

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in a Card, my name is Stephanie, now how can I assist you? Hi, my name is Maya Brooks. Um, I was trying to get clarification on kind of how the coverage works. I was looking at the different, uh, plans. Okay. Yes, ma'am. Um, what staffing agency are you working with? Uh, GRC. Okay, one second. Mm-hmm. And then what are the last four of your social? Yeah, it is 5426. And your first and last name please? Maya, M-A-Y-A. And my last name is Brooks, B-R-O-O-K-S. Okay. And then you said that was 5426? Yes. How long have you been working with them? So I actually start next Tuesday. Gotcha. So I haven't gotten a way to enroll, yeah, that's why I'm trying to figure it out. Gotcha. So I can give you general information, um, let me see. Uh. Let me pull that up for you. 'Cause it looks like they still haven't sent us your stuff. I'm guessing since you haven't started yet? Mm-hmm. Um, but you said GRC Staffing, correct? Right. Did you have the benefit guide by any chance? I actually have it pulled up in front of me. That's why I was- Perfect. ... trying to get, like, clarification before I opted into anything. Gotcha. Okay, so they don't do, by the looks of it, any type of auto enrollment. So if you do wanna enroll, it is important that you do know that only in two periods you're eligible. The first period are within the first 30 days of receiving your first check, so right now you would be eligible 'cause you haven't even received anything, um, and then within company open enrollment. Um, so if you do wanna enroll, the sooner you do it, the better, just to make sure that you're within that timeframe. Yeah. Mm-hmm. Um, so depending on the plan that you select as well as how many, because every plan has a separate deduction to it, and depends on, um, if you add dependents, how much your weekly deduction comes out to be. Were you looking into enrolling by yourself or with dependents? No, it would just be myself. Okay. Okay. Mm-hmm. Um, so, the first one that I'm gonna go over, it's called the Stay Healthy MEC Enhanced. Uh-huh. That plan is only... That one is the only one out of the four that would cover your preventative and your hospital indemnity. So meaning, it's gonna cover like a physical, some vaccinations, some STD and cancer screenings, so that's preventative, and it will also cover your hospital indemnity services such as doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. The plan does require you to stay within the network, so you can only use their doctors and clinics to be covered. So, if you do select the Stay Healthy MEC Enhanced, it is important that you do stay within the network. Mm-hmm. Um, f- uh, it requires co-pays. The only plan that requires co-pays, due to the fact that it offers your preventative and hospital indemnity service. So for primary care visits a \$10 co-pay per visit's required, and you would be limited to four visits annually per person, or 10 per family. Specialty care visits, a \$50 co-pay per visit is required, and also you're limited to four visits annually per person, or 10 per family. For urgent care visits, a \$60 co-pay per visit is required, and you would be limited to four visits annually per person, or 10 per family. Since you get both your preventative and hospital indemnity services

covered, you get two different carriers when it comes to your prescriptions. The first one, it would be through MedImpact. Um, when it comes to your generic prescriptions, pharmacy option you have a 30-day supply and you would be required to pay a \$5 co-pay. Mm-hmm. Mail order option, a 90-day supply and a \$15 co-pay's required. Since you're covered with your hospital indemnity as well, you receive coverage through Pharmaville also, depending on the generic medication, it just depends on how much you pay. Um, we don't have the list of that, um, so it just really depends. You could pay up to \$10, \$20, or \$30. And for the non-generic medications, they do offer discounts. Um, the plan includes something called Virtual Urgent Care, which offers medical assistance via telephone or video call with medical providers and they cover a flat fee towards your hospital indemnity service. So, for example, surgery and hospital, they'll cover \$500 per day for an amount of a day, meaning let's say it was \$1,000, they'd cover \$500, and you're responsible for the remaining balance. Okay. Um, this plan also covers like group accident. If you select this plan, which is the Stay Healthy MEC Enhanced, again, it's the only plan that covers your preventative and your hospital indemnity, requires co-pays, and requires you to stay within network. This one, for employee, is \$36.23 weekly. Then, the other three either only cover your preventative or only cover your actual doctor visits. So the first one that I just went over is the only one that covers those areas. Um, the second plan that I'm gonna go over, it also call- this one's called the Stay Healthy MEC Tele RX. So your Stay Healthy plan is only your preventative plan. It's only gonna cover those preventative services like your physicals, um, some vaccines, some STD and cancer screenings, but it will not cover no doctor visits if you get sick, no hospital visits if you get injured, or care emergency, none of that. Okay. Um, so it's only for your preventative visits. It does require you also to stay within the network and only use their doctors and clinics. And it also offers prescription benefits for those, um, preventative prescriptions through MedImpact as well as it offers virtual urgent care and it offers a membership with 3RF which gives you access to cheaper medication. Um, if you select the Stay Healthy plan, which is only a preventative plan, that one for employees, \$7.95. Um, then there's the two VIPs, VIP Standard and VIP Plus. These two, um, only cover your actual doctor visits if you get sick. So they'll cover a flat fee towards those visits and they don't require you to stay with a network compared to the two MECs. Compared to the Stay Healthy and the MEC Enhanced, the two VIPs don't require you to stay with a network, so you can go out of network and be covered as long as they take that insurance. Um, they also offer prescription benefits, but only through Pharmacoville. And it also includes the virtual urgent care. Um, out of the two, the Standard is the most basic one 'cause it doesn't cover intensive care, rehabilitation, nor preventative surgery, while your VIP Plus does and it covers a little bit more in dollars than the Standard. So, a good example is for surgery and hospital, the Standard covers \$250 per day while the VIP Plus would cover \$1,000 per day- Oof. ... um, for a maximum day. So the Standard would be \$1,773 a week and the VIP Plus would be \$3,171 a week. Okay. So those are your medical plans, and then they also, of course, offer, like, vision, dental, term life, and those all have their separate deductions as well. So it really just depends on how many plans you select. The more plans you get, the more they're gonna deduct 'cause that adds up. So, it just depends on how many you get, if you include dependents, um, because if you do add dependents, the price does get bumped up a little bit more. So, for example- Right. ... for the Stay Healthy MEC Enhanced, the one that offers both benefits, if you enroll by yourself, that's only \$36.23 a week. But let's say you enroll with your spouse, that's \$56.54 a week. Right.

