

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Um, yes, this is Dallas Barker. Um, I just received a call saying that, uh, apparently I ticked both... things, and I can only have one. Oh, okay, yeah. I can help you with that. Um, what staffing agency are you with right now? Uh, Hamilton Rikers. And what is the last four of your Social? 3653. Okay. For security purposes, can you verify your address and date of birth? Uh, 315 Volunteer Drive, Lot 30, Martin, Tennessee 38237, 11/17/1980. 731-819-3784 is your phone number? Yes. All right. Give me one second. Let me review your account. Yes, sir. So it looks like they did call you, because they were filling out... They were reviewing the enrollment form that you filled out on March 11th for the healthcare benefits that they offer, and you selected all of the medical plans. Um, did you want me to go over the differences between these plans as well as send you the benefit guide? Yes, please. Okay. Give me one second. And then, I did wanna mention to you that if you do wanna enroll, I do have to submit a eligibility review for the main office to review to see if you're eligible for the benefits. If you are, I'll be giving you a call and letting you know, um, depending on what plans you wanna be enrolled into that I went ahead and did your enrollment. But I do have to submit that eligibility review. Okay? I just wanted to let you know. Okay. Um, but for now, um, if you do wanna enroll, once I go over the plans, you'll just let me know which one to be enrolled into. I'll notate it, and if you are eligible, they will go ahead and do the enrollment. I'll just end up giving you a call letting you know if they did enroll you into the plans or if you couldn't. Okay? Okay. Um, and then I'm gonna go ahead and email that to you. Is that a good email on file to send the benefit guide to, dg, your last name, 35@gmail.com? Yeah. Okay. All right, give me one second. I'm gonna go ahead and send that to you. All right. I went ahead and emailed that to you. Um, do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com. And if you don't see it right away, I would also check your spam and your junk file as well. And then, um, did you ever receive that email? I have not found it yet, no. Um, could you please also check your junk and spam? Sometimes it sends it there. Not in my spam. What about your junk? Oh. I'm not even seeing a junk mail on here on my- Um, did you just want me to go over it, like, um, over the phone? 'Cause I can do that as well if you're having trouble finding it. That will help. Or I can try to send it one more time, but I have D as in dog, G as in girl, B as in boy, A as in apple, R as in Romeo, K as in kilo, E as in echo, R as in romeo35@yahoo.com. Was that right? Um, no. Uh, go... Um, no. No? Oh, okay. Uh, at Gmail, yes. Oh, at Gmail, okay. We have Yahoo. Um, let me send that one more time. And if you don't see it, then I'll just review them, but let me try to send it again. Since it- it is a few information, it's usually easier to understand it when you're looking at the, like, PDF while I'm explaining it. Yeah. Um, but I went ahead and emailed that. Um, do you mind verifying that you received it? Yes. Okay. So whenever you're ready, I can start going over them. Um, so

