

## Transcript: Chris Sofield

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### Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hey, Chris. Um, my name's Christina and I'm calling, I guess, to get some information about how Benefits in a Card work. Um, I started with a new employer through a staffing agency and they sent me this information. Okay. Um, so we're, we're the plan administrator for the staffing company. Uh, what we do is we help you get enrolled into the insurance plan. Um, depending on, depending on what company you work with, that does, uh, dictate what plans you are eligible for and everything, as we partner with multiple different staffing companies. Um, which company do you work with, ma'am? Um, it's A4 Wells. That's the staffing company? Oh, I'm sorry. No, that's the employer. Um, it's, it's TRC. TRC. Okay. So let me pull TRC's benefits up. Bear with me just a moment. Thank you. So TRC offers four different medical policies, uh, which cover different things. Um, one is preventative care only and no... with no, like, doctor's visits, hospital visits or things like that. Um, two, which are just two levels of the same plan, um, cover pretty much the opposite. Uh, they cover doctor's visits and hospital visits, but cover no preventative care. And then finally, there's a plan that kind of covers both in one, um, as far as medical goes. Then there's also, uh, additional benefits, add-ons for, uh, vision, dental, short term disability, critical illness coverage, um, accident coverage, life insurance, mental health and identity protection. Uh, they also offer a- Okay. ... they also offer a, uh, standalone prescription plan called Free Rx, which if it's a covered medication under Free Rx, it is completely free, as well as a standalone virtual primary care for Teledoc type services. Okay, so it's just me. I, I won't have family on the plan. Um... Right. I would like medical, dental. Um, I, I don't need vision. Okay. Um... All right. And I would like to see, you know, the doctors, um, when I need to. Like I don't, I don't want the preventative because I want to be able to go for yearlies and, you know, get all that taken care of. Okay. Uh, so let me pull your f- your file up and see what we can go ahead and work on getting you enrolled into. What's the last four of your social? Um, 4129. Thank you. And first and last name? Uh, Christina Gooler. All right, Ms. Gooler. Could you verify your address and date of birth, please? Yeah. Um, address is 2150 South Point Lane, Denver, North Carolina, 28037. Date of birth is January 25th, '84. Thank you. Phone on file we have is 704-626-9191. Is that correct? That's correct. Okay. And then you said it was for just yourself and you wanted the medical plan. You said you wanted the one that covers both the preventative and the regular doctor's visits? Well, um, when you say preventative... That would be things like, uh, physicals, vaccinations, uh, cancer screenings, mammograms, colonoscopies- Yeah. ... holes. Okay. Yes. Okay. So then that would be the Stay Healthy Enhanced Plan. Um, and then you said you also wanted dental. You said you did not need vision. Right. Uh, w- All right. Any of the other plans? Uh, any of the other add-ons that you may want? Um, no. Okay. So just medical and dental for just yourself. One moment. Okay. All right. So this totals out to \$39.74 per week. Do you

