

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... benefits on a card, this is Chris. How can I help you today? Hi. I was wanting to see, like, if I could enroll in insurance with my co- uh, my job. Uh, it's for CareBuilders. Okay. Take a look. And the last four of your social? 8670. And your first and last name? I- it's Kayla Herrera. Thank you, Ms. Herrera. Could you verify your address and your date of birth for me? 62 LedgeWood Court, Lake Jackson, Texas. My date of birth is 3/26/1997. Thank you. We have a phone file of 979-529-1774, is that correct? Uh-huh. All right. Okay, yes, it does look like you're eligible to enroll at this time given that, um, CareBuilders is currently in open enrollment. Uh, so did you have an idea of what you wanted to enroll into? No. Okay. Um, so they offer a couple of different options. They offer, um... let's see here, five different medical plans; um, however, with one of those, uh, do know that you have to be... you have to have been with CareBuilders for at least a- a full year to be eligible for that one. Um- But they are not eligible for that one. Right. So then the o- of the other four plans that you are eligible for, there's the Preventative Care StayHealthy plan. Uh, this will cover things like physicals, vaccines, cancer screenings and the like, but it won't cover any sort of, like, regular doctor's visits or hospital visits or anything. Um, there's the VIP+ and VIPPrime plans. These plans will cover doctor's visits, hospital visits, surgeries, ER, and so on and so forth. Um, they just, by themselves, they don't cover any preventative care services, so, like, you wouldn't be able to get those physicals or vaccines or anything like that done with those. Um, and then finally there's the StayHealthy Enhanced plan which is kind of a combination plan. It'll cover the standard doctor's visits as well as the ch- uh, the preventative care visits at the same time. What is preventive- preventa- prevented... I can't spit- say it. Preventative care? Um, again- The preventive... Yeah. Yeah, that's gonna be, like, those vaccines, physicals, cancer screenings, uh, things like that. A- and, like, if I get sick, will I be able to go to the doctor with the first one that you told me about? The- the prev- the preventative only, the StayHealthy? No. Um, the S- uh, that one is preventative only. It will not cover, like, sickness, like, treatment type visits. Those are covered by any of the other three, VIP+, VIPPrime, or StayHealthy Enhanced. And how much are the o- uh, other ones per week? I know y'all only do per week. Correct. VIP+ is \$31.71 per week, VIPPrime is \$43.41 per week, and StayHealthy Enhanced is \$43.81 per week. And how much is the other, uh, the first one that you told me? Uh, the preventative only is \$16.05 a week. Uh, and I... do I have to sign up for healthcare? No. If you, if you don't want medical, you're eligible... you're- you don't have to enroll into medical. Um, you- reg- regardless of if you get medical or not, you're still eligible for the ad- for the add-ons, so, like, uh, dental, vision, life insurance, short-term disability, critical illness, accident coverage, behavioral health, identity protection, FreeRx, and virtual primary care. Okay, and how... and how much are, like, the dental and the, uh, vision cost? Uh, dental is \$3.64 a week, vision is \$2.15 a week. Okay, and

