

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Um, yeah, I just wanted to make a call this summer to, uh, enroll in benefits. Okay. What staffing company do you work with? Morales. And what's that on the last four of your Social? 5707. All right. Your first and last name? Sharon Irwin. All right, Ms. Irwin. Could you verify your address and date of birth for me please? 824 West 11th, Leathern Court, Indiana 46947. Uh, July 7th of 1988. Okay. And then I have a phone on file of 574-702-9556. Is that correct? Yes. Okay. Uh, one moment. Okay, and you said you were calling to enroll in the insurance benefits? Yeah. To be honest with you, I've had Medicaid my whole life. So I really don't know... I was looking through the book and I didn't really understand what they were meaning. So if you could maybe explain it to me a little too so I know what I ... Okay. Yeah. ... need. Yeah. What, um, what, uh- I don't- ... plans were you needing a little bit more, like, clarification on? Well, I don't really have the book in front of me. Um, but I just didn't understand what I was looking at in general, um, if that helps you. Uh, okay. So the plans offered by Morales are going to be like kind of a lot different than what you may be used to from like Blue Cross or UnitedHealthcare or anything like that. Um, they, they don't work the same way. Uh, these plans, um... There are four plans available as far as medical. Uh, there's the StayHealthy Plan, which, uh, StayHealthy TeleRx. This is preventative care only, so things like physicals, vaccinations, cancer screenings and things like that, along with a membership into the FreeRx program for prescription coverage. However, standard doctor's visits, hospital visits and things like that, uh, those are not going to be covered by the StayHealthy Plan. Um- Okay. The next- I would need that. The next... I'm sorry? Go ahead. I'm sorry. Okay. Uh, so, uh, the next couple of plans are the VIP plans, Standard and Classic. Uh, VIP Standard and VIP Classic both pretty much do the exact same things as far as coverage wise. Only a few differences with Classic covering like ICU and rehab where Standard does not. Um, otherwise, they're more or less the same plan. They'll cover doctor's visits, hospital visits and things like that. Um, with Classic, like I said, covering ICU and rehab as well as providing more surgery benefit. Um, but everything else is more or less the same between the two plans. Um, they do carry prescription coverage as well. Uh, instead of through FreeRx it's through a company called PharmaVeil. Um, and then with this plan, uh, there are no, there is no coverage for those preventative care services. So those like physicals and vaccines and the like are not covered by VIP. Um, finally there's the StayHealthy Enhanced Plan. Uh, this plan will cover kind of both, like what, what both plans cover. So it'll cover the preventative care services that StayHealthy TeleRx covers and it will cover the doctor's visits and hospital visits and the like that, um, VIP covers. Okay. And what are the price ranges on the Standard and the StayHealthy, uh, One? ... whatever it was called. Oh, the Enhanced? Yes. Okay. Uh, is it going to be for just yourself? No, I also have

