

## Transcript: VICTORIA

**Taylor-6085308506619904-6466997284159488**

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Mrs. Victoria. I actually called earlier. Uh, I had just recently got on with Carlton Staffing. Um, they, uh, they, uh, sent me a text message saying if I want to opt in or opt out of your insurance. But I just wanted to know what other insurance plans did y'all have, and how much would, would the, the fee be whenever you, uh, deduct it from the check? Okay. Um, so there's multiple medical plans to choose from as far as Carlton Staffing is concerned. But the one that they automatically enroll you into- Okay. ... um, is the MEC TeleRx. And that is for employee only. That's \$16.05 a week. Okay. So that's \$17.50 a week. Does... Do you know what PPO or HMO is by any chance? I've heard of that. Um, not too familiar with it. I know what we offer is not considered major medical. So- Okay. So, what I wanted to do was I wanted to get insurance where I can go to any doctor. Um, I didn't have to get a referral. 'Cause PPO is when I had to go and see my primary care physician. And basically she has to refer me to another doctor if I want to go see somebody else. But I would have to see her first. I wanted to go to a doctor where I could just give her my insurance and just pay the, the deductible. I don't know what plan do y'all have for that. I think she was telling me the last time I called was a VIP and something else status. Um, I'm not too, I'm not too sure. But I remember she said something was \$17 a month for another plan that y'all had. And the other one was \$34, not a month, a week. I'm sorry. \$34 a week. Right? So the, the way that our insurance is not going to be similar to major medical comp., major medical insurances that have like PPOs and stuff like that. So the VIP Standard and the VIP Plus plans, neither one of those plans have co-pays or deductibles associated with them. Um, the way that it works is the insurance is going to pay us that dollar amount for the covered benefits. And then you pay the remainder of the bill. Um, and of course with this not being major medical, it's not going to cover a large portion of the bill. Now the good thing with the VIP plans is you don't have to stay, um... I don't believe you have to s- Yeah, you don't have to stay in network. So as long as the provider accepts the coverage, you should be fine. You don't have to stay within the network for the VIP plans. Okay. So the VIP plan, I could basically go to, say, an urgent care 'cause I feel sick, or I want to go get a, uh, a checkup or anything like that, I'm covered completely? Is that what you're saying? No, this does not con- There... We don't offer a plan that is gonna cover you completely. So again, this is not major medical. It is not going to cover a large percentage of your medical bills. The VIP plans are our hospital indemnity plans. So neither one of these plans are gonna cover your preventative services. So if you're going for a yearly physical, it's not gonna be covered under either one of the VIP plans. Now if you have to go to an urgent care, that is something it will cover. To give you an example, if you get the VIP Standard, they'll cover \$50 of that visit and you pay the remainder. If you go with the VIP Plus it'll cover \$100 of the urgent care visit and you pay the remainder. Okay. Well say if I wanted to go get a

