

Transcript: VICTORIA

Taylor-6156084110868480-6142949161353216

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I'm just calling because I am doing a new enrollment with, uh, Nor Staffing Group and, um, there's an option for... Um, sorry, I'm just looking at it right now. Uh, oh my gosh, where did it go? Oh, the, um, MVP plan, and there's not any details, uh, regarding, like, the monthly c-cost or anything like that. Okay. You said you're with Nor? Yes, Nor Staffing. Okay. Give me one second. Okay. Okay. Yeah, so you actually need to reach out to, um... I'm gonna give you an email that you can contact, but I believe your employer will also have the rates for it. Um... Okay. So, the email that can help you out with the pricing is gonna be benefits@norstaffing.com. Okay. And then like I said, you could also reach out to your employer as well. I believe the reason why we don't have access to the pricing for that is because it is based on, um, basically how much employees get paid, I believe. Oh, okay. Interesting. Okay. Um, yeah. And then, I know you can't, like, recommend, um, a, a plan to me or anything like that- Mm-hmm. ... but it seems like the, um, MVP plan does... offers more coverage than, like, the A- the, um, MEC plan. Do you know if that's accurate or...? Um, I mean, I... As far as, like, the MEC, yeah. Um, but we... I- there's other plans to choose from because the MEC just does, like, your preventative care. Right. Now, I will say the MVP works more like a major medical, so it does have a deductible whereas the MEC and the VI- uh, VIP and the Elite Pro, those three don't have a deductible. Um, so for the MVP- Right. ... if you... Let's just say you do it for yourself and you stay in network, the deductible would be \$6,500, um, and everything is subject to that deductible except for the preventative care, but that's only if you stay in network. If you go out of network, then even the preventative care is subject to that deductible. Oh. So, I guess the benefit... The benefit of maybe doing, like... 'Cause you can combine the MEC with, you know, the VIP Classic or you can do the MEC with the Elite Pro. I guess the benefit of doing that would be, I mean, avoiding that deductible. Um... Right. The only thing with the Elite Pro and the VIP is... So, from what I'm understanding, like, looking at the form, is that everything... Like, you... I would pay for everything upfront and then be, like, refunded, I- like, at a later time, um, whatever portion. Now, that I'm not too sure of 'cause we're just your administrators, so I'm not sure how, like, claims work and, you know- Okay. ... if that's something that they reimburse you for or... To my understanding, with the VIP Classic and the Elite Pro, uh, what I know about it is that there's no copay, no deductible. Um, so the insurance is gonna pay, like, a set dollar amount for a certain amount of days for the different benefits, and then you just- Okay. ... pay the remainder of the bill. I'm just not sure if that's something you would be refunded for or when you provide your ID card if it would, you know, take off the amount that the insurance will cover during the appointment. I'm not too sure about that. Okay. Okay, yeah. I was just... I, I had looked up what an indemnity plan is, um, just 'cause- Yeah. ... I wasn't familiar with it. And it... Um, I mean, like, the kind of

