

## **Transcript: Estefania**

**Acevedo-4542298385334272-6316811435425792**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you? Yes, ma'am. I received a text message saying I have 30 days to apply for my benefits. I'm sorry, you were kind of breaking up in the beginning. Can you repeat that for me? Yes, ma'am. I received a text message that say, I work for OnTrack Staffing, and they said I have 30 days to apply for my benefits. Okay. Yes, sir. We can go ahead and... We can go ahead and do that. Um, you say you worked with OnTrack? Yes, ma'am. What is the last four of your Social? 2944. And your first and last name, please? C. Parker. Thank you. For security purposes, could you verify your address and date of birth? 1809 Silver Rose Street, Savannah GA 30405. 300 305 2274. Okay, 912-675-6956 is your phone number? Correct. Okay. And then, I have your first name\_h\_2944@icloud.com. Is that up to date? Correct. Okay, so it looks like you already, um, are enrolled into the plan, so we're just waiting for your staffing agency to start making that first deduction for you to become- Okay. Yes. ... active. It looks like you have 3RN for employee, group accident for employee, dental for employee, short-term disability for employee, critical illness for employee, term life for employee, vision for employee, your medical plan which is a VIP+ for employee, ID experts for employee, and behavioral health for employee, for a weekly deduction of \$57.42. Um, so you did sign up. We're just waiting for them to start making that first deduction. Once they do that first deduction, the following Monday of that first deduction is when your coverage becomes effective. Okay, so I did get the VIP so I maxed out everything, correct? Yeah. You, you signed up for the VIP+, which that is the medical plan that pays the most at a dollar amount out of the- Right. I wanted- ... out of, um, the deductions offered. So I'm trying to hear you 'cause there's a lot of this too. So you did enroll in... Okay. I, I wanted everything to be maxed out because I don't use medical that much, but when I do use it, it's something serious. So... Oh, okay. I wanted to make sure any, every plan was maxed out, so- Okay. Yes, sir. So yeah, you did select the one that pays, um, the greater flat fee towards those service 'cause it's only the standard and then the VIP+, which the standard doesn't cover certain things that the plus does, and the plus pays off a little bit more in dollars. Um, so you did enroll. Now we're just waiting your staffing agency to send that first deduction. Like I said, you're enrolled, you just got to wait for them to start make the first deduction from your pay check. Okay. So, uh, what about prescriptions? Because I'm hypertensive, so I have a lot of- Mm-hmm. ... like monthly bills for as far as prescriptions. What does it cover for our prescriptions? So your prescriptions, you have the VIP+ so you're through PharmaBill. Depending on the prescription that it is depends on how much, um, you pay for it. So you can, for your generic one, you can pay up to \$10, \$20, \$30, but it just depends on the medication that it is. And it just depends if it's generic or non-generic, 'cause for the non-generic they offer you a discount, and for the generics you can pay up to \$10, \$20 or \$30. It would just depend on the medication. And then if you ever want to know if something

would be covered or not, I can always provide the phone number of PharmaBill as well that you can- Okay. So- ... also reach out to PharmaBill. ... one, one other question. What about office visits? Office visits, for the VIP+ depending on the service that you go for, they pay a flat fee towards that service. So for example, if you go for s- emergency room visit, that plan covers \$100 per day for a max of two days. Meaning if your bill's \$200, they cover \$100 and then you're responsible for the remaining balance, which would be \$100. Okay. So what is the deductible for, like say if I go into office visits, is it 20, 30 or 50? So that information I don't have. I just see that they cover a flat fee towards, um, your visit. Mm-hmm. See, I'm a little lost there. You'll have to explain that to me 'cause I don't know what a flat fee is. Oh. So they cover a percentage. So that, that was kind of the example that I gave you 'cause it says for emergency room they cover \$100 per day for a max of two days, meaning if you're, if you go to the emergency room and your bill is \$200, that plan that you selected covers \$100 and you're responsible for the remaining balance. So they cover a flat fee depending on the service- Oh. ... that you go for. And then, I don't know if you want, but I can always send you the benefit guide 'cause it's gonna say VIP+ and then it's gonna s- show you all the services that it covers and the- Yes, ma'am. Can you do me a favor? ... amount that they cover. Mm-hmm. Would you, would you do that for me, please? Yes, sir. Um- I'm hypertensive so my medications for my blood pressure is pretty expensive. That's why I wanted the- Okay. ... the highest market of insurance value that I could get because I'm paying for it, so I might as well be able to get 100% coverage. And then on the benefit guide, however, it's not gonna tell you specifically what medication is covered or not. Um, you can always contact that Pharma Bill number that's on the benefit guide, or I can also give it to you, and I would call and ask. Just so that you can kind of have an idea already. Okay. Just because on the guide it doesn't specifically tell you, and since we're the Health Care Administrators, I'm not really allowed to tell you if something's covered or not if it doesn't tell me on the guide. So I would... If I was you, I would actually call that Pharma Bill number and ask. Yes, ma'am. I appreciate that. 'Cause that's the actual pharmacy. Um, but give me one second. I'm going to go ahead and send you that. Okay. I went ahead and sent it to you. It's going to come from the email that says [info@benefitsentacar.com](mailto:info@benefitsentacar.com). Do you mind double checking just so that I'm sure that you received it? Yes, ma'am. I'm checking it right now. Uh, it's not in my inbox. Oh, I got it. I got it. Okay. Thank you. And then... You're welcome. So when you open that guide, it's gonna tell you, um, the plans that you... Well, it's gonna tell you all the plans that they offer. You selected the VIP Plus. On the right-hand side is gonna show you the services and the amount that it would cover if you went to those particular services, and then on page number five of that PDF is where that Pharma Bill's phone number is at. I can also provide it to you verbally, um, but it's also on page number five in the PDF. No. No, ma'am. I'm, um... I'm riding a bus right now so it's kind of hard to hear. So I'll see when I get home. Okay. That's fine. Thank you, ma'am. All right. You have a good day. You're welcome. Thank you. This was awesome. I like that. And then just keep in mind that... Um, I was just going to tell you just keep in mind that your plans do become effective once you see that first deduction come out of your paycheck back.