physical real quick just to see what's wrong 'cause I haven't had a physical for a long time. And that's one of the things I've wanted to do. Um, does that cover it? Blood work, things like that? No. Like I said, neither one of the VIP plans are gonna cover preventative care. The only plan that we offer that covers preventative care, that's all it covers. So if you're looking for preventative and non-preventative care, then you're more than likely gonna have to get two plans. The one that covers preventative care is the Stay Healthy MEC TeleRx. The way that this plan works is it covers your preventative services at 100%, no co-pays, no deductibles. But you do have to stay in the network. If you go out o' network, there's no coverage. Um... So if you're looking for, uh, preventative and non-preventative, in that case you would have to do the Stay Healthy MEC TeleRx with one of the VIP plans, whether that's the VIP Standard or the VIP Plus. And you would have to pay for both plans. Okay. So the preventative is a... just like a regular yearly checkup that, like it's to maintain health, right? And then a non-preventative would be like me, I don't know, catching, getting sick or something like that. And I still- Right. ... goes to medical center. Is that what you're saying? Yeah. Preventative is yearly physicals, vaccinations, preventative screenings, anything preventing an illness or disease. Non-preventative is if you're sick, you're injured. You have a preexisting condition that you're seeing a doctor for. Um, that would be non-preventative. Okay. So how much is the non-preventative, uh, where I don't have to stay in the network? Uh, I believe you have the prices correct. So the VIP Standard is \$17.72 a week for employee only and the VIP Plus is \$31.71 a week. So that's for non-preventative, right? Okay. So basically, uh, physicals, stuff like that. Non-preventative. So, the VIP Standard and the VIP Plus are the non-preventative plans. That is for hospitalization, urgent care, emergency room, seeing a physician for a preexisting condition. Again, all of that is non-preventative. Preventative, on the other hand, is your yearly physicals, your vaccinations and your preventative screenings and those type of services, we only provide under the Stay Healthy MEC TeleRx, which for an employee only, that is \$16.05 a week. Ah, so I would have to pay the 16 plus the 17 if I get the VIP and basically- Yes. ... it's \$32 something, is that right, for every week? So if you wanted to get coverage on both ends, the only way you're going to be able to do that is if you get the Stay Healthy MEC TeleRx and choose one of the VIP plans. If you go with the VIP Standard, it's \$17.72 a week. So you would just combine \$16.05 and \$17.72 a week. \$16.05, \$17.72. Okay, so that's like \$33.77 a month total? So, if you get the Stay Healthy MEC TeleRx which is \$16.05 a week, and you add that together with the VIP Standard which is \$17.72, it's a total of \$33.77 a month. Okay, I get paid every week by Carlton, so... I'm sorry. Yeah. I, I said that incorrectly. So, if you... So, the Stay Healthy MEC TeleRx is \$16.05 a week, the VIP Standard is \$17.72 a week. So together, for both of those plans, you're looking at \$33.77 a week. You times that by four if you get paid weekly. Your monthly, you're looking at \$135.08. \$135.08. \$135... So, \$135, yeah because the... Man, so basically if I opt in for these two right now, when is it effective? So, if you decide to enroll today, it will take about one to two weeks for the enrollment to be processed through your payroll department, um, and then coverage will start the following Monday of your first payroll deduction. So, we wouldn't be able to give you an exact date because it all depends on when payroll makes that first deduction. But typically what we've seen is at most it takes up to two weeks before that first deduction is made and then coverage will start the following Monday. Yeah, because... I need to get it regardless. I need to get it anyways. Okay, um, if, uh... I have another question. So if I opt in to this and then, um, say I get hired on, so the staffing agency doesn't... You know, I don't

work with the staffing agency no more and I get hired on to this company. This automatically drops from my paycheck, is that correct? Well, if you're no longer working with the staffing agency you wouldn't even have a paycheck. Yeah, so... Your paycheck, your paycheck would then be coming from the company you got hired on to, not from the staffing agency. So to answer your question, essentially yes. When- whenever you stop working for Carlton Staffing, they no longer issue a paycheck, which there's no longer a way for us to charge you for the coverage. It will eventually cancel out on its own. Okay. Yeah, okay. Yeah, okay. Um, y'all are open from when to when? We're open Monday through Friday, 8:00 AM to 8:00 PM Eastern Time. 8:00 AM to 8:00 PM. Okay, from 8:00 to 8:00. Mm-hmm. Okay. I'm, uh, going to talk to my wife about all of this before I get it. Um, so is there a way, just saying, where I can grab for two people or this is just only for me by myself? The pricing I gave you is only for employee only. Okay. The pricing for employee plus spouse is going to change. Do you have the benefits guide? Because all of this is listed there for you. No. Actually they didn't... Well, I don't know. They sent me something, but I got your number through a text message. Okay. I mean, they didn't really just give me... I have no idea. You know what I mean? Okay. So I mean, is there a way... Can I give you my email? Maybe you could just send it to me and I can just read over this? Yep, that's why I was asking. I was going to get your email so I can send it to you. Okay, um... Give me one second. Just to confirm, it is Carlton? Yeah, Carlton Staffing. Okay. Okay. But what- What's your email? It's E-A-U-L dot M dot P dot L-E Q-U-A-N-G at gmail.com. I'm just going to repeat that back to make sure I got it right. So E-A-U-L dot M as in Mary dot E... No, it's, it's Paul. P-A-U-L. Oh, okay. Yeah. And then dot M as in Mary dot E- No. ... dot L... It's dot, uh, Paul dot M dot P as in Paul again, dot L-E-Q-U-A-N-G, LeQuang, which is my last name. Okay, so Paul spelled out, P-A-U-L dot M dot P as in Paul again. Uh-huh. Dot L-U... Or I'm sorry, L-E Q-U-A-N-G at gmail.com. Yeah. Yep, you got it. All right. I will send it to you there. Okay. Um, yeah actually can I ask this of you? Can I, can I come talk to you again if I do pick these up since you already have everything kind of laid out? Yeah, if you would like to speak with me, um, I'm the only Victoria here so, uh, you can just... Whoever picks up just ask to speak to Victoria. If I'm available I can take over the call. Victoria, okay. Uh-huh. Okay, thank you so much, Victoria. I really appreciate it. I will call you actually right back. All righty. Okay, well thank you then. Have a wonderful day. You too. 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: Hi, Mrs. Victoria. I actually called earlier. Uh, I had just recently got on with Carlton Staffing. Um, they, uh, they, uh, sent me a text message saying if I want to opt in or opt out of your insurance. But I just wanted to know what other insurance plans did y'all have, and how much would, would the, the fee be whenever you, uh, deduct it from the check?

