

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hello. Thank you for calling Ben... Hey, how can I help you? Hello? How can I help you? Hey, uh, my name is Daniel. How can I help you, Daniel? Uh, I'm calling you, uh, from Pa- Partners Personal. Okay. Um, are you looking into enrolling into healthcare benefits? Yes. Okay. What are the last four of your social? 9730. And what's your last name, Daniel? It's M-U-N-E-Z-A. Okay. For security purposes, could you please verify your address and also your date of birth for me? My address is 6666 East Gold Creek Road. Okay. I need your full address. Full address? Yes. Uh, apartment number is 115. Mm-hmm. And zip code is 85730. And your date of birth? January 1, 2005. Is your phone number still 520-665-9304? Yes. And then I have your email address as your first name, last name, the number three at gmail.com. Is that still up to date? Uh, no. The email address- Is that true? ... e-mail, e-mail address is, uh, nyirasafarikarisa@gmail.com. Is that what you got? No, I have your first na- first name, last name, three at gmail.com. Uh, no, that's not my email. Okay. Um, I'm sorry, could you give per- could you provide that email address one more time? You said Safari? Let me, let me, let me spell it. It's N-Y- Hmm. ... I-R- Mm-hmm. ... A-S- Mm-hmm. ... A-S- Okay. ... A-R- No. ... I-K- Okay. ... A-R- Mm-hmm. ... I-S- Mm-hmm. ... A and @gmail.com. Okay. I'ma go over that just to make sure I got the right email. You said N-Y-R-R- Yes. ... A-S, A-S, A-R-I-K, A-R-I-S-A @gmail.com. Is that correct? Yes. Okay, thank you. And did you know which one to enroll into already or did you want me to explain the plans to you? I could also send you the benefit guide. Um, what that benef- benefit guide has is all the plans and their prices. So I can send it to you- Mm-hmm. ... and I can explain it to you if you wish. You, you can send it to me. Okay. I went ahead and sent it to your email file. Do you mind verifying that you have received it? Let me see. Uh, no, I don't... I don't see anything. Can you check your spam junk file just in case it went to those folders? Uh, I don't see anything. Okay. Um, let me resend it one more time. Okay. Okay. Do you mind checking again for me? It should come from an email that says info@benefitsinacard.com.... email. If you don't see it when you open your email, I will... I would open that file that says junk email as well as spam email 'cause sometimes it sends it to those. I, I don't see anything. My... And, um, I sent it to that email that you gave me of N-Y-R-R-A-S, S-A-F-A-R-I-K-A-R-I-S-A@Gmail.com. And I sent two of them. I'm not sure- You sent two, N-y, N-Y-I-R-A-S-A-F-A-R-I-K-A-R-I-S-A@gmail.com? Is it I-S or I-F? A-F. Those last three letters. You said A-F, the last three letters? I-S. I-S like Sam? I- Or, or as Frank? This is Mirasafarikhalisa. So it's a S as in Sam or F as in Frank? It's S like Sam. Okay. I had F. Yeah. Okay. Let me- Oh, you have- ... send that again. Let me send that again. Okay. So I have N-Y-R-R-A-S, A-F-A-R-I-K-A-R-I-S-A. I'm, I'm sorry. Yes. I-S-A not F. I-S-A. Correct. Okay. I'm sending you... I'm about to send that. Okay. I sent it. Do you mind

verifying? Hmm. I don't see anything. I don't know. I don't know why. Well, I mean, I can still... I could go over the plans with you. Okay. Since 'cause I'm not really sure 'cause I sent it to NY... So it's N as in Nancy, Y as in yes, R as in red, R as in red, A as in apple, S as in snake, A as in apple, F as in Frank, A as in apple, R as in red, I as in ice, K as in Karen, A as in apple, red as... R as in red, I as in isa, S as in Sam, and then A as in apple. Yes. Yeah. I'm not sure why you're not getting it 'cause that's the email that I sent it to. Um, did you check your spam and junk file? Yeah. But I, I, I don't see anything. Oh, okay. Well, if you wish I can just go over the plans with you. Yes. Over the phone. Okay. So they offer different plans to choose from, depending on how many plans you were to select and also depending if you choose dependents with these plans is how much the weekly deductions come out to be. So the first one that I'm gonna go over is called the StayHealthyNVC TeleRx. That plan is only a preventative plan so it'll cover one physical visit a year, some vaccines, some STD screenings, some cancer screenings. It's only a preventative plan. This plan will not cover any doctor visits if you get sick or hospital visits. It's only for preventative services. Um, it does require you to stay within the network also, but it does include prescription benefits through Alexar and it includes something called FreeRx which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. This plan also includes something called Walmart Health Virtual Care, which gives you access to medical providers virtually. Um, but like I said earlier, this plan is only for preventative services. So if you were to select the Stay Healthy MEC, that would be a weekly deduction for the plan for employee only of \$16.80. So that's one plan. Then they have three plans that are called the VIPs. There's three different ones. There's the VIP Standard, the VIP Plus, and the VIP Prime. These are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. These plans don't require you to stay within the network. You could be in the network or out of the network. Um, they offer prescription benefits through PharmaBill, which you can pay up to \$10, \$20, \$30 for the generic medications, and for the non-generics they do offer discounts. They also include the Walmart Health Virtual Care, which I- what I had said earlier is provides medical assistance virtually with medical providers. Um, between the three of them, the Standard is the most basic one, because that one doesn't cover intensive care unit benefit, any rehabilitation benefits, nor preventive surgery. But the VIP Plus and the VIP Prime do. Um, out of the three, the Prime is the one that would cover a greater dollar amount depending on what service you go for. So, a good example of that is for surgery hospital, the VIP Standard will cover \$250 per day for a max of one day, while the VIP Plus would cover \$1,000 per day for a max of one day. And then the VIP Prime, which is the one that pays that greater dollar amount, would pay \$2,000 per day for a max of one day. For surgery and physician office, the Standard would cover \$125 per day for a max of two days, while the VIP Plus would cover \$250 per day for a max of two days, and then the VIP Prime would cover \$1,000 per day for a max of two days. If you were to select between those three VIP plans, the weekly deduction for the Standard for employee only would be \$17.66. For the VIP Plus it would be \$31.61. And for the VIP Prime it would be \$43.28. Um, the VIP Standard do cover the hospital area of those benefits. However, it doesn't cover the preventative care, um, in the-

