

Transcript: VICTORIA

Taylor-6597137321213952-5161695094816768

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? Hi, Victoria. I had some, um, misunderstanding with the paperwork, um, after receiving it from my employer. So, I did get a call from someone saying that I enrolled and then at the same time said that I was... I didn't want any benefits, but I wanted to reassure that I did want, um, benefits. Okay. Uh, what's the name of the agency you work here? BGSS. And the last four of your Social? 1907. Gotcha. And your first and last name? Kayla Burnett. Okay. Do you mind verifying your address and date of birth? 10070th Street, Mattapan, Massachusetts 02126, 7703. And then phone number 678-791-3087? That's correct. Okay. And then email is kburn7703 at gmail.com? Yes. That's correct. Okay. Um, so... Okay. On the enrollment form, it looks like you selected the Virtual Primary Care for Employee Only. Is that the plan that you're wanting to enroll into? Hmm. No, I'm gonna do the VIP Plus. Okay. Would that still just be for yourself? Yes. Um, can you... If you don't mind, can you go into detail on that? Like, I'm looking on the brochure, I guess you can... But, um, I did have a question about like... Okay, so I do see here that there is prevent- there's not preventive care. What does, what does that mean? Um, so preventative care is like your yearly physicals, vaccinations and preventative screenings, which unfortunately preventative care is not gonna be covered in any of the VIP plans. Um, that's actually covered on- Is there... I'm sorry, say that again. Yeah, I was just saying that unfortunately none of the VIP plans cover preventative care, but, um, we do have a medical plan that just covers preventative care. It's the Stay Healthy MUC TeleRx. So, it covers your preventative care at 100% as long as you stay in network. Um, so that's like your physicals, vaccinations and preventative screenings. Um, now that plan does also come with a subscription to FreeRx, which is like a prescription plan, and then it also comes with virtual urgent care. Okay. But... Okay, I it. Um, sorry. Um, but the VIP, um, those are in-person doctors? Yes. Everything with a VIP would be like in person. And so- Uh- ... the VIP Plus is \$1,000 a day to just be admitted, or... I'm confused. That's what the insurance will pay towards the co-pay. Okay. Yeah. Okay. Cool, cool, cool, cool. Let me- Basically how the VIP plans work is there's no copays, no deductibles. The insurance is gonna pay us that dollar amount for, you know, a certain amount of days. Mm-hmm. Anything outside of that would be your responsibility. Okay. So now, the only question I do have is like... Well, I mean, no, as long as I'm able to go to the hospital whenever anything is wrong, that's the only thing I really worried about. I don't really care for vaccines and things like that. I already have like the COVID vaccine, so not really. Yeah, I'll just stick with the VIP Plus. And then I did want to enroll in dental. Okay. So the VIP Plus- And I was looking at that. Uh, dental and then what else? I'm sorry. Um, vision. Okay. Was there anything else? Um, is there anything you think I... like, you know, what would you recommend that I've just may not have pinpointed? I'm not

