

## Transcript: VICTORIA

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### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, yes, ma'am. I, um, uh, I was told to call you guys for my, my employer. Okay. What's the name of the agency you work for? Uh, it's gonna be, uh, Integrity. Okay. Um, and the last four of your social? 5960. And your first and last name. Nathan Morris. M-O-R-R-I-S. All righty. Do you mind verifying your address and date of birth? 6324 Madison Avenue, 1121 of 80. And then phone number 219-614-5798? 6798-614... No, it's, um, 407... No, it's 219-407-7158. Is that what it is? Uh, no. I had a different one, but it's- Ah. ... 219-407-7158? Yes, ma'am. All right, email is bamaboy219@yahoo.com. Yes. Okay. And how can I help you? Uh, yes, ma'am. I done... Uh, she said that I need to call you guys, uh, either if I was gonna decline it or accept it or something, insurance. And I was kinda seeing, I was wanting to see, uh, what the, uh, what the rate would be and how much would be, uh, what I need to pay before I accepted it? Okay. Um, let's see. So it looks like they automatically enroll you into one of the medical plans, the MEC TelRx, um, which is a preventative medical plan. It covers things like yearly physicals, vaccinations and preventative screenings at 100%. Um, it also comes with, uh, virtual urgent care and a subscription to FreeRx, which is like a prescription plan. That plan is \$17.96 a week for employee only. And then th- uh, that don't cover no hospital bills or, or nothing you're saying? But, uh- That specific plan, unfortunately, no, sir. It's just a preventative medical plan. Um, now it does come with a virtual urgent care, but, uh, for the most part, as far as medical is concerned, it covers like preventative, uh, services. Okay. We do have other plans that are being offered. That's just the one they specifically enroll you into automatically. And what's the other ones? 'Cause I would need something like if a... I mean, I hardly ever go to the doctor or anything, but if I happen to do, I would like to re- be able to, you know, cover the co-pay or whatever it may be, or... You know what I'm saying? Okay. So I can definitely go over the different plans with you. I will say that this is not major medical insurance, so it's not gonna work like the usual insurance, uh, companies. Some of our plans have co-pays, but not all of them have co-pays. Yeah. Um, so besides the one that they automatically enroll you into, we have, um, ho- two hospital indemnity plans, the VIP Classic and the VIP Plus. Neither one of these plans cover preventative care, um, like the StayHealthy does, but they do provide coverage if you were to be admitted to the hospital, if you have to go to emergency room, urgent care or physician's office. Um, they do also come with the virtual urgent care and they do have prescription coverage as well. Um, the way that these two plans work specifically is the insurance is gonna pay a set dollar amount towards the benefit for a certain amount of days and then you pay the remainder of the bill. So the VIP Classic and the VIP Plus do not have any co-pays or deductibles associated with them. To give you a couple examples, if you're looking for, uh, coverage on prescriptions, they'll either cover \$10, \$20 or \$30 of the prescription and then you pay the remainder. Um, if you have to go to, let's say, the