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hello.

Speaker speaker_1: Thank you for calling Ben... Hey, how can I help you? Hello? How can I help you?

Speaker speaker_2: Hey, uh, my name is Daniel.

Speaker speaker_1: How can I help you, Daniel?

Speaker speaker_2: Uh, I'm calling you, uh, from Pa- Partners Personal.

Speaker speaker_1: Okay. Um, are you looking into enrolling into healthcare benefits?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. What are the last four of your social?

Speaker speaker_2: 9730.

Speaker speaker_1: And what's your last name, Daniel?

Speaker speaker_2: It's M-U-N-E-Z-A.

Speaker speaker_1: Okay. For security purposes, could you please verify your address and also your date of birth for me?

Speaker speaker_2: My address is 6666 East Gold Creek Road.

Speaker speaker_1: Okay. I need your full address.

Speaker speaker_2: Full address?

Speaker speaker_1: Yes.

Speaker speaker_2: Uh, apartment number is 115.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And zip code is 85730.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: January 1, 2005.

Speaker speaker_1: Is your phone number still 520-665-9304?

Speaker speaker_2: Yes.

Speaker speaker_1: And then I have your email address as your first name, last name, the number three at gmail.com. Is that still up to date?

Speaker speaker_2: Uh, no. The email address-

Speaker speaker_1: Is that true?

Speaker speaker_2: ... e-mail, e-mail address is, uh, nyirasafarikarisa@gmail.com. Is that what you got?

Speaker speaker_1: No, I have your first na- first name, last name, three at gmail.com.

Speaker speaker_2: Uh, no, that's not my email.

Speaker speaker_1: Okay. Um, I'm sorry, could you give per- could you provide that email address one more time? You said Safari?

Speaker speaker_2: Let me, let me, let me spell it. It's N-Y-

Speaker speaker_1: Hmm.

Speaker speaker_2: ... I-R-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... A-S-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... A-S-

Speaker speaker_1: Okay.

Speaker speaker_2: ... A-R-

Speaker speaker_1: No.

Speaker speaker_2: ... I-K-

Speaker speaker_1: Okay.

Speaker speaker_2: ... A-R-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... I-S-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... A and @gmail.com.

Speaker speaker_1: Okay. I'ma go over that just to make sure I got the right email. You said N-Y-R-R-

Speaker speaker_2: Yes.

Speaker speaker_1: ... A-S, A-S, A-R-I-K, A-R-I-S-A @gmail.com. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, thank you. And did you know which one to enroll into already or did you want me to explain the plans to you? I could also send you the benefit guide. Um, what that benef- benefit guide has is all the plans and their prices. So I can send it to you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and I can explain it to you if you wish.

Speaker speaker_2: You, you can send it to me.

Speaker speaker_1: Okay. I went ahead and sent it to your email file. Do you mind verifying that you have received it?

Speaker speaker_2: Let me see. Uh, no, I don't... I don't see anything.

Speaker speaker_1: Can you check your spam junk file just in case it went to those folders?

Speaker speaker_2: Uh, I don't see anything.

Speaker speaker_1: Okay. Um, let me resend it one more time.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Do you mind checking again for me? It should come from an email that says info@benefitsinacard.com.

Speaker speaker_3: ... email.

Speaker speaker_1: If you don't see it when you open your email, I will... I would open that file that says junk email as well as spam email 'cause sometimes it sends it to those.

Speaker speaker_3: I, I don't see anything. My...

