

Transcript: Chris Sofield

(deactivated)-5197449502441472-4654838500868096

Full Transcript

Thank you for calling Benefits in a Card, this is ... How can I help you? Um, yes, who am I speaking with? I didn't get your name. Uh, my name is Chris. Chris, okay. Chris, this is Angela Borson and, um, I am, um... I had gone through... I'm from Grand Island, uh, Nebraska, and I went through Associated Staffing, I don't know if you're familiar with them here in town. They, um... I went, uh, to them and they had a job posted for the Goodwill here in Grand Island, um, working with the, uh, d- you know, individuals that are, uh, developmentally delayed or have special needs of some kind. And I did my interviews and I did my, uh, uh, drug screening and all that came back. And I think one other state thing came back, but they're waiting for the, uh, information from the DHHS, our state department here, for something. But they said I could go ahead and, um, talk to you or set up insurance. And so I kind of just... I really don't know. I don't have any information, really, about it, so, um... Okay. That's why I'm calling. Um... Okay. So, Associated Staffing, uh, really only offers a few options for medical, um, or for, for insurance benefits. Mm-hmm. They don't really offer much through us. Um, it's really just medical, vision and behavioral health. So I would have to take their insurance until I... So I'll be on a 90-day, like, probationary time, I guess, and then after the 90 days, if they decide to keep me, then I would go on... Then I would go on Goodwill's insurance? I wouldn't know anything about that. The only thing that we have anything to do with is insurance through Associated Staffing. Okay. And so what'd you say that you have again? Mental...? So Associated Staffing really only offers medical, vision and behavioral health. Okay. Um, and how much is that? Like... Um- Um, medical, you have two options. There's a StayHealthy plan, um, which covers things like, uh, physicals, vaccines, cancer screenings and services like that, uh, while also providing a program called Free... Where if it's a covered medication through FreeRx Formulary, you have no out-of-pocket cost for it. Um- Okay. Then, then there's the VIP Choice plan, which covers more along the lines of doctor visits, hospital visits and services like that, for sickness or injury. Um, however, that plan does not cover those preventative care services, uh, so that's only covered by the StayHealthy plan. So as a result- Mm-hmm. ... you are allowed to qualify for both if you feel like you need both. Um- Okay. And then, again, there's just vision, which is fairly standard, straightforward. You get a copay for eye exam... You have a copay for eye exams, \$10, copay for lenses and frames, \$25, and then a 130 frames allowance, and then a behavi- sorry, and then a behavioral health policy for mental health services, therapy and counseling, uh, through a virtual, uh, through virtual s-visits, um, for... Mm-hmm. Uh, that would be for just any s- anything that... like, relationship counseling, depression counseling, uh, re- like, dealing with stress and anxiety, things like that. Okay. So, but, okay, so I g- I guess I'm confused, um, 'cause, um... Yeah, they're saying go ahead and sign up for insurance, but it's... so it's not gonna be... I'm assuming it's not gonna be the same as if I get hired on with Goodwill, 'cause they have, like, retirement and,

