

Transcript: Chris Sofield

(deactivated)-5300253420470272-4704041461923840

Full Transcript

Thank you for calling Benefits on a Card, this is Chris, how can I help you today? Yeah, hi, can you hear me okay? Yes, sir. I can hear you. Oh, okay, all right, cool. Um, so I, I work for the Resource temp, temp agency. Mm-hmm. And I guess they told us that we have to enroll by the 31st with you guys if we want benefits, but to me it's not like it's benefits. Can you explain to me what it... I mean, is this health insurance? Yes, sir, health insurance, uh, it's like medical, dental, vision, things like that. Okay, so how does it work and, like, who... like, what's the insurance, I guess, company that W- I would be under if I decide to go with you guys? So, um, the... One moment. Okay. Sorry. Uh, needed to clear my throat and that's, uh, probably not a good- Sure. ... best thing to do over the phone. I apologize. Oh, oh, you're good, you're good. No, appreciate it, thanks. Um, all right, so as far as medical, there's three different policies available, um, with, uh... And, and which- whichever one you select kind of dictates which medical insurance carrier it is, uh, 'cause there's two. Okay. One's, um, the, uh... of the three policies available, there is a preventative care plan, um, for things like physicals, vaccines, cancer screenings and services along that line, uh, which is handled by a company called 90 Degree Benefits. Okay. Um, but that then only covers those preventative care services. It doesn't cover, like- Okay. ... doctor's visits, hospital visits or things like that. Okay. Um- Okay. And then the other plans available, uh, it's VIP Classic and VIP Basic. These plans will cover more along the lines of those doctor's visits, hospital visits and services along that line. Um, this hand- this is handled by a company called American Public Life. Um, however, VIP does not cover those preventative care services that s- that the, uh, that the preventative care plan covers. Um- Neither does VIP? No, it's- So you'd have to get both essentially, right? If you wish to have both types of benefit, yes, you would need to enroll into both. Um, with the... Now, uh, just to kind of give you an idea of any price points, any insurance, would it be for just yourself or are you covering anyone else? Just myself. Just myself. All right. So, um, all prices are per week. Uh, s- the preventative care plan is \$15.65 per week. And then of the two- Um- ... the VIP plans, Basic is the lower level at \$15.50 per week, and then Classic at \$18.55 per week. Um, with, uh, more or less Classic just gives more insurance benefit towards covered services than Basic would. Well, let me ask you, like, like, okay, so right now I just got presc- I'm on Medicaid right now and I just got prescribed... Uh, oh, shoot, I put the wrong damn address here. Oh, man. Um, I'm sorry, hold on one second. No, you're fine. Uh... Work, I gotta go to work. I was going home. I gotta go to work. Okay, so , so, uh, so I just got... I, I'm on Medicaid with Blue Cross, or whatever, uh, Healthy Blue and they... I, I just got prescribed Wegovy, for example, the... for weight loss. Do you... I mean, do you know if, uh, any of those guys would cover that? Uh... I wouldn't be able to tell that- But- ... off... Well- Okay. VIP I wouldn't be able to tell just because, um, unfortunately the, uh, the prescription coverage for VIP, uh, I don't have access to any of the information as far as what kind of-