two children. Two children. Got it. So you and children. So employee and child coverage for VIP Standard is \$28.30 per week. For, uh, StayHealthy Enhanced it's \$72.72 a week. Okay. Um, for the Standard what are the... Like, what would I pay out of pocket to like go to the doctor or whatever for a prescription, you know? Yeah. So, um, there are no deductibles. There are no copays for the most part. Uh, the only copays I'm aware of under the VIP plan, um, is that for medications it's a \$10, \$20, or \$30 copay for generics. Other than that, um, how these plans work is that the doctor will bill the insurance company first which is American Public Life. Um, once APL has paid up to the dollar amount they have set for whatever service is rendered, uh, you're just responsible for whatever's left. Okay. So how much do they cover or whatever, I guess? It's, it's dependent on the service. Um, example, like under... For, for VIP Standard specifically, surgery in a hospital they'll cover up to \$250 towards that. Emergency room, they'll cover up to thir- \$50 towards that. Um, uh, hospital admission they'll cover up to \$500 towards that. Um, but anything over those amounts would be your responsibility. Okay. So what about for the other plan, the \$78 one? Does it cover more? Th- so, y- yes and no how that one works... Now Stay Healthy Enhanced Plan does actually have copays for, for provider visits. Um, primary care visits, uh, are a \$10 copay per visit. Specialist care is a \$50 copay, and then urgent care is a \$60 copay. Um, and then as far as like hospitalizations and surgeries and the like, um, it'll cover up to \$1,000 for hospital admission and up to \$500 for surgeries. Um, along w- u- and then this, this is also, like, including anything that may be covered by the, the care visit copays. Uh, prev- the preventative care services under that plan are 100% free. There's no, uh, there's no out-of-pocket cost for you, so like physicals and vaccines and the like, um, you don't, you don't pay a single cent towards those. Okay. So, um... And how much is it just for myself for the, uh, Standard? Um, VIP Standard for just yourself would be \$17.91. Okay. Um, now you guys also have vision and dental and such, right? Uh, yes. Those are all considered additional benefits and can be added on. Um, vision... Uh, d- would you like, uh, employee only pricing or employee and children pricing? Um, I'm probably gonna include my children. I'm sorry, I just wanted to see the difference in pricing there, so- Okay. ... uh, family. Okay. Okay, so, uh, for, for vision, uh, employee and children pricing is \$4.94 per week. For dental, it's \$9.79 per week. And, and that's per week or per pay period? Uh, per... Well, per week, which is the pay periods as far as I'm aware. No, we get paid biweekly. Hmm. One moment. So... Okay, so the only, the only information I have is that these are weekly deductions. If you are paid biweekly, then the, then the breakdown of exactly how that deduction is handled is going to be handled specifically by Morales' payroll team. Okay. And with the vision- Yeah, so I- ... and the dental, what is included, or, like, how does that work? Okay. Um, vision is pretty straightforward. It's a \$10 copay for eye exams, a \$25 copay for any lenses and frames, and a \$130 frames allowance. Um, dental is pretty, fairly straightforward as well. Uh, preventative services like routine cleanings are covered at 100% with no deductible requirement. Um, basic services are covered a- at 80% after a \$50 individual or \$150, uh, family deductible. Uh, basic services in this case example would be things like simple extractions, cavity fillings and x-rays. Um, but major services, so things like surgeries, root canals, crowns, braces, dentures, those kinds of services are not covered by this dental plan. Okay. And do you have a dental plan for those? Uh, there's only a single dental plan, ma'am. Okay. And what about contact lenses? Are they covered or... Uh, under vision... Let's see here. The, uh, the... Yeah, contact lenses are covered. Uh, the lens fitting appointment has no copay, so the fitting, the fitting