and- No, no, no, this is- ... you know, they, they have the whole, you know, all of the things- Yeah. ... that they offer that- This is just... Yeah. This is just health insurance benefits as offered by Associated Staffing directly, since you're a... you're technically an employee of theirs until you- Right. ... until you become permanent to wherever they've assigned you. Okay. And then at that time, I probably would take part in their insurance then, so... Okay. Um, what about, um... Well, I... I think my husband... Well, he added me to the dental and vision on his plan, and, and he got me in on his medical plan, or for the medical stuff. Um, I guess all... maybe, uh... Or is it... Are you talking, like, an FSA card, like you would just use, like a flex card type situation for- No, it's, it's an actual insurance policy. Okay. So there's not like a... for like all the, um, non-medical, like, situations, like doctors and hospital and things like that? So y- so it's... I'm, I'm not sure what, what you mean by- Mm-hmm. 'Cause I... it's not, it's not an, an FSA or an HSA or anything like that. It's, it's just a... it's, it's an insurance policy where you sign up for the insurance. Once it goes into effect, you have an ID card, you present that ID card at the doctor, and then they bill it against your insurance and then bill you for whatever insurance does cover. Okay, so it works the same then. Okay. So, but you get two choices. So, um, how much is that a month, then, for the- Uh, I cannot give you monthly costs. I can only give you weekly costs for these four plans, and that's going to depend on, uh, if you're covering any dependents or not. Um, would it be for just yourself, or are you covering anyone else? Just myself. Okay, so the preventative care only plan, the Stay Healthy Tele- uh, TeleRx is \$18.42 a week. The VIP Choice plan- Okay. ... is \$15.73 per week. Vision is \$1.99 per week, and then behavioral health is \$1.41 per week. Okay. And, um, when would I, uh... When does this come in, like if I sign up for this, when does it take effect then? Any a- any enrollment would take one to two weeks to process. Once processing is complete, you would start seeing any deductions coming out of whatever policies you've selected. Um, you would see those deductions coming out of your checks. The Monday following the first deduction is when policies become effective, with ID cards typically arriving a week or two after the effective date. Okay. Yeah, 'cause, uh, they haven't quite heard back and it's Friday, so I'm assuming, um, maybe next week some time or maybe even depending on when they wanna start me. I don't know if it'll be the following week as well. But, um... And then, and then once I w- get on with Goodwell, this would just... Do I need to call and cancel this, or it would just- No, it would- ... like- ... eventually terminate on its own due to non-payment 'cause it's, it's deducting out of your, your Associated- Okay. ... Staffing checks. It's- Right. ... um, it's not being charged to you or anything like that, so if you're not being... If you're not being paid by Associated Staffing, there's no d- there's no paycheck coming out, then there's- Right. ... no way for it to try to pull for anything. Right. Okay, okay, I got ya. Um, so, um, can we do... Um, so, um, so actually the 15... Which one's is the be- which one is the better, you think? Uh, you know, that would be more reasonable- I- ... through this time, right? ... and provide any sort of recommendations. Unfortunately, we're not allowed to do that. Okay. Um, the only thing I can tell you is that the two medical policies are widely different, um- Okay. ... they are entirely opposite in what they cover. Stay Healthy will cover preventative services and nothing else, well, whereas VIP will cover the others, the other services for sickness and injury and things like that, but no preventative care, which is why you're- Okay. ... allowed, uh, because they are completely different and completely opposite. You're allowed to enroll into both if you feel like you need both types of benefits. Okay, I got ya. So to have all three of those, what does that be? What is that? Three... So, if you were to do vision... So, Stay Healthy, VIP, vision,

and then did you want behavioral health as well, or...? Yeah, I think maybe just preventative. I'll be on my husband's insurance, I think March 1st, which will be coming up here soon, and that should be more... Cover the bigger medical things, I would imagine. Um, and he's got me on his dental and vision already, so, um... I'm trying to decide. You said preventative has the vision and dental? No. Um, there... Uh, every single option is- That's the other one? No. Every single option is completely separate from each other. Um, so medical, Stay Healthy, is separate from medical, VIP is separate from vision is separate from behavioral health, and Associated Staffing does not offer dental at all. Okay. I don't need the, the vision. Um, my husband has me on that. And then I would assume, um, I would have the medical part, like, for the big things, you know? Um, I would just need, like, the, probably the preventative care to get me- Okay. ... through until, um, I can get on with them. Okay. So preventative care is the Stay Healthy plan, so \$18.42 a week if it's for just yourself 'cause no, you know, vision, no VIP. Did you want the behavioral health plan as well, or? Um, yes. Um, yeah, I do 'cause I do see someone, um, for, um, depression, anxiety, things like that. Um- Now, I will, I will tell you this. Behavioral health is limited to you using virtual c- virtual care visits, so phone or video call inter- like, phone or video call sessions- Oh, okay. ... with its own providers. You, you can't use this- Okay. ... at, at any existing providers that you may already have. Okay. Well, then let's just forget that. I think my husband's insurance would cover that part, um, and I'll be on that soon 'cause then I... Once I get started, I'll have 90 days, so that would be okay to have the preventa- preventative care, um, and then I could be on his for anything more serious than that. Hm. Okay. So just the preventative care. Yeah. Okay. All right then. Um, now in order to actually set you up as far as enrolling you, I'll need to pull your file up. I've just been going over basic information this whole time. So in order to- Okay. ... pull your file up and actually s- get your enrollment started, I'll need some information from you, starting with- Okay. ... I'll need the last four of your Social. 8831. And I can already tell we're going to need to create that file to be able to move forward 'cause nothing pulls up with that. Um, all right. So in order to create the file, I'll need m- I'll need more information from you still. Um, at this point, I'll need your full Social. Okay. It's 50717-... A-A-3-1. Thank you. Mm-hmm. I will do that. And, I'm sorry, I know you said it at the beginning of the call, but what's your first and last name again? Um, Angela, A-N-G-E-L-A... And the last name is Boersen. It's B-O-E-R, S as in Sam, E, and N as in Nancy. Okay. What's your current mailing address, Ms. Boersen? 3324 North Homestead, and that's all one word, uh, Drive, Grand Island, Nebraska 68803. Thank you. Your date of birth? Mm-hmm. 3-22-73. Thank you. And then finally, a good phone number for you. Um, this is my cell phone... My cell phone num- is, what I have is 308-390-0209. Thank you. All right, um, and then just to confirm, the Stay Healthy tellRx plan preventive care only for just yourself, uh, which is again \$18.42 per week. Mm-hmm. Do we authorize Associated Staffing to make these deductions? Yes. All right, set that up. And I'll go ahead and go over this again. I know I've said it earlier, but just to be safe, it's going to take one to two weeks for the enrollment to process. Once processing is complete, you will start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID card will arrive about a week or two after that effective date. Okay, thank you. No problem. Was there anything else I could help you with right now? Nope, not right now, I think. Um, we're good, so... All right then. We'll look at- Thanks for helping. No problem. If that's everything- Okay thanks again for calling and you have a wonderful day. Okay, you too. Thank you. You're welcome. Bye-bye. Bye now.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card, this is ... How can I help you?