initial Google search just said, um, uh, you pay for medical services upfront and then the insurance company reimburses you for a portion of the cost based on, like, a percentage. Um, but yeah. So, I guess I was just kind of concerned about that, like having to potentially pay fully out of pocket initially. Um... Gotcha. I guess I might have to reach out to, uh, Nor about, like, maybe to get some of that clarified further. Well, I would say if you're trying to verify, like, how the claims process works, then, uh, I would reach out to the actual insurance carriers for that. So, um, I believe the VIP Classic and the Elite Pro are both through, uh, American Public Life. Okay. Since you don't have an active policy with them just yet, there's, uh, two specific agents I can give you phone numbers for that should be able to answer questions about that. Okay. Um... That would be great. Thank you. Yeah, no worries. Um, so just to reiterate, this is gon- the phone number is gonna be for American Public Life. Okay. Um, for the VIP Classic and the Elite Pro. All right. Uh, the first agent is gonna be Delisia. Okay. Her phone number is 936-3290. Okay. And then the second phone number I have, just in case she doesn't answer, is Sandra. Uh, f- her phone number is 601-936-3287. Okay. 3287. Mm-hmm. Okay, perfect. And just for curiosity, how do you spell Delicia? Uh, the way I have it spelled, and I don't know if it's right, but, uh, D-E-L-I-C-I-A. Okay. Perfect. Thank you. Mm-hmm. You're welcome. All right. Well, I think I'll reach out to them and then try to make an informed decision. Okay. And then whatever you decide with, uh, when you're ready to enroll, uh, just give us a call back and we'll go from there. Okay. And it, it looks like, so the, um, the form that they sent me, it looks like I can just fill it out except if I decide to go with the, um, the... Oh my gosh. MVP? Yes. Thank you. Um, in which case- Okay. ... I would call, call you guys- Yeah. ... back, I think. Um, so what we would do from there, because there is a requi- like, um, a certain amount of hours that you have to work for that plan. So what we would do from there is we would just basically, uh, reach out to our eligibility team and let them know, "Hey, this member is, or this employee is interested in the MVP plan." We would send that off and then unfortunately, we would have to follow back up with you as far as the enrollment for that. But yes- Okay. ... you would just call us back. Okay. Yeah. That sounds great. Um, I will do that then and, after I figure out which one I'm gonna go with. So thank you. I appreciate all the information. Yes, ma'am. Did you need help with anything else? Um, I think that's it for now. All righty. You have a wonderful day. You too. Thank you. 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: Hi. I'm just calling because I am doing a new enrollment with, uh, Nor Staffing Group and, um, there's an option for... Um, sorry, I'm just looking at it right now. Uh, oh my gosh, where did it go? Oh, the, um, MVP plan, and there's not any details, uh, regarding, like, the monthly c-cost or anything like that.

Speaker speaker_0: Okay. You said you're with Nor?

Speaker speaker_1: Yes, Nor Staffing.

Speaker speaker_0: Okay. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Yeah, so you actually need to reach out to, um... I'm gonna give you an email that you can contact, but I believe your employer will also have the rates for it. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: So, the email that can help you out with the pricing is gonna be benefits@norstaffing.com.

Speaker speaker_1: Okay.

Speaker speaker_0: And then like I said, you could also reach out to your employer as well. I believe the reason why we don't have access to the pricing for that is because it is based on, um, basically how much employees get paid, I believe.

Speaker speaker_1: Oh, okay. Interesting. Okay. Um, yeah. And then, I know you can't, like, recommend, um, a, a plan to me or anything like that-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... but it seems like the, um, MVP plan does... offers more coverage than, like, the A- the, um, MEC plan. Do you know if that's accurate or...?

Speaker speaker_0: Um, I mean, I... As far as, like, the MEC, yeah. Um, but we... I- there's other plans to choose from because the MEC just does, like, your preventative care.

Speaker speaker_1: Right.

Speaker speaker_0: Now, I will say the MVP works more like a major medical, so it does have a deductible whereas the MEC and the VI- uh, VIP and the Elite Pro, those three don't have a deductible. Um, so for the MVP-

Speaker speaker_1: Right.

Speaker speaker_0: ... if you... Let's just say you do it for yourself and you stay in network, the deductible would be \$6,500, um, and everything is subject to that deductible except for the preventative care, but that's only if you stay in network. If you go out of network, then even the preventative care is subject to that deductible.

Speaker speaker_1: Oh.

Speaker speaker_0: So, I guess the benefit... The benefit of maybe doing, like... 'Cause you can combine the MEC with, you know, the VIP Classic or you can do the MEC with the Elite Pro. I guess the benefit of doing that would be, I mean, avoiding that deductible. Um...

Speaker speaker_1: Right. The only thing with the Elite Pro and the VIP is... So, from what I'm understanding, like, looking at the form, is that everything... Like, you... I would pay for everything upfront and then be, like, refunded, I- like, at a later time, um, whatever portion.