## Conversation Format

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

Speaker speaker\_1: Yes, ma'am. I received a text message saying I have 30 days to apply for my benefits.

Speaker speaker\_0: I'm sorry, you were kind of breaking up in the beginning. Can you repeat that for me?

Speaker speaker\_1: Yes, ma'am. I r- received a text message that say, I work for OnTrack Staffing, and they said I have 30 days to apply for my benefits.

Speaker speaker\_0: Okay. Yes, sir. We can go ahead and... We can go ahead and do that. Um, you say you worked with OnTrack?

Speaker speaker\_1: Yes, ma'am.

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

Speaker speaker\_1: 2944.

Speaker speaker\_0: And your first and last name, please?

Speaker speaker\_1: C. Parker.

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

Speaker speaker\_1: 1809 Silver Rose Street, Savannah GA 30405. 300 305 2274.

Speaker speaker\_0: Okay, 912-675-6956 is your phone number?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. And then, I have your first name\_h\_2944@icloud.com. Is that up to date?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay, so it looks like you already, um, are enrolled into the plan, so we're just waiting for your staffing agency to start making that first deduction for you to become-

Speaker speaker\_1: Okay. Yes.

Speaker speaker\_0: ... active. It looks like you have 3RN for employee, group accident for employee, dental for employee, short-term disability for employee, critical illness for employee, term life for employee, vision for employee, your medical plan which is a VIP+ for employee, ID experts for employee, and behavioral health for employee, for a weekly deduction of \$57.42. Um, so you did sign up. We're just waiting for them to start making that first deduction. Once they do that first deduction, the following Monday of that first deduction is when your coverage becomes effective.

Speaker speaker\_1: Okay, so I did get the VIP so I maxed out everything, correct?

Speaker speaker\_0: Yeah. You, you signed up for the VIP+, which that is the medical plan that pays the most at a dollar amount out of the-

Speaker speaker\_1: Right. I wanted-

Speaker speaker\_0: ... out of, um, the deductions offered.

Speaker speaker\_1: So I'm trying to hear you 'cause there's a lot of this too.

Speaker speaker\_0: So you did enroll in... Okay.

Speaker speaker\_1: I, I wanted everything to be maxed out because I don't use medical that much, but when I do use it, it's something serious. So...

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: I wanted to make sure any, every plan was maxed out, so-

Speaker speaker\_0: Okay. Yes, sir. So yeah, you did select the one that pays, um, the greater flat fee towards those service 'cause it's only the standard and then the VIP+, which the standard doesn't cover certain things that the plus does, and the plus pays off a little bit more in dollars. Um, so you did enroll. Now we're just waiting your staffing agency to send that first deduction. Like I said, you're enrolled, you just got to wait for them to start make the first deduction from your pay check.

Speaker speaker\_1: Okay. So, uh, what about prescriptions? Because I'm hypertensive, so I have a lot of-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... like monthly bills for as far as prescriptions. What does it cover for our prescriptions?

