

## Transcript: Chris Sofield

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, this is Chris. How can I help you today? Hi, Chris. This is Marie Ba. I work with ATC. I'm calling about my benefit. Okay, um... I believe today is the day to sign up. Okay. What's, uh, what's the last four of your social, ma'am? It's 2973. Thank you. Could you verify your address and your date of birth for me, please? Date of birth is 01/05/94. My address is 10701 Northeast 25th Place, Vancouver, Washington. Okay. We have a phone on file of 720-216-7825. Is that correct? Yes. Yes, please. Okay. All right, and, yes, it is currently open enrollment for ATC. Did you have an idea of what you wanted to enroll into? I want, um, med, medical and dental. Okay. Um, with medical did you know which medical plan you wanted? There are four options. Um, I see that I was not qualified for the one that you have to have worked with them for a year, right? Okay. Because there's a, a medi... Yeah. Yeah, so, sorry, yeah. There, I want the- There are five options including that one, but other than that one where you have to be working for ATC for a year, there are f- Mm-hmm. There are four other options available. The, um, there's the StayHealthy TellRX plan, the StayHealthy Enhanced Plan, and then the VIP plans, Pro, uh, Plus and Prime. Um, did you know which one you wanted out of those four? Yeah, I wanted either the VIP or the Plus or Prime. Okay. So VIP Plus c- um, and VIP plan- Prime are more or less the same plan as far as, uh, as far as what they'll cover. Um, the difference is how much they'll cover for those services. Uh, for example, give me just a moment here. Mm-hmm. Mm-hmm. For example, um, like, uh, surgeries, uh, VIP Plus will cover \$1,000 towards those, whereas Prime will cover \$2,000. Emergency Room. Mm-hmm. Plus will cover \$100. Mm-hmm. Prime will cover \$150, so on and so forth. Okay. Yeah. Um, so which one did you want? And wha- I saw the Prime. Is it like a... Is it the, is there the \$43 monthly? I'm sorry, weekly? Uh, week- Oh, monthly. Weekly, yes. VIP Prime- Yeah. ... is \$43.41 per week for just yourself. Okay. Um- Okay. ... if you, uh, dental, if you added that, that would be an extra \$3.64 a week. Oh, okay. So will that let me like see a provider and stuff, like as I'm seeing it? Like I can see- Yeah, so, so VIP Prime will cover doctor's visits and hospital visits if you're sick or injured or anything like that. The only thing- Mm-hmm. ... so VIP Prime will not cover preventative care services, so things like physicals and vaccines and things like that are not covered by the VIP Prime plan. Okay. What about specialists? Which one would cover like if you want to see a specialist? Thos- those would most likely be covered by either the VIP Plus or the VIP Prime, as there's really no difference in what those plans cover. Oh. Um, the only difference is, again, the amount covered. Okay. So which, um, providers do I see? Do you guys have any network providers, or I can't see any provider? Yeah, so, um, there is a network to follow. It is called the MultiPlan Network. You can view providers- Mm-hmm. ... in that network by going to [multiplan.com](http://multiplan.com). Oh, okay. That's where I go, because, um, I live in Oregon. I, I was used to going to Legacy. I don't know if this one will take me back