Speaker speaker_1: Um, yes, who am I speaking with? I didn't get your name.

Speaker speaker_0: Uh, my name is Chris.

Speaker speaker_1: Chris, okay. Chris, this is Angela Borson and, um, I am, um... I had gone through... I'm from Grand Island, uh, Nebraska, and I went through Associated Staffing, I don't know if you're familiar with them here in town. They, um... I went, uh, to them and they had a job posted for the Goodwill here in Grand Island, um, working with the, uh, d- you know, individuals that are, uh, developmentally delayed or have special needs of some kind. And I did my interviews and I did my, uh, uh, drug screening and all that came back. And I think one other state thing came back, but they're waiting for the, uh, information from the DHHS, our state department here, for something. But they said I could go ahead and, um, talk to you or set up insurance. And so I kind of just... I really don't know. I don't have any information, really, about it, so, um...

Speaker speaker_0: Okay.

Speaker speaker_1: That's why I'm calling.

Speaker speaker_0: Um... Okay. So, Associated Staffing, uh, really only offers a few options for medical, um, or for, for insurance benefits.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: They don't really offer much through us. Um, it's really just medical, vision and behavioral health.

Speaker speaker_1: So I would have to take their insurance until I... So I'll be on a 90-day, like, probationary time, I guess, and then after the 90 days, if they decide to keep me, then I would go on... Then I would go on Goodwill's insurance?

Speaker speaker_0: I wouldn't know anything about that. The only thing that we have anything to do with is insurance through Associated Staffing.

Speaker speaker_1: Okay. And so what'd you say that you have again? Mental...?

Speaker speaker_0: So Associated Staffing really only offers medical, vision and behavioral health.

Speaker speaker_1: Okay. Um, and how much is that? Like... Um-

Speaker speaker_0: Um, medical, you have two options. There's a StayHealthy plan, um, which covers things like, uh, physicals, vaccines, cancer screenings and services like that, uh, while also providing a program called Free... Where if it's a covered medication through FreeRx Formulary, you have no out-of-pocket cost for it. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: Then, then there's the VIP Choice plan, which covers more along the lines of doctor visits, hospital visits and services like that, for sickness or injury. Um, however, that plan does not cover those preventative care services, uh, so that's only covered by the StayHealthy plan. So as a result-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you are allowed to qualify for both if you feel like you need both. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: And then, again, there's just vision, which is fairly standard, straightforward. You get a copay for eye exam... You have a copay for eye exams, \$10, copay for lenses and frames, \$25, and then a 130 frames allowance, and then a behavi- sorry, and then a behavioral health policy for mental health services, therapy and counseling, uh, through a virtual, uh, through virtual s- visits, um, for...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Uh, that would be for just any s- anything that... like, relationship counseling, depression counseling, uh, re- like, dealing with stress and anxiety, things like that.

Speaker speaker_1: Okay. So, but, okay, so I g- I guess I'm confused, um, 'cause, um... Yeah, they're saying go ahead and sign up for insurance, but it's... so it's not gonna be... I'm assuming it's not gonna be the same as if I get hired on with Goodwill, 'cause they have, like, retirement and, and-

Speaker speaker_0: No, no, no, this is-

Speaker speaker_1: ... you know, they, they have the whole, you know, all of the things-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... that they offer that-

Speaker speaker_0: This is just... Yeah. This is just health insurance benefits as offered by Associated Staffing directly, since you're a... you're technically an employee of theirs until you-

Speaker speaker_1: Right.