Okay. ... what kind of medications that plan would cover. Okay. StayHealthy, um, StayHealthy does cov-... uh, does have a, uh, membership to a company or a program called FreeRx Included, whereas if it's a covered medication it is completely free out of pocket for you, you have no cost. Um- Got it. ... if you could spell that drug name for me, I can check- Um- ... uh, I can check their website and see if it's covered. Okay. W, E as in echo, G as in giraffe, O as in Ontario, V as in victor, Y as in why not? W-E-G-O-V-Y. One moment. That's correct. Um... it does not look like that's covered under that FreeRx program, at least. Okay. I fig- I figure, I figured that. So let me ask you another question. If I don't go with s-... uh, I mean, unfortunately, if I don't go with you guys, do you know, I mean, can I still go to healthcare.gov and, and sign up for them? That I would not be able to tell you one way or the other, just because- You don't know. Okay, okay. Yeah. Haven't any information on that. Okay, no problem. No problem. So, uh, what I'm gonna do, I'm, I'm gonna talk to my, to somebody that I trust with this kind of stuff and, and then I will... uh, I'll call you back. I have to call... Tomorrow's the last day, right? Tomorrow's the last day. Now if it, if it might help, if you want to give me an email address, I can send you an information packet- Okay. ... that goes over the plans that Resource- Yeah, yeah. ... offers. That would be great. That would be great. Okay. So it's H as in Herman, C as in Charlie, J as in Junior, R, the number 30 twice, 3030 at gmail.com. That was hcjr3030 at gmail.com? That is correct. Okay. One moment. Where is the information I need? That. Okay. All right. So, what I'll do then is I'll go ahead and email this information on over to you. This is gonna come from- Cool. ... info@benefitsandacard.com. If you don't see this in your inbox, just check- Okay. ... your spam folder. It may have gotten filtered- Got it. ... there. Um, but just give that a read through, go over it with, uh, whoever you, whoever you need to go over that with and then- Okay. ... just give us a call back, um, either before we close today at 8:00 PM Eastern or anytime- Okay, yeah. ... tomorrow, 8:00 AM to 8:00 PM Eastern and we'll be able to help you out- Got it. ... if you need to enroll, okay? Okay. Uh, you've been great. Thank you, man. No problem. Thanks again for calling and have a wonderful day. You too. Bye-bye. Bye now.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card, this is Chris, how can I help you today?

Speaker speaker_1: Yeah, hi, can you hear me okay?

Speaker speaker_0: Yes, sir. I can hear you.

Speaker speaker_1: Oh, okay, all right, cool. Um, so I, I work for the Resource temp, temp agency.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I guess they told us that we have to enroll by the 31st with you guys if we want benefits, but to me it's not like it's benefits. Can you explain to me what it... I mean, is this health insurance?

Speaker speaker_0: Yes, sir, health insurance, uh, it's like medical, dental, vision, things like that.

Speaker speaker_1: Okay, so how does it work and, like, who... like, what's the insurance, I guess, company that W- I would be under if I decide to go with you guys?

Speaker speaker_0: So, um, the... One moment.

Speaker speaker_1: Okay.

Speaker speaker_0: Sorry. Uh, needed to clear my throat and that's, uh, probably not a good-

Speaker speaker_1: Sure.

Speaker speaker_0: ... best thing to do over the phone. I apologize.

Speaker speaker_1: Oh, oh, you're good, you're good. No, appreciate it, thanks.

Speaker speaker_0: Um, all right, so as far as medical, there's three different policies available, um, with, uh... And, and which- whichever one you select kind of dictates which medical insurance carrier it is, uh, 'cause there's two.

Speaker speaker_1: Okay.

Speaker speaker_0: One's, um, the, uh... of the three policies available, there is a preventative care plan, um, for things like physicals, vaccines, cancer screenings and services along that line, uh, which is handled by a company called 90 Degree Benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but that then only covers those preventative care services. It doesn't cover, like-

Speaker speaker_1: Okay.

Speaker speaker_0: ... doctor's visits, hospital visits or things like that.

Speaker speaker_1: Okay.

Speaker speaker_0: Um-

Speaker speaker_1: Okay.

Speaker speaker_0: And then the other plans available, uh, it's VIP Classic and VIP Basic. These plans will cover more along the lines of those doctor's visits, hospital visits and services along that line. Um, this hand- this is handled by a company called American Public Life. Um, however, VIP does not cover those preventative care services that s- that the, uh, that the preventative care plan covers. Um-

Speaker speaker_1: Neither does VIP?

Speaker speaker_0: No, it's-

Speaker speaker_1: So you'd have to get both essentially, right?

Speaker speaker_0: If you wish to have both types of benefit, yes, you would need to enroll into both. Um, with the... Now, uh, just to kind of give you an idea of any price points, any insurance, would it be for just yourself or are you covering anyone else?

Speaker speaker_1: Just myself. Just myself.

Speaker speaker_0: All right. So, um, all prices are per week. Uh, s- the preventative care plan is \$15.65 per week. And then of the two-

Speaker speaker_1: Um-

Speaker speaker_0: ... the VIP plans, Basic is the lower level at \$15.50 per week, and then Classic at \$18.55 per week. Um, with, uh, more or less Classic just gives more insurance benefit towards covered services than Basic would.