authorize, uh, TRC to make those deductions? Well, I, I do have a couple of questions. Um- Okay. You said it was how much? I'm sorry. \$39.74. Okay. So it's about 160 a month? I, it depends on how many paychecks you receive in a month. So I, the only... All I can tell you is the, is the weekly cost. Okay. Is that with the dental? Yes. Because your, your medical- Okay. ... is... Yeah, your medical's 36.23 and your dental is 3.51. Okay. Um, now if I were to go ahead with this, like what is... Um, what will my copays be for, like if I need to visit the doctor? Uh, primary care visits are a \$10 copay. Specialists are a \$50 copay, and urgent care is a \$60 copay. Okay. And then, um, yearlies, are those taken care of or is there a fee for them? Preventative care services are 100% coverage as long as you're following the network. Okay. Okay. Um, can you check and see if my doctors are in the network? I would be unable to because we're just the enrollment admin for TRC. We do not have that kind of information. Um, I do know that you can go to the, uh, the website multiplan.com. Uh, that's the network for the medical policies. You can, um... you should be able to see if your doctor is part of the network there. Okay. Um, I am driving. Is there any way you can send me, like, all of the information? Um, the only thing I'd really be able to send you would be... I could send you the benefits, uh, the benefit guide. Uh, I can email that to you. That goes over everything that, uh, TRC offers, but it does include the information for how to, uh, to, how to find the providers. It does have the network information there. Okay. And then, can I ask you, the staffing agency that I went through, they sent me some information, but I was kinda confused on how it highlighted that it, um... that this is not, like, true medical coverage? Um, so what, what they mean... So what it may have said is that it's not major medical coverage. Um, so it's not gonna work like a Blue Cross plan or anything like that. Um, that- that's, more or less, what that means. It's, uh, just letting you know that, um, unless- unless it's specifically a copay, like I stated for your primary, specialist, or urgent care visits- Okay. ... um, or if it's, or if it's specified that it's full 100% coverage, like your preventative visits, anything else outside of those, it's, um, the doctor bills the insurance company first. The insurance company pays up to a set dollar amount for whatever services are rendered depending on coverage and how much they have set aside for that kind of pl- service, and then you're just responsible for the remainder of the bill. So, it's not like an 80/20 split or anything like that. It's just the insurance will pay towards it up to a, up to a dollar cap, and then you're just responsible for whatever's left. So, like, if I needed to have x-rays or, like, an echo done, that wouldn't be fully covered? It, it may not be. It depends on, again, what kind of... how it's billed to the doctor and if it falls under, like, a primary or specialist care visit, if it falls under that copay, or if it's considered, uh, if it's considered something that is, uh, outside of those standard care visits and is, is billed differently. So unfortunately, because that's, that's entirely a billing thing between your doctor and the insurance company, I cannot tell you anything regarding that. No, that's okay. I'm just... I'm trying to understand. I guess I don't understand, like, what's the biggest difference between the coverage that you're offering me and then, like, Blue Cross Blue Shield? Blue Cross Blue Shield has, like, deductibles and co-... uh, it has... it does, it does have copays and it has, uh, deductibles and coinsurance and these, like, 80/20 or 70/30 or whatever splits. Uh, the only thing that this, that this plan has is the copays for a certain plan, for certain visits, um, but there's no deductible. And then, visits- Oh. ... that fall outside of the copay are, are just that dollar cap coverage by the, uh, by the- Okay. ... company. And then you're just responsible for whatever's left. Okay. So, is there a way for me to find out, like, if I need an x-ray, what that cost would be? The only thing I could really tell you is, um, that... mm. It also...

I guess it also depends on if it's considered, like, a, like, under a specialist care if it's, like, a hospitalization type of thing, um, because those are com- those are billed completely differently and ca- c- covered completely differently. The only thing... Let me look here. That may be- So, like, an example, I- ... something that you need to... W- so what I'm- I- I'm sorry. I was just gonna say, like, I broke, um, a couple of toes, so I'm in a boot, and I know when I go back, they're gonna want to take x-rays. So I'm, I'm trying to find out if I am gonna have to pay for the x-rays out of pocket or if some of them are gonna be covered. Okay. Um, let me look. Let me see if I can find any information for you. I'm just trying to get, like, a ballpark range of what I'm walking into. No, I, I understand. I'm just trying to see if I can, I can find that information for you, because again, we're- Okay. ... we're just the, we're just the enrollment admin, so I- Okay. ... uh, there... uh, there... this may be something that I may not have the answer to. But let me, let me take a look. Okay. I appreciate it. No problem. Um, let's see here. So it... based on what I'm seeing here, it could fall under... it, it's possible, but I cannot... I can't confirm this, again, just because of the lack of detailed information that we have access to, this could fall under- I'm sorry. ... like, say, medical imag- medical imaging, which the, uh, insurances... uh, the example coverage for that is, uh, is \$100, with you being responsible for anything over that. But again, that's, that's, that's an estimate. I can't... and, and that's, that's kind of pure guess. I can't really tell you for certain on that. No, that's okay. So are you saying \$100 is what the insurance would cover and I'm responsible for anything over? That, that is correct. Yes. Okay. Okay. If you could just send me the information so I can take a look at everything when I get home. And then, um, if I decide to enroll, can I give you a call back? Yeah. You can definitely do that. Um, just... we're here Monday through Friday, 8:00 AM to 8:00 PM Eastern, and based on what I see with your, your file here, you have until February 21st to make any decisions. Okay. Um, the employer that I'm with... let me run this by you and see if you know anything about it. They offered, um, Christian Ministry. Have you heard of that, Christian Ministry Insurance? No. I've, I've never heard of that, and if it's something that is done through, like, the, the assignment that TRC gave you, I'm not gonna have any information. In fact, if it's, even if it's through TRC, if it's not specifically part of the health insurance benefits that we have information for, I, I'm completely blind on that. Yeah. It, it's not through TRC. Mm-hmm. It's through the employer that I'm with, and it seems like everyone that I talk to, they're, they're not using it. So, I'm not really getting information on it, so I'm just trying to figure out what's the best plan for me. I understand. Um, if that's something that they're offering you, then that may be a question for that employer specifically. Um, again, I'm... I, I'm not gonna have anything on that. I'm going- Yeah. ... I'm going to be completely honest with you. I'm blind on that one. No. It's okay. I was just wondering if you knew about it, because if it's not done through my employer, the employer just recommends it. It's, like, private insurance, and I, I've never heard of it before. So I was just curious if you heard about it. N- no, ma'am. I'm, I'm, I'm- Okay. ... unfamiliar with it. All right. Well, I appreciate all your help, and if you could just send me that information, that would be helpful. Yeah. Can you just confirm, we've got your email on file as christina.gooler at gmail.com? Mm-hmm. Yeah. Okay. I'll send this information to you. This is coming from info at benefits in a card dot com. If you don't see this in your inbox- Okay. ... just check your spam folder. It might have gotten filtered there. Okay? Okay. Perfect. Thank you. You're welcome. Thanks for calling, and have a wonderful day. You too. Bye-bye. Bye now.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker\_1: Hey, Chris. Um, my name's Christina and I'm calling, I guess, to get some information about how Benefits in a Card work. Um, I started with a new employer through a staffing agency and they sent me this information.