able to recommend anything, unfortunately, with us just being your administrators. Um- Right. But the other plans being offered, I can let you know about. Um, there's the FreeRx, which again, that's a prescription plan. Most of, um... Most of the medications being offered through that plan are free. Um, if it's not free, it would be discounted. We have the Virtual Virtual Primary Care, which is exactly what it sounds like. It's just virtual primary care. Um, there's short-term disability. There's term life, critical illness, a group accident policy, behavioral health, and the ID experts, which is like an anti-fraud policy. Mm-hmm. Okay. Um... And I'm guessing like 401 and things is a different like branch, somebody else I should be on the phone with? Yeah. So, I'm not sure exactly who handles 401, but I would definitely suggest maybe reaching out to your employer about that. All right. Um, yeah, I think that's everything. But, um, my last question for you is, how do I know where I can and can't go with, um, this insurance? Yeah. So, um, I believe the instructions for that will be on the ID cards once you get them. Um, if not, I, I can send you instructions 'cause it's going to be different for medical, dental and vision. Mm-hmm. Um, I can send website links that you can go onto or phone numbers that you can call. Mm-hmm. So I'll send that information to your email. Yes. All righty, thank you. I definitely appreciate that. Yeah. So a couple things before I let you go. For the, the total weekly- Yeah. ... deduction that you're looking at for the VIP+ dental and vision for employee only, it comes out to a total of \$35.11 a week. We have that's correct. A week? Yes. It would be weekly. Give me a second. That's fine. Okay. Um, so the enrollment process will take about one to two weeks to be processed through payroll. Yeah. So you might not see that first deduction- Yeah. ... until two weeks from now. When you do see it being deducted outta your check, coverage will start the following Monday. And then once the- Okay. ... coverage is active, that's when your policy information and ID cards are made. So it typically- Okay. ... takes about seven to 10 business days of the coverage being active to get those. Okay. Keep an eye on your, uh, email because the medical ID card is emailed to you, but the dental and vision are gonna be mailed. Okay. All righty. All right. Well, I went ahead and processed the enrollment and you are good to go from here. Did you have any other questions for me? Um, nope, that's all. All righty. And I'll send those and, uh, instructions on how to find providers to your email as well. Perfect. Thank you. Thank you. Bye-bye. Bye-bye.

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: Hi, Victoria. I had some, um, misunderstanding with the paperwork, um, after receiving it from my employer. So, I did get a call from someone saying that I enrolled and then at the same time said that I was... I didn't want any benefits, but I wanted to reassure that I did want, um, benefits.

Speaker speaker_1: Okay. Uh, what's the name of the agency you work here?

Speaker speaker_2: BGSS.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1907.

Speaker speaker_1: Gotcha. And your first and last name?

Speaker speaker_2: Kayla Burnett.

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

Speaker speaker_2: 10070th Street, Mattapan, Massachusetts 02126, 7703.

Speaker speaker_1: And then phone number 678-791-3087?

Speaker speaker_2: That's correct.

Speaker speaker_1: Okay. And then email is kburn7703 at gmail.com?

Speaker speaker_2: Yes. That's correct.

Speaker speaker_1: Okay. Um, so... Okay. On the enrollment form, it looks like you selected the Virtual Primary Care for Employee Only. Is that the plan that you're wanting to enroll into?

Speaker speaker_2: Hmm. No, I'm gonna do the VIP Plus.

Speaker speaker_1: Okay. Would that still just be for yourself?

Speaker speaker_2: Yes. Um, can you... If you don't mind, can you go into detail on that? Like, I'm looking on the brochure, I guess you can... But, um, I did have a question about like... Okay, so I do see here that there is prevent- there's not preventive care. What does, what does that mean?

Speaker speaker_1: Um, so preventative care is like your yearly physicals, vaccinations and preventative screenings, which unfortunately preventative care is not gonna be covered in any of the VIP plans. Um, that's actually covered on-

Speaker speaker_2: Is there... I'm sorry, say that again.

Speaker speaker_1: Yeah, I was just saying that unfortunately none of the VIP plans cover preventative care, but, um, we do have a medical plan that just covers preventative care. It's the Stay Healthy MUC TeleRx. So, it covers your preventative care at 100% as long as you stay in network. Um, so that's like your physicals, vaccinations and preventative screenings. Um, now that plan does also come with a subscription to FreeRx, which is like a prescription plan, and then it also comes with virtual urgent care.

Speaker speaker_2: Okay. But... Okay, I it. Um, sorry. Um, but the VIP, um, those are in-person doctors?

Speaker speaker_1: Yes. Everything with a VIP would be like in person.

Speaker speaker_2: And so-

Speaker speaker_1: Uh-

Speaker speaker_2: ... the VIP Plus is \$1,000 a day to just be admitted, or... I'm confused.

Speaker speaker_1: That's what the insurance will pay towards the co-pay.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay. Cool, cool, cool, cool. Let me-

Speaker speaker_1: Basically how the VIP plans work is there's no copays, no deductibles. The insurance is gonna pay us that dollar amount for, you know, a certain amount of days.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Anything outside of that would be your responsibility.