emergency room, depending on the plan that you choose, if you go with the VIP Classic, they'll cover \$50 a day with a max of two days. Under the VIP Plus, they'll cover \$100, \$100 a day with a max of two days and then you pay the remainder of the bill. All right. How much is that? Um... I'm sorry? How much is that a week? Um, so the VIP Classic for employee only is \$19.84 and the VIP Plus is \$32.14 a week. All right. Can I do that? Is that the best, is that the best route to go then, the VIP Plus? I, I can't suggest what the best would be for you. We do have one other medical plan. This medical plan works different, unfortunately, than the other three. So it's called the MEC Enhanced. Um, preventative care would be 100% covered. You do have to stay within the multi-plan network. Some things have a co-pay, uh, such as like primary care visits. That's a \$10 co-pay per visit. Uh, specialist care visits, there's a \$50 co-pay per visit. Urgent care is a \$60 co-pay per visit. Um, and then the remainder of the benefits work as..... where they... The insurance is gonna pay us that dollar amount towards the benefit and then you pay the remainder of the bill. Um, so it looks like under this plan, just to give you an example, for the hospital emergency room, they'll pay \$250 towards that visit and then you'd pay the remainder. Uh, and how much is that? This plan is \$44.92 a week for employee only. Uh, uh... At any time can I change it or is that like a open enrollment type thing? Yeah. So I mean, you... Once you enroll, you can cancel at any time. Uh, the only thing you just wouldn't be able to do at any time is upgrade or get enrolled into other plans. That you would have to, um, be within the company's open enrollment period to do or, uh, be eligible to do so. So as of right now, are you a re-hire with them? 'Cause I'm not even showing that you're eligible to enroll at this time. Uh, yes, ma'am, and I, I start tomorrow and, um, she said that I needed to contact you guys by Friday, uh, to get this either, you know, confirmed or denied and if, uh, if I don't do it, then like within 30 days, it automatically, would automatically enroll me. So I was just tryna go on and get this out the way now. Okay. That makes sense, that's why it's showing you're not act- uh, like eligible at this time to enroll. Okay. So, um, unfortunately I would not be able to get you enrolled at the moment. I do have to verify your eligibility, um, with our eligibility department and then follow up with you on that. Um... Oh. Yeah. But, um... Okay. Yeah, so if you're considered a re-hire with Integrity Trade Services or a new hire, um, they typically give you 30 days from the date of your first check to get enrolled into benefits, make any changes, cancellations within that timeframe as well, and then once you're outside of that window, the only other time to make changes or cancellations to the enrollment would be during the company's open enrollment period. Oh, yes, ma'am. So what... Should I give it like a week or two and then call you guys back or...? Y- you can do that or I can just simply reach out to my eligibility department and see if, you know, if we can get that verified, and then once we do, I can call you back to complete the enrollment. Do you have an idea of what you would want to enroll into? Uh, I would think it'd be... I mean, depending on all the, uh, the, the options, I was gonna go with that, uh, \$44 one. Okay. The, the Stay Healthy MEC Advantage? Yes. Okay. Um, and you are just wanting that for employee only, correct? Yes, ma'am. Okay. Was there anything else? Uh, just in case, uh, if I do add somebody to that, how much would that... what, what's that add to it? It depends on who you're wanting to add. So we have different pricing for employee plus spouse coverage level, employee plus children and then employee plus family would be, uh, you know, your spouse and children and yourself. Yeah. Oh, I was gonna probably just maybe, uh, eventually... I don't know if my daughter's got it through her company or not, but I was gonna see maybe about getting her on it if it wasn't so much. Okay. So for employee plus children it

is \$72.62 a week. Okay. Okay. So I don't wanna hold you up no more till we figure what else we can do, so... Okay. I mean, yeah, I mean, it's... I was just trying to figure out what you would want to enroll into- Oh, yeah. ... because once I get the okay to get you enrolled, I was just gonna give you a call back, go ahead and process the enrollment. Whether I get you on the phone or not and just leave you a voicemail. Yes, ma'am. Uh, that \$44 one just employee would, would work right now. Okay. And there's nothing else like dental or vision that you're wanting to add on? Uh, how much would be dental? Or vision? Uh, dental, dental for employee only is \$4.50 a week and then vision it's \$2.18 a week. Oh, yeah. Add both of them. Okay. And anything else or is that it? That would be it. Okay. All right. So what I'm gonna do from here is I'm gonna reach out to eligibility, uh, verify that you are eligible to enroll and then once I get the okay to do so, I'm gonna go ahead and get you enrolled and call you back from there. If I don't get you on the phone, I'll just leave a voicemail for you. Yes, ma'am. I do appreciate it. Yes, sir. Uh, was there anything else you might need help with? No. That's it. Okay. All righty. You have a wonderful day. You do the same, ma'am. Thanks. Bye-bye. Did you need me to disconnect the call?

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Uh, yes, ma'am. I, um, uh, I was told to call you guys for my, my employer.

Speaker speaker\_0: Okay. What's the name of the agency you work for?

Speaker speaker\_1: Uh, it's gonna be, uh, Integrity.

Speaker speaker\_0: Okay. Um, and the last four of your social?

Speaker speaker\_1: 5960.

Speaker speaker\_0: And your first and last name.

Speaker speaker\_1: Nathan Morris. M-O-R-R-I-S.

Speaker speaker\_0: All righty. Do you mind verifying your address and date of birth?

Speaker speaker\_1: 6324 Madison Avenue, 1121 of 80.

Speaker speaker\_0: And then phone number 219-614-5798?

Speaker speaker\_1: 6798-614... No, it's, um, 407... No, it's 219-407-7158. Is that what it is?

Speaker speaker\_0: Uh, no. I had a different one, but it's-

Speaker speaker\_1: Ah.

