

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. No. Welcome. Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi. Um, I was calling back to... for my benefits, to enroll. Okay. Um, what staffing company do you work with? Associated Staffing for Columbus, Nebraska. And the last four of your Social? 4965. Thank you. And your first and last name? Stacy Segura. Okay. Can you verify your address and your date of birth for me, Mrs., Mrs. Segura? Yeah. 1570 29th Avenue, Apartment One, Columbus, Nebraska, 68601. And the phone number you said? Uh, your date of birth. Oh, 11/29/77. Thank you. Uh, we have a phone on file of 402-615-0540. Was that correct? Yeah. All right. And... All right. And what do we want to enroll into, ma'am? Um, for insurance benefits. Okay. Do... Like med- the medical. Okay. So medical, you've got two options. You've got the VIP Choice plan, which covers prov- uh, which covers, uh, treatment services, so things like phy- uh, things like doctor's visits, hospital visits if you're sick or injured or anything like that. Um, but this plan does not cover any sort of preventative care. So, uh, so anything like a physical or a vaccine or anything like that is not... is not covered by that plan. Um, and then there's the Stay Healthy Tell RX plan, which does cover those preventative services, but it doesn't cover the treatment services that VIP covers. Um, so, uh, you'll be able to get, like, a prescription or, or not... sorry, a physical, a vaccine, cancer screening or anything like that. Um, but you would not be able to get any sort of, like, if you're sick and injured type visits. Mm-hmm. Um, if you feel like you need both types of services, you can enroll into both plans. Um, VIP Choice is \$15.73 a week, and Stay Healthy is \$18.42 a week. Um, additionally there's Vision- So one covers one thing and the other one don't? Correct. They, they cover entirely different things. That's why you're allowed to enroll into both, because there will be zero overlap. Okay, and what about with dental? Um, Associated Staffing does not offer dental. Just medical? They offer medical, vision and behavioral health. But they do not offer dental. Okay. And behavioral health is what? Like therapy and counseling. Okay. Um, is that like inpatient/outpatient stuff? The, the behavioral health? Uh, it's- Yeah. ... tele-behavioral health. It's purely through virtual visits over the phone. Oh, okay. Um... So, in order to get the full actual medical benefit, I would have to get both insurance. If you- How much time do I have to decide on, on this? Enrollment, open enrollment is until end of January. End of January? Okay. Yes. And when does it start? It starts in January? Um- Like when does the benefits start? ... effective... So let's see here. Earliest effective date would be January 6th. If you enroll at, uh, after that point, it would be one to two weeks a- um, any enrollment would take one to two weeks to process, and it would be the Monday following the first deduction out of your check. Okay. All right, so the first med- medical insurance, you said it covers everything? Like procedures, hospital, like emergency stuff like that? Correct. VIP will cover if you are sick or injured. It'll cover any sort of like doctor's visits, any hospital visits, um, like