Speaker speaker\_0: Okay. Um, so there's multiple medical plans to choose from as far as Carlton Staffing is concerned. But the one that they automatically enroll you into-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... um, is the MEC TeleRx. And that is for employee only. That's \$16.05 a week.

Speaker speaker\_1: Okay. So that's \$17.50 a week. Does... Do you know what PPO or HMO is by any chance?

Speaker speaker\_0: I've heard of that. Um, not too familiar with it. I know what we offer is not considered major medical. So-

Speaker speaker\_1: Okay. So, what I wanted to do was I wanted to get insurance where I can go to any doctor. Um, I didn't have to get a referral. 'Cause PPO is when I had to go and see my primary care physician. And basically she has to refer me to another doctor if I want to go see somebody else. But I would have to see her first. I wanted to go to a doctor where I could just give her my insurance and just pay the, the deductible. I don't know what plan do y'all have for that. I think she was telling me the last time I called was a VIP and something else status. Um, I'm not too, I'm not too sure. But I remember she said something was \$17 a month for another plan that y'all had. And the other one was \$34, not a month, a week. I'm sorry. \$34 a week. Right?

Speaker speaker\_0: So the, the way that our insurance is not going to be similar to major medical comp., major medical insurances that have like PPOs and stuff like that. So the VIP Standard and the VIP Plus plans, neither one of those plans have co-pays or deductibles associated with them. Um, the way that it works is the insurance is going to pay us that dollar amount for the covered benefits. And then you pay the remainder of the bill. Um, and of course with this not being major medical, it's not going to cover a large portion of the bill. Now the good thing with the VIP plans is you don't have to stay, um... I don't believe you have to s- Yeah, you don't have to stay in network. So as long as the provider accepts the coverage, you should be fine. You don't have to stay within the network for the VIP plans.

Speaker speaker\_1: Okay. So the VIP plan, I could basically go to, say, an urgent care 'cause I feel sick, or I want to go get a, uh, a checkup or anything like that, I'm covered completely? Is that what you're saying?

Speaker speaker\_0: No, this does not con- There... We don't offer a plan that is gonna cover you completely. So again, this is not major medical. It is not going to cover a large percentage of your medical bills. The VIP plans are our hospital indemnity plans. So neither one of these plans are gonna cover your preventative services. So if you're going for a yearly physical, it's not gonna be covered under either one of the VIP plans. Now if you have to go to an urgent care, that is something it will cover. To give you an example, if you get the VIP Standard, they'll cover \$50 of that visit and you pay the remainder. If you go with the VIP Plus it'll cover \$100 of the urgent care visit and you pay the remainder.

