

## Transcript: Chris Sofield

(deactivated)-5406692356702208-5228685222526976

### Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi. Um, I want to know... Well, just to gain some information, I received a medical form, like an enrollment form, from, um, like a company to fill out and they don't have any additional information on the plans that you guys have. So I just wanted to know if, like, you guys could square those out, like if I wanted to, like, get help choosing the right option for me. Yeah. We can, uh... We can either go over that all with you over the phone, or if it might work out better for you, if it's a better option, we can email you an information packet that goes over those plans as well. Um, if- if you can go over it on the phone or I could do it now, that's fine. I just wanted to know, like, what exactly, 'cause I'm looking at, um... It says... It has this StayHealthy plan and then it just goes down for Elite and VIP. I just wanted to know, like, what those consist of so I can, like, you know... Yeah, 'cause I do want something that's full coverage and I can go to the doctor and it's not too many hoops. If that makes any sense. Okay. So, what staffing company do you work with? Um, Noor. N-O-O-R. All right. Let me pull the information for their benefits up. One moment. Okay. Now, I will advise that this is not a major medical insurance, so this is not going to work like any sort of, like, Blue Cross plan or anything like that. Um- Oh. Okay. Yeah. So, so that- that is not available from Noor Staffing. Oh. Um, how... Yeah. How- how these insurance policies work, the StayHealthy is a preventative care only policy. It's gonna cover things like physicals, vaccines, cancer screenings, um, so- and certain services like Pap smears, mammograms, and birth control. However, any sort of regular doctor's visits for any sort of, like, sickness or injury, any sort of hospital visits, even prescriptions, um, those are not covered by the StayHealthy plan. Um, it's preventative care medical only. The other two medical options are the VIP Classic and the Elite Pro. These will both cover those doctor's visits, those hospital visits, and those prescriptions, and things like that. However, these two plans will not cover preventative care services, so, like, those physicals and vaccines and the like are not covered under V- either VIP or Elite. Um, and then as far as how those two plans differ from each other, it is a fairly significant difference, um, mostly in terms of how much they will cover and how long they will cover things. Um, VIP Classic is geared more towards low amounts but high- but longer benefit periods. Um, as an example, hospital confinement. Um, VIP will only cover \$50 a day towards that, but will cover that for 30 days, whereas Elite Pro- Oh. ... will cover a higher amount. They'll cover \$400 a day towards the hospital confinement, but they'll only cover five days at most. Yikes. Okay. All right. So, they definitely didn't describe any of that. Okay. Um, so technically for someone that's looking for a longer... Wait, so if they have shorter coverage, um, duration, does that mean, like, it renews? Like, do... Or, like, does it only c- cover for a short amount of time, like, actually? Unfortunately, the information that I've read is the only information that we have available to us. We're only the enrollment admin for- for Noor Staffing. Oh. We're not the

actual insurance company itself. Okay. So, is there, like, something for the actual insurance company? Yeah. Um, I can give you a... I can give you two phone numbers to two different- to two representatives over at American Public Life. They're the, uh... They're the actual insurance carrier for the, uh, for the two medical plans. Um, they'd be able to provide more information as to what exactly the limitations of those plans are better than we can. Uh, let me know when you're ready. Okay. Yeah, I'm ready. So, the first number you can call, um, the phone number is 601- Okay. ... 936- Okay. ... 3290. 3290. And then the second number- Okay. ... is 601-936- 936- ... 3287. ... 3287. Oh, wait, 87. Wait, 6... uh, 601-936-3287. Correct. Okay. All right. Um, okay. So let me see if I can give them a call and then wait. So when I- Um, and then- Mm-hmm? I was going to say, uh, they will need one piece of information to be able to locate the specific benefits for Noor Staffing, and that is Noor's group number with them. Um, I'm pulling that up for you right now. Give me just a moment. Oh, okay. Thank you. So, Noor Staffing's group number with American Public Life is 70094. 70... Okay, 4... Okay, got it. All right, so let me give them a call. All right then, and then, like I said, would you like me to, um, email you that benefits packet as well? That way you can kind of have something to read over. Absolutely. All right. What's your email address, ma'am? Um, that's L, like Larry, R, like Robert, S, like Sam, A-N, like Nancy, O-N, like Nancy, @hotmail.com. So, Irsanon@hotmail.com. Irsanon@hotmail.com. Irsanon@hotmail.com. Irsanon@hotmail.com. Irsanon@hotmail.com. All right. Okay. So I'll go ahead and send this information packet on over. This is coming from info@benefitsinacard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. You should be getting this in just a couple of minutes. Okay? Awesome. Thank you so much. No problem. Anything else? Uh, no. That'll be all. All right. Thanks again for calling and have a good day. You too. All right. Bye now. Bye-bye.

## 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: Hi. Um, I want to know... Well, just to gain some information, I received a medical form, like an enrollment form, from, um, like a company to fill out and they don't have any additional information on the plans that you guys have. So I just wanted to know if, like, you guys could square those out, like if I wanted to, like, get help choosing the right option for me.

Speaker speaker\_0: Yeah. We can, uh... We can either go over that all with you over the phone, or if it might work out better for you, if it's a better option, we can email you an information packet that goes over those plans as well.