I can just pick those two? Correct. And then, uh, you said there's another one. I can't remember. You said dental and then vision. Uh, then there's short-term disability, critical illness, term life- What's criti- what is critical in- illness? Uh, critical illness is, um, if you have a- what's considered the- a critical illness, so like, uh, major burns, um, invasive cancers, permanent, uh, permanent, like, injury, like permanent spinal injury or- or something like that due to a stroke, um, anything like that, um, it'll help cover any treatments towards those kinds of, like, towards those conditions, um, up to an amount of \$5,000. Now, with critical illness, that one you are required to enroll in a short-term disability to be able to get it. And what is the behavioral health one? Therapy and counseling through a- through virtual visits. All right, and then what's the virtual? You said something about virtual. Uh, virtual primary care. Um, effectively, what that is is, um, le- it lets you have, like... it lets you get doctor's visits and things like that over the phone, um, instead of having to physically go to a doctor's office. Um, the only thing is that, uh... let's see here. Oh, man. Yeah, so i- it is, it is purely through... it is purely, like, virtual visits. You would not be able to, um... you would not be able to, like, go to a physical doctor's office if you need to. All right, so say if I get sick, the- the visits will be covered that way, right? Yes. Let's see here. Let me double check the specifics on that. Yeah, so, like, if you have, like, um... If you have, like, uh, cold or flu symptoms, sinus problems, anything like that... So yeah, if you're s- if you're sick, then yeah, you, you can definitely use that to try to get someone, like, get someone to look at you just to make sure that... like, just to make sure that you have at least some sort of... some sort of visit for that. Okay. And how much is that one? Uh, that is \$5.99 a week. Can I do dental and, uh... What does dental cover? Like, what is, what is it? Just a regular checkup? Um, physical, uh, sorry. Uh, preventative services such as, like, routine cleanings, and then, um, m- basic services like simple extractions, uh, cavity fillings, X-rays, things like that. But major services such as, like, r- root canals, surgeries, crowns, dentures, braces, those are not covered. Okay. Can I do, uh, the den- uh... And does, uh, vis- vision cover contacts, right? Or no? Uh, Vision does cover contacts, yes. Um, so how Vision works, it's a \$10 co-pay for your eye exams, a \$25- Uh-huh. ... co-pay for any lenses or frames. Um, a- and then a \$130 frames allowance, which is also... which could also be applied to contact lenses as well. Okay. Uh, can I sign up for, uh, for dental, vision, and that, um, that, um... The Virtual Primary Care? Yes, yes. Sorry. My daughter's being, like, crin- cranky right now. No, you're fine. Yes, it's yours. Yes. Yes, it's yours. Now I do want to state something, um, just so you are aware of this as well. Um- Yes. ... Virtual Primary Care, while the physicians with Virtual Primary Care can prescribe any medications if you need them, um, Virtual Primary Care itself does not cover prescriptions. Um, so if you, if you do need prescription coverage, you would need to at least have one of the... uh, either the... any of the other three medical plans or the FreeRx prescrip- like, standalone prescription policy. The FreeRx? What is, what is that? So, i- um, if it's a covered medication through FreeRx, it's completely free out of pocket for you. You have no out-of-pocket costs. Um, the, the program covers everything for covered medications. Uh, that's 5.99 a week as well. So how much would my total be if I did all those, like the dental, the vision, the FreeRx thing, and then, uh- The Virtual Primary Care? Does the FreeRx... Yeah. Does the FreeRx cover a lot of the prescriptions? Um... Let me check something. Let me see what we got here. 'Cause mostly, like, when I get, like, a cold or, like, I need allergy medication... Yeah. So, um, yeah. So, like, acute medications, they do cover things like, um, like prednisone or amox... or, like, uh, naproxen, amoxicillin, tizanidine, things like that. And