really depending on how many plans you select, as well as if you include dependents, has a lot to do with how much the weekly deduction is for those selected plans from your paycheck. And it is weekly deductions. Um, I'm looking and it looks like they don't have any restrictions of when you can cancel. So, if you do enroll, at any time you're welcome to cancel if you don't like them. But to enroll, you do have to be within your first 30 days of receiving your first check, or be within a month of their company open enrollment. So, the first medical plan that I'm gonna go over is called the Stay Healthy MEC TeleRx. This plan is only a preventative plan, and it's only gonna cover things such as a physical, some vaccines, some STD and cancer screening. But your Stay Healthy plan does not cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's just for a... It's only for those preventative visits. It does require you to only use your clinics and doctors to receive coverage. So you do have to stay with a network, but they do offer preventative prescription benefits through MedImpact and they offer a membership with Free RS which gives you access to top 90% generic drugs prescribed in the US, some for free, and it also includes Virtual Urgent Care, which offers medical assistance virtually via telephone or video call with medical providers. But like I said, your Stay Healthy plan is only for your preventative visits. It doesn't cover any of your doctor visits if you were to go to the doctor sick. So if you select this plan, which is your preventative plan called the Stay Healthy MEC TeleRx, this would be a weekly deduction for empl- the employee plan of \$14.92 weekly. Of course, if you add dependents, that price changes. Um, for your medical plans, did you want to enroll by yourself or with dependents? By myself. By yourself? Okay, so if you were to select the Stay Healthy MEC TeleRx, which is only a preventative plan, for the employee plan it would be \$14.92 weekly from your paycheck. So that's for your preventative. Then they also offer two other plans called the VIPs. There's the VIP Standard and the VIP Classic. These two plans will cover doctor visits if sick, hospital visits if injured, your urgent care, emergency room and surgeries. So these two will cover a flat fee towards those services. However, your VIPs do not cover preventative visits. So they don't cover what the Stay Healthy plan covers, which would be a physical, some vaccines, cancer screening, STD screening. Those preventative visits aren't covered with the VIPs since they're only hospital indemnity cert- um, plans. With the VIPs however, being the Standard and the Classic, you're not required to stay within the network compared to the Stay Healthy plan. With the two VIPs you can go out of network and use medical providers that are not within network. As long as they take that insurance, you can use it. You also do receive prescription benefits, but through PharmaBill, depending on the generic medication that you need depends on how much you have to pay. So you could pay up to \$10, \$20 or \$30. And for the non-generics they do offer you a discount. These two plans also do include the Virtual Urgent Care which, like I said earlier, it offers medical assistance virtually with medical providers. And these two will cover a flat fee towards your hospital indemnity services. Out of the two, the Standard is considered the basic one because it doesn't cover intensive care unit benefit, rehabilitation benefit, nor preventive surgery, while your VIP Classic does. Um, and they cover a flat fee towards those visits. So for example, hospital admission benefit, both of them cover \$500 per day for a max of a day. So that means if your bill's \$1,000, they'll cover \$500. You're responsible for the remaining balance. For surgery and hospital, the VIP Standard covers \$250 per day while your VIP Classic covers \$500 per day. For surgery and physician, the Standard covers \$125 per day for a max of two days, while the VIP Classic would cover \$250 per day for a max of two days. Um, so in

some areas the VIP Classic also does cover a little bit more towards that flat fee. If you were to select the Standard for employee only, that's a weekly deduction of \$16.80. And if you were to select the VIP Classic, that would be a weekly deduction of \$18.57. Um, so those two are just hospital indemnity, and then they do offer a fourth plan that covers both benefits. So this one's called the Stay Healthy MEC Enhanced. So the Stay Healthy MEC Enhanced..... would cover your preventative as well as your hospital indemnity. So this one's the only one that would cover both areas. But it does require you to stay within the network, and it does require co-pays. So it does cover your preventative care as well as your hospital indemnity. When it comes to primary care visits, you would be limited to four visits annually per person, or 10 per family with the MEC Enhanced, and a \$10 co-pay per visit would be required. Then for your specialty care visits, a \$50 co-pay per visit's required, and you're also limited to four visits annually per person, or 10 per family. And for urgent care visits, a \$60 co-pay per visit's required, and you're also limited to four visits annually per person, or 10 per family. Again, this one's for your Stay Healthy MEC Enhanced. Um, since you do have prescription benefits through preventative and hospital indemnity, you get two different carriers, one being MedImpact and the other one being Pharmerville. When it comes to pharmacy option, generic prescriptions, you would have to pay a \$5 co-pay, and you get a 30-day supply. Then for those mail-order options, you would have a 90-day co-pay, and a 15... I'm sorry, a... M-mail-order options have a 90-day supply and a \$15 co-pay. And they also cover a flat fee towards your hospital indemnity benefits, and it covers group accident. So for that one, the employee plan is \$42.68. So this one's the one that offers both benefits. So this one's a little bit more, I believe, for that reason. Um, and this one's 42.68 weekly from your paycheck. So these are the s- the medical plans that they offer. And then, of course, they do offer additional benefits, which is like vision, dental, term life, behavior health, critical illness with cancer benefit, short-term disability, and 24 group hour accident. Um, and all of these do have their separate deductions as well. So like for vision, that one has co-pays. Um, for the employee plan, that's \$1.99 weekly. Dental for employees, \$3.38. Term life for employees, \$1.96. So that's like really just depending on how many plans you select, which ones they are, and if you include dependents, has a lot to do with how much the weekly deduction is. Um, did you have any questions regarding the medical plans that I went over? No. No? Um, which one were you looking into? Uh, the VIP Classic. VIP Classic, okay. And then did you wanna add any others? Uh, vision, dental. Mm-hmm. The term life and the accident. Okay. All right, so that would be the VIP Classic, vision, dental, term life, and group accident, right? Yes. Okay, so one, two, three, four, five. So for those five, it would be a weekly deduction of \$27.76 from your paycheck. Um, so since you do want these, I'm gonna go ahead and notate that that's what you would want if you are eligible. If they do the eligibility review and they s- do see that you are eligible, they'll go ahead and enroll you. But I'm gonna leave myself a note so that I can give you a call to let you know. Okay. 'Cause if you're not eligible, they won't do anything, but if you are, um, they'll go ahead and process it. But I'll give you a call just to inform you that you have been enrolled, just to notify you. Um, and then, and then usually, you typically have to allow one or two weeks for your staffing agency to start making that first deduction. Once you see the first deduction from your paycheck, the following Monday of that first deduction is when your plans become effective. And that by that first or second week, you should be receiving your cards. Um, and if you need them electronically, we'll send them also. But I'll leave myself a note, and then I'll put in that eligibility review for them to review, and let you

