

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits and a Card. This is Victoria. How can I help you? Hello? Hi. How can I help you? Uh, yeah, I want the, uh, Benefits and a Card. I work for WSI. I've had their insurance before. I wanna re-sign up. Okay. Is it Workforce Strategies that you're with? No, I'm with WSI Recruitment and Staffing. Okay. So we, we te- we work for a few different staffing agencies across the states and technically two of them go by WSI. Do you know if they also go by Workforce Strategies or is it maybe WorkSmart? I have no idea. Benefits Wizard... All I got is Benefits and a Card. Yes, sir. That's the name of our company and Busi- Bene- Benefits Wizard is the system that we use. Let me see if I can try and figure it out for you. What's the last four of the Social? Three, three, two, five. Charles Buchman. Is that C-H, uh, A-R-L-E-S? Yeah. Buchman. B-U-C-H-M-A-N. Okay. It looks like I have you under Workforce Strategies. All right. Um, do you mind, do you mind verifying your address and date of birth? Yeah. My birthday is 12/11/1962. My address, 740 Cote Court Southwest, Grand Rapids, Michigan. Okay. And I'm sorry, your date of birth? 12/11/62. Gotcha. Phone number is 616-954-5370. Yep. That's my phone. Okay. And then email is gonna be, uh, first and last name at gmail.com. Is that correct? My email? Yes, sir. Charlesbuchman4@... Uh, I don't even remember. Well, I have Charlie, uh, and then your last name, the number four at gmail.com. Is that right? That's it. That, that's, that's the one. I forgot the Gmail. Okay. Do you know, um, what you wanna enroll into? Uh, I know prescriptions, I want them covered. And, you know, going to the doctor. Okay. So there's, there's multiple plans to choose from. Do you know anything about the plans that's being offered through your employer? No. I got short term disability, weekly deduction, \$4.20. I want that. Okay. 'Cause I'm not seeing that you're currently enrolled into, so are you just telling me what you want to enroll into? Yeah. Whatever I was e- enrolled in last time, plus I, I want my prescriptions covered. Okay, sir. And- So I think your, I think your employer had coverage elsewhere, so I have no idea what you were previously enrolled into. We're, we're the new administers for your, uh, company, so I, like I said, I, I wouldn't know what you were previously enrolled into. It's on 28th Street, called WSI 28- Yes, sir. I have your em- I, I, I have your employer's information here now. I'm just letting you know that whatever you were previously enrolled into, we don't have access to that information, because we just now started administering coverage for your employer. Okay. Well, I want doctor and, you know, I don't know, but I got a piece of paper with a whole list of just stuff I don't need. Okay. Vision, I don't need th- behavioral, I don't need that. I just want medical and my prescriptions covered. So there's multiple different medical plans to choose from. I'm gonna go ahead and just give you the basics of each one, okay? Sure. So the first one we have is the StayHealthy MEC. That plan covers your preventative care, so that's things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay in network. But again, um, everything under this plan, the