then chron- uh, they also cover chronic medications as well. So, like, maintenance-type medications as well as medications like antibiotics or painkillers if you do get sick. Mm-hmm. Um, and yeah. So... A- and if you are curious about a- any of... like, if a medication's gonna be covered, I do know that you can go to their website, freerox.com, and, uh, they actually have a drug search, uh, where you can check to see if it's a covered medication or not. Okay. We... I can... I'll take that one. How much is the total so far? Uh, so if we're looking at dental, vision, primary care, and FreeRx, it's \$17.77 a week. Uh, now all the pricing I've been going over is for just yourself. If you're covering... if you're covering any dependents, it will increase. No, my daughter has Medicaid, so it's fine. Okay. I just wanted to make sure that you were aware. But yeah, so \$17.77 per week. And then if I have Texas heal- Texas Women Health, uh, would that conflict with anything? Um, unfortunately, I really wouldn't be able to answer that. Uh, I just... we... I wouldn't have... like, I wouldn't have the information to answer that kind of question. That may be something you wanna discuss with them, see if having any other sort of coverage through any- anywhere else or, like, through your job would conflict with their coverage. They, they may have- Hm. They may be able to answer that better than we can. All right. 'Cause I only... I know they only, they only do, like, the yearly check-up, the Pap smear, and maybe some blood work and maybe some, some, uh, some shots. That's it. That's all they cover. Right. Yeah. Uh, I'm not, I'm not sure still. Um, just... I do know that- Okay. ... none of the... like, uh, as far as I can tell, none of those kinds of services would be, uh, covered under the plan that you're, that you're getting. The two... Okay. At least the... At least as far as what I can see here. Um, but again, you may want to discuss that with, with, uh, Texas Women Health or, or whoever it was, and they may be able to answer that kind of question better than we can. Okay. That's great. Uh, I'll just sign up for those plans. And then when will, when will it come into effect? Um- And is there any way I could just... Es- do y'all have to pull it out of my check, or can I just pay out of my own pocket? No, it does have to dedu- it does have to deduct from your paycheck. Uh, the only way- Okay. Now, the only way that you can make a payment out of pocket is if the coverage has lapsed. But for that to happen, it has to go into effect in the first place, which can only happen from a deduction. Okay. 'Cause I don't know... I, uh, I know we get paid weekly or whatever, but I don't know, 'cause like I ha- I haven't gotten my paycheck yet and I worked a couple hours. So, I was just wondering if, like, when I'll, when I'll get it and stuff. Like when will- Right. ... this effect come in? Right. So, um, open enrollment, uh, is to... is slated to go into effect January 6th. Oh, okay. Okay. Okay. That's fine. All right. So, just to confirm, we do authorize these deductions of 17.77 a week? Yes, sir. All right. And then when will- Okay. ... it first co- uh, kick out of my paycheck? Um, so slated to go into effect January 6th, meaning you should see the first deduction the week before then. Okay. Okay. All right. Okay. And then once it goes into effect, um, after... uh, one to two weeks after the effective date is typically when ID cards should arrive. So you sh- so just keep an eye out for that. Okay? Yes, sir. All right. Uh, but that's everything I needed to go over to get you enrolled. Um, and that's all the information I needed to get you enrolled. Was there anything else I could help you with? Yeah, I have another question. If I want to cancel the insurance and stuff, do I just call this number back and tell them I want to cancel? Uh, correct. Yes, ma'am. Okay. I just wanted to make sure. No problem. Uh, was there anything else I could help you with? No, sir. All right. Well, if that's everything, thanks again for calling and have a wonderful day. You too. Thank you. Bye. You're welcome. Bye now.

Conversation Format

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

Speaker speaker_1: ... benefits on a card, this is Chris. How can I help you today?

Speaker speaker_2: Hi. I was wanting to see, like, if I could enroll in insurance with my co- uh, my job. Uh, it's for CareBuilders.

Speaker speaker_1: Okay. Take a look. And the last four of your social?

Speaker speaker_2: 8670.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: I- it's Kayla Herrera.

Speaker speaker_1: Thank you, Ms. Herrera. Could you verify your address and your date of birth for me?

Speaker speaker_2: 62 LedgeWood Court, Lake Jackson, Texas. My date of birth is 3/26/1997.

Speaker speaker_1: Thank you. We have a phone file of 979-529-1774, is that correct?

Speaker speaker_2: Uh-huh.

Speaker speaker_1: All right. Okay, yes, it does look like you're eligible to enroll at this time given that, um, CareBuilders is currently in open enrollment. Uh, so did you have an idea of what you wanted to enroll into?

Speaker speaker_2: No.

Speaker speaker_1: Okay. Um, so they offer a couple of different options. They offer, um... let's see here, five different medical plans; um, however, with one of those, uh, do know that you have to be... you have to have been with CareBuilders for at least a- a full year to be eligible for that one. Um-

Speaker speaker_2: But they are not eligible for that one.