Speaker speaker_2: Okay. So now, the only question I do have is like... Well, I mean, no, as long as I'm able to go to the hospital whenever anything is wrong, that's the only thing I really worried about. I don't really care for vaccines and things like that. I already have like the COVID vaccine, so not really. Yeah, I'll just stick with the VIP Plus. And then I did want to enroll in dental.

Speaker speaker_1: Okay. So the VIP Plus-

Speaker speaker_2: And I was looking at that.

Speaker speaker_1: Uh, dental and then what else? I'm sorry.

Speaker speaker_2: Um, vision.

Speaker speaker_1: Okay. Was there anything else?

Speaker speaker_2: Um, is there anything you think I... like, you know, what would you recommend that I've just may not have pinpointed?

Speaker speaker_1: I'm not able to recommend anything, unfortunately, with us just being your administrators. Um-

Speaker speaker_2: Right.

Speaker speaker_1: But the other plans being offered, I can let you know about. Um, there's the FreeRx, which again, that's a prescription plan. Most of, um... Most of the medications being offered through that plan are free. Um, if it's not free, it would be discounted. We have the Virtual Virtual Primary Care, which is exactly what it sounds like. It's just virtual primary care. Um, there's short-term disability. There's term life, critical illness, a group accident policy, behavioral health, and the ID experts, which is like a anti-fraud policy.

Speaker speaker_2: Mm-hmm. Okay. Um... And I'm guessing like 401 and things is a different like branch, somebody else I should be on the phone with?

Speaker speaker_1: Yeah. So, I'm not sure exactly who handles 401, but I would definitely suggest maybe reaching out to your employer about that.

Speaker speaker_3: All right. Um, yeah, I think that's everything. But, um, my last question for you is, how do I know where I can and can't go with, um, this insurance?

Speaker speaker_1: Yeah. So, um, I believe the instructions for that will be on the ID cards once you get them. Um, if not, I, I can send you instructions 'cause it's going to be different for medical, dental and vision.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Um, I can send website links that you can go onto or phone numbers that you can call.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: So I'll send that information to your email.

Speaker speaker_4: Yes.

Speaker speaker_3: All righty, thank you. I definitely appreciate that.

Speaker speaker_1: Yeah. So a couple things before I let you go. For the, the total weekly-

Speaker speaker_4: Yeah.

Speaker speaker_1: ... deduction that you're looking at for the VIP+ dental and vision for employee only, it comes out to a total of \$35.11 a week.

Speaker speaker_4: We have that's correct. A week?

Speaker speaker_1: Yes. It would be weekly.

Speaker speaker_4: Give me a second. That's fine.

Speaker speaker_1: Okay. Um, so the enrollment process will take about one to two weeks to be processed through payroll.

Speaker speaker_4: Yeah.

Speaker speaker_1: So you might not see that first deduction-

Speaker speaker_4: Yeah.

Speaker speaker_1: ... until two weeks from now. When you do see it being deducted outta your check, coverage will start the following Monday. And then once the-

Speaker speaker_3: Okay.

Speaker speaker_1: ... coverage is active, that's when your policy information and ID cards are made. So it typically-

Speaker speaker_3: Okay.

Speaker speaker_1: ... takes about seven to 10 business days of the coverage being active to get those.

Speaker speaker_3: Okay.

Speaker speaker_1: Keep an eye on your, uh, email because the medical ID card is emailed to you, but the dental and vision are gonna be mailed.

Speaker speaker_3: Okay. All righty.

Speaker speaker_1: All right. Well, I went ahead and processed the enrollment and you are good to go from here. Did you have any other questions for me?

Speaker speaker_3: Um, nope, that's all.

Speaker speaker_1: All righty. And I'll send those and, uh, instructions on how to find providers to your email as well.

Speaker speaker_3: Perfect. Thank you.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_3: Bye-bye.