Speaker speaker\_0: Okay. Um, so we're, we're the plan administrator for the staffing company. Uh, what we do is we help you get enrolled into the insurance plan. Um, depending on, depending on what company you work with, that does, uh, dictate what plans you are eligible for and everything, as we partner with multiple different staffing companies. Um, which company do you work with, ma'am?

Speaker speaker\_1: Um, it's A4 Wells.

Speaker speaker\_0: That's the staffing company?

Speaker speaker\_1: Oh, I'm sorry. No, that's the employer. Um, it's, it's TRC.

Speaker speaker\_0: TRC. Okay. So let me pull TRC's benefits up. Bear with me just a moment.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: So TRC offers four different medical policies, uh, which cover different things. Um, one is preventative care only and no... with no, like, doctor's visits, hospital visits or things like that. Um, two, which are just two levels of the same plan, um, cover pretty much the opposite. Uh, they cover doctor's visits and hospital visits, but cover no preventative care. And then finally, there's a plan that kind of covers both in one, um, as far as medical goes. Then there's also, uh, additional benefits, add-ons for, uh, vision, dental, short term disability, critical illness coverage, um, accident coverage, life insurance, mental health and identity protection. Uh, they also offer a-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... they also offer a, uh, standalone prescription plan called Free Rx, which if it's a covered medication under Free Rx, it is completely free, as well as a standalone virtual primary care for Teledoc type services.

Speaker speaker\_1: Okay, so it's just me. I, I won't have family on the plan. Um...

Speaker speaker\_0: Right.

Speaker speaker\_1: I would like medical, dental. Um, I, I don't need vision.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um...

Speaker speaker\_0: All right.

Speaker speaker\_1: And I would like to see, you know, the doctors, um, when I need to. Like I don't, I don't want the preventative because I want to be able to go for yearlies and, you know, get all that taken care of.

Speaker speaker\_0: Okay. Uh, so let me pull your f- your file up and see what we can go ahead and work on getting you enrolled into. What's the last four of your social?

Speaker speaker\_1: Um, 4129.

Speaker speaker\_0: Thank you. And first and last name?

Speaker speaker\_1: Uh, Christina Gooler.

Speaker speaker\_0: All right, Ms. Gooler. Could you verify your address and date of birth, please?

Speaker speaker\_1: Yeah. Um, address is 2150 South Point Lane, Denver, North Carolina, 28037. Date of birth is January 25th, '84.

Speaker speaker\_0: Thank you. Phone on file we have is 704-626-9191. Is that correct?

Speaker speaker\_1: That's correct.

Speaker speaker\_0: Okay. And then you said it was for just yourself and you wanted the medical plan. You said you wanted the one that covers both the preventative and the regular doctor's visits?

Speaker speaker\_1: Well, um, when you say preventative...

Speaker speaker\_0: That would be things like, uh, physicals, vaccinations, uh, cancer screenings, mammograms, colonoscopies-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... holes.

Speaker speaker\_1: Okay. Yes.

Speaker speaker\_0: Okay. So then that would be the Stay Healthy Enhanced Plan. Um, and then you said you also wanted dental. You said you did not need vision.