Speaker speaker_1: Well, let me ask you, like, like, okay, so right now I just got presc- I'm on Medicaid right now and I just got prescribed... Uh, oh, shoot, I put the wrong damn address here. Oh, man. Um, I'm sorry, hold on one second.

Speaker speaker_0: No, you're fine.

Speaker speaker_1: Uh... Work, I gotta go to work. I was going home. I gotta go to work. Okay, so , so, uh, so I just got... I, I'm on Medicaid with Blue Cross, or whatever, uh, Healthy Blue and they... I, I just got prescribed Wegovy, for example, the... for weight loss. Do you... I mean, do you know if, uh, any of those guys would cover that?

Speaker speaker_0: Uh... I wouldn't be able to tell that-

Speaker speaker_1: But-

Speaker speaker_0: ... off... Well-

Speaker speaker_1: Okay.

Speaker speaker_0: VIP I wouldn't be able to tell just because, um, unfortunately the, uh, the prescription coverage for VIP, uh, I don't have access to any of the information as far as what kind of-

Speaker speaker_1: Okay.

Speaker speaker_0: ... what kind of medications that plan would cover.

Speaker speaker_1: Okay.

Speaker speaker_0: StayHealthy, um, StayHealthy does cov-... uh, does have a, uh, membership to a company or a program called FreeRx Included, whereas if it's a covered medication it is completely free out of pocket for you, you have no cost. Um-

Speaker speaker_1: Got it.

Speaker speaker_0: ... if you could spell that drug name for me, I can check-

Speaker speaker_1: Um-

Speaker speaker_0: ... uh, I can check their website and see if it's covered.

Speaker speaker_1: Okay. W, E as in echo, G as in giraffe, O as in Ontario, V as in victor, Y as in why not?

Speaker speaker_0: W-E-G-O-V-Y. One moment.

Speaker speaker_1: That's correct.

Speaker speaker_0: Um... it does not look like that's covered under that FreeRx program, at least.

Speaker speaker_1: Okay. I fig- I figure, I figured that. So let me ask you another question. If I don't go with s-... uh, I mean, unfortunately, if I don't go with you guys, do you know, I mean, can I still go to healthcare.gov and, and sign up for them?

Speaker speaker_0: That I would not be able to tell you one way or the other, just because-

Speaker speaker_1: You don't know. Okay, okay.

Speaker speaker_0: Yeah. Haven't any information on that.

Speaker speaker_1: Okay, no problem. No problem. So, uh, what I'm gonna do, I'm, I'm gonna talk to my, to somebody that I trust with this kind of stuff and, and then I will... uh, I'll call you back. I have to call... Tomorrow's the last day, right?

Speaker speaker_0: Tomorrow's the last day. Now if it, if it might help, if you want to give me an email address, I can send you an information packet-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that goes over the plans that Resource-

Speaker speaker_1: Yeah, yeah.

Speaker speaker_0: ... offers.

Speaker speaker_1: That would be great. That would be great.

Speaker speaker_0: Okay.

Speaker speaker_1: So it's H as in Herman, C as in Charlie, J as in Junior, R, the number 30 twice, 3030 at gmail.com.

Speaker speaker_0: That was hcjr3030 at gmail.com?

Speaker speaker_1: That is correct.

Speaker speaker_0: Okay. One moment. Where is the information I need? That. Okay. All right. So, what I'll do then is I'll go ahead and email this information on over to you. This is gonna come from-

Speaker speaker_1: Cool.

Speaker speaker_0: ... info@benefitsandacard.com. If you don't see this in your inbox, just check-

Speaker speaker_1: Okay.

Speaker speaker_0: ... your spam folder. It may have gotten filtered-

Speaker speaker_1: Got it.

Speaker speaker_0: ... there. Um, but just give that a read through, go over it with, uh, whoever you, whoever you need to go over that with and then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... just give us a call back, um, either before we close today at 8:00 PM Eastern or anytime-

Speaker speaker_1: Okay, yeah.

Speaker speaker_0: ... tomorrow, 8:00 AM to 8:00 PM Eastern and we'll be able to help you out-

Speaker speaker_1: Got it.

Speaker speaker_0: ... if you need to enroll, okay?

Speaker speaker_1: Okay. Uh, you've been great. Thank you, man.

Speaker speaker_0: No problem. Thanks again for calling and have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye now.