appointment is free, and then that \$130 frames allowance would also be applied to contact lenses if empl- if, if needed. Okay. Um, so I would like to go ahead and enroll in the, uh, Standard and the vision and dental- Okay. ... for me and my kids. Okay. So, uh, we're looking at \$28.30 a week for VIP Standard, \$9.79 a week for dental, and \$4.94 a week for vision. Um, was there... were there any other policies that you wanted to enroll into? Um, they... Uh, Morales also offers short-term disability and critical illness plans, um, accident coverage, life insurance, uh, behavioral health and identity protection. So what are the short-term disability and the... Could you go into depth with those a little bit? Uh, yeah. So short-term disability is straightforward, uh, pretty straightforward. Um, it's, it... This and critical illness, as, uh, critical illness is an optional, like, add-on to short-term disability. Um, these are employee only. The, you can't... You wouldn't be able to add your kids onto those. Um- Okay. The, uh... But if you are to... If you're supposed to, like, say stay out of work for an extended amount of time maybe due to some medical procedure or something like that, you can file a short-term disability claim with American Public Life. Um, they would review it, and if, uh, if they determine that it is a valid claim for short-term disability, they would award you with, um, up to \$650 a month for up to 90 days as a, as an income supplement for the fact that you're unable to work for whatever reason. Um, critical illness is pretty... is, uh... What that does is that's coverage towards, like, the treatment of certain, certain considered critical illnesses or medical conditions such as invasive cancers, heart attacks, permanent damage from a stroke, ma- uh, major organ failure and things like that. Um, short-term disability is \$4.02 per week. If you want to add the critical illness to that, it's an extra \$3.88 a week on top of that.... um, group accident. Uh, this is a, um... This is a plan that covers like heal- uh, helps cover towards the bills for certain services if they're required for the, uh, in, in the event that you have any sort of accident, um, as long as it's not, like, a work-related thing and doesn't fall under, like, workman's comp. Um, so if you get into an accident and you need, like, emergency room or hospital admission or ICU or anything like that, um, it'll help pay towards those services on top of what your medical may already pay. Uh, that one, uh, for you and your children would be \$30 a week. Uh, life insurance is... It's a term life policy, fairly straightforward. It's a... It's \$20,000 coverage for you and 2,500 dol- uh, c- uh, \$2,500 coverage for the kids for 254 a week. Uh, behavioral health is mental health and therapy services, so things I- uh, so counseling, therapy and things like that, um, all done through the, um... all done through v- uh, a virtual program. Uh, one moment, let me take a look into the specifics on that. Uh, looks like it is, it is, uh, b- provided by Walmart Health Virtual Care, um, for a \$65 co-pay per visit. Uh, that is 150 a week. And then identity protection just protects your personally identifiable information such as like social security numbers, passwords to social media sites, pretty much anything that can be used to steal your identity and commit, um, identity theft and fraud under your information. Uh, it, it will pr- uh, it'll put protections in place to make sure that you... the... to make sure that your information cannot get stolen, and if something bypasses the protections, they will work to recover your information and reverse anything done under your name that was not... that was not authorized by you. Uh, for you and the... For you and the kids, that'd be \$2.70 a week. Okay. Um, when would all these benefits kick in actually? Uh, any enrollment takes one to two weeks to fully process. Once processing is complete, you would start seeing deductions for whatever plans you've selected coming out of your checks. Monday following the first deduction is when policies become effective. ID cards will typically arrive one to two weeks after that. Okay. Okay. Um, I think I'll just stick with the, the ones that

I requested at the moment. The medical dental vision? Yeah. And when does open enrollment end? Um... One moment. Okay. Oh, um, hmm. This, uh... My apologies. This is a little, uh, awkward. Um, open enrollment actually hasn't even started yet. It doesn't start until December 23rd. Oh, oh, they told me that it started now. Today they told me that. It, it, it could be they have, like, another administrator that does, that does insurance through other companies that may have started now, but, but the open enrollment for the benefits that we offer doesn't start until December 23rd. Okay, so I would need to call back then? Uh, yeah, December 23rd... Between December 23rd and January 31st. Um, just be aware that we will be closed, uh, both Christmas Eve and Christmas Day along with New Year's Eve, New Year's Day. So, um- Okay. Yeah, the 24th, 25th, 31st, and January 1st, we'll be closed. So, those four days, you wouldn't be able to give us a call, but any other time during that window, you'd be able to call us to enroll. Okay. Well, thank you so much. I appreciate it. You're welcome. Thanks again for calling and have a wonderful day. You too. Bye-bye. Mm-hmm. Bye now.

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 Chris. How can I help you today?

Speaker speaker_2: Um, yeah, I just wanted to make a call this summer to, uh, enroll in benefits.

Speaker speaker_1: Okay. What staffing company do you work with?

Speaker speaker_2: Morales.

Speaker speaker_1: And what's that on the last four of your Social?

Speaker speaker_2: 5707.

Speaker speaker_1: All right. Your first and last name?

Speaker speaker_2: Sharon Irwin.

Speaker speaker_1: All right, Ms. Irwin. Could you verify your address and date of birth for me please?

Speaker speaker_2: 824 West 11th, Leathern Court, Indiana 46947. Uh, July 7th of 1988.

Speaker speaker_1: Okay. And then I have a phone on file of 574-702-9556. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Uh, one moment. Okay, and you said you were calling to enroll in the insurance benefits?

Speaker speaker_2: Yeah. To be honest with you, I've had Medicaid my whole life. So I really don't know... I was looking through the book and I didn't really understand what they were

meaning. So if you could maybe explain it to me a little too so I know what I ...

Speaker speaker_1: Okay. Yeah.