Speaker speaker\_1: Right.

Speaker speaker\_0: Uh, w- All right. Any of the other plans? Uh, any of the other add-ons that you may want?

Speaker speaker\_1: Um, no.

Speaker speaker\_0: Okay. So just medical and dental for just yourself. One moment.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. So this totals out to \$39.74 per week. Do you authorize, uh, TRC to make those deductions?

Speaker speaker\_1: Well, I, I do have a couple of questions. Um-

Speaker speaker\_0: Okay.

Speaker speaker\_1: You said it was how much? I'm sorry.

Speaker speaker\_0: \$39.74.

Speaker speaker\_1: Okay. So it's about 160 a month?

Speaker speaker\_0: I, it depends on how many paychecks you receive in a month. So I, the only... All I can tell you is the, is the weekly cost.

Speaker speaker\_1: Okay. Is that with the dental?

Speaker speaker\_0: Yes. Because your, your medical-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is... Yeah, your medical's 36.23 and your dental is 3.51.

Speaker speaker\_1: Okay. Um, now if I were to go ahead with this, like what is... Um, what will my copays be for, like if I need to visit the doctor?

Speaker speaker\_0: Uh, primary care visits are a \$10 copay. Specialists are a \$50 copay, and urgent care is a \$60 copay.

Speaker speaker\_1: Okay. And then, um, yearlies, are those taken care of or is there a fee for them?

Speaker speaker\_0: Preventative care services are 100% coverage as long as you're following the network.

Speaker speaker\_1: Okay. Okay. Um, can you check and see if my doctors are in the network?

Speaker speaker\_0: I would be unable to because we're just the enrollment admin for TRC. We do not have that kind of information. Um, I do know that you can go to the, uh, the website multiplan.com. Uh, that's the network for the medical policies. You can, um... you should be able to see if your doctor is part of the network there.

Speaker speaker\_1: Okay. Um, I am driving. Is there any way you can send me, like, all of the information?

Speaker speaker\_0: Um, the only thing I'd really be able to send you would be... I could send you the benefits, uh, the benefit guide. Uh, I can email that to you. That goes over everything that, uh, TRC offers, but it does include the information for how to, uh, to, how to fi- find the providers. It does have the network information there.

Speaker speaker\_1: Okay. And then, can I ask you, the staffing agency that I went through, they sent me some information, but I was kinda confused on how it highlighted that it, um... that this is not, like, true medical coverage?

Speaker speaker\_0: Um, so what, what they mean... So what it may have said is that it's not major medical coverage. Um, so it's not gonna work like a Blue Cross plan or anything like that. Um, that- that's, more or less, what that means. It's, uh, just letting you know that, um, unless- unless it's specifically a copay, like I stated for your primary, specialist, or urgent care visits-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... um, or if it's, or if it's specified that it's full 100% coverage, like your preventative visits, anything else outside of those, it's, um, the doctor bills the insurance company first. The insurance company pays up to a set dollar amount for whatever services are rendered depending on coverage and how much they have set aside for that kind of pl-service, and then you're just responsible for the remainder of the bill. So, it's not like an 80/20 split or anything like that. It's just the insurance will pay towards it up to a, up to a dollar cap, and then you're just responsible for whatever's left.

Speaker speaker\_1: So, like, if I needed to have x-rays or, like, an echo done, that wouldn't be fully covered?

Speaker speaker\_0: It, it may not be. It depends on, again, what kind of... how it's billed to the doctor and if it falls under, like, a primary or specialist care visit, if it falls under that copay, or if it's considered, uh, if it's considered something that is, uh, outside of those standard care visits and is, is billed differently. So unfortunately, because that's, that's entirely a billing thing between your doctor and the insurance company, I cannot tell you anything regarding that.

Speaker speaker\_1: No, that's okay. I'm just... I'm trying to understand. I guess I don't understand, like, what's the biggest difference between the coverage that you're offering me and then, like, Blue Cross Blue Shield?

Speaker speaker\_0: Blue Cross Blue Shield has, like, deductibles and co-... uh, it has... it does, it does have copays and it has, uh, deductibles and coinsurance and these, like, 80/20 or 70/30 or whatever splits. Uh, the only thing that this, that this plan has is the copays for a certain plan, for certain visits, um, but there's no deductible. And then, visits-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... that fall outside of the copay are, are just that dollar cap coverage by the, uh, by the-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... company. And then you're just responsible for whatever's left.

Speaker speaker\_1: Okay. So, is there a way for me to find out, like, if I need an x-ray, what that cost would be?