Speaker speaker\_1: Okay. Well say if I wanted to go get a physical real quick just to see what's wrong 'cause I haven't had a physical for a long time. And that's one of the things I've wanted to do. Um, does that cover it? Blood work, things like that?

Speaker speaker\_0: No. Like I said, neither one of the VIP plans are gonna cover preventative care. The only plan that we offer that covers preventative care, that's all it covers. So if you're looking for preventative and non-preventative care, then you're more than likely gonna have to get two plans. The one that covers preventative care is the Stay Healthy MEC TeleRx. The way that this plan works is it covers your preventative services at 100%, no co-pays, no deductibles. But you do have to stay in the network. If you go out o' network, there's no coverage. Um... So if you're looking for, uh, preventative and non-preventative, in that case you would have to do the Stay Healthy MEC TeleRx with one of the VIP plans, whether that's the VIP Standard or the VIP Plus. And you would have to pay for both plans.

Speaker speaker\_1: Okay. So the preventative is a... just like a regular yearly checkup that, like it's to maintain health, right? And then a non-preventative would be like me, I don't know, catching, getting sick or something like that. And I still-

Speaker speaker\_0: Right.

Speaker speaker\_1: ... goes to medical center. Is that what you're saying?

Speaker speaker\_0: Yeah. Preventative is yearly physicals, vaccinations, preventative screenings, anything preventing an illness or disease. Non-preventative is if you're sick, you're injured. You have a preexisting condition that you're seeing a doctor for. Um, that would be non-preventative.

Speaker speaker\_1: Okay. So how much is the non-preventative, uh, where I don't have to stay in the network?

Speaker speaker\_0: Uh, I believe you have the prices correct. So the VIP Standard is \$17.72 a week for employee only and the VIP Plus is \$31.71 a week.

Speaker speaker\_1: So that's for non-preventative, right? Okay. So basically, uh, physicals, stuff like that. Non-preventative.

Speaker speaker\_0: So, the VIP Standard and the VIP Plus are the non-preventative plans. That is for hospitalization, urgent care, emergency room, seeing a physician for a preexisting condition. Again, all of that is non-preventative. Preventative, on the other hand, is your yearly physicals, your vaccinations and your preventative screenings and those type of services, we only provide under the Stay Healthy MEC TeleRx, which for an employee only, that is \$16.05 a week.

Speaker speaker\_1: Ah, so I would have to pay the 16 plus the 17 if I get the VIP and basically-

Speaker speaker\_0: Yes.

Speaker speaker\_1: ... it's \$32 something, is that right, for every week?

Speaker speaker\_0: So if you wanted to get coverage on both ends, the only way you're going to be able to do that is if you get the Stay Healthy MEC TeleRx and choose one of the VIP plans. If you go with the VIP Standard, it's \$17.72 a week. So you would just combine \$16.05 and \$17.72 a week.

Speaker speaker\_1: \$16.05, \$17.72. Okay, so that's like \$38.85. \$37.77 a month total?

Speaker speaker\_0: So, if you get the Stay Healthy MEC TeleRx which is \$16.05 a week, and you add that together with the VIP Standard which is \$17.72, it's a total of \$33.77 a month.

Speaker speaker\_1: Okay, I get paid every week by Carlton, so...

Speaker speaker\_0: I'm sorry.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: I, I said that incorrectly. So, if you... So, the Stay Healthy MEC TeleRx is \$16.05 a week, the VIP Standard is \$17.72 a week. So together, for both of those plans, you're looking at \$33.77 a week. You times that by four if you get paid weekly. Your monthly, you're looking at \$138... I'm sorry, \$135.08.

Speaker speaker\_1: \$135... So, \$135, yeah because the... Man, so basically if I opt in for these two right now, when is it effective?