Speaker speaker\_0: So your prescriptions, you have the VIP+ so you're through PharmaBill. Depending on the prescription that it is depends on how much, um, you pay for it. So you can, for your generic one, you can pay up to \$10, \$20, \$30, but it just depends on the medication that it is. And it just depends if it's generic or non-generic, 'cause for the non-generic they offer you a discount, and for the generics you can pay up to \$10, \$20 or \$30. It would just depend on the medication. And then if you ever want to know if something would be covered or not, I can always provide the phone number of PharmaBill as well that you can-

Speaker speaker\_1: Okay. So-

Speaker speaker\_0: ... also reach out to PharmaBill.

Speaker speaker\_1: ... one, one other question. What about office visits?

Speaker speaker\_0: Office visits, for the VIP+ depending on the service that you go for, they pay a flat fee towards that service. So for example, if you go for s- emergency room visit, that plan covers \$100 per day for a max of two days. Meaning if your bill's \$200, they cover \$100 and then you're responsible for the remaining balance, which would be \$100.

Speaker speaker\_1: Okay. So what is the deductible for, like say if I go into office visits, is it 20, 30 or 50?

Speaker speaker\_0: So that information I don't have. I just see that they cover a flat fee towards, um, your visit.

Speaker speaker\_1: Mm-hmm. See, I'm a little lost there. You'll have to explain that to me 'cause I don't know what a flat fee is.

Speaker speaker\_2: Oh.

Speaker speaker\_0: So they cover a percentage. So that, that was kind of the example that I gave you 'cause it says for emergency room they cover \$100 per day for a max of two days, meaning if you're, if you go to the emergency room and your bill is \$200, that plan that you selected covers \$100 and you're responsible for the remaining balance. So they cover a flat fee depending on the service-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... that you go for. And then, I don't know if you want, but I can always send you the benefit guide 'cause it's gonna say VIP+ and then it's gonna s- show you all the services that it covers and the-

Speaker speaker\_1: Yes, ma'am. Can you do me a favor?

Speaker speaker\_0: ... amount that they cover. Mm-hmm.

Speaker speaker\_1: Would you, would you do that for me, please?

Speaker speaker\_0: Yes, sir. Um-

Speaker speaker\_1: I'm hypertensive so my medications for my blood pressure is pretty expensive. That's why I wanted the-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... the highest market of insurance value that I could get because I'm paying for it, so I might as well be able to get 100% coverage.

Speaker speaker\_0: And then on the benefit guide, however, it's not gonna tell you specifically what medication is covered or not. Um, you can always contact that Pharma Bill number that's on the benefit guide, or I can also give it to you, and I would call and ask. Just so that you can kind of have an idea already.

Speaker speaker\_3: Okay.

Speaker speaker\_0: Just because on the guide it doesn't specifically tell you, and since we're the Health Care Administrators, I'm not really allowed to tell you if something's covered or not if it doesn't tell me on the guide. So I would... If I was you, I would actually call that Pharma Bill number and ask.

Speaker speaker\_3: Yes, ma'am. I appreciate that.

Speaker speaker\_0: 'Cause that's the actual pharmacy. Um, but give me one second. I'm going to go ahead and send you that. Okay. I went ahead and sent it to you. It's going to come from the email that says info@benefitsentacar.com. Do you mind double checking just so that I'm sure that you received it?

Speaker speaker\_3: Yes, ma'am. I'm checking it right now. Uh, it's not in my inbox. Oh, I got it. I got it.

Speaker speaker\_0: Okay.

Speaker speaker\_3: Thank you.

Speaker speaker\_0: And then... You're welcome. So when you open that guide, it's gonna tell you, um, the plans that you... Well, it's gonna tell you all the plans that they offer. You selected the VIP Plus. On the right-hand side is gonna show you the services and the amount that it would cover if you went to those particular services, and then on page number five of that PDF is where that Pharma Bill's phone number is at. I can also provide it to you verbally, um, but it's also on page number five in the PDF.

Speaker speaker\_3: No. No, ma'am. I'm, um... I'm riding a bus right now so it's kind of hard to hear. So I'll see when I get home.

Speaker speaker\_0: Okay. That's fine.

Speaker speaker\_3: Thank you, ma'am.

Speaker speaker\_0: All right.

Speaker speaker\_3: You have a good day.

Speaker speaker\_0: You're welcome. Thank you.

Speaker speaker\_3: This was awesome. I like that.

Speaker speaker\_0: And then just keep in mind that... Um, I was just going to tell you just keep in mind that your plans do become effective once you see that first deduction come out of your paycheck back.