

Transcript: Chris Sofield

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Full Transcript

Thank you ... record. This is Chris, how can I help you today? Uh, yes. I am, uh, with America's StaffCorp. I'm trying to figure out what... I need help figuring out what, um, medical insurance I should do. Okay. Um, what, what's the last four of your social? Uh, 4573. And your first and last name? Angela Duncan. Thank you. Ms. Duncan, could you verify your address and your date of birth, please? Uh, my address is 25, or sorry, 2150 P- like, West High Street. Um... Wow, I can't talk today. Uh, Springfield, Missouri, 65803. And my date of birth is 6/6/1998. Thank you. Mm-hmm. Phone number on file we have is 417-614-1998. Is that correct? Yes. Okay. Um, I'm showing you're not currently enrolled into any insurance through American StaffCorp. Um, looks like we haven't even gotten anything other than just your demographics over, looks like from you, uh, going onto a website or a portal and adding that information maybe about 15 minutes ago. Uh, but it doesn't look like any enrollment's- Yes. ... been sent in. Well, I'm trying to figure out which, um, plan to go with. Like, the VIP Classic, the VIP Plus, or the VIP Excel. Okay. So, all three of those plans cover the same things. They cover the same, like, doctor's visits, hospital visits, prescriptions, and so on and so forth. Mm-hmm. Where they differ is that, um, covered services for, like, doctor's visits and surgeries and hospitalizations and the like, uh, you get- Mm-hmm. ... um, uh, Plus is higher level than Classic, and Excel is higher level than Plus. So, it's from, from lowest to highest it's Classic, Plus, Excel. Mm-hmm. Uh, so, it's kind of just like you would pick depending on if you feel you need the increased coverage or not. So, like the, the dental and the vision and all of that is all the same in the different plans? Yeah, those are all com- those are all completely separate, and there's only a single plan for each one of those. Okay. Um, what about, like, therapy and everything? Um, let's see here. It does not look like American StaffCorp offers a behavioral health policy. Okay. All right. Um, so, like the... it just covers, like, the, the basic and everything, and then everything- Well- ... to a- Yes. Uh, so, sorry, VIP is going to be your medical only. It's not gonna cover anything else. Anything else like dental or vision or anything like that is a separate add-on and must be selected separately. Oh, okay. So the VIP is just medical stuff? Correct. Okay. So, all right. And then I have to add on, like, the FreeRx, which is, um, uh, the prescriptions and everything? Free, uh, FreeRx is a separate prescription policy. Um, there is one already in VIP, but FreeRx works a little bit differently. If it is a covered medication through FreeRx, it is completely free out of pocket for you. Oh, okay. I will add that. Um, and then... Okay. I, I think I'm good now. Uh, what is term life, actually? That's term life insurance. I, I don't know what term life is. Uh, sorry, it's, um, if you were to pass away unexpectedly, whoever you name as your beneficiary would receive the life insurance benefit amount. Oh, okay. All right. Um... and I think... Oh, uh, what is MEC Enhanced? So, that is an, that is considered an upgraded version of the MEC StayHealthy plan. Um, this- Mm-hmm. ... uh, MEC StayHealthy by itself, not the enhanced version, is preventative care

services only, so it would only cover things like physicals, vaccines, and cancer screenings, and nothing else really. Mm-hmm. Whereas MEC Enhanced covers those but also covers the standard doctor's visits, hospital visits, and things like that that, um, VIP would cover, as VIP does not come with preventative care services. Okay. Um, so which one is, uh, more... the Enhanced one or the TeleRx? Or is TeleRx- So, MEC Enhanced is the higher level. Okay. Um... Does it, does it cover, like, dental and all that stuff or is there- No, that's, that's still only medical. Okay. It's not letting me select it. Oh, that might be because you selected VIP. You cannot select VIP and- Oh, okay. ... MEC Enhanced at the same time. All right. Um... All right. Um, I think I'm done. Thank you. You're welcome. Was there anything else? Uh, no. All right. Thanks again for calling and have a good day. You too. Bye. Goodbye, now.

Conversation Format

Speaker speaker_0: Thank you ... record. This is Chris, how can I help you today?

Speaker speaker_1: Uh, yes. I am, uh, with America's StaffCorp. I'm trying to figure out what... I need help figuring out what, um, medical insurance I should do.

Speaker speaker_0: Okay. Um, what, what's the last four of your social?

Speaker speaker_1: Uh, 4573.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Angela Duncan.