StayHealthy, is just for your preventative care. Now, we have another- Mm-hmm. ... plan called, that's similar, the StayHealthy MEC TeleRx. So this plan covers your preventative services as well, yearly physicals, vaccinations and preventative screenings. Um, it does also come with virtual urgent care and a subscription to FreeRx, which is like a prescription plan. Um, then we have the VIP Classic, which is our hospital indemnity plan. It does have coverage for prescriptions, um, and it also has coverage for things like if you were to be admitted to the hospital, if you have to go to the emergency room, if you have to go to urgent care or a physician's office. There's coverage for that. Um, it does not cover preventative services, unfortunately. We have another plan called the Elite Standard. What's the difference between the... Sorry? Can you explain what the preventive... What does, what does that mean? Anything preventing an illness or a disease, so again, that would be things like yearly physicals, vaccinations and preventative screenings. Okay. All right, how much are these plans taken out of my check each week? If you go with the StayHealthy MEC for employee only, that is \$15.91 a week. If you go with the StayHealthy MEC TeleRx, that is \$19.57 a week. If you go with the VIP Classic, that is \$19.98 a week. If you go with the Elite Standard, that is, uh, \$27.43 a week. No, I'll go with the \$19 one. Uh, does that cover... I need my prescriptions covered when I go to the, uh, like Walgreens or Walmart, you know, wherever I get my prescriptions at. Okay, so we have two different plans- Uh, 2000... ... that are co- Go ahead, sorry. So we have two different plans that are priced at \$19. There's, there's the StayHealthy MEC TeleRx, which is \$19.50... uh, \$19.57 a week. There is also the VIP Classic, which is \$19.98 a week. Now, as far as the prescription coverage for these plans, they're gonna be different. Um, the StayHealthy MEC TeleRx, you have, um, coverage through... I know for sure through FreeRx, which is like a prescription plan. So only certain medications are available for pharmacy pickup and only... Uh, and then the other medications are available for home delivery. That's something you'll have to research and go onto the website and see which ones are which. Now, most of the medic- medications through FreeRx are free. If it's not free, it would at least be discounted. Now under- Yeah. ... the VIP Classic, the plan that is also \$19, but it's 98 cents, you get coverage for prescriptions through PharmaVeil, which the medications that are covered for, through PharmaVeil, you would either have a \$10, \$20 or \$30 copayment, but again, you will have to verify the covered medications with the carriers directly. All right. Last time I had this, uh, my deductible was \$15 on my prescriptions. Okay, so, so again, we are not who used to provide coverage for your employer. We just started administering medical insurance for your employer. So the coverage we offer is going to be a little bit different than what you had previously. All right. How much difference? Like I need I don't know, sir. I don't, I, I don't know what was being offered to you previously. That's what I'm trying to explain to you. All right. This, I need one of the ones, the, the \$19 insurance. Okay. That has to be paid weekly out of my check, right? Yes, it would come out weekly. Now unfortunately, I cannot pick one for you, so you are gonna have to tell me which one to enroll you into. Uh, either the StayHealthy... No, no, no. The StayHealthy MEC plus MEC TeleRx. Okay. Yes, sir. I, I, I just reviewed those with you. So the StayHealthy MEC is just for your preventative care. So that's yearly physicals, vaccinations and preventative screenings. That would be covered at 100% as long as you stay within the network. That is all that the StayHealthy MEC is going to cover. Okay. What's the VIP one? The VIP Classic is our hospital indemnity plan. That provides coverage for hospitalization, emergency room visits, urgent care visits, physician's office visits. Um, and

there's coverage for prescriptions as well. The VIP Classic- Okay. I want that one then. ... however... I want that one then, the highlights of VIP Elite benefits. Okay, so the Elite Standard is a, is a different plan. The VIP Classic, is that what you're referring to? Yeah, I wanna see highlights of VIP and Elite benefits and services. Okay. So, what I'm trying to explain to you, sir, is that whatever you're looking at is combining those two plans, so the VIP Classic is one plan and the Elite Standard is another plan. Are you wanting the VIP Classic? Yeah. Okay. And you're wanting this for employee only? Yes. What else are you wanting to enroll into? None. That's it. When would I get my card in the mail? Um, so from here, it'll take about one to two weeks for the enrollment to be processed through payroll. Once you see that first payroll deduction being made out of your check, coverage will start the following Monday. Good. Once the coverage is active, the ID card is made and sent to you, and that is typically emailed versus being sent out by mail. Yeah, I need it in the mail, in my- Okay. ... mailbox. Okay. So, here's what you're gonna have to do. When the coverage becomes active, you're going to have to call us back so that we can then put in a request to have it mailed to you. Okay. Yes, sir. So just remember, once you see that first deduction come out of your paycheck, the coverage will start the following Monday. What I would do, if I were you, I would call that following Monday so that we can then request to have the ID card mailed to you. Okay, I put a note down. Call back after deduction. Yes, sir. Okay. And just to make sure I'm understanding, the only thing that you're wanting to enroll into is the VIP Classic for employee only, correct? Yeah. There's nothing else that you wanna add on? No. Okay. So, in total, your weekly deduction will be \$19.98. Okay. All righty. All right. Was there- All right. ... anything else you need help with? Nope, you got my mailing address, right? Yes, sir. I have 740, uh, Cote, C-O-A-T-E, Court Southwest Apartment Two, Grand Rapids, Michigan, 49503. Yep, correct. Alrighty. All right, thank you. You're welcome. Have a wonderful day. All right, you too. Bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hello?

Speaker speaker_0: Hi. How can I help you?

Speaker speaker_1: Uh, yeah, I want the, uh, Benefits and a Card. I work for WSI. I've had their insurance before. I wanna re-sign up.

Speaker speaker_0: Okay. Is it Workforce Strategies that you're with?

Speaker speaker_1: No, I'm with WSI Recruitment and Staffing.

Speaker speaker_0: Okay. So we, we te- we work for a few different staffing agencies across the states and technically two of them go by WSI. Do you know if they also go by Workforce Strategies or is it maybe WorkSmart?

