

Transcript: VICTORIA

Taylor-6391442471600128-4894013096148992

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, yes, Victoria. I would like to, uh, sign up for ATC Health benefits. Okay. Um, what's the last four of your social? 9538. And your first and last name? Joyce Steele. S-T-E-E-L-E. Okay. And do you mind verifying your address and date of birth? Uh, address is 1636 Southeast Barberry Avenue, Dallas, Oregon 97338. Date of birth is July 12th, 1965. And then phone number is 503-314-9727? Correct. And then email's gonna be joyces1458@gmail.com? Correct. Okay. Um, do you know specifically what you wanna enroll into? Yes. Okay. I would like to enroll into the VIP+ plan. Okay. Um, but I have one question I was hoping you could answer. Okay. So, when I'm looking down the list of, um, allowable... I guess, if you go down to the middle of the page on the card, it says, like, um, hospital or ER. It says \$1,000. Is that what you pay or is that what I'm responsible for? Uh, that's what the insurance will pay. Okay, that's what I thought. Just checking. Yes, ma'am. Um, let's see. You said the VIP+ though? Plus. Mm-hmm. VIP+. So- It's the one in the middle. There's the minimum, there's the plus and then there's I think prime. Mm-hmm. I didn't want the prime. Okay. Yeah, 'cause I'm looking at the emergency room benefit under the Plus. It looks like they pay only \$100 a day with a max of two days. Okay, so, um, let me look. Let me just bring that up. That's not very much if you have to go to the ER. Um, let me see. Okay. So, this says hos- um, hospital admission benefit is \$1,000 a day. Max one day. Yeah, that's for the hospital admission benefit. The emergency room benefit is different. Okay. So I, I still want the VIP+. Okay. I just wanted to make sure. And is there anything else? No, you're right. I just, uh... Um, do you have any other, um, I guess, for the dental insurance? Is it, uh, the, the max they pay out is \$500 a year. Is that correct? Yes, ma'am. That is. Okay. All right. I, I will, I'll take the in- the, uh, dental as well. Okay. And is that everything? They don't offer... Yeah, they don't offer any other dental? Not that I'm aware of. Okay. Yeah, so that... Those two. Okay. And just to make sure, you're wanting it for employee only? Employee only. Yes. Okay. Um, so in total for the VIP+ and the dental, you're looking at \$35.35 a week. Okay. Um, now I do want to let you know that that VIP+ medical plan is under an IRS code of Section 125. Basically, that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS does put stipulations on when you can make changes or cancel the plan. Mm-hmm. Um, so of course you're currently in your personal open enrollment period, um, which it looks like that will end on the 3rd of January. So, you have until then to make any changes or cancellations. Okay. Um, outside of that, the only other time you would be able to change or cancel that medical plan is during the company's open enrollment period that they'll have yearly. Okay. Unless you experience a, uh, qualifying life event. Okay. So, um, let's say that, um, I'm with the, the company for six months. Um, and then I continue to, they continue to take that amount out of my check for six months, um, and