there. So we unfortunately do not have network information here, so I can't answer that for you. Okay. Okay. Um, the, the only thing I could say is go to the website, multiplan.com, and check to see what providers are in your area. Okay. Okay. Okay. Uh, that's good. Um, yeah, I will, I will sign up for the Prime plus the dental. So the dental, what does it cover? Preventative care services like routine cleanings and exams, and basic services- Mm-hmm. ... like, uh, like cavity fillings, like simple extractions and X-rays. Major services- Oh, okay. ... like, uh, crowns, any sort of surgeries or anything like that are not covered by the dental plan. Oh, um, they don't even cover any braces? It's not covered at all? Not covered at all for those major services, no, ma'am. Okay. Okay. Okay. All right, so- Well, yeah. I don't know. ... you wanted the VIP Prime and for just yourself? Yes. Yes, please. Just for myself. All right. All right, those two plans total to \$47.05 per week. Do you authorize- Mm-hmm. ... ATC to make those deductions? Yes, please. Okay. All right. And how soon is that going to kick in? Open enrollment bec- uh, any plans, uh, done in open enrollment become effective no sooner than January 6th, with you receiving those deductions for about, about a week or two prior. Um, once you see the deduction- Mm-hmm. ... it should become effective January 6th, with you getting ID cards about a week or two after that. Please be aware that the medical policy is known as a Section 125 policy. This is an IRS regulation that allows, uh, that allows ATC to make the deduction for the plan pre-tax. Because they allow that to happen- Mm-hmm. ... they then require that if you select it, you have to stay enrolled into it. As such, once open enrollment end, you're locked into that plan until open enrollment next year. Um, the only- Okay. ... exception would be if you've had a qualifying life event, something like getting married, having a child, or getting an insurance company, an insurance policy from another insurance company. Any questions regarding that? No, thank you. All right then. Well, if that's everything, thanks again for calling and have a wonderful day. One second. One second. Uh- Where do you say to check for the network for the providers? Let me look it up. The multiplan.com. Multiplan.com. Okay, thank you very much. That's all I need. You're welcome. Thanks for calling and have a wonderful day. You too. All right, bye now.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hi, this is Chris. How can I help you today?

Speaker speaker\_2: Hi, Chris. This is Marie Ba. I work with ATC. I'm calling about my benefit.

Speaker speaker\_1: Okay, um...

Speaker speaker\_2: I believe today is the day to sign up.

Speaker speaker\_1: Okay. What's, uh, what's the last four of your social, ma'am?

Speaker speaker\_2: It's 2973.

Speaker speaker\_1: Thank you. Could you verify your address and your date of birth for me, please?

Speaker speaker\_2: Date of birth is 01/05/94. My address is 10701 Northeast 25th Place, Vancouver, Washington.

Speaker speaker\_1: Okay. We have a phone on file of 720-216-7825. Is that correct?

Speaker speaker\_2: Yes. Yes, please.

Speaker speaker\_1: Okay. All right, and, yes, it is currently open enrollment for ATC. Did you have an idea of what you wanted to enroll into?

Speaker speaker\_2: I want, um, med, medical and dental.

Speaker speaker\_1: Okay. Um, with medical did you know which medical plan you wanted? There are four options.

Speaker speaker\_2: Um, I see that I was not qualified for the one that you have to have worked with them for a year, right?

Speaker speaker\_1: Okay.

Speaker speaker\_2: Because there's a, a medi... Yeah.

Speaker speaker\_1: Yeah, so, sorry, yeah.

Speaker speaker\_2: There,

Speaker speaker\_3: I want the-

Speaker speaker\_1: There are five options including that one, but other than that one where you have to be working for ATC for a year, there are f-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: There are four other options available. The, um, there's the StayHealthy TellRX plan, the StayHealthy Enhanced Plan, and then the VIP plans, Pro, uh, Plus and Prime. Um, did you know which one you wanted out of those four?

Speaker speaker\_2: Yeah, I wanted either the VIP or the Plus or Prime.

Speaker speaker\_1: Okay. So VIP Plus c- um, and VIP pla- Prime are more or less the same plan as far as, uh, as far as what they'll cover. Um, the difference is how much they'll cover for those services. Uh, for example, give me just a moment here.

Speaker speaker\_2: Mm-hmm. Mm-hmm.

Speaker speaker\_1: For example, um, like, uh, surgeries, uh, VIP Plus will cover \$1,000 towards those, whereas Prime will cover \$2,000. Emergency Room.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Plus will cover \$100.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Prime will cover \$150, so on and so forth.

Speaker speaker\_2: Okay. Yeah.

Speaker speaker\_1: Um, so which one did you want?

Speaker speaker\_2: And wha- I saw the Prime. Is it like a... Is it the, is there the \$43 monthly? I'm sorry, weekly?