Speaker speaker_1: I have no idea. Benefits Wizard... All I got is Benefits and a Card.

Speaker speaker_0: Yes, sir. That's the name of our company and Busi- Bene- Benefits Wizard is the system that we use. Let me see if I can try and figure it out for you. What's the last four of the Social?

Speaker speaker_1: Three, three, two, five. Charles Buchman.

Speaker speaker_0: Is that C-H, uh, A-R-L-E-S?

Speaker speaker_1: Yeah. Buchman. B-U-C-H-M-A-N.

Speaker speaker_0: Okay. It looks like I have you under Workforce Strategies.

Speaker speaker_1: All right.

Speaker speaker_0: Um, do you mind, do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. My birthday is 12/11/1962. My address, 740 Cote Court Southwest, Grand Rapids, Michigan.

Speaker speaker_0: Okay. And I'm sorry, your date of birth?

Speaker speaker_1: 12/11/62.

Speaker speaker_0: Gotcha. Phone number is 616-954-5370.

Speaker speaker_1: Yep. That's my phone.

Speaker speaker_0: Okay. And then email is gonna be, uh, first and last name at gmail.com. Is that correct?

Speaker speaker_1: My email?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Charlesbuchman4@... Uh, I don't even remember.

Speaker speaker_0: Well, I have Charlie, uh, and then your last name, the number four at gmail.com. Is that right?

Speaker speaker_1: That's it. That, that's, that's the one. I forgot the Gmail.

Speaker speaker_0: Okay. Do you know, um, what you wanna enroll into?

Speaker speaker_1: Uh, I know prescriptions, I want them covered. And, you know, going to the doctor.

Speaker speaker_0: Okay. So there's, there's multiple plans to choose from. Do you know anything about the plans that's being offered through your employer?

Speaker speaker_1: No. I got short term disability, weekly deduction, \$4.20. I want that.

Speaker speaker_0: Okay. 'Cause I'm not seeing that you're currently enrolled into, so are you just telling me what you want to enroll into?

Speaker speaker_1: Yeah. Whatever I was e- enrolled in last time, plus I, I want my prescriptions covered.

Speaker speaker_0: Okay, sir.

Speaker speaker_1: And-

Speaker speaker_0: So I think your, I think your employer had coverage elsewhere, so I have no idea what you were previously enrolled into. We're, we're the new administrators for your, uh, company, so I, like I said, I, I wouldn't know what you were previously enrolled into.

Speaker speaker_1: It's on 28th Street, called WSI 28-

Speaker speaker_0: Yes, sir. I have your em- I, I, I have your employer's information here now. I'm just letting you know that whatever you were previously enrolled into, we don't have access to that information, because we just now started administering coverage for your employer.

Speaker speaker_1: Okay. Well, I want doctor and, you know, I don't know, but I got a piece of paper with a whole list of just stuff I don't need.

Speaker speaker_0: Okay.

Speaker speaker_1: Vision, I don't need th- behavioral, I don't need that. I just want medical and my prescriptions covered.

Speaker speaker_0: So there's multiple different medical plans to choose from. I'm gonna go ahead and just give you the basics of each one, okay?

Speaker speaker_1: Sure.

Speaker speaker_0: So the first one we have is the StayHealthy MEC. That plan covers your preventative care, so that's things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay in network. But again, um, everything under this plan, the StayHealthy, is just for your preventative care. Now, we have another-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... plan called, that's similar, the StayHealthy MEC TeleRx. So this plan covers your preventative services as well, yearly physicals, vaccinations and preventative screenings. Um, it does also come with virtual urgent care and a subscription to FreeRx, which is like a prescription plan. Um, then we have the VIP Classic, which is our hospital indemnity plan. It does have coverage for prescriptions, um, and it also has coverage for things like if you were to be admitted to the hospital, if you have to go to the emergency room, if you have to go to urgent care or a physician's office. There's coverage for that. Um, it does not cover preventative services, unfortunately. We have another plan called the Elite Standard.

Speaker speaker_1: What's the difference between the...

Speaker speaker_0: Sorry?

Speaker speaker_1: Can you explain what the preventive... What does, what does that mean?

Speaker speaker_0: Anything preventing an illness or a disease, so again, that would be things like yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Okay. All right, how much are these plans taken out of my check each week?

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Speaker speaker_1: No, I'll go with the \$19 one. Uh, does that cover... I need my prescriptions covered when I go to the, uh, like Walgreens or Walmart, you know, wherever I get my prescriptions at.