Speaker speaker_0: ... until you become permanent to wherever they've assigned you.

Speaker speaker_1: Okay. And then at that time, I probably would take part in their insurance then, so... Okay. Um, what about, um... Well, I... I think my husband... Well, he added me to the dental and vision on his plan, and, and he got me in on his medical plan, or for the medical stuff. Um, I guess all... maybe, uh... Or is it... Are you talking, like, an FSA card, like you would just use, like a flex card type situation for-

Speaker speaker_0: No, it's, it's an actual insurance policy.

Speaker speaker_1: Okay. So there's not like a... for like all the, um, non-medical, like, situations, like doctors and hospital and things like that?

Speaker speaker_0: So y- so it's... I'm, I'm not sure what, what you mean by-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: 'Cause I... it's not, it's not an, an FSA or an HSA or anything like that. It's, it's just a... it's, it's an insurance policy where you sign up for the insurance. Once it goes into effect, you have an ID card, you present that ID card at the doctor, and then they bill it against your insurance and then bill you for whatever insurance does cover.

Speaker speaker_1: Okay, so it works the same then. Okay. So, but you get two choices. So, um, how much is that a month, then, for the-

Speaker speaker_0: Uh, I cannot give you monthly costs. I can only give you weekly costs for these four plans, and that's going to depend on, uh, if you're covering any dependents or not. Um, would it be for just yourself, or are you covering anyone else?

Speaker speaker_1: Just myself.

Speaker speaker_0: Okay, so the preventative care only plan, the Stay Healthy Tele- uh, TeleRx is \$18.42 a week. The VIP Choice plan-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is \$15.73 per week. Vision is \$1.99 per week, and then behavioral health is \$1.41 per week.

Speaker speaker_1: Okay. And, um, when would I, uh... When does this come in, like if I sign up for this, when does it take effect then?

Speaker speaker_0: Any a- any enrollment would take one to two weeks to process. Once processing is complete, you would start seeing any deductions coming out of whatever policies you've selected. Um, you would see those deductions coming out of your checks. The Monday following the first deduction is when policies become effective, with ID cards typically arriving a week or two after the effective date.

Speaker speaker_1: Okay. Yeah, 'cause, uh, they haven't quite heard back and it's Friday, so I'm assuming, um, maybe next week some time or maybe even depending on when they wanna start me. I don't know if it'll be the following week as well. But, um... And then, and then once I w- get on with Goodwell, this would just... Do I need to call and cancel this, or it would just-

Speaker speaker_0: No, it would-

Speaker speaker_1: ... like-

Speaker speaker_0: ... eventually terminate on its own due to non-payment 'cause it's, it's deducting out of your, your Associated-

Speaker speaker_1: Okay.

Speaker speaker_0: ... Staffing checks. It's-

Speaker speaker_1: Right.

Speaker speaker_0: ... um, it's not being charged to you or anything like that, so if you're not being... If you're not being paid by Associated Staffing, there's no d- there's no paycheck coming out, then there's-

Speaker speaker_1: Right.

Speaker speaker_0: ... no way for it to try to pull for anything.

Speaker speaker_1: Right. Okay, okay, I got ya. Um, so, um, can we do... Um, so, um, so actually the 15... Which one's is the be- which one is the better, you think? Uh, you know, that would be more reasonable-

Speaker speaker_0: I-

Speaker speaker_1: ... through this time, right?

Speaker speaker_0: ... and provide any sort of recommendations. Unfortunately, we're not allowed to do that.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, the only thing I can tell you is that the two medical policies are widely different, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they are entirely opposite in what they cover. Stay Healthy will cover preventative services and nothing else, well, whereas VIP will cover the others, the other services for sickness and injury and things like that, but no preventative care, which is why you're-

Speaker speaker_1: Okay.

Speaker speaker_0: ... allowed, uh, because they are completely different and completely opposite. You're allowed to enroll into both if you feel like you need both types of benefits.

Speaker speaker_1: Okay, I got ya. So to have all three of those, what does that be? What is that? Three...

Speaker speaker_0: So, if you were to do vision... So, Stay Healthy, VIP, vision, and then did you want behavioral health as well, or...?