Speaker speaker_2: ... need.

Speaker speaker_1: Yeah. What, um, what, uh-

Speaker speaker_2: I don't-

Speaker speaker_1: ... plans were you needing a little bit more, like, clarification on?

Speaker speaker_2: Well, I don't really have the book in front of me. Um, but I just didn't understand what I was looking at in general, um, if that helps you.

Speaker speaker_1: Uh, okay. So the plans offered by Morales are going to be like kind of a lot different than what you may be used to from like Blue Cross or UnitedHealthcare or anything like that. Um, they, they don't work the same way. Uh, these plans, um... There are four plans available as far as medical. Uh, there's the StayHealthy Plan, which, uh, StayHealthy TeleRx. This is preventative care only, so things like physicals, vaccinations, cancer screenings and things like that, along with a membership into the FreeRx program for prescription coverage. However, standard doctor's visits, hospital visits and things like that, uh, those are not going to be covered by the StayHealthy Plan. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: The next-

Speaker speaker_2: I would need that.

Speaker speaker_1: The next... I'm sorry?

Speaker speaker_2: Go ahead. I'm sorry.

Speaker speaker_1: Okay. Uh, so, uh, the next couple of plans are the VIP plans, Standard and Classic. Uh, VIP Standard and VIP Classic both pretty much do the exact same things as far as coverage wise. Only a few differences with Classic covering like ICU and rehab where Standard does not. Um, otherwise, they're more or less the same plan. They'll cover doctor's visits, hospital visits and things like that. Um, with Classic, like I said, covering ICU and rehab as well as providing more surgery benefit. Um, but everything else is more or less the same between the two plans. Um, they do carry prescription coverage as well. Uh, instead of through FreeRx it's through a company called PharmaVeil. Um, and then with this plan, uh, there are no, there is no coverage for those preventative care services. So those like physicals and vaccines and the like are not covered by VIP. Um, finally there's the StayHealthy Enhanced Plan. Uh, this plan will cover kind of both, like what, what both plans cover. So it'll cover the preventative care services that StayHealthy TeleRx covers and it will cover the doctor's visits and hospital visits and the like that, um, VIP covers.

Speaker speaker_2: Okay. And what are the price ranges on the Standard and the StayHealthy, uh,

Speaker speaker_3: One?

Speaker speaker_2: ... whatever it was called.

Speaker speaker_1: Oh, the Enhanced?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Uh, is it going to be for just yourself?

Speaker speaker_2: No, I also have two children.

Speaker speaker_1: Two children. Got it. So you and children. So employee and child coverage for VIP Standard is \$28.30 per week. For, uh, StayHealthy Enhanced it's \$72.72 a week.

Speaker speaker_2: Okay. Um, for the Standard what are the... Like, what would I pay out of pocket to like go to the doctor or whatever for a prescription, you know?

Speaker speaker_1: Yeah. So, um, there are no deductibles. There are no copays for the most part. Uh, the only copays I'm aware of under the VIP plan, um, is that for medications it's a \$10, \$20, or \$30 copay for generics. Other than that, um, how these plans work is that the doctor will bill the insurance company first which is American Public Life. Um, once APL has paid up to the dollar amount they have set for whatever service is rendered, uh, you're just responsible for whatever's left.

Speaker speaker_2: Okay. So how much do they cover or whatever, I guess?

Speaker speaker_1: It's, it's dependent on the service. Um, example, like under... For, for VIP Standard specifically, surgery in a hospital they'll cover up to \$250 towards that. Emergency room, they'll cover up to thir- \$50 towards that. Um, uh, hospital admission they'll cover up to \$500 towards that. Um, but anything over those amounts would be your responsibility.

Speaker speaker_2: Okay. So what about for the other plan, the \$78 one? Does it cover more?