Speaker speaker\_0: The only thing I could really tell you is, um, that... mm. It also... I guess it also depends on if it's considered, like, a, like, under a specialist care if it's, like, a hospitalization type of thing, um, because those are com- those are billed completely differently and ca- c- covered completely differently. The only thing... Let me look here. That

may be-

Speaker speaker\_1: So, like, an example, I-

Speaker speaker\_0: ... something that you need to... W- so what I'm-

Speaker speaker\_1: I- I'm sorry. I was just gonna say, like, I broke, um, a couple of toes, so I'm in a boot, and I know when I go back, they're gonna want to take x-rays. So I'm, I'm trying to find out if I am gonna have to pay for the x-rays out of pocket or if some of them are gonna be covered.

Speaker speaker\_0: Okay. Um, let me look. Let me see if I can find any information for you.

Speaker speaker\_1: I'm just trying to get, like, a ballpark range of what I'm walking into.

Speaker speaker\_0: No, I, I understand. I'm just trying to see if I can, I can find that information for you, because again, we're-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... we're just the, we're just the enrollment admin, so I-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... uh, there... uh, there... this may be something that I may not have the answer to. But let me, let me take a look.

Speaker speaker\_1: Okay. I appreciate it.

Speaker speaker\_0: No problem. Um, let's see here. So it... based on what I'm seeing here, it could fall under... it, it's possible, but I cannot... I can't confirm this, again, just because of the lack of detailed information that we have access to, this could fall under-

Speaker speaker\_1: I'm sorry.

Speaker speaker\_0: ... like, say, medical imag- medical imaging, which the, uh, insurances... uh, the example coverage for that is, uh, is \$100, with you being responsible for anything over that. But again, that's, that's, that's an estimate. I can't... and, and that's, that's kind of pure guess. I can't really tell you for certain on that.

Speaker speaker\_1: No, that's okay. So are you saying \$100 is what the insurance would cover and I'm responsible for anything over?

Speaker speaker\_0: That, that is correct. Yes.

Speaker speaker\_1: Okay. Okay. If you could just send me the information so I can take a look at everything when I get home. And then, um, if I decide to enroll, can I give you a call back?

Speaker speaker\_0: Yeah. You can definitely do that. Um, just... we're here Monday through Friday, 8:00 AM to 8:00 PM Eastern, and based on what I see with your, your file here, you have until February 21st to make any decisions.



Speaker speaker\_1: Okay. Um, the employer that I'm with... let me run this by you and see if you know anything about it. They offered, um, Christian Ministry. Have you heard of that, Christian Ministry Insurance?

Speaker speaker\_0: No. I've, I've never heard of that, and if it's something that is done through, like, the, the assignment that TRC gave you, I'm not gonna have any information. In fact, if it's, even if it's through TRC, if it's not specifically part of the health insurance benefits that we have information for, I, I'm completely blind on that.

Speaker speaker\_1: Yeah. It, it's not through TRC.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: It's through the employer that I'm with, and it seems like everyone that I talk to, they're, they're not using it. So, I'm not really getting information on it, so I'm just trying to figure out what's the best plan for me .

Speaker speaker\_0: I understand. Um, if that's something that they're offering you, then that may be a question for that employer specifically. Um, again, I'm... I, I'm not gonna have anything on that. I'm going-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... I'm going to be completely honest with you. I'm blind on that one .

Speaker speaker\_1: No. It's okay. I was just wondering if you knew about it, because if it's not done through my employer, the employer just recommends it. It's, like, private insurance, and I, I've never heard of it before. So I was just curious if you heard about it.

Speaker speaker\_0: N- no, ma'am. I'm, I'm, I'm-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... unfamiliar with it.

Speaker speaker\_1: All right. Well, I appreciate all your help, and if you could just send me that information, that would be helpful.

Speaker speaker\_0: Yeah. Can you just confirm, we've got your email on file as christina.gooler at gmail.com?

Speaker speaker\_1: Mm-hmm. Yeah.

Speaker speaker\_0: Okay. I'll send this information to you. This is coming from info at benefits in a card dot com. If you don't see this in your inbox-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... just check your spam folder. It might have gotten filtered there. Okay?

Speaker speaker\_1: Okay. Perfect. Thank you.

Speaker speaker\_0: You're welcome. Thanks for calling, and have a wonderful day.

Speaker speaker\_1: You too. Bye-bye.

Speaker speaker\_0: Bye now.