Speaker speaker\_0: So, if you decide to enroll today, it will take about one to two weeks for the enrollment to be processed through your payroll department, um, and then coverage will start the following Monday of your first payroll deduction. So, we wouldn't be able to give you an exact date because it all depends on when payroll makes that first deduction. But typically what we've seen is at most it takes up to two weeks before that first deduction is made and then coverage will start the following Monday.

Speaker speaker\_1: Yeah, because... I need to get it regardless. I need to get it anyways. Okay, um, if, uh... I have another question. So if I opt in to this and then, um, say I get hired on, so the staffing agency doesn't... You know, I don't work with the staffing agency no more and I get hired on to this company. This automatically drops from my paycheck, is that correct?

Speaker speaker\_0: Well, if you're no longer working with the staffing agency you wouldn't even have a paycheck.

Speaker speaker\_1: Yeah, so...

Speaker speaker\_0: Your paycheck, your paycheck would then be coming from the company you got hired on to, not from the staffing agency. So to answer your question, essentially yes. When- whenever you stop working for Carlton Staffing, they no longer issue a paycheck, which there's no longer a way for us to charge you for the coverage. It will eventually cancel out on its own.

Speaker speaker\_1: Okay. Yeah, okay. Yeah, okay. Um, y'all are open from when to when?

Speaker speaker\_0: We're open Monday through Friday, 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker\_1: 8:00 AM to 8:00 PM. Okay, from 8:00 to 8:00.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. I'm, uh, going to talk to my wife about all of this before I get it. Um, so is there a way, just saying, where I can grab for two people or this is just only for me by myself?

Speaker speaker\_0: The pricing I gave you is only for employee only.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The pricing for employee plus spouse is going to change. Do you have the benefits guide? Because all of this is listed there for you.

Speaker speaker\_1: No. Actually they didn't... Well, I don't know. They sent me something, but I got your number through a text message.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I mean, they didn't really just give me... I have no idea. You know what I mean?

Speaker speaker\_0: Okay.

Speaker speaker\_1: So I mean, is there a way... Can I give you my email? Maybe you could just send it to me and I can just read over this?

Speaker speaker\_0: Yep, that's why I was asking. I was going to get your email so I can send it to you.

Speaker speaker\_1: Okay, um...

Speaker speaker\_0: Give me one second. Just to confirm, it is Carlton?

Speaker speaker\_1: Yeah, Carlton Staffing.

Speaker speaker\_0: Okay. Okay.

Speaker speaker\_1: But what-

Speaker speaker\_0: What's your email?

Speaker speaker\_1: It's E-A-U-L dot M dot P dot L-E Q-U-A-N-G at gmail.com.

Speaker speaker\_0: I'm just going to repeat that back to make sure I got it right. So E-A-U-L dot M as in Mary dot E...

Speaker speaker\_1: No, it's, it's Paul. P-A-U-L.

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then dot M as in Mary dot E-

Speaker speaker\_1: No.

Speaker speaker\_0: ... dot L...

Speaker speaker\_1: It's dot, uh, Paul dot M dot P as in Paul again, dot L-E-Q-U-A-N-G, LeQuang, which is my last name.

Speaker speaker\_0: Okay, so Paul spelled out, P-A-U-L dot M dot P as in Paul again.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Dot L-U... Or I'm sorry, L-E Q-U-A-N-G at gmail.com.

Speaker speaker\_1: Yeah. Yep, you got it.

Speaker speaker\_0: All right. I will send it to you there.

Speaker speaker\_1: Okay. Um, yeah actually can I ask this of you? Can I, can I come talk to you again if I do pick these up since you already have everything kind of laid out?

Speaker speaker\_0: Yeah, if you would like to speak with me, um, I'm the only Victoria here so, uh, you can just... Whoever picks up just ask to speak to Victoria. If I'm available I can take over the call.

Speaker speaker\_1: Victoria, okay.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_1: Okay, thank you so much, Victoria. I really appreciate it. I will call you actually right back.

Speaker speaker\_0: All righty.

Speaker speaker\_1: Okay, well thank you then.

Speaker speaker\_0: Have a wonderful day.

Speaker speaker\_1: You too.

Speaker speaker\_0: Bye.