Right. Okay. I got it. Thank you. You're welcome. And then at any... It looks like they don't have any regulations. Some staffing agencies do, which once you enroll, you can't cancel until a certain period, but it looks like TRC doesn't have that. So if you do enroll into any of these benefits at any moment, you can cancel. Um, but to enroll, you do have to be within your first 30 days. Mm-hmm. Or, um, be within company open enrollment. Gotcha. Okay. So I guess as far as canceling, is it just, like, I just call back to this number to cancel type of thing? Correct. Mm-hmm. Okay. Okay, awesome. Thank you. I think you answered all my questions. And then I was gonna tell you that if you were to enroll, let's say, like, right now with me, um, the plan doesn't start right away. It really depends on your staffing agency w- when they start doing the deduction. Once you see the very first deduction of whatever the amount is for the selected plans, the following Monday of that first deduction from your paycheck is when the plans go into effect, and by that first week, um, either that Thursday or Friday or the second Thursday or Friday, you get your cards mailed out to you. Gotcha. Okay. Yeah, I start next Tuesday, so that's my, that's my orientation day. Did you want to go ahead and select something or did you wanna wait? Um, no, I think I wanna go on ahead and get the ball rolling. Mm-hmm. I think I'm gonna do the, um, EMC, uh, Enhanced, the \$36.23. Okay. And then did you want to do anything else? So that's your medical and then they also offer, by the looks of it, short-term disability, 24-hour group accident, critical illness with cancer benefits, dental plan, memberment. I believe I need your help. Sorry, my computer kinda froze. No problem. I guess for the vision, how does that, how does the vision work? So, vision, um, requires copays. So by the looks of it... Oh, oh. Ooh, can you hear me? I can hear you. Um, that one has its copays. So let's say you go... It looks like it, for a eye exam, um, you would be required to pay \$10 only. Mm-hmm. Open lenses and frames balance is \$130. Um, so if you do get frames that are a little bit more than that, you would be responsible for the remaining balance and they would cover \$130. And then dental, uh, preventative visits covered at 100%. Something basic is considered, like a cleansing of the teeth, uh, that's covered at 80%. Basic restorative, so they got to fill in a cavity, that's covered at 80%. X-rays are also covered at 80% and they give you an annual maximum of \$500 with the dental plan. With dental, you would have to give a one-time deductible though. If you select the employee plan, that would be only a \$50. So for your visit, you would have to pay \$50, but only once, and then that one's, for employees, \$351 a week. And then vision is \$2.15 a week. Okay. So the phone cut out on the, uh, vision part. 'Cause I got the \$10 copay for, like, the eye exam and then it cut out when you were talking about, like, the frames and stuff like that. So I'm sorry, I didn't catch that. Oh. No, you're fine. Sorry, I don't know what's wrong with my phone. Um, so the copay for lenses and frames is \$25 and I was gonna tell you that your frame allowance is \$130. So if you do get frames that are a little bit more, um, you would be responsible for the remaining balance, but they would cover \$130. Okay. Thank you. And then for the dental, then you said that it'd be like, kind of like the basic, like, going in for, like, the yearly cleaning type thing? Yeah. So the basic, uh, like a cleaning, is covered at 80%. Basic restorative, so if they find, like, a cavity and you gotta fill it, that's covered at 80%. X-rays are covered at 80% and your annual maximum is \$500, and you would have to give a one-time deductible of \$50 if you choose the individual plan. Okay. Gotcha. So I guess for, like, the, the additional, like, the vision and the dental- Mm-hmm. ... and stuff like that, is that something that we can opt into later on or is it something we have to opt into when we sign up for the original plan? So as long as you're within those 30-day windows, you can call and enroll. So if you enroll with me just with the