emergency room services, urgent care facilities, things like that. Okay. Except the physical and, um, vaccines. Correct. Preventative care services are not covered at all by VIP Choice. Those are only covered by the Stay Healthy plan. Okay. And the VIP does cover, um, medications or not? Now th- here's where the on- here's the only thing that there ma- there is considered some sort of overlap. Both plans do cover medications, but in different ways. VIP covers them through a company called PharmaVeil, in which if the, if it's a covered medication, it's a \$10, \$20 or \$30 co-pay for generics and a discount on non-generics. Whereas under the Stay Healthy plan, they have pharmacy coverage through a program called FreeRX, which is only available if you enroll into the Stay Healthy plan through Associated Staffing. Um- Mm-hmm. But if it's a medication under the FreeRX formulary, it is completely free. You have no out-of-pocket cost for it. Okay. And the behavioral health one is separate from those? Correct. Or is that... Okay. Correct. Behavioral health and vision are both completely separate from everything else. Okay. And to add the behavioral health would be how much more? Beha- uh, behavioral health by itself is \$1.41. Okay. Um, and it... can it be canceled at any time? Yes. There is no restriction on cancellation. Okay. And what about adding? Oh, you can't add- Sure. ... later. You're only allowed to do that during open enrollment. Once open enrollment ends, you'll have to wait until the next open enrollment window or experience a qualifying life event, such as getting married or divorced, having or adopting a child, or, or losing insurance with another insurance company. Okay. Got it. Um, and then if I go ahead and enroll now, I'll get, it'll be active, like start on January 6th, you said? Yeah, January 6th would be the earliest effective date, yes, ma'am. Okay. So I have a question. Like, my son, um, he has to do, I think it's outpatient treatment? And would that behavioral health thing cover that or not? Or is that just for like a therapist or like anger management type stuff? It is, yeah, it is purely for talk therapy services. So, uh, things like, um, let's see here. Oh, like maybe- Things like, um, uh, subs- ... like maybe like- Yeah, substance abuse, depression, uh, stress and anxiety, relationship issues. Oh. Things like that. Okay. Um... I'll go ahead and take the VIP. Okay. For just you, or are you covering anyone else? Um, both my children. Okay. So, um, all right. VIP for you and children would be \$24.31 per week, and did you want to enroll into anything else? Um, the behavior health. All right. That one, is that for you and the children as well? Just for me. Just for you. Okay. Yeah. All right, and then did you want the preventative care services or the vision? No. Okay. So, \$24.31 for the VIP choice and then \$1.41 for behavioral health is a total of \$25.72 per week. Do you authorize Associated Staffing to make these deductions? Yes. All right. As I stated, effective date is January 6th, so you should see the first deduction for that come out about a week or so prior to January 6th. Okay. Once that deduction happens, your policy is effective. And then you should receive ID cards about a week or two after the effective date. Okay. And then let's go ahead and get your children on here. What's the first one's name? Nehemiah Jovan Linden. Can you spell Nehemiah for me real quick? Yeah. N-E-H-E-M-I-A-H. Okay. And then his... Uh, what was his last name again? His middle initial is J, and then, um, his last name is Linden, L-I-N-D-E-N. Okay. And do you have his social? Yeah. What's your social, man? Your social. He's grabbing that. Okay. 506- It's 506- ... 51. ... 51- ... 3980 . Okay. And then what's his date of birth? 082306. All right, and then what's the second child's name? Um, Daniel Linden... It's... His, uh, init- middle initial is also J, and then Linden Junior. Okay. Then his social? Okay, I'm, I'm looking for that right now. Just a second. Maya, come to the phone, please. It's, um, 508-390953. All right, and then, uh, his date of birth? It's 2499. All right. Um...

Okay. ... then, so, that's everything I needed to set up your enrollment. We are good to go on this end. Was there anything else I could help you with? Uh, no. That should do it. All right. Thanks again for calling and have a wonderful day. Thanks. You too. Bye-bye. Y- you're welcome. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: No.

Speaker speaker_2: Welcome. Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hi. Um, I was calling back to... for my benefits, to enroll.

Speaker speaker_2: Okay. Um, what staffing company do you work with?

Speaker speaker_1: Associated Staffing for Columbus, Nebraska.

Speaker speaker_2: And the last four of your Social?

Speaker speaker_1: 4965.

Speaker speaker_2: Thank you. And your first and last name?

Speaker speaker_1: Stacy Segura.

Speaker speaker_2: Okay. Can you verify your address and your date of birth for me, Mrs., Mrs. Segura?

Speaker speaker_1: Yeah. 1570 29th Avenue, Apartment One, Columbus, Nebraska, 68601. And the phone number you said?

Speaker speaker_2: Uh, your date of birth.

Speaker speaker_1: Oh, 11/29/77.

Speaker speaker_2: Thank you. Uh, we have a phone on file of 402-615-0540. Was that correct?

Speaker speaker_1: Yeah.

Speaker speaker_2: All right. And... All right. And what do we want to enroll into, ma'am?

Speaker speaker_1: Um, for insurance benefits.

Speaker speaker_2: Okay. Do...

Speaker speaker_1: Like med- the medical.