know, okay? Okay. Thank you very much. All right. You're welcome. I hope you have a great day. Thank you for your time. Thank you. Have a great day. Thank you.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Um, yes, this is Dallas Barker. Um, I just received a call saying that, uh, apparently I ticked both... things, and I can only have one.

Speaker speaker\_0: Oh, okay, yeah. I can help you with that. Um, what staffing agency are you with right now?

Speaker speaker\_1: Uh, Hamilton Rikers.

Speaker speaker\_0: And what is the last four of your Social?

Speaker speaker\_1: 3653.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: Uh, 315 Volunteer Drive, Lot 30, Martin, Tennessee 38237, 11/17/1980.

Speaker speaker\_0: 731-819-3784 is your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. Give me one second. Let me review your account. Yes, sir. So it looks like they did call you, because they were filling out... They were reviewing the enrollment form that you filled out on March 11th for the healthcare benefits that they offer, and you selected all of the medical plans. Um, did you want me to go over the differences between these plans as well as send you the benefit guide?

Speaker speaker\_1: Yes, please.

Speaker speaker\_0: Okay. Give me one second. And then, I did wanna mention to you that if you do wanna enroll, I do have to submit a eligibility review for the main office to review to see if you're eligible for the benefits. If you are, I'll be giving you a call and letting you know, um, depending on what plans you wanna be enrolled into that I went ahead and did your enrollment. But I do have to submit that eligibility review. Okay? I just wanted to let you know.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, but for now, um, if you do wanna enroll, once I go over the plans, you'll just let me know which one to be enrolled into. I'll notate it, and if you are eligible, they will go ahead and do the enrollment. I'll just end up giving you a call letting you know if they did enroll you into the plans or if you couldn't. Okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, and then I'm gonna go ahead and email that to you. Is that a good email on file to send the benefit guide to, dg, your last name, 35@gmail.com?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. All right, give me one second. I'm gonna go ahead and send that to you. All right. I went ahead and emailed that to you. Um, do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com. And if you don't see it right away, I would also check your spam and your junk file as well. And then, um, did you ever receive that email?

Speaker speaker\_1: I have not found it yet, no.

Speaker speaker\_0: Um, could you please also check your junk and spam? Sometimes it sends it there.

Speaker speaker\_1: Not in my spam.

Speaker speaker\_0: What about your junk?

Speaker speaker\_1: Oh. I'm not even seeing a junk mail on here on my-

Speaker speaker\_0: Um, did you just want me to go over it, like, um, over the phone? 'Cause I can do that as well if you're having trouble finding it.

Speaker speaker\_1: That will help.

Speaker speaker\_0: Or I can try to send it one more time, but I have D as in dog, G as in girl, B as in boy, A as in apple, R as in Romeo, K as in kilo, E as in echo, R as in romeo35@yahoo.com. Was that right?