Speaker speaker\_1: Um, if- if you can go over it on the phone or I could do it now, that's fine. I just wanted to know, like, what exactly, 'cause I'm looking at, um... It says... It has this StayHealthy plan and then it just goes down for Elite and VIP. I just wanted to know, like, what those consist of so I can, like, you know... Yeah, 'cause I do want something that's full coverage and I can go to the doctor and it's not too many hoops. If that makes any sense.

Speaker speaker\_0: Okay. So, what staffing company do you work with?

Speaker speaker\_1: Um, Noor. N-O-O-R.

Speaker speaker\_0: All right. Let me pull the information for their benefits up. One moment.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now, I will advise that this is not a major medical insurance, so this is not going to work like any sort of, like, Blue Cross plan or anything like that. Um-

Speaker speaker\_1: Oh. Okay.

Speaker speaker\_0: Yeah. So, so that- that is not available from Noor Staffing.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Um, how... Yeah. How- how these insurance policies work, the StayHealthy is a preventative care only policy. It's gonna cover things like physicals, vaccines, cancer screenings, um, so- and certain services like Pap smears, mammograms, and birth control. However, any sort of regular doctor's visits for any sort of, like, sickness or injury, any sort of hospital visits, even prescriptions, um, those are not covered by the StayHealthy plan. Um, it's preventative care medical only. The other two medical options are the VIP Classic and the Elite Pro. These will both cover those doctor's visits, those hospital visits, and those prescriptions, and things like that. However, these two plans will not cover preventative care services, so, like, those physicals and vaccines and the like are not covered under V- either VIP or Elite. Um, and then as far as how those two plans differ from each other, it is a fairly significant difference, um, mostly in terms of how much they will cover and how long they will cover things. Um, VIP Classic is geared more towards low amounts but high- but longer benefit periods. Um, as an example, hospital confinement. Um, VIP will only cover \$50 a day towards that, but will cover that for 30 days, whereas Elite Pro-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... will cover a higher amount. They'll cover \$400 a day towards the hospital confinement, but they'll only cover five days at most.

Speaker speaker\_1: Yikes. Okay. All right. So, they definitely didn't describe any of that. Okay. Um, so technically for someone that's looking for a longer... Wait, so if they have shorter coverage, um, duration, does that mean, like, it renews? Like, do... Or, like, does it only c- cover for a short amount of time, like, actually?

Speaker speaker\_0: Unfortunately, the information that I've read is the only information that we have available to us. We're only the enrollment admin for- for Noor Staffing.

Speaker speaker\_1: Oh.

Speaker speaker\_0: We're not the actual insurance company itself.

Speaker speaker\_1: Okay. So, is there, like, something for the actual insurance company?

Speaker speaker\_0: Yeah. Um, I can give you a... I can give you two phone numbers to two different- to two representatives over at American Public Life. They're the, uh... They're the actual insurance carrier for the, uh, for the two medical plans. Um, they'd be able to provide more information as to what exactly the limitations of those plans are better than we can. Uh, let me know when you're ready.

Speaker speaker\_1: Okay. Yeah, I'm ready.

Speaker speaker\_0: So, the first number you can call, um, the phone number is 601-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 936-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 3290.

Speaker speaker\_1: 3290.

Speaker speaker\_0: And then the second number-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is 601-936-

Speaker speaker\_1: 936-

Speaker speaker\_0: ... 3287.

Speaker speaker\_1: ... 3287. Oh, wait, 87. Wait, 6... uh, 601-936-3287.

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. All right. Um, okay. So let me see if I can give them a call and then wait. So when I-

Speaker speaker\_0: Um, and then-

Speaker speaker\_1: Mm-hmm?

Speaker speaker\_0: I was going to say, uh, they will need one piece of information to be able to locate the specific benefits for Noor Staffing, and that is Noor's group number with them. Um, I'm pulling that up for you right now. Give me just a moment.

Speaker speaker\_1: Oh, okay. Thank you.

Speaker speaker\_0: So, Noor Staffing's group number with American Public Life is 70094.

Speaker speaker\_1: 70... Okay, 4... Okay, got it. All right, so let me give them a call.

Speaker speaker\_0: All right then, and then, like I said, would you like me to, um, email you that benefits packet as well? That way you can kind of have something to read over.

Speaker speaker\_1: Absolutely.

Speaker speaker\_0: All right. What's your email address, ma'am?

Speaker speaker\_1: Um, that's L, like Larry, R, like Robert, S, like Sam, A-N, like Nancy, O-N, like Nancy, @hotmail.com. So, Irsanon@hotmail.com. Irsanon@hotmail.com. Irsanon@hotmail.com. Irsanon@hotmail.com. Irsanon@hotmail.com.

Speaker speaker\_0: All right. Okay. So I'll go ahead and send this information packet on over. This is coming from info@benefitsinacard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. You should be getting this in just a couple of minutes. Okay?

Speaker speaker\_1: Awesome. Thank you so much.

Speaker speaker\_0: No problem. Anything else?

Speaker speaker\_1: Uh, no. That'll be all.

Speaker speaker\_0: All right. Thanks again for calling and have a good day.

Speaker speaker\_1: You too.

Speaker speaker\_0: All right. Bye now.

Speaker speaker\_1: Bye-bye.