I... Let's say, 'cause it, it's a travel agency job. Mm-hmm. Let's say I don't work for two months. Do I have to continue... How does that work? Am I responsible for the whole entire thing? Or if I don't work because they haven't placed me in a position, uh, do I still get, um, charged? No. So, it... We still wouldn't be able to cancel that plan in our systems, but it will kind of cancel out on its own. Okay. Basically, how it works is you pay for the coverage by a deduction made out of your weekly paycheck. Uh-huh. So, if there's ever time-... where you're not on an assignment, we do give you the option for four weeks. So y- you get your last paycheck from them, four weeks after that you can call us to make a direct payment if you would like to continue the coverage. Um, th- it's not necessary, it's only if you want to continue it. And then on the fifth week of, um, not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA, um, which essentially if you don't contact COBRA to continue it, it just kind of cancels out on its own. Okay. And so what is the premium for that? For COBRA benefits? If I... Yes. What is the in- for an entire month? That I don't know. Once the coverage rolls over to COBRA, you'll be given the contact information for COBRA and you would have to contact them to... directly. We don't handle the COBRA benefits on our end. Okay. Yeah. Okay. And then could you tell me, um, on the, on the, uh, prescription benefit plan, um, is there a maximum amount, uh, allowed for prescriptions on, uh, reading glass or bifocals? Um... So under that medical plan, there's no coverage for vision that I'm aware of. You would have to get the, the vision plan if you're wanting coverage, uh, for glasses. So I'm inquiring about the vision plan. Oh, okay. Yeah. So... Mm-hmm. To my knowledge what the vision plan covers, there's a \$10 co-pay for the annual eye exam. The co-pay for lenses and frames would be \$25 and then the insurance will pay \$130 for the frames allowance. So if I chose a frame that was above 130, I would have to cover that cost, correct? So they'll pay \$130 towards the frames and anything leftover- Okay. ... of that, you would be responsible for. Okay. And so how much is that a week for prescription? For the vision it's \$2.15- Yes. ... a week. Okay. I would like to sign up for that as well. Okay. So VIP+ Dental & Vision, so that brings it up to \$37.50 a week. Okay. Um, let's see. And then when will this start? Yeah, so it typically takes about one to two weeks for the enrollment to be processed through your payroll. So you might not see- Okay. ... the first deduction until two weeks from now. Once you do- Okay. ... see it being deducted from your check, coverage will start the following Monday. And then- Okay. ... ID cards are made and sent to you within seven to 10 business days. And is that via email or is that via, uh, regular mail? Um, so the VIP+ ID card is going to be emailed to you. The Dental & Vision are sent by mail. Okay. All right, that's all I needed to know. Yes, ma'am, but you are good to go- Okay. ... on my end. Um, did you have any other questions? No, you've answered all of them. All righty, you have a wonderful day. Thank you. You too. Bye-bye. Bye-bye. Mm-hmm.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Uh, yes, Victoria. I would like to, uh, sign up for ATC Health benefits.

Speaker speaker_1: Okay. Um, what's the last four of your social?

Speaker speaker_2: 9538.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Joyce Steele. S-T-E-E-L-E.

Speaker speaker_1: Okay. And do you mind verifying your address and date of birth?

Speaker speaker_2: Uh, address is 1636 Southeast Barberry Avenue, Dallas, Oregon 97338. Date of birth is July 12th, 1965.

Speaker speaker_1: And then phone number is 503-314-9727?

Speaker speaker_2: Correct.

Speaker speaker_1: And then email's gonna be joyces1458@gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Um, do you know specifically what you wanna enroll into?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay.

Speaker speaker_2: I would like to enroll into the VIP+ plan.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, but I have one question I was hoping you could answer.

Speaker speaker_1: Okay.

Speaker speaker_2: So, when I'm looking down the list of, um, allowable... I guess, if you go down to the middle of the page on the card, it says, like, um, hospital or ER. It says \$1,000. Is that what you pay or is that what I'm responsible for?

Speaker speaker_1: Uh, that's what the insurance will pay.

Speaker speaker_2: Okay, that's what I thought. Just checking.

Speaker speaker_1: Yes, ma'am. Um, let's see. You said the VIP+ though?

Speaker speaker_2: Plus. Mm-hmm. VIP+.

Speaker speaker_1: So-

Speaker speaker_2: It's the one in the middle. There's the minimum, there's the plus and then there's I think prime.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I didn't want the prime.

Speaker speaker_1: Okay. Yeah, 'cause I'm looking at the emergency room benefit under the Plus. It looks like they pay only \$100 a day with a max of two days.

Speaker speaker_2: Okay, so, um, let me look. Let me just bring that up. That's not very much if you have to go to the ER. Um, let me see. Okay. So, this says hos- um, hospital admission benefit is \$1,000 a day. Max one day.

Speaker speaker_1: Yeah, that's for the hospital admission benefit. The emergency room benefit is different.

Speaker speaker_2: Okay. So I, I still want the VIP+.

Speaker speaker_1: Okay. I just wanted to make sure. And is there anything else?

Speaker speaker_2: No, you're right. I just, uh... Um, do you have any other, um, I guess, for the dental insurance? Is it, uh, the, the max they pay out is \$500 a year. Is that correct?

Speaker speaker_1: Yes, ma'am. That is.

Speaker speaker_2: Okay. All right. I, I will, I'll take the in- the, uh, dental as well.

Speaker speaker_1: Okay. And is that everything?

Speaker speaker_2: They don't offer... Yeah, they don't offer any other dental?

Speaker speaker_1: Not that I'm aware of.

Speaker speaker_2: Okay. Yeah, so that... Those two.

Speaker speaker_1: Okay. And just to make sure, you're wanting it for employee only?

Speaker speaker_2: Employee only. Yes.