MEC Enhanced, that's fine. As long as, let's say you call, like, next Friday. If you're still within... Which most likely you are still gonna be within your 30-day... Are you still there? Hello? ... Okay. Your sound is muted. Oh, I'm sorry. I was just checking to make sure you were still there. Yeah, no, you're good. I'm sorry.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card, my name is Stephanie, now how can I assist you?

Speaker speaker\_1: Hi, my name is Maya Brooks. Um, I was trying to get clarification on kind of how the coverage works. I was looking at the different, uh, plans.

Speaker speaker\_0: Okay. Yes, ma'am. Um, what staffing agency are you working with?

Speaker speaker\_1: Uh, GRC.

Speaker speaker\_0: Okay, one second.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then what are the last four of your social?

Speaker speaker\_1: Yeah, it is 5426.

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

Speaker speaker\_1: Maya, M-A-Y-A. And my last name is Brooks, B-R-O-O-K-S.

Speaker speaker\_0: Okay. And then you said that was 5426?

Speaker speaker\_1: Yes.

Speaker speaker\_0: How long have you been working with them?

Speaker speaker\_1: So I actually start next Tuesday.

Speaker speaker\_0: Gotcha.

Speaker speaker\_1: So I haven't gotten a way to enroll, yeah, that's why I'm trying to figure it out.

Speaker speaker\_0: Gotcha. So I can give you general information, um, let me see. Uh. Let me pull that up for you. 'Cause it looks like they still haven't sent us your stuff. I'm guessing since you haven't started yet?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, but you said GRC Staffing, correct?

Speaker speaker\_1: Right.

Speaker speaker\_0: Did you have the benefit guide by any chance?

Speaker speaker\_1: I actually have it pulled up in front of me. That's why I was-

Speaker speaker\_0: Perfect.

Speaker speaker\_1: ... trying to get, like, clarification before I opted into anything.

Speaker speaker\_0: Gotcha. Okay, so they don't do, by the looks of it, any type of auto enrollment. So if you do wanna enroll, it is important that you do know that only in two periods you're eligible. The first period are within the first 30 days of receiving your first check, so right now you would be eligible 'cause you haven't even received anything, um, and then within company open enrollment. Um, so if you do wanna enroll, the sooner you do it, the better, just to make sure that you're within that timeframe.

Speaker speaker\_1: Yeah. Mm-hmm.

Speaker speaker\_0: Um, so depending on the plan that you select as well as how many, because every plan has a separate deduction to it, and depends on, um, if you add dependents, how much your weekly deduction comes out to be. Were you looking into enrolling by yourself or with dependents?

Speaker speaker\_1: No, it would just be myself.

Speaker speaker\_0: Okay. Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, so, the first one that I'm gonna go over, it's called the Stay Healthy MEC Enhanced.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: That plan is only... That one is the only one out of the four that would cover your preventative and your hospital indemnity. So meaning, it's gonna cover like a physical, some vaccinations, some STD and cancer screenings, so that's preventative, and it will also cover your hospital indemnity services such as doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. The plan does require you to stay within the network, so you can only use their doctors and clinics to be covered. So, if you do select the Stay Healthy MEC Enhanced, it is important that you do stay within the network.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, f- uh, it requires co-pays. The only plan that requires co-pays, due to the fact that it offers your preventative and hospital indemnity service. So for primary care visits a \$10 co-pay per visit's required, and you would be limited to four visits annually per person, or 10 per family. Specialty care visits, a \$50 co-pay per visit is required, and also you're limited to four visits annually per person, or 10 per family. For urgent care visits, a \$60 co-pay per visit is required, and you would be limited to four visits annually per person, or 10 per family. Since you get both your preventative and hospital indemnity services covered, you get two different carriers when it comes to your prescriptions. The first one, it would be