Speaker speaker_1: Right. So then the o- of the other four plans that you are eligible for, there's the Preventative Care StayHealthy plan. Uh, this will cover things like physicals, vaccines, cancer screenings and the like, but it won't cover any sort of, like, regular doctor's visits or hospital visits or anything. Um, there's the VIP+ and VIPPrime plans. These plans will cover doctor's visits, hospital visits, surgeries, ER, and so on and so forth. Um, they just, by themselves, they don't cover any preventative care services, so, like, you wouldn't be able to get those physicals or vaccines or anything like that done with those. Um, and then finally there's the StayHealthy Enhanced plan which is kind of a combination plan. It'll cover the standard doctor's visits as well as the ch- uh, the preventative care visits at the same time.

Speaker speaker_2: What is preventive- preventa- prevented... I can't spit- say it.

Speaker speaker_1: Preventative care? Um, again-

Speaker speaker_2: The preventive... Yeah.

Speaker speaker_1: Yeah, that's gonna be, like, those vaccines, physicals, cancer screenings, uh, things like that.

Speaker speaker_2: A- and, like, if I get sick, will I be able to go to the doctor with the first one that you told me about?

Speaker speaker_1: The- the prev- the preventative only, the StayHealthy? No. Um, the S- uh, that one is preventative only. It will not cover, like, sickness, like, treatment type visits. Those are covered by any of the other three, VIP+, VIPPrime, or StayHealthy Enhanced.

Speaker speaker_2: And how much are the o- uh, other ones per week? I know y'all only do per week.

Speaker speaker_1: Correct. VIP+ is \$31.71 per week, VIPPrime is \$43.41 per week, and StayHealthy Enhanced is \$43.81 per week.

Speaker speaker_2: And how much is the other, uh, the first one that you told me?

Speaker speaker_1: Uh, the preventative only is \$16.05 a week.

Speaker speaker_2: Uh, and I... do I have to sign up for healthcare?

Speaker speaker_1: No. If you, if you don't want medical, you're eligible... you're- you don't have to enroll into medical. Um, you- reg- regardless of if you get medical or not, you're still eligible for the ad- for the add-ons, so, like, uh, dental, vision, life insurance, short-term disability, critical illness, accident coverage, behavioral health, identity protection, FreeRx, and virtual primary care.

Speaker speaker_2: Okay, and how... and how much are, like, the dental and the, uh, vision cost?

Speaker speaker_1: Uh, dental is \$3.64 a week, vision is \$2.15 a week.

Speaker speaker_2: Okay, and I can just pick those two?

Speaker speaker_1: Correct.

Speaker speaker_2: And then, uh, you said there's another one. I can't remember. You said dental and then vision.

Speaker speaker_1: Uh, then there's short-term disability, critical illness, term life-

Speaker speaker_2: What's criti- what is critical in- illness?

Speaker speaker_1: Uh, critical illness is, um, if you have a- what's considered the- a critical illness, so like, uh, major burns, um, invasive cancers, permanent, uh, permanent, like, injury, like permanent spinal injury or- or something like that due to a stroke, um, anything like that, um, it'll help cover any treatments towards those kinds of, like, towards those conditions, um, up to an amount of \$5,000. Now, with critical illness, that one you are required to enroll in a

short-term disability to be able to get it.

Speaker speaker_2: And what is the behavioral health one?

Speaker speaker_1: Therapy and counseling through a- through virtual visits.

Speaker speaker_2: All right, and then what's the virtual? You said something about virtual.

Speaker speaker_1: Uh, virtual primary care. Um, effectively, what that is is, um, le- it lets you have, like... it lets you get doctor's visits and things like that over the phone, um, instead of having to physically go to a doctor's office. Um, the only thing is that, uh... let's see here. Oh, man. Yeah, so i- it is, it is purely through... it is purely, like, virtual visits. You would not be able to, um... you would not be able to, like, go to a physical doctor's office if you need to.