Speaker speaker\_2: Um, no. Uh, go... Um, no.

Speaker speaker\_0: No? Oh, okay.

Speaker speaker\_2: Uh, at Gmail, yes.

Speaker speaker\_0: Oh, at Gmail, okay. We have Yahoo. Um, let me send that one more time. And if you don't see it, then I'll just review them, but let me try to send it again. Since it- it is a few information, it's usually easier to understand it when you're looking at the, like, PDF while I'm explaining it.

Speaker speaker\_2: Yeah.

Speaker speaker\_0: Um, but I went ahead and emailed that. Um, do you mind verifying that you received it?

Speaker speaker\_2: Yes.

Speaker speaker\_0: Okay. So whenever you're ready, I can start going over them. Um, so really depending on how many plans you select, as well as if you include dependents, has a

lot to do with how much the weekly deduction is for those selected plans from your paycheck. And it is weekly deductions. Um, I'm looking and it looks like they don't have any restrictions of when you can cancel. So, if you do enroll, at any time you're welcome to cancel if you don't like them. But to enroll, you do have to be within your first 30 days of receiving your first check, or be within a month of their company open enrollment. So, the first medical plan that I'm gonna go over is called the Stay Healthy MEC TeleRx. This plan is only a preventative plan, and it's only gonna cover things such as a physical, some vaccines, some STD and cancer screening. But your Stay Healthy plan does not cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's just for a... It's only for those preventative visits. It does require you to only use your clinics and doctors to receive coverage. So you do have to stay with a network, but they do offer preventative prescription benefits through MedImpact and they offer a membership with Free RS which gives you access to top 90% generic drugs prescribed in the US, some for free, and it also includes Virtual Urgent Care, which offers medical assistance virtually via telephone or video call with medical providers. But like I said, your Stay Healthy plan is only for your preventative visits. It doesn't cover any of your doctor visits if you were to go to the doctor sick. So if you select this plan, which is your preventative plan called the Stay Healthy MEC TeleRx, this would be a weekly deduction for empl- the employee plan of \$14.92 weekly. Of course, if you add dependents, that price changes. Um, for your medical plans, did you want to enroll by yourself or with dependents?

Speaker speaker\_2: By myself.

Speaker speaker\_0: By yourself? Okay, so if you were to select the Stay Healthy MEC TeleRx, which is only a preventative plan, for the employee plan it would be \$14.92 weekly from your paycheck. So that's for your preventative. Then they also offer two other plans called the VIPs. There's the VIP Standard and the VIP Classic. These two plans will cover doctor visits if sick, hospital visits if injured, your urgent care, emergency room and surgeries. So these two will cover a flat fee towards those services. However, your VIPs do not cover preventative visits. So they don't cover what the Stay Healthy plan covers, which would be a physical, some vaccines, cancer screening, STD screening. Those preventative visits aren't covered with the VIPs since they're only hospital indemnity cert- um, plans. With the VIPs however, being the Standard and the Classic, you're not required to stay within the network compared to the Stay Healthy plan. With the two VIPs you can go out of network and use medical providers that are not within network. As long as they take that insurance, you can use it. You also do receive prescription benefits, but through PharmaBill, depending on the generic medication that you need depends on how much you have to pay. So you could pay up to \$10, \$20 or \$30. And for the non-generics they do offer you a discount. These two plans also do include the Virtual Urgent Care which, like I said earlier, it offers medical assistance virtually with medical providers. And these two will cover a flat fee towards your hospital indemnity services. Out of the two, the Standard is considered the basic one because it doesn't cover intensive care unit benefit, rehabilitation benefit, nor preventive surgery, while your VIP Classic does. Um, and they cover a flat fee towards those visits. So for example, hospital admission benefit, both of them cover \$500 per day for a max of a day. So that means if your bill's \$1,000, they'll cover \$500. You're responsible for the remaining balance. For surgery and hospital, the VIP Standard covers \$250 per day while your VIP Classic