Speaker speaker_2: Okay. So medical, you've got two options. You've got the VIP Choice plan, which covers prov- uh, which covers, uh, treatment services, so things like phy- uh, things like doctor's visits, hospital visits if you're sick or injured or anything like that. Um, but this plan does not cover any sort of preventative care. So, uh, so anything like a physical or a vaccine or anything like that is not... is not covered by that plan. Um, and then there's the Stay Healthy Tell RX plan, which does cover those preventative services, but it doesn't cover the treatment services that VIP covers. Um, so, uh, you'll be able to get, like, a prescription or, or not... sorry, a physical, a vaccine, cancer screening or anything like that. Um, but you would not be able to get any sort of, like, if you're sick and injured type visits.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, if you feel like you need both types of services, you can enroll into both plans. Um, VIP Choice is \$15.73 a week, and Stay Healthy is \$18.42 a week. Um, additionally there's Vision-

Speaker speaker_1: So one covers one thing and the other one don't?

Speaker speaker_2: Correct. They, they cover entirely different things. That's why you're allowed to enroll into both, because there will be zero overlap.

Speaker speaker_1: Okay, and what about with dental?

Speaker speaker_2: Um, Associated Staffing does not offer dental.

Speaker speaker_1: Just medical?

Speaker speaker_2: They offer medical, vision and behavioral health. But they do not offer dental.

Speaker speaker_1: Okay. And behavioral health is what?

Speaker speaker_2: Like therapy and counseling.

Speaker speaker_1: Okay. Um, is that like inpatient/outpatient stuff?

Speaker speaker_2: The, the behavioral health? Uh, it's-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... tele-behavioral health. It's purely through virtual visits over the phone.

Speaker speaker_1: Oh, okay. Um... So, in order to get the full actual medical benefit, I would have to get both insurance.

Speaker speaker_2: If you-

Speaker speaker_1: How much time do I have to decide on, on this?

Speaker speaker_2: Enrollment, open enrollment is until end of January.

Speaker speaker_1: End of January? Okay.

Speaker speaker_2: Yes.

Speaker speaker_1: And when does it start? It starts in January?

Speaker speaker_2: Um-

Speaker speaker_1: Like when does the benefits start?

Speaker speaker_2: ... effective... So let's see here. Earliest effective date would be January 6th. If you enroll at, uh, after that point, it would be one to two weeks a- um, any enrollment would take one to two weeks to process, and it would be the Monday following the first deduction out of your check.

Speaker speaker_1: Okay. All right, so the first med- medical insurance, you said it covers everything? Like procedures, hospital, like emergency stuff like that?

Speaker speaker_2: Correct. VIP will cover if you are sick or injured. It'll cover any sort of like doctor's visits, any hospital visits, um, like emergency room services, urgent care facilities, things like that.

Speaker speaker_1: Okay. Except the physical and, um, vaccines.

Speaker speaker_2: Correct. Preventative care services are not covered at all by VIP Choice. Those are only covered by the Stay Healthy plan.

Speaker speaker_1: Okay. And the VIP does cover, um, medications or not?

Speaker speaker_2: Now th- here's where the on- here's the only thing that there ma- there is considered some sort of overlap. Both plans do cover medications, but in different ways. VIP covers them through a company called PharmaVeil, in which if the, if it's a covered medication, it's a \$10, \$20 or \$30 co-pay for generics and a discount on non-generics. Whereas under the Stay Healthy plan, they have pharmacy coverage through a program called FreeRX, which is only available if you enroll into the Stay Healthy plan through Associated Staffing. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But if it's a medication under the FreeRX formulary, it is completely free. You have no out-of-pocket cost for it.

Speaker speaker_1: Okay. And the behavioral health one is separate from those?

Speaker speaker_2: Correct.

Speaker speaker_1: Or is that... Okay.

Speaker speaker_2: Correct. Behavioral health and vision are both completely separate from everything else.

Speaker speaker_1: Okay. And to add the behavioral health would be how much more?

Speaker speaker_2: Beha- uh, behavioral health by itself is \$1.41.

Speaker speaker_1: Okay. Um, and it... can it be canceled at any time?

Speaker speaker_2: Yes. There is no restriction on cancellation.

Speaker speaker_1: Okay. And what about adding? Oh, you can't add-

Speaker speaker_2: Sure.

Speaker speaker_1: ... later.