Speaker speaker\_0: ... 219-407-7158?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: All right, email is bamaboy219@yahoo.com.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And how can I help you?

Speaker speaker\_1: Uh, yes, ma'am. I done... Uh, she said that I need to call you guys, uh, either if I was gonna decline it or accept it or something, insurance. And I was kinda seeing, I was wanting to see, uh, what the, uh, what the rate would be and how much would be, uh, what I need to pay before I accepted it?

Speaker speaker\_0: Okay. Um, let's see. So it looks like they automatically enroll you into one of the medical plans, the MEC TelRx, um, which is a preventative medical plan. It covers things like yearly physicals, vaccinations and preventative screenings at 100%. Um, it also comes with, uh, virtual urgent care and a subscription to FreeRx, which is like a prescription plan. That plan is \$17.96 a week for employee only.

Speaker speaker\_1: And then th- uh, that don't cover no hospital bills or, or nothing you're saying? But, uh-

Speaker speaker\_0: That specific plan, unfortunately, no, sir. It's just a preventative medical plan. Um, now it does come with a virtual urgent care, but, uh, for the most part, as far as medical is concerned, it covers like preventative, uh, services.

Speaker speaker\_1: Okay.

Speaker speaker\_0: We do have other plans that are being offered. That's just the one they specifically enroll you into automatically.

Speaker speaker\_1: And what's the other ones? 'Cause I would need something like if a... I mean, I hardly ever go to the doctor or anything, but if I happen to do, I would like to re- be able to, you know, cover the co-pay or whatever it may be, or... You know what I'm saying?

Speaker speaker\_0: Okay. So I can definitely go over the different plans with you. I will say that this is not major medical insurance, so it's not gonna work like the usual insurance, uh, companies. Some of our plans have co-pays, but not all of them have co-pays.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, so besides the one that they automatically enroll you into, we have, um, ho- two hospital indemnity plans, the VIP Classic and the VIP Plus. Neither one of these plans cover preventative care, um, like the StayHealthy does, but they do provide coverage if you were to be admitted to the hospital, if you have to go to emergency room, urgent care or physician's office. Um, they do also come with the virtual urgent care and they do have prescription coverage as well. Um, the way that these two plans work specifically is the insurance is gonna pay a set dollar amount towards the benefit for a certain amount of days and then you pay the remainder of the bill. So the VIP Classic and the VIP Plus do not have any co-pays or deductibles associated with them. To give you a couple examples, if you're looking for, uh, coverage on prescriptions, they'll either cover \$10, \$20 or \$30 of the

prescription and then you pay the remainder. Um, if you have to go to, let's say, the emergency room, depending on the plan that you choose, if you go with the VIP Classic, they'll cover \$50 a day with a max of two days. Under the VIP Plus, they'll cover \$100, \$100 a day with a max of two days and then you pay the remainder of the bill.

Speaker speaker\_1: All right. How much is that?

Speaker speaker\_0: Um... I'm sorry?

Speaker speaker\_1: How much is that a week?

Speaker speaker\_0: Um, so the VIP Classic for employee only is \$19.84 and the VIP Plus is \$32.14 a week.

Speaker speaker\_1: All right. Can I do that? Is that the best, is that the best route to go then, the VIP Plus?

Speaker speaker\_0: I, I can't suggest what the best would be for you. We do have one other medical plan. This medical plan works different, unfortunately, than the other three. So it's called the MEC Enhanced. Um, preventative care would be 100% covered. You do have to stay within the multi-plan network. Some things have a co-pay, uh, such as like primary care visits. That's a \$10 co-pay per visit. Uh, specialist care visits, there's a \$50 co-pay per visit. Urgent care is a \$60 co-pay per visit. Um, and then the remainder of the benefits work as..... where they... The insurance is gonna pay us that dollar amount towards the benefit and then you pay the remainder of the bill. Um, so it looks like under this plan, just to give you an example, for the hospital emergency room, they'll pay \$250 towards that visit and then you'd pay the remainder.

Speaker speaker\_1: Uh, and how much is that?

Speaker speaker\_0: This plan is \$44.92 a week for employee only.

Speaker speaker\_1: Uh, uh... At any time can I change it or is that like a open enrollment type thing?

