

## Transcript: VICTORIA

Taylor-6585006281768960-5927370150428672

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I'm calling because I just got onboarded to a temp agency called BGSS, an agency, and, and on the onboarding day this, this was a plan called Benefits on a Card that was, like, I could sign up for. Um, I tried calling them to get more insur- in- information about what the benefits entail and they gave me this number to call to find out more about, like, is this an insurance plan, what is it, and, and that type of thing. Yeah. So it is medical insurance, um, but I will say it's not major medical insurance, so it's not gonna be, uh, comparable to major companies like Blue Cross Blue Shield or United Health. Um, unfortunately it's not gonna cover a large portion of the medical bills, but it really just depends on the, um, plan that you choose. Did they provide you with the, uh, benefits guide at all? No. Uh, and I... there was, like, a plus plan or something. There was, like, three different options and I picked the highest one. And no, they did not give me a benefit, uh, information packet or anything. Okay. Um, I can email it to you if you have a good email. Okay. Yeah. All right. What's your email? It's S, like Sam, O, like orange, N, like Nancy, I, like igloo, K, like Kit Kat, B, like boy, A, like apple, B, like boy, Y, like yellow@gmail.com. Okay. So S-O-N-I-K... dot com? Uh, S-O-N-I-K-B-A-B-Y. Sonikbaby. Okay. I think I have that correct. So S-O-N-I-K-B-A-B-Y@gmail.com? Yeah. Gotcha. Okay. All right. So I will send that to you there. Let's see. Um, was it the... was it the VIP+ that you selected? Yeah. I think so. It was, like, the highest one. Um, so, um, the, the different medical plans, they, they kind of differ. Let me just kind of explain it from the top, I guess. So there's the, the Stay Healthy MEC-TeleRx, which that plan specifically only covers your preventative healthcare. Um, that's things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay within the multi-plan network. Mm-hmm. With virtual urgent care and then a subscription of FreeRx, which is like a prescription plan. Um, then you have the three VIP plans, which none of the VIP plans will cover preventative care like the Stay Healthy does. Mm-hmm. But they do provide coverage for, uh, non-preventative, so, like, if you were to be admitted to the hospital or you have to go to the emergency room, urgent care or physician's office, there's coverage for that. They do also have coverage for prescriptions. Now, none of the... none of the VIP plans have... excuse me. Uh, do have a deductible or copay. The way that it, that it works is the insurance will pay a set dollar amount for the different benefits and then you just pay the remainder of the bill. Um- Oh, okay. The only difference between the three is the dollar amount the insur- that the insurance will p- is gonna pay for the different benefits. So out of the VIP plans, the VIP+ does pay the most, um, but it looks like it's mainly towards, like, your hospitalization benefits. Um, it does also pay a little bit more towards, like, the urgent care, physician's office and, uh, emergenc- yeah, emergency room, uh, than the other two plans. Oh, okay. But the benefits guide sent to you will actually kind of lay out each plan, um, and the set dollar amount the insurance is gonna

cover for the different benefits as well as, like, uh, the amount of days they will cover. So anything outside of that set dollar amount or that amount of days, you would be responsible for. Oh, okay. Um, so it's not like a, a, like, like you said, it's not like a Blue Cross, like a, a full medical insurance. Yeah. It's not a, it's not a major medical plan, unfortunately. Okay. All right. Um, I'll go ahead and look at the paperwork you sent. Okay. And, um, all right. Well, thanks for, um, telling me that. Yes, ma'am. Um, and I know if... it sounds like you already enrolled. Am I right? Did you do, like, a, like a paper- Yeah. We just told... I just started with them, so they said it would, like, come out then after a few paychecks. I'm not sure. Okay. Um, yeah. So it typic-... I was just gonna say if you wanted to make any changes or, um, to the enrollment, you can call us back. But, uh, it typically takes... So once you enroll, it takes about one to two weeks for that enrollment to be processed through your payroll department, and then, uh, once you see that first payroll deduction come out of your check, coverage starts the following Monday. And then once the coverage becomes active, that's when your ID cards and policy information is made. So it typically takes about an additional seven to ten business days to get the ID card. Okay. Mm-hmm. All right. All righty. All right. Well, thank you. Did you have any other questions? No, I don't think so at the moment. Okay. You have a wonderful day. Uh-huh. Bye-bye. 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 calling because I just got onboarded to a temp agency called BGSS, an agency, and, and on the onboarding day this, this was a plan called Benefits on a Card that was, like, I could sign up for. Um, I tried calling them to get more insur- in- information about what the benefits entail and they gave me this number to call to find out more about, like, is this an insurance plan, what is it, and, and that type of thing.