Speaker speaker_1: Yeah, I think maybe just preventative. I'll be on my husband's insurance, I think March 1st, which will be coming up here soon, and that should be more... Cover the bigger medical things, I would imagine. Um, and he's got me on his dental and vision already, so, um... I'm trying to decide. You said preventative has the vision and dental?

Speaker speaker_0: No. Um, there... Uh, every single option is-

Speaker speaker_1: That's the other one?

Speaker speaker_0: No. Every single option is completely separate from each other. Um, so medical, Stay Healthy, is separate from medical, VIP is separate from vision is separate from behavioral health, and Associated Staffing does not offer dental at all.

Speaker speaker_1: Okay. I don't need the, the vision. Um, my husband has me on that. And then I would assume, um, I would have the medical part, like, for the big things, you know? Um, I would just need, like, the, probably the preventative care to get me-

Speaker speaker_0: Okay.

Speaker speaker_1: ... through until, um, I can get on with them.

Speaker speaker_0: Okay. So preventative care is the Stay Healthy plan, so \$18.42 a week if it's for just yourself 'cause no, you know, vision, no VIP. Did you want the behavioral health plan as well, or?

Speaker speaker_1: Um, yes. Um, yeah, I do 'cause I do see someone, um, for, um, depression, anxiety, things like that. Um-

Speaker speaker_0: Now, I will, I will tell you this. Behavioral health is limited to you using virtual c- virtual care visits, so phone or video call inter- like, phone or video call sessions-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... with its own providers. You, you can't use this-

Speaker speaker_1: Okay.

Speaker speaker_0: ... at, at any existing providers that you may already have.

Speaker speaker_1: Okay. Well, then let's just forget that. I think my husband's insurance would cover that part, um, and I'll be on that soon 'cause then I... Once I get started, I'll have 90 days, so that would be okay to have the preventa- preventative care, um, and then I could be on his for anything more serious than that.

Speaker speaker_0: Hm. Okay.

Speaker speaker_1: So just the preventative care. Yeah.

Speaker speaker_0: Okay. All right then. Um, now in order to actually set you up as far as enrolling you, I'll need to pull your file up. I've just been going over basic information this whole time. So in order to-

Speaker speaker_1: Okay.

Speaker speaker_0: ... pull your file up and actually s- get your enrollment started, I'll need some information from you, starting with-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I'll need the last four of your Social.

Speaker speaker_1: 8831.

Speaker speaker_0: And I can already tell we're going to need to create that file to be able to move forward 'cause nothing pulls up with that. Um, all right. So in order to create the file, I'll need m- I'll need more information from you still. Um, at this point, I'll need your full Social.

Speaker speaker_1: Okay. It's 50717-... A-A-3-1.

Speaker speaker_0: Thank you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I will do that. And, I'm sorry, I know you said it at the beginning of the call, but what's your first and last name again?

Speaker speaker_1: Um, Angela, A-N-G-E-L-A... And the last name is Boersen. It's B-O-E-R, S as in Sam, E, and N as in Nancy.

Speaker speaker_0: Okay. What's your current mailing address, Ms. Boersen?

Speaker speaker_1: 3324 North Homestead, and that's all one word, uh, Drive, Grand Island, Nebraska 68803.

Speaker speaker_0: Thank you. Your date of birth?

Speaker speaker_1: Mm-hmm. 3-22-73.

Speaker speaker_0: Thank you. And then finally, a good phone number for you.

Speaker speaker_1: Um, this is my cell phone... My cell phone num- is, what I have is 308-390-0209.

Speaker speaker_0: Thank you. All right, um, and then just to confirm, the Stay Healthy tellRx plan preventive care only for just yourself, uh, which is again \$18.42 per week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Do we authorize Associated Staffing to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, set that up. And I'll go ahead and go over this again. I know I've said it earlier, but just to be safe, it's going to take one to two weeks for the enrollment to process. Once processing is complete, you will start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID card will arrive about a week or two after that effective date.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: No problem. Was there anything else I could help you with right now?

Speaker speaker_1: Nope, not right now, I think. Um, we're good, so...

Speaker speaker_0: All right then. We'll look at-

Speaker speaker_1: Thanks for helping.

Speaker speaker_0: No problem. If that's everything-

Speaker speaker_1: Okay .

Speaker speaker_0: ... thanks again for calling and you have a wonderful day.

Speaker speaker_1: Okay, you too. Thank you.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Bye-bye.

Speaker speaker_0: Bye now.