covers \$500 per day. For surgery and physician, the Standard covers \$125 per day for a max of two days, while the VIP Classic would cover \$250 per day for a max of two days. Um, so in some areas the VIP Classic also does cover a little bit more towards that flat fee. If you were to select the Standard for employee only, that's a weekly deduction of \$16.80. And if you were to select the VIP Classic, that would be a weekly deduction of \$18.57. Um, so those two are just hospital indemnity, and then they do offer a fourth plan that covers both benefits. So this one's called the Stay Healthy MEC Enhanced. So the Stay Healthy MEC Enhanced..... would cover your preventative as well as your hospital indemnity. So this one's the only one that would cover both areas. But it does require you to stay within the network, and it does require co-pays. So it does cover your preventative care as well as your hospital indemnity. When it comes to primary care visits, you would be limited to four visits annually per person, or 10 per family with the MEC Enhanced, and a \$10 co-pay per visit would be required. Then for your specialty care visits, a \$50 co-pay per visit's required, and you're also limited to four visits annually per person, or 10 per family. And for urgent care visits, a \$60 co-pay per visit's required, and you're also limited to four visits annually per person, or 10 per family. Again, this one's for your Stay Healthy MEC Enhanced. Um, since you do have prescription benefits through preventative and hospital indemnity, you get two different carriers, one being MedImpact and the other one being Pharmerville. When it comes to pharmacy option, generic prescriptions, you would have to pay a \$5 co-pay, and you get a 30-day supply. Then for those mail-order options, you would have a 90-day co-pay, and a 15... I'm sorry, a... M-mail-order options have a 90-day supply and a \$15 co-pay. And they also cover a flat fee towards your hospital indemnity benefits, and it covers group accident. So for that one, the employee plan is \$42.68. So this one's the one that offers both benefits. So this one's a little bit more, I believe, for that reason. Um, and this one's 42.68 weekly from your paycheck. So these are the s- the medical plans that they offer. And then, of course, they do offer additional benefits, which is like vision, dental, term life, behavior health, critical illness with cancer benefit, short-term disability, and 24 group hour accident. Um, and all of these do have their separate deductions as well. So like for vision, that one has co-pays. Um, for the employee plan, that's \$1.99 weekly. Dental for employees, \$3.38. Term life for employees, \$1.96. So that's like really just depending on how many plans you select, which ones they are, and if you include dependents, has a lot to do with how much the weekly deduction is. Um, did you have any questions regarding the medical plans that I went over?

Speaker speaker\_3: No.

Speaker speaker\_0: No? Um, which one were you looking into?

Speaker speaker\_3: Uh, the VIP Classic.

Speaker speaker\_0: VIP Classic, okay. And then did you wanna add any others?

Speaker speaker\_3: Uh, vision, dental.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_3: The term life and the accident.

Speaker speaker\_0: Okay. All right, so that would be the VIP Classic, vision, dental, term life, and group accident, right?

Speaker speaker\_3: Yes.

Speaker speaker\_0: Okay, so one, two, three, four, five. So for those five, it would be a weekly deduction of \$27.76 from your paycheck. Um, so since you do want these, I'm gonna go ahead and notate that that's what you would want if you are eligible. If they do the eligibility review and they s- do see that you are eligible, they'll go ahead and enroll you. But I'm gonna leave myself a note so that I can give you a call to let you know.

Speaker speaker\_3: Okay.

Speaker speaker\_0: 'Cause if you're not eligible, they won't do anything, but if you are, um, they'll go ahead and process it. But I'll give you a call just to inform you that you have been enrolled, just to notify you. Um, and then, and then usually, you typically have to allow one or two weeks for your staffing agency to start making that first deduction. Once you see the first deduction from your paycheck, the following Monday of that first deduction is when your plans become effective. And that by that first or second week, you should be receiving your cards. Um, and if you need them electronically, we'll send them also. But I'll leave myself a note, and then I'll put in that eligibility review for them to review, and let you know, okay?

Speaker speaker\_3: Okay. Thank you very much.

Speaker speaker\_0: All right. You're welcome. I hope you have a great day. Thank you for your time.

Speaker speaker\_3: Thank you. Have a great day.

Speaker speaker\_0: Thank you.