, like, in-network and out-of-network?

Speaker speaker_0: So the majority of the benefits that we offer, you do have to stay in-network. Like for the dental, you have to stay in-network, vision, you have to stay in-network. Uh, the medical, I don't believe you have to stay in-network. Um, so your medical plan, short-term disability and dental, all three of those plans are with American Public Life. That's the name of the insurance carrier.

Speaker speaker_1: Hold on. Hold on. Let me write this... Let me write all this down. So you said the dental...

Speaker speaker_0: Dental, short-term disability and the, uh, VIP Classic Medical Plan.

Speaker speaker_1: VIP-Classic Medical, okay.

Speaker speaker_0: All three of those plans are under the insurance carrier American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, the name of the network for medical would be MultiPlan.

Speaker speaker_1: For medical... Medical would be what?

Speaker speaker_0: The name of the network for medi- medical is MultiPlan.

Speaker speaker_1: MultiPlan?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: The name of the network for dental is Careington.

Speaker speaker_1: How do you write that, Careington?

Speaker speaker_0: C-A-R-E-I-N-G-T-O-N.

Speaker speaker_1: So C... C... I'm sorry.

Speaker speaker_0: C-A-R-E-I-N-G-T-O-N.

Speaker speaker_1: T-O-M?

Speaker speaker_0: T as in Tom, O-N.

Speaker speaker_1: Oh, Tom. Okay, okay. And this is for dental you said, right?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, um, the vision is through MetLife.

Speaker speaker_1: Vision, MetLife. Okay.

Speaker speaker_0: Yes. Um, give me one second. I'm just checking on the name of the network for that.

Speaker speaker_1: Okay.

Speaker speaker_0: And the name of the network for MetLife is V as in Victor, S as in Sam, and P as in Paul. So VSP.

Speaker speaker_1: That one is for what?

Speaker speaker_0: Vision.

Speaker speaker_1: Network for vision, you told me was MetLife.

Speaker speaker_0: No, ma'am. MetLife is the name of the insurance carrier.

Speaker speaker_1: Oh, the carrier, okay.

Speaker speaker_0: The insurance company. The, the network is VSP.

Speaker speaker_1: Okay, network. Okay, now let me ask you, do you have the places where I could go with this issue? And...

Speaker speaker_0: I do not. We're just the administrators, so what we do on our end is we get you enrolled into c- into coverage, we can make changes to coverage, um, we can accept payments for the coverage, if for whatever reason you, we don't receive the payroll deduction, and we can answer general questions but we do not have access to the providers in-network. So that's at, uh, at that point what you would do is reach out to the network directly and for-

Speaker speaker_1: And do you have their phone number?

Speaker speaker_0: Yes. So for MultiPlan you can either go onto multiplan.com or you can call them. Their phone number is 800-457-1403.

Speaker speaker_1: Okay. Okay, now let m-

Speaker speaker_0: And then-

Speaker speaker_1: Okay, go ahead.

Speaker speaker_0: You can either... Um, for dental you can call the phone number 800-290-0523.

Speaker speaker_1: Okay.

Speaker speaker_0: I will say with calling that number for dental, typically you have to have active coverage for them to be able to pull you up.

Speaker speaker_1: Oh.

Speaker speaker_0: So you might not be able to figure that out until your coverage is active. Um...

Speaker speaker_1: Oh.

Speaker speaker_0: For vision, you can call the phone number 855-638-3931.

Speaker speaker_1: 3931?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. Okay, so... Okay. So let me ask you this one. For the medical, because right now, like I, I, I am going through... This, this really throws me off, because I am going through, um, like I have to get some surgeries GYN-wise and all that stuff, so I have that one set GYN that does it for me. So is there, like is there any way, like can I, can I... I don't know, can I, can I, would I be able to like pay more so I can use it as an in-network or out, out-of-network or no?

Speaker speaker_0: Like I said, for your medical I do not believe you have to stay in the in-network based on the plan that you have.

Speaker speaker_1: Okay. Okay, because the, because with other one, you know, um, my GYN was not in the network but because I can go out of the network it was great. They found it, they accepted, whatever, whatever, and um, you know, hopefully, you know, I didn't get to my dental so hopefully this dental takes my dental. Um, all right, honey. Uh, thank you so much.

Speaker speaker_0: You're welcome. And, um-

Speaker speaker_1: And medication, medication-wise and all that, am I good with that or...

Speaker speaker_0: So the, the thing is, is that with your employer being a brand new client with us, we don't even have all the information just yet in our systems for the plans. So it's, it's kind of hard for me to answer those questions. But your employer should have documentation of the benefits on their end that they can-

Speaker speaker_1: Okay.

Speaker speaker_0: ... give to you. Now what I know, as long as there's no changes in the plan and it's the same plan that I'm familiar with, under the VIP Classic, typically they cover \$10, \$20 or \$30 of the covered medication and then you pay the remainder of the bill.

Speaker speaker_1: So, so if my bill, if my bill is \$100, you guys only cover the most \$30?

Speaker speaker_0: Yeah. This is not major medical coverage so it is not going to cover a large portion of the medical bills. What I know about the prescription coverage under the plan that you have, typically again if it is a covered medication, they would either cover \$10, \$20 or \$30 of that prescription.

Speaker speaker_1: Because I've been doing great and all I've been paying is co-pays of like \$5, you know, \$6. My insulin was \$10 so I, I, I was okay with that.

Speaker speaker_0: Okay yeah, again so Nora Staffing is a brand new client of ours so they have switched their, their benefits to us. Unfortunately the benefits that we offer-

Speaker speaker_1: My, my-

Speaker speaker_0: ... is not going to be same, the same thing as what you had previously.

Speaker speaker_1: Okay. O- okay. I mean, if that's how it's gonna change the, the significance for I just, I need to know my... Is there any difference if I pick another, um, like another kind... I, I don't even know how to explain that because imagine, I need my medicine so but it's not something that I want to go ahead and pay \$300 in, in five bottles of medication. You know what I mean?

Speaker speaker_0: I understand that. So and again, what I'm trying to explain to you is that this... Your employer is a brand new client of ours so I cannot see all the benefits being offered in my system just yet.

Speaker speaker_1: Okay. I'll talk to them about that.

Speaker speaker_0: Yeah, I can only see what you're enrolled into so what I-

Speaker speaker_1: Okay.

Speaker speaker_0: ... would suggest doing is reaching out to your employer, because to my knowledge they should have a copy of the benefits guide that will explain all of the plans we offer through your employer.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Thank you.

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

Speaker speaker_1: Okay. You too.