Speaker speaker_1: Th- so, y- yes and no how that one works... Now Stay Healthy Enhanced Plan does actually have copays for, for provider visits. Um, primary care visits, uh, are a \$10 copay per visit. Specialist care is a \$50 copay, and then urgent care is a \$60 copay. Um, and then as far as like hospitalizations and surgeries and the like, um, it'll cover up to \$1,000 for hospital admission and up to \$500 for surgeries. Um, along w- u- and then this, this is also, like, including anything that may be covered by the, the care visit copays. Uh, prev- the preventative care services under that plan are 100% free. There's no, uh, there's no out-of-pocket cost for you, so like physicals and vaccines and the like, um, you don't, you don't pay a single cent towards those.

Speaker speaker_2: Okay. So, um... And how much is it just for myself for the, uh, Standard?

Speaker speaker_1: Um, VIP Standard for just yourself would be \$17.91.

Speaker speaker_2: Okay. Um, now you guys also have vision and dental and such, right?

Speaker speaker_1: Uh, yes. Those are all considered additional benefits and can be added on. Um, vision... Uh, d- would you like, uh, employee only pricing or employee and children pricing?

Speaker speaker_2: Um, I'm probably gonna include my children. I'm sorry, I just wanted to see the difference in pricing there, so-

Speaker speaker_1: Okay.

Speaker speaker_2: ... uh, family.

Speaker speaker_1: Okay. Okay, so, uh, for, for vision, uh, employee and children pricing is \$4.94 per week. For dental, it's \$9.79 per week.

Speaker speaker_2: And, and that's per week or per pay period?

Speaker speaker_1: Uh, per... Well, per week, which is the pay periods as far as I'm aware.

Speaker speaker_2: No, we get paid biweekly.

Speaker speaker_1: Hmm. One moment.

Speaker speaker_2: So...

Speaker speaker_1: Okay, so the only, the only information I have is that these are weekly deductions. If you are paid biweekly, then the, then the breakdown of exactly how that deduction is handled is going to be handled specifically by Morales' payroll team.

Speaker speaker_2: Okay. And with the vision-

Speaker speaker_1: Yeah, so I-

Speaker speaker_2: ... and the dental, what is included, or, like, how does that work?

Speaker speaker_1: Okay. Um, vision is pretty straightforward. It's a \$10 copay for eye exams, a \$25 copay for any lenses and frames, and a \$130 frames allowance. Um, dental is pretty, fairly straightforward as well. Uh, preventative services like routine cleanings are covered at 100% with no deductible requirement. Um, basic services are covered a- at 80% after a \$50 individual or \$150, uh, family deductible. Uh, basic services in this case example would be things like simple extractions, cavity fillings and x-rays. Um, but major services, so things like surgeries, root canals, crowns, braces, dentures, those kinds of services are not covered by this dental plan.

Speaker speaker_2: Okay. And do you have a dental plan for those?

Speaker speaker_1: Uh, there's only a single dental plan, ma'am.

Speaker speaker_2: Okay. And what about contact lenses? Are they covered or...

Speaker speaker_1: Uh, under vision... Let's see here. The, uh, the... Yeah, contact lenses are covered. Uh, the lens fitting appointment has no copay, so the fitting, the fitting appointment is free, and then that \$130 frames allowance would also be applied to contact lenses if empl- if, if needed.

Speaker speaker_2: Okay. Um, so I would like to go ahead and enroll in the, uh, Standard and the vision and dental-

Speaker speaker_1: Okay.

Speaker speaker_2: ... for me and my kids.

Speaker speaker_1: Okay. So, uh, we're looking at \$28.30 a week for VIP Standard, \$9.79 a week for dental, and \$4.94 a week for vision. Um, was there... were there any other policies that you wanted to enroll into? Um, they... Uh, Morales also offers short-term disability and critical illness plans, um, accident coverage, life insurance, uh, behavioral health and identity protection.

Speaker speaker_2: So what are the short-term disability and the... Could you go into depth with those a little bit?