Speaker speaker_2: You're only allowed to do that during open enrollment. Once open enrollment ends, you'll have to wait until the next open enrollment window or experience a qualifying life event, such as getting married or divorced, having or adopting a child, or, or losing insurance with another insurance company.

Speaker speaker_1: Okay. Got it. Um, and then if I go ahead and enroll now, I'll get, it'll be active, like start on January 6th, you said?

Speaker speaker_2: Yeah, January 6th would be the earliest effective date, yes, ma'am.

Speaker speaker_1: Okay. So I have a question. Like, my son, um, he has to do, I think it's outpatient treatment? And would that behavioral health thing cover that or not? Or is that just for like a therapist or like anger management type stuff?

Speaker speaker_2: It is, yeah, it is purely for talk therapy services. So, uh, things like, um, let's see here.

Speaker speaker_1: Oh, like maybe-

Speaker speaker_2: Things like, um, uh, subs-

Speaker speaker_1: ... like maybe like-

Speaker speaker_2: Yeah, substance abuse, depression, uh, stress and anxiety, relationship issues.

Speaker speaker_1: Oh.

Speaker speaker_2: Things like that.

Speaker speaker_1: Okay. Um... I'll go ahead and take the VIP.

Speaker speaker_2: Okay. For just you, or are you covering anyone else?

Speaker speaker_1: Um, both my children.

Speaker speaker_2: Okay. So, um, all right. VIP for you and children would be \$24.31 per week, and did you want to enroll into anything else?

Speaker speaker_1: Um, the behavior health.

Speaker speaker_2: All right. That one, is that for you and the children as well?

Speaker speaker_1: Just for me.

Speaker speaker_2: Just for you. Okay.

Speaker speaker_1: Yeah.

Speaker speaker_2: All right, and then did you want the preventative care services or the vision?

Speaker speaker_1: No.

Speaker speaker_2: Okay. So, \$24.31 for the VIP choice and then \$1.41 for behavioral health is a total of \$25.72 per week. Do you authorize Associated Staffing to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_2: All right. As I stated, effective date is January 6th, so you should see the first deduction for that come out about a week or so prior to January 6th.

Speaker speaker_1: Okay.

Speaker speaker_2: Once that deduction happens, your policy is effective. And then you should receive ID cards about a week or two after the effective date.

Speaker speaker_1: Okay.

Speaker speaker_2: And then let's go ahead and get your children on here. What's the first one's name?

Speaker speaker_1: Nehemiah Jovan Linden.

Speaker speaker_2: Can you spell Nehemiah for me real quick?

Speaker speaker_1: Yeah. N-E-H-E-M-I-A-H.

Speaker speaker_2: Okay. And then his... Uh, what was his last name again?

Speaker speaker_1: His middle initial is J, and then, um, his last name is Linden, L-I-N-D-E-N.

Speaker speaker_2: Okay. And do you have his social?

Speaker speaker_1: Yeah. What's your social, man? Your social. He's grabbing that.

Speaker speaker_2: Okay.

Speaker speaker_3: 506-

Speaker speaker_1: It's 506-

Speaker speaker_3: ... 51.

Speaker speaker_1: ... 51-

Speaker speaker_3: ... 3980 .

Speaker speaker_2: Okay. And then what's his date of birth?

Speaker speaker_1: 082306.

Speaker speaker_2: All right, and then what's the second child's name?

Speaker speaker_1: Um, Daniel Linden... It's... His, uh, init- middle initial is also J, and then Linden Junior.

Speaker speaker_2: Okay. Then his social?

Speaker speaker_1: Okay, I'm, I'm looking for that right now. Just a second. Maya, come to the phone, please. It's, um, 508-390953.

Speaker speaker_2: All right, and then, uh, his date of birth?

Speaker speaker_1: It's 2499.

Speaker speaker_2: All right. Um...

Speaker speaker_1: Okay.

Speaker speaker_2: ... then, so, that's everything I needed to set up your enrollment. We are good to go on this end. Was there anything else I could help you with?

Speaker speaker_1: Uh, no. That should do it.

Speaker speaker_2: All right. Thanks again for calling and have a wonderful day.

Speaker speaker_1: Thanks. You too. Bye-bye.

Speaker speaker_2: Y- you're welcome. Bye now.