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Speaker speaker_1: Yeah.

Speaker speaker_0: ... the VIP Classic, the plan that is also \$19, but it's 98 cents, you get coverage for prescriptions through PharmaVeil, which the medications that are covered for, through PharmaVeil, you would either have a \$10, \$20 or \$30 copayment, but again, you will have to verify the covered medications with the carriers directly.

Speaker speaker_1: All right. Last time I had this, uh, my deductible was \$15 on my prescriptions.

Speaker speaker_0: Okay, so, so again, we are not who used to provide coverage for your employer. We just started administering medical insurance for your employer. So the coverage we offer is going to be a little bit different than what you had previously.

Speaker speaker_1: All right. How much difference? Like I need

Speaker speaker_2: I don't know, sir. I don't, I, I don't know what was being offered to you previously. That's what I'm trying to explain to you.

Speaker speaker_1: All right. This, I need one of the ones, the, the \$19 insurance.

Speaker speaker_0: Okay.

Speaker speaker_1: That has to be paid weekly out of my check, right?

Speaker speaker_0: Yes, it would come out weekly. Now unfortunately, I cannot pick one for you, so you are gonna have to tell me which one to enroll you into.

Speaker speaker_1: Uh, either the StayHealthy... No, no, no. The StayHealthy MEC plus MEC TeleRx. Okay.

Speaker speaker_0: Yes, sir. I, I, I just reviewed those with you. So the StayHealthy MEC is just for your preventative care. So that's yearly physicals, vaccinations and preventative screenings. That would be covered at 100% as long as you stay within the network. That is all that the StayHealthy MEC is going to cover.

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Speaker speaker_1: Okay. I want that one then.

Speaker speaker_0: ... however...

Speaker speaker_1: I want that one then, the highlights of VIP Elite benefits.

Speaker speaker_0: Okay, so the Elite Standard is a, is a different plan. The VIP Classic, is that what you're referring to?

Speaker speaker_1: Yeah, I wanna see highlights of VIP and Elite benefits and services.

Speaker speaker_0: Okay. So, what I'm trying to explain to you, sir, is that whatever you're looking at is combining those two plans, so the VIP Classic is one plan and the Elite Standard is another plan. Are you wanting the VIP Classic?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And you're wanting this for employee only?

Speaker speaker_1: Yes.

Speaker speaker_0: What else are you wanting to enroll into?

Speaker speaker_1: None. That's it. When would I get my card in the mail?

Speaker speaker_0: Um, so from here, it'll take about one to two weeks for the enrollment to be processed through payroll. Once you see that first payroll deduction being made out of your check, coverage will start the following Monday.

Speaker speaker_1: Good.

Speaker speaker_0: Once the coverage is active, the ID card is made and sent to you, and that is typically emailed versus being sent out by mail.

Speaker speaker_1: Yeah, I need it in the mail, in my-

Speaker speaker_0: Okay.

Speaker speaker_1: ... mailbox. Okay.

Speaker speaker_0: So, here's what you're gonna have to do. When the coverage becomes active, you're going to have to call us back so that we can then put in a request to have it mailed to you.

Speaker speaker_1: Okay.

Speaker speaker_0: Yes, sir. So just remember, once you see that first deduction come out of your paycheck, the coverage will start the following Monday. What I would do, if I were you, I would call that following Monday so that we can then request to have the ID card mailed to you.

Speaker speaker_1: Okay, I put a note down. Call back after deduction.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: And just to make sure I'm understanding, the only thing that you're wanting to enroll into is the VIP Classic for employee only, correct?

Speaker speaker_1: Yeah.

Speaker speaker_0: There's nothing else that you wanna add on?

Speaker speaker_1: No.

Speaker speaker_0: Okay. So, in total, your weekly deduction will be \$19.98.

Speaker speaker_1: Okay. All righty.

Speaker speaker_0: All right. Was there-

Speaker speaker_1: All right.

Speaker speaker_0: ... anything else you need help with?

Speaker speaker_1: Nope, you got my mailing address, right?

Speaker speaker_0: Yes, sir. I have 740, uh, Cote, C-O-A-T-E, Court Southwest Apartment Two, Grand Rapids, Michigan, 49503.

Speaker speaker_1: Yep, correct.

Speaker speaker_0: Alrighty.

Speaker speaker_1: All right, thank you.

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

Speaker speaker_1: All right, you too. Bye.

Speaker speaker_0: Bye-bye.