Speaker speaker_1: Uh, yeah. So short-term disability is straightforward, uh, pretty straightforward. Um, it's, it... This and critical illness, as, uh, critical illness is an optional, like, add-on to short-term disability. Um, these are employee only. The, you can't... You wouldn't be able to add your kids onto those. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: The, uh... But if you are to... If you're supposed to, like, say stay out of work for an extended amount of time maybe due to some medical procedure or something like that, you can file a short-term disability claim with American Public Life. Um, they would review it, and if, uh, if they determine that it is a valid claim for short-term disability, they would award you with, um, up to \$650 a month for up to 90 days as a, as an income supplement for the fact that you're unable to work for whatever reason. Um, critical illness is pretty... is, uh... What that does is that's coverage towards, like, the treatment of certain, certain considered critical illnesses or medical conditions such as invasive cancers, heart attacks, permanent damage from a stroke, ma- uh, major organ failure and things like that. Um, short-term disability is \$4.02 per week. If you want to add the critical illness to that, it's an extra \$3.88 a week on top of that.... um, group accident. Uh, this is a, um... This is a plan that covers like heal- uh, helps cover towards the bills for certain services if they're required for the, uh, in, in the event that you have any sort of accident, um, as long as it's not, like, a work-related thing and doesn't fall under, like, workman's comp. Um, so if you get into an accident and you need, like, emergency room or hospital admission or ICU or anything like that, um, it'll help pay towards those services on top of what your medical may already pay. Uh, that one, uh, for you and your children would be \$30 a week. Uh, life insurance is... It's a term life policy, fairly straightforward. It's a... It's \$20,000 coverage for you and 2,500 dol- uh, c- uh, \$2,500 coverage for the kids for 254 a week. Uh, behavioral health is mental health and therapy services, so things l- uh, so counseling, therapy and things like that, um, all done through the, um... all done through v- uh, a virtual program. Uh, one moment, let me take a look into the specifics on that. Uh, looks like it is, it is, uh, b- provided by Walmart Health Virtual Care, um, for a \$65 co-pay per visit. Uh, that is 150 a week. And then identity protection just protects your personally identifiable information such as like social security numbers, passwords to social media sites, pretty much anything that can be used to steal your identity and commit,

um, identity theft and fraud under your information. Uh, it, it will pr- uh, it'll put protections in place to make sure that you... the... to make sure that your information cannot get stolen, and if something bypasses the protections, they will work to recover your information and reverse anything done under your name that was not... that was not authorized by you. Uh, for you and the... For you and the kids, that'd be \$2.70 a week.

Speaker speaker_4: Okay. Um, when would all these benefits kick in actually?

Speaker speaker_1: Uh, any enrollment takes one to two weeks to fully process. Once processing is complete, you would start seeing deductions for whatever plans you've selected coming out of your checks. Monday following the first deduction is when policies become effective. ID cards will typically arrive one to two weeks after that.

Speaker speaker_4: Okay. Okay. Um, I think I'll just stick with the, the ones that I requested at the moment.

Speaker speaker_1: The medical dental vision?

Speaker speaker_4: Yeah. And when does open enrollment end?

Speaker speaker_1: Um... One moment.

Speaker speaker_4: Okay.

Speaker speaker_1: Oh, um, hmm. This, uh... My apologies. This is a little, uh, awkward. Um, open enrollment actually hasn't even started yet. It doesn't start until December 23rd.

Speaker speaker_4: Oh, oh, they told me that it started now. Today they told me that.

Speaker speaker_1: It, it, it could be they have, like, another administrator that does, that does insurance through other companies that may have started now, but, but the open enrollment for the benefits that we offer doesn't start until December 23rd.

Speaker speaker_4: Okay, so I would need to call back then?

Speaker speaker_1: Uh, yeah, December 23rd... Between December 23rd and January 31st. Um, just be aware that we will be closed, uh, both Christmas Eve and Christmas Day along with New Year's Eve, New Year's Day. So, um-

Speaker speaker_4: Okay.

Speaker speaker_1: Yeah, the 24th, 25th, 31st, and January 1st, we'll be closed. So, those four days, you wouldn't be able to give us a call, but any other time during that window, you'd be able to call us to enroll.

Speaker speaker_4: Okay. Well, thank you so much. I appreciate it.

Speaker speaker_1: You're welcome. Thanks again for calling and have a wonderful day.

Speaker speaker_4: You too. Bye-bye.

Speaker speaker_1: Mm-hmm. Bye now.