Speaker speaker_2: All right, so say if I get sick, the- the visits will be covered that way, right?

Speaker speaker_1: Yes. Let's see here. Let me double check the specifics on that. Yeah, so, like, if you have, like, um... If you have, like, uh, cold or flu symptoms, sinus problems, anything like that... So yeah, if you're s- if you're sick, then yeah, you, you can definitely use that to try to get someone, like, get someone to look at you just to make sure that... like, just to make sure that you have at least some sort of... some sort of visit for that.

Speaker speaker_2: Okay. And how much is that one?

Speaker speaker_1: Uh, that is \$5.99 a week.

Speaker speaker_2: Can I do dental and, uh... What does dental cover? Like, what is, what is it? Just a regular checkup?

Speaker speaker_1: Um, physical, uh, sorry. Uh, preventative services such as, like, routine cleanings, and then, um, m- basic services like simple extractions, uh, cavity fillings, X-rays, things like that. But major services such as, like, r- root canals, surgeries, crowns, dentures, braces, those are not covered.

Speaker speaker_2: Okay. Can I do, uh, the den- uh... And does, uh, vis- vision cover contacts, right? Or no?

Speaker speaker_1: Uh, Vision does cover contacts, yes . Um, so how Vision works, it's a \$10 co-pay for your eye exams, a \$25-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... co-pay for any lenses or frames. Um, a- and then a \$130 frames allowance, which is also... which could also be applied to contact lenses as well.

Speaker speaker_2: Okay. Uh, can I sign up for, uh, for dental, vision, and that, um, that, um...

Speaker speaker_1: The Virtual Primary Care?

Speaker speaker_2: Yes, yes. Sorry. My daughter's being, like, crin- cranky right now.

Speaker speaker_1: No, you're fine.

Speaker speaker_2: Yes, it's yours. Yes. Yes, it's yours.

Speaker speaker_1: Now I do want to state something, um, just so you are aware of this as well. Um-

Speaker speaker_2: Yes.

Speaker speaker_1: ... Virtual Primary Care, while the physicians with Virtual Primary Care can prescribe any medications if you need them, um, Virtual Primary Care itself does not cover prescriptions. Um, so if you, if you do need prescription coverage, you would need to at least have one of the... uh, either the... any of the other three medical plans or the FreeRx prescrip- like, standalone prescription policy.

Speaker speaker_2: The FreeRx? What is, what is that?

Speaker speaker_1: So, i- um, if it's a covered medication through FreeRx, it's completely free out of pocket for you. You have no out-of-pocket costs. Um, the, the program covers everything for covered medications. Uh, that's 5.99 a week as well.

Speaker speaker_2: So how much would my total be if I did all those, like the dental, the vision, the FreeRx thing, and then, uh-

Speaker speaker_1: The Virtual Primary Care?

Speaker speaker_2: Does the FreeRx... Yeah. Does the FreeRx cover a lot of the prescriptions?

Speaker speaker_1: Um... Let me check something. Let me see what we got here.

Speaker speaker_2: 'Cause mostly, like, when I get, like, a cold or, like, I need allergy medication...

Speaker speaker_1: Yeah. So, um, yeah. So, like, acute medications, they do cover things like, um, like prednisone or amox... or, like, uh, naproxen, amoxicillin, tizanidine, things like that. And then chron- uh, they also cover chronic medications as well. So, like, maintenance-type medications as well as medications like antibiotics or painkillers if you do get sick.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, and yeah. So... A- and if you are curious about a- any of... like, if a medication's gonna be covered, I do know that you can go to their website, freerox.com, and, uh, they actually have a drug search, uh, where you can check to see if it's a covered medication or not.

Speaker speaker_2: Okay. We... I can... I'll take that one. How much is the total so far?

Speaker speaker_1: Uh, so if we're looking at dental, vision, primary care, and FreeRx, it's \$17.77 a week. Uh, now all the pricing I've been going over is for just yourself. If you're covering... if you're covering any dependents, it will increase.