Speaker speaker_0: Thank you. Ms. Duncan, could you verify your address and your date of birth, please?

Speaker speaker_1: Uh, my address is 25, or sorry, 2150 P- like, West High Street. Um... Wow, I can't talk today. Uh, Springfield, Missouri, 65803. And my date of birth is 6/6/1998.

Speaker speaker_0: Thank you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Phone number on file we have is 417-614-1998. Is that correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, I'm showing you're not currently enrolled into any insurance through American StaffCorp. Um, looks like we haven't even gotten anything other than just your demographics over, looks like from you, uh, going onto a website or a portal and adding that information maybe about 15 minutes ago. Uh, but it doesn't look like any enrollment's-

Speaker speaker_1: Yes.

Speaker speaker_0: ... been sent in.

Speaker speaker_1: Well, I'm trying to figure out which, um, plan to go with. Like, the VIP Classic, the VIP Plus, or the VIP Excel.

Speaker speaker_0: Okay. So, all three of those plans cover the same things. They cover the same, like, doctor's visits, hospital visits, prescriptions, and so on and so forth.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Where they differ is that, um, covered services for, like, doctor's visits and surgeries and hospitalizations and the like, uh, you get-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, uh, Plus is higher level than Classic, and Excel is higher level than Plus. So, it's from, from lowest to highest it's Classic, Plus, Excel.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Uh, so, it's kind of just like you would pick depending on if you feel you need the increased coverage or not.

Speaker speaker_1: So, like the, the dental and the vision and all of that is all the same in the different plans?

Speaker speaker_0: Yeah, those are all com- those are all completely separate, and there's only a single plan for each one of those.

Speaker speaker_1: Okay. Um, what about, like, therapy and everything?

Speaker speaker_0: Um, let's see here. It does not look like American StaffCorp offers a behavioral health policy.

Speaker speaker_1: Okay. All right. Um, so, like the... it just covers, like, the, the basic and everything, and then everything-

Speaker speaker_0: Well-

Speaker speaker_1: ... to a-

Speaker speaker_0: Yes. Uh, so, sorry, VIP is going to be your medical only. It's not gonna cover anything else. Anything else like dental or vision or anything like that is a separate add-on and must be selected separately.

Speaker speaker_1: Oh, okay. So the VIP is just medical stuff?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. So, all right. And then I have to add on, like, the FreeRx, which is, um, uh, the prescriptions and everything?

Speaker speaker_0: Free, uh, FreeRx is a separate prescription policy. Um, there is one already in VIP, but FreeRx works a little bit differently. If it is a covered medication through FreeRx, it is completely free out of pocket for you.

Speaker speaker_1: Oh, okay. I will add that. Um, and then... Okay. I, I think I'm good now. Uh, what is term life, actually?

Speaker speaker_0: That's term life insurance.

Speaker speaker_1: I, I don't know what term life is.

Speaker speaker_0: Uh, sorry, it's, um, if you were to pass away unexpectedly, whoever you name as your beneficiary would receive the life insurance benefit amount.

Speaker speaker_1: Oh, okay. All right. Um... and I think... Oh, uh, what is MEC Enhanced?

Speaker speaker_0: So, that is an, that is considered an upgraded version of the MEC StayHealthy plan. Um, this-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... uh, MEC StayHealthy by itself, not the enhanced version, is preventative care services only, so it would only cover things like physicals, vaccines, and cancer screenings, and nothing else really.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Whereas MEC Enhanced covers those but also covers the standard doctor's visits, hospital visits, and things like that that, um, VIP would cover, as VIP does not come with preventative care services.

Speaker speaker_1: Okay. Um, so which one is, uh, more... the Enhanced one or the TeleRx? Or is TeleRx-

Speaker speaker_0: So, MEC Enhanced is the higher level.

Speaker speaker_1: Okay. Um... Does it, does it cover, like, dental and all that stuff or is there-

Speaker speaker_0: No, that's, that's still only medical.

Speaker speaker_1: Okay. It's not letting me select it.

Speaker speaker_0: Oh, that might be because you selected VIP. You cannot select VIP and-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... MEC Enhanced at the same time.

Speaker speaker_1: All right. Um... All right. Um, I think I'm done. Thank you.

Speaker speaker_0: You're welcome. Was there anything else?

Speaker speaker_1: Uh, no.

Speaker speaker_0: All right. Thanks again for calling and have a good day.

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Goodbye, now.