Speaker speaker\_0: Yeah. So I mean, you... Once you enroll, you can cancel at any time. Uh, the only thing you just wouldn't be able to do at any time is upgrade or get enrolled into other plans. That you would have to, um, be within the company's open enrollment period to do or, uh, be eligible to do so. So as of right now, are you a re-hire with them? 'Cause I'm not even showing that you're eligible to enroll at this time.

Speaker speaker\_1: Uh, yes, ma'am, and I, I start tomorrow and, um, she said that I needed to contact you guys by Friday, uh, to get this either, you know, confirmed or denied and if, uh, if I don't do it, then like within 30 days, it automatically, would automatically enroll me. So I was just tryna go on and get this out the way now.

Speaker speaker\_0: Okay. That makes sense, that's why it's showing you're not act- uh, like eligible at this time to enroll.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, um, unfortunately I would not be able to get you enrolled at the moment. I do have to verify your eligibility, um, with our eligibility department and then follow up with you on that. Um...

Speaker speaker\_1: Oh.

Speaker speaker\_0: Yeah. But, um...

Speaker speaker\_1: Okay.

Speaker speaker\_0: Yeah, so if you're considered a re-hire with Integrity Trade Services or a new hire, um, they typically give you 30 days from the date of your first check to get enrolled into benefits, make any changes, cancellations within that timeframe as well, and then once you're outside of that window, the only other time to make changes or cancellations to the enrollment would be during the company's open enrollment period.

Speaker speaker\_1: Oh, yes, ma'am. So what... Should I give it like a week or two and then call you guys back or...?

Speaker speaker\_0: Y- you can do that or I can just simply reach out to my eligibility department and see if, you know, if we can get that verified, and then once we do, I can call you back to complete the enrollment. Do you have an idea of what you would want to enroll into?

Speaker speaker\_1: Uh, I would think it'd be... I mean, depending on all the, uh, the, the options, I was gonna go with that, uh, \$44 one.

Speaker speaker\_0: Okay. The, the Stay Healthy MEC Advantage?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Um, and you are just wanting that for employee only, correct?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Was there anything else?

Speaker speaker\_1: Uh, just in case, uh, if I do add somebody to that, how much would that... what, what's that add to it?

Speaker speaker\_0: It depends on who you're wanting to add. So we have different pricing for employee plus spouse coverage level, employee plus children and then employee plus family would be, uh, you know, your spouse and children and yourself.

Speaker speaker\_1: Yeah. Oh, I was gonna probably just maybe, uh, eventually... I don't know if my daughter's got it through her company or not, but I was gonna see maybe about getting her on it if it wasn't so much.

Speaker speaker\_0: Okay. So for employee plus children it is \$72.62 a week.

Speaker speaker\_1: Okay. Okay. So I don't wanna hold you up no more till we figure what else we can do, so...

Speaker speaker\_0: Okay. I mean, yeah, I mean, it's... I was just trying to figure out what you would want to enroll into-

Speaker speaker\_1: Oh, yeah.

Speaker speaker\_0: ... because once I get the okay to get you enrolled, I was just gonna give you a call back, go ahead and process the enrollment. Whether I get you on the phone or not and just leave you a voicemail.

Speaker speaker\_1: Yes, ma'am. Uh, that \$44 one just employee would, would work right now.

Speaker speaker\_0: Okay. And there's nothing else like dental or vision that you're wanting to add on?

Speaker speaker\_1: Uh, how much would be dental? Or vision?

Speaker speaker\_0: Uh, dental, dental for employee only is \$4.50 a week and then vision it's \$2.18 a week.

Speaker speaker\_1: Oh, yeah. Add both of them.

Speaker speaker\_0: Okay. And anything else or is that it?

Speaker speaker\_1: That would be it.

Speaker speaker\_0: Okay. All right. So what I'm gonna do from here is I'm gonna reach out to eligibility, uh, verify that you are eligible to enroll and then once I get the okay to do so, I'm gonna go ahead and get you enrolled and call you back from there. If I don't get you on the phone, I'll just leave a voicemail for you.

Speaker speaker\_1: Yes, ma'am. I do appreciate it.

Speaker speaker\_0: Yes, sir. Uh, was there anything else you might need help with?

Speaker speaker\_1: No. That's it.

Speaker speaker\_0: Okay. All righty. You have a wonderful day.

Speaker speaker\_1: You do the same, ma'am.

Speaker speaker\_0: Thanks. Bye-bye. Did you need me to disconnect the call?