Speaker speaker\_1: Uh, week-

Speaker speaker\_2: Oh, monthly.

Speaker speaker\_1: Weekly, yes. VIP Prime-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... is \$43.41 per week for just yourself.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... if you, uh, dental, if you added that, that would be an extra \$3.64 a week.

Speaker speaker\_2: Oh, okay. So will that let me like see a provider and stuff, like as I'm seeing it? Like I can see-

Speaker speaker\_1: Yeah, so, so VIP Prime will cover doctor's visits and hospital visits if you're sick or injured or anything like that. The only thing-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... so VIP Prime will not cover preventative care services, so things like physicals and vaccines and things like that are not covered by the VIP Prime plan.

Speaker speaker\_2: Okay. What about specialists? Which one would cover like if you want to see a specialist?

Speaker speaker\_1: Thos- those would most likely be covered by either the VIP Plus or the VIP Prime, as there's really no difference in what those plans cover.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Um, the only difference is, again, the amount covered.

Speaker speaker\_2: Okay. So which, um, providers do I see? Do you guys have any network providers, or I can't see any provider?

Speaker speaker\_1: Yeah, so, um, there is a network to follow. It is called the MultiPlan Network. You can view providers-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... in that network by going to multiplan.com.

Speaker speaker\_2: Oh, okay. That's where I go, because, um, I live in Oregon. I, I was used to going to Legacy. I don't know if this one will take me back there.

Speaker speaker\_1: So we unfortunately do not have network information here, so I can't answer that for you.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: Um, the, the only thing I could say is go to the website, multiplan.com, and check to see what providers are in your area.

Speaker speaker\_2: Okay. Okay. Okay. Uh, that's good. Um, yeah, I will, I will sign up for the Prime plus the dental. So the dental, what does it cover?

Speaker speaker\_1: Preventative care services like routine cleanings and exams, and basic services-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... like, uh, like cavity fillings, like simple extractions and X-rays. Major services-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... like, uh, crowns, any sort of surgeries or anything like that are not covered by the dental plan.

Speaker speaker\_2: Oh, um, they don't even cover any braces? It's not covered at all?

Speaker speaker\_1: Not covered at all for those major services, no, ma'am.

Speaker speaker\_2: Okay. Okay. Okay.

Speaker speaker\_1: All right, so-

Speaker speaker\_2: Well, yeah. I don't know.

Speaker speaker\_1: ... you wanted the VIP Prime and for just yourself?

Speaker speaker\_2: Yes. Yes, please. Just for myself.

Speaker speaker\_1: All right. All right, th- those two plans total to \$47.05 per week. Do you authorize-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... ATC to make those deductions?

Speaker speaker\_2: Yes, please.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_2: And how soon is that going to kick in?

Speaker speaker\_1: Open enrollment bec- uh, any plans, uh, done in open enrollment become effective no sooner than January 6th, with you receiving those deductions for about, about a week or two prior. Um, once you see the deduction-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... it should become effective January 6th, with you getting ID cards about a week or two after that. Please be aware that the medical policy is known as a Section 125 policy. This is an IRS regulation that allows, uh, that allows ATC to make the deduction for the plan pre-tax. Because they allow that to happen-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... they then require that if you select it, you have to stay enrolled into it. As such, once open enrollment end, you're locked into that plan until open enrollment next year. Um, the only-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... exception would be if you've had a qualifying life event, something like getting married, having a child, or getting an insurance company, an insurance policy from another insurance company. Any questions regarding that?

Speaker speaker\_2: No, thank you.

Speaker speaker\_1: All right then. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_2: One second. One second.

Speaker speaker\_1: Uh-

Speaker speaker\_2: Where do you say to check for the network for the providers? Let me look it up.

Speaker speaker\_1: The multiplan.com.

Speaker speaker\_2: Multiplan.com. Okay, thank you very much. That's all I need.

Speaker speaker\_1: You're welcome. Thanks for calling and have a wonderful day.

Speaker speaker\_2: You too.

Speaker speaker\_1: All right, bye now.