Speaker speaker_1: And, um, I sent it to that email that you gave me of N-Y-R-R-A-S, S-A-F-A-R-I-K-A-R-I-S-A@Gmail.com. And I sent two of them. I'm not sure-

Speaker speaker_3: You sent two, N-y, N-Y-I-R-A-S-A-F-A-R-I-K-A-R-I-S-A@gmail.com?

Speaker speaker_1: Is it I-S or I-F?

Speaker speaker_3: A-F.

Speaker speaker_1: Those last three letters. You said A-F, the last three letters?

Speaker speaker_3: I-S.

Speaker speaker_1: I-S like Sam?

Speaker speaker_3: I-

Speaker speaker_1: Or, or as Frank?

Speaker speaker_3: This is Mirasafarikhalisa.

Speaker speaker_1: So it's a S as in Sam or F as in Frank?

Speaker speaker_3: It's S like Sam.

Speaker speaker_1: Okay. I had F.

Speaker speaker_3: Yeah.

Speaker speaker_1: Okay. Let me-

Speaker speaker_3: Oh, you have-

Speaker speaker_1: ... send that again. Let me send that again. Okay. So I have N-Y-R-R-A-S, A-F-A-R-I-K-A-R-I-S-A. I'm, I'm sorry.

Speaker speaker_3: Yes.

Speaker speaker_1: I-S-A not F.

Speaker speaker_3: I-S-A.

Speaker speaker_1: Correct. Okay. I'm sending you... I'm about to send that. Okay. I sent it. Do you mind verifying?

Speaker speaker_3: Hmm. I don't see anything. I don't know. I don't know why.

Speaker speaker_1: Well, I mean, I can still... I could go over the plans with you.

Speaker speaker_3: Okay.

Speaker speaker_1: Since 'cause I'm not really sure 'cause I sent it to NY... So it's N as in Nancy, Y as in yes, R as in red, R as in red, A as in apple, S as in snake, A as in apple, F as in Frank, A as in apple, R as in red, I as in ice, K as in Karen, A as in apple, red as... R as in red, I as in isa, S as in Sam, and then A as in apple.

Speaker speaker_3: Yes.

Speaker speaker_1: Yeah. I'm not sure why you're not getting it 'cause that's the email that I sent it to. Um, did you check your spam and junk file?

Speaker speaker_3: Yeah. But I, I, I don't see anything.

Speaker speaker_1: Oh, okay. Well, if you wish I can just go over the plans with you.

Speaker speaker_3: Yes.

Speaker speaker_1: Over the phone. Okay. So they offer different plans to choose from, depending on how many plans you were to select and also depending if you choose dependents with these plans is how much the weekly deductions come out to be. So the first one that I'm gonna go over is called the StayHealthyNVC TeleRx. That plan is only a preventative plan so it'll cover one physical visit a year, some vaccines, some STD screenings, some cancer screenings. It's only a preventative plan. This plan will not cover any doctor visits if you get sick or hospital visits. It's only for preventative services. Um, it does require you to stay within the network also, but it does include prescription benefits through Alexar and it includes something called FreeRx which gives you access to over 800 of the top

90% genetic drugs prescribed in the US for a cheaper price. This plan also includes something called Walmart Health Virtual Care, which gives you access to medical providers virtually. Um, but like I said earlier, this plan is only for preventative services. So if you were to select the Stay Healthy MEC, that would be a weekly deduction for the plan for employee only of \$16.80. So that's one plan. Then they have three plans that are called the VIPs. There's three different ones. There's the VIP Standard, the VIP Plus, and the VIP Prime. These are the plans that will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. These plans don't require you to stay within the network. You could be in the network or out of the network. Um, they offer prescription benefits through PharmaBill, which you can pay up to \$10, \$20, \$30 for the generic medications, and for the non-generics they do offer discounts. They also include the Walmart Health Virtual Care, which I- what I had said earlier is provides medical assistance virtually with medical providers. Um, between the three of them, the Standard is the most basic one, because that one doesn't cover intensive care unit benefit, any rehabilitation benefits, nor preventive surgery. But the VIP Plus and the VIP Prime do. Um, out of the three, the Prime is the one that would cover a greater dollar amount depending on what service you go for. So, a good example of that is for surgery hospital, the VIP Standard will cover \$250 per day for a max of one day, while the VIP Plus would cover \$1,000 per day for a max of one day. And then the VIP Prime, which is the one that pays that greater dollar amount, would pay \$2,000 per day for a max of one day. For surgery and physician office, the Standard would cover \$125 per day for a max of two days, while the VIP Plus would cover \$250 per day for a max of two days, and then the VIP Prime would cover \$1,000 per day for a max of two days. If you were to select between those three VIP plans, the weekly deduction for the Standard for employee only would be \$17.66. For the VIP Plus it would be \$31.61. And for the VIP Prime it would be \$43.28. Um, the VIP Standard do cover the hospital area of those benefits. However, it doesn't cover the preventative care, um, in the-