Speaker speaker_1: Okay. Um, so in total for the VIP+ and the dental, you're looking at \$35.35 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, now I do want to let you know that that VIP+ medical plan is under an IRS code of Section 125. Basically, that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS does put stipulations on when you can make changes or cancel the plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, so of course you're currently in your personal open enrollment period, um, which it looks like that will end on the 3rd of January. So, you have until then to make any changes or cancellations.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, outside of that, the only other time you would be able to change or cancel that medical plan is during the company's open enrollment period that they'll have yearly.

Speaker speaker_2: Okay.

Speaker speaker_1: Unless you experience a, uh, qualifying life event.

Speaker speaker_2: Okay. So, um, let's say that, um, I'm with the, the company for six months. Um, and then I continue to, they continue to take that amount out of my check for six months, um, and I... Let's say, 'cause it, it's a travel agency job.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Let's say I don't work for two months. Do I have to continue... How does that work? Am I responsible for the whole entire thing? Or if I don't work because they haven't placed me in a position, uh, do I still get, um, charged?

Speaker speaker_1: No. So, it... We still wouldn't be able to cancel that plan in our systems, but it will kind of cancel out on its own.

Speaker speaker_2: Okay.

Speaker speaker_1: Basically, how it works is you pay for the coverage by a deduction made out of your weekly paycheck.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: So, if there's ever time-... where you're not on an assignment, we do give you the option for four weeks. So y- you get your last paycheck from them, four weeks after that you can call us to make a direct payment if you would like to continue the coverage. Um, th- it's not necessary, it's only if you want to continue it. And then on the fifth week of, um, not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA, um, which essentially if you don't contact COBRA to continue it, it just kind of cancels out on its own.

Speaker speaker_2: Okay. And so what is the premium for that?

Speaker speaker_1: For COBRA benefits?

Speaker speaker_2: If I... Yes. What is the in- for an entire month?

Speaker speaker_1: That I don't know. Once the coverage rolls over to COBRA, you'll be given the contact information for COBRA and you would have to contact them to... directly. We don't handle the COBRA benefits on our end.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay. And then could you tell me, um, on the, on the, uh, prescription benefit plan, um, is there a maximum amount, uh, allowed for prescriptions on, uh, reading glass or bifocals?

Speaker speaker_1: Um... So under that medical plan, there's no coverage for vision that I'm aware of. You would have to get the, the vision plan if you're wanting coverage, uh, for

glasses.

Speaker speaker_2: So I'm inquiring about the vision plan.

Speaker speaker_1: Oh, okay. Yeah. So...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: To my knowledge what the vision plan covers, there's a \$10 co-pay for the annual eye exam. The co-pay for lenses and frames would be \$25 and then the insurance will pay \$130 for the frames allowance.

Speaker speaker_2: So if I chose a frame that was above 130, I would have to cover that cost, correct?

Speaker speaker_1: So they'll pay \$130 towards the frames and anything leftover-

Speaker speaker_2: Okay.

Speaker speaker_1: ... of that, you would be responsible for.

Speaker speaker_2: Okay. And so how much is that a week for prescription?

Speaker speaker_1: For the vision it's \$2.15-

Speaker speaker_2: Yes.

Speaker speaker_1: ... a week.

Speaker speaker_2: Okay. I would like to sign up for that as well.

Speaker speaker_1: Okay. So VIP+ Dental & Vision, so that brings it up to \$37.50 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, let's see.

Speaker speaker_2: And then when will this start?

Speaker speaker_1: Yeah, so it typically takes about one to two weeks for the enrollment to be processed through your payroll. So you might not see-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the first deduction until two weeks from now. Once you do-

Speaker speaker_2: Okay.

Speaker speaker_1: ... see it being deducted from your check, coverage will start the following Monday. And then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... ID cards are made and sent to you within seven to 10 business days.

Speaker speaker_2: And is that via email or is that via, uh, regular mail?

Speaker speaker_1: Um, so the VIP+ ID card is going to be emailed to you. The Dental & Vision are sent by mail.

Speaker speaker_2: Okay. All right, that's all I needed to know.

Speaker speaker_1: Yes, ma'am, but you are good to go-

Speaker speaker_2: Okay.

Speaker speaker_1: ... on my end. Um, did you have any other questions?

Speaker speaker_2: No, you've answered all of them.

Speaker speaker_1: All righty, you have a wonderful day.

Speaker speaker_2: Thank you.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_2: Bye-bye.

Speaker speaker_1: Mm-hmm.