Speaker speaker_2: No, my daughter has Medicaid, so it's fine.

Speaker speaker_1: Okay. I just wanted to make sure that you were aware. But yeah, so \$17.77 per week.

Speaker speaker_2: And then if I have Texas heal- Texas Women Health, uh, would that conflict with anything?

Speaker speaker_1: Um, unfortunately, I really wouldn't be able to answer that. Uh, I just... we... I wouldn't have... like, I wouldn't have the information to answer that kind of question. That may be something you wanna discuss with them, see if having any other sort of coverage through any- anywhere else or, like, through your job would conflict with their coverage. They, they may have-

Speaker speaker_2: Hm.

Speaker speaker_1: They may be able to answer that better than we can.

Speaker speaker_2: All right. 'Cause I only... I know they only, they only do, like, the yearly check-up, the Pap smear, and maybe some blood work and maybe some, some, uh, some shots. That's it. That's all they cover.

Speaker speaker_1: Right. Yeah. Uh, I'm not, I'm not sure still. Um, just... I do know that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... none of the... like, uh, as far as I can tell, none of those kinds of services would be, uh, covered under the plan that you're, that you're getting. The two...

Speaker speaker_2: Okay.

Speaker speaker_1: At least the... At least as far as what I can see here. Um, but again, you may want to discuss that with, with, uh, Texas Women Health or, or whoever it was, and they may be able to answer that kind of question better than we can.

Speaker speaker_2: Okay. That's great. Uh, I'll just sign up for those plans. And then when will, when will it come into effect?

Speaker speaker_1: Um-

Speaker speaker_2: And is there any way I could just... Es- do y'all have to pull it out of my check, or can I just pay out of my own pocket?

Speaker speaker_1: No, it does have to dedu- it does have to deduct from your paycheck. Uh, the only way-

Speaker speaker_2: Okay.

Speaker speaker_1: Now, the only way that you can make a payment out of pocket is if the coverage has lapsed. But for that to happen, it has to go into effect in the first place, which can only happen from a deduction.

Speaker speaker_2: Okay. 'Cause I don't know... I, uh, I know we get paid weekly or whatever, but I don't know, 'cause like I ha- I haven't gotten my paycheck yet and I worked a

couple hours. So, I was just wondering if, like, when I'll, when I'll get it and stuff. Like when will-

Speaker speaker_1: Right.

Speaker speaker_2: ... this effect come in?

Speaker speaker_1: Right. So, um, open enrollment, uh, is to... is slated to go into effect January 6th.

Speaker speaker_2: Oh, okay. Okay. Okay. That's fine.

Speaker speaker_1: All right. So, just to confirm, we do authorize these deductions of 17.77 a week?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right.

Speaker speaker_2: And then when will-

Speaker speaker_1: Okay.

Speaker speaker_2: ... it first co- uh, kick out of my paycheck?

Speaker speaker_1: Um, so slated to go into effect January 6th, meaning you should see the first deduction the week before then.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: All right.

Speaker speaker_2: Okay.

Speaker speaker_1: And then once it goes into effect, um, after... uh, one to two weeks after the effective date is typically when ID cards should arrive. So you sh- so just keep an eye out for that. Okay?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right. Uh, but that's everything I needed to go over to get you enrolled. Um, and that's all the information I needed to get you enrolled. Was there anything else I could help you with?

Speaker speaker_2: Yeah, I have another question. If I want to cancel the insurance and stuff, do I just call this number back and tell them I want to cancel?

Speaker speaker_1: Uh, correct. Yes, ma'am.

Speaker speaker_2: Okay. I just wanted to make sure.

Speaker speaker_1: No problem. Uh, was there anything else I could help you with?

Speaker speaker_2: No, sir.

Speaker speaker_1: All right. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker_2: You too. Thank you. Bye.

Speaker speaker_1: You're welcome. Bye now.