Speaker speaker\_0: Yeah. So it is medical insurance, um, but I will say it's not major medical insurance, so it's not gonna be, uh, comparable to major companies like Blue Cross Blue Shield or United Health. Um, unfortunately it's not gonna cover a large portion of the medical bills, but it really just depends on the, um, plan that you choose. Did they provide you with the, uh, benefits guide at all?

Speaker speaker\_1: No. Uh, and I... there was, like, a plus plan or something. There was, like, three different options and I picked the highest one. And no, they did not give me a benefit, uh, information packet or anything.

Speaker speaker\_0: Okay. Um, I can email it to you if you have a good email.

Speaker speaker\_1: Okay. Yeah.

Speaker speaker\_0: All right. What's your email?

Speaker speaker\_1: It's S, like Sam, O, like orange, N, like Nancy, I, like igloo, K, like Kit Kat, B, like boy, A, like apple, B, like boy, Y, like yellow@gmail.com.

Speaker speaker\_0: Okay. So S-O-N-I-K... dot com?

Speaker speaker\_1: Uh, S-O-N-I-K-B-A-B-Y. Sonikbaby.

Speaker speaker\_0: Okay. I think I have that correct. So S-O-N-I-K-B-A-B-Y@gmail.com?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Gotcha. Okay. All right. So I will send that to you there. Let's see. Um, was it the... was it the VIP+ that you selected?

Speaker speaker\_1: Yeah. I think so. It was, like, the highest one.

Speaker speaker\_0: Um, so, um, the, the different medical plans, they, they kind of differ. Let me just kind of explain it from the top, I guess. So there's the, the Stay Healthy MEC-TeleRx, which that plan specifically only covers your preventative healthcare. Um, that's things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay within the multi-plan network.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: With virtual urgent care and then a subscription of FreeRx, which is like a prescription plan. Um, then you have the three VIP plans, which none of the VIP plans will cover preventative care like the Stay Healthy does.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: But they do provide coverage for, uh, non-preventative, so, like, if you were to be admitted to the hospital or you have to go to the emergency room, urgent care or physician's office, there's coverage for that. They do also have coverage for prescriptions. Now, none of the... none of the VIP plans have... excuse me. Uh, do have a deductible or copay. The way that it, that it works is the insurance will pay a set dollar amount for the different benefits and then you just pay the remainder of the bill. Um-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: The only difference between the three is the dollar amount the insurance will p- is gonna pay for the different benefits. So out of the VIP plans, the VIP+ does pay the most, um, but it looks like it's mainly towards, like, your hospitalization benefits. Um, it does also pay a little bit more towards, like, the urgent care, physician's office and, uh, emergenc- yeah, emergency room, uh, than the other two plans.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: But the benefits guide sent to you will actually kind of lay out each plan, um, and the set dollar amount the insurance is gonna cover for the different benefits as well as, like, uh, the amount of days they will cover. So anything outside of that set dollar amount or that amount of days, you would be responsible for.

Speaker speaker\_1: Oh, okay. Um, so it's not like a, a, like, like you said, it's not like a Blue Cross, like a, a full medical insurance.

Speaker speaker\_0: Yeah. It's not a, it's not a major medical plan, unfortunately.

Speaker speaker\_1: Okay. All right. Um, I'll go ahead and look at the paperwork you sent.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And, um, all right. Well, thanks for, um, telling me that.

Speaker speaker\_0: Yes, ma'am. Um, and I know if... it sounds like you already enrolled. Am I right? Did you do, like, a, like a paper-

Speaker speaker\_1: Yeah. We just told... I just started with them, so they said it would, like, come out then after a few paychecks. I'm not sure.

Speaker speaker\_0: Okay. Um, yeah. So it typic-... I was just gonna say if you wanted to make any changes or, um, to the enrollment, you can call us back. But, uh, it typically takes... So once you enroll, it takes about one to two weeks for that enrollment to be processed through your payroll department, and then, uh, once you see that first payroll deduction come out of your check, coverage starts the following Monday. And then once the coverage becomes active, that's when your ID cards and policy information is made. So it typically takes about an additional seven to ten business days to get the ID card.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: All right.

Speaker speaker\_0: All righty.

Speaker speaker\_1: All right. Well, thank you.

Speaker speaker\_0: Did you have any other questions?

Speaker speaker\_1: No, I don't think so at the moment.

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

Speaker speaker\_1: Uh-huh. Bye-bye.

Speaker speaker\_0: Bye-bye.