Speaker speaker_0: Now, that I'm not too sure of 'cause we're just your administrators, so I'm not sure how, like, claims work and, you know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... if that's something that they reimburse you for or... To my understanding, with the VIP Classic and the Elite Pro, uh, what I know about it is that there's no copay, no deductible. Um, so the insurance is gonna pay, like, a set dollar amount for a certain amount of days for the different benefits, and then you just-

Speaker speaker_1: Okay.

Speaker speaker_0: ... pay the remainder of the bill. I'm just not sure if that's something you would be refunded for or when you provide your ID card if it would, you know, take off the amount that the insurance will cover during the appointment. I'm not too sure about that.

Speaker speaker_1: Okay. Okay, yeah. I was just... I, I had looked up what an indemnity plan is, um, just 'cause-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... I wasn't familiar with it. And it... Um, I mean, like, the kind of initial Google search just said, um, uh, you pay for medical services upfront and then the insurance company reimburses you for a portion of the cost based on, like, a percentage. Um, but yeah. So, I guess I was just kind of concerned about that, like having to potentially pay fully out of pocket initially. Um...

Speaker speaker_0: Gotcha.

Speaker speaker_1: I guess I might have to reach out to, uh, Nor about, like, maybe to get some of that clarified further.

Speaker speaker_0: Well, I would say if you're trying to verify, like, how the claims process works, then, uh, I would reach out to the actual insurance carriers for that. So, um, I believe the VIP Classic and the Elite Pro are both through, uh, American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: Since you don't have an active policy with them just yet, there's, uh, two specific agents I can give you phone numbers for that should be able to answer questions about that.

Speaker speaker_1: Okay.

Speaker speaker_0: Um...

Speaker speaker_1: That would be great. Thank you.

Speaker speaker_0: Yeah, no worries. Um, so just to reiterate, this is gon- the phone number is gonna be for American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, for the VIP Classic and the Elite Pro.

Speaker speaker_1: All right.

Speaker speaker_0: Uh, the first agent is gonna be Delisia.

Speaker speaker_1: Okay.

Speaker speaker_0: Her phone number is 936-3290.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the second phone number I have, just in case she doesn't answer, is Sandra. Uh, f- her phone number is 601-936-3287.

Speaker speaker_1: Okay. 3287.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay, perfect. And just for curiosity, how do you spell Delicia?

Speaker speaker_0: Uh, the way I have it spelled, and I don't know if it's right, but, uh, D-E-L-I-C-I-A.

Speaker speaker_1: Okay. Perfect. Thank you.

Speaker speaker_0: Mm-hmm. You're welcome.

Speaker speaker_1: All right. Well, I think I'll reach out to them and then try to make an informed decision.

Speaker speaker_0: Okay. And then whatever you decide with, uh, when you're ready to enroll, uh, just give us a call back and we'll go from there.

Speaker speaker_1: Okay. And it, it looks like, so the, um, the form that they sent me, it looks like I can just fill it out except if I decide to go with the, um, the... Oh my gosh.

Speaker speaker_0: MVP?

Speaker speaker_1: Yes. Thank you. Um, in which case-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I would call, call you guys-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... back, I think.

Speaker speaker_0: Um, so what we would do from there, because there is a requi- like, um, a certain amount of hours that you have to work for that plan. So what we would do from there is we would just basically, uh, reach out to our eligibility team and let them know, "Hey, this member is, or this employee is interested in the MVP plan." We would send that off and then unfortunately, we would have to follow back up with you as far as the enrollment for that. But

yes-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you would just call us back.

Speaker speaker_1: Okay. Yeah. That sounds great. Um, I will do that then and, after I figure out which one I'm gonna go with. So thank you. I appreciate all the information.

Speaker speaker_0: Yes, ma'am. Did you need help with anything else?

Speaker speaker_1: Um, I think that's it for now.

Speaker speaker_0: All righty. You have a wonderful day.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: Thank you. Bye-bye.