through MedImpact. Um, when it comes to your generic prescriptions, pharmacy option you have a 30-day supply and you would be required to pay a \$5 co-pay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Mail order option, a 90-day supply and a \$15 co-pay's required. Since you're covered with your hospital indemnity as well, you receive coverage through Pharmaville also, depending on the generic medication, it just depends on how much you pay. Um, we don't have the list of that, um, so it just really depends. You could pay up to \$10, \$20, or \$30. And for the non-generic medications, they do offer discounts. Um, the plan includes something called Virtual Urgent Care, which offers medical assistance via telephone or video call with medical providers and they cover a flat fee towards your hospital indemnity service. So, for example, surgery and hospital, they'll cover \$500 per day for an amount of a day, meaning let's say it was \$1,000, they'd cover \$500, and you're responsible for the remaining balance.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, this plan also covers like group accident. If you select this plan, which is the Stay Healthy MEC Enhanced, again, it's the only plan that covers your preventative and your hospital indemnity, requires co-pays, and requires you to stay within network. This one, for employee, is \$36.23 weekly. Then, the other three either only cover your preventative or only cover your actual doctor visits. So the first one that I just went over is the only one that covers those areas. Um, the second plan that I'm gonna go over, it also call this one's called the Stay Healthy MEC Tele RX. So your Stay Healthy plan is only your preventative plan. It's only gonna cover those preventative services like your physicals, um, some vaccines, some STD and cancer screenings, but it will not cover no doctor visits if you get sick, no hospital visits if you get injured, or care emergency, none of that.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so it's only for your preventative visits. It does require you also to stay within the network and only use their doctors and clinics. And it also offers prescription benefits for those, um, preventative prescriptions through MedImpact as well as it offers virtual urgent care and it offers a membership with 3RF which gives you access to cheaper medication. Um, if you select the Stay Healthy plan, which is only a preventative plan, that one for employees, \$7.95. Um, then there's the two VIPs, VIP Standard and VIP Plus. These two, um, only cover your actual doctor visits if you get sick. So they'll cover a flat fee towards those visits and they don't require you to stay with a network compared to the two MECs. Compared to the Stay Healthy and the MEC Enhanced, the two VIPs don't require you to stay with a network, so you can go out of network and be covered as long as they take that insurance. Um, they also offer prescription benefits, but only through Pharmacoville. And it also includes the virtual urgent care. Um, out of the two, the Standard is the most basic one 'cause it doesn't cover intensive care, rehabilitation, nor preventative surgery, while your VIP Plus does and it covers a little bit more in dollars than the Standard. So, a good example is for surgery and hospital, the Standard covers \$250 per day while the VIP Plus would cover \$1,000 per day-

Speaker speaker\_1: Oof.

Speaker speaker\_0: ... um, for a maximum day. So the Standard would be \$1,773 a week and the VIP Plus would be \$3,171 a week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So those are your medical plans, and then they also, of course, offer, like, vision, dental, term life, and those all have their separate deductions as well. So it really just depends on how many plans you select. The more plans you get, the more they're gonna deduct 'cause that adds up. So, it just depends on how many you get, if you include dependents, um, because if you do add dependents, the price does get bumped up a little bit more. So, for example-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... for the Stay Healthy MEC Enhanced, the one that offers both benefits, if you enroll by yourself, that's only \$36.23 a week. But let's say you enroll with your spouse, that's \$56.54 a week.

Speaker speaker\_1: Right. Right. Okay. I got it. Thank you.

Speaker speaker\_0: You're welcome. And then at any... It looks like they don't have any regulations. Some staffing agencies do, which once you enroll, you can't cancel until a certain period, but it looks like TRC doesn't have that. So if you do enroll into any of these benefits at any moment, you can cancel. Um, but to enroll, you do have to be within your first 30 days.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Or, um, be within company open enrollment.

Speaker speaker\_1: Gotcha. Okay. So I guess as far as canceling, is it just, like, I just call back to this number to cancel type of thing?

Speaker speaker\_0: Correct. Mm-hmm.

Speaker speaker\_1: Okay. Okay, awesome. Thank you. I think you answered all my questions.

Speaker speaker\_0: And then I was gonna tell you that if you were to enroll, let's say, like, right now with me, um, the plan doesn't start right away. It really depends on your staffing agency w- when they start doing the deduction. Once you see the very first deduction of whatever the amount is for the selected plans, the following Monday of that first deduction from your paycheck is when the plans go into effect, and by that first week, um, either that Thursday or Friday or the second Thursday or Friday, you get your cards mailed out to you.

Speaker speaker\_1: Gotcha. Okay. Yeah, I start next Tuesday, so that's my, that's my orientation day.

Speaker speaker\_0: Did you want to go ahead and select something or did you wanna wait?

Speaker speaker\_1: Um, no, I think I wanna go on ahead and get the ball rolling.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I think I'm gonna do the, um, EMC, uh, Enhanced, the \$36.23.

Speaker speaker\_0: Okay. And then did you want to do anything else? So that's your medical and then they also offer, by the looks of it, short-term disability, 24-hour group accident, critical illness with cancer benefits, dental plan, memberment. I believe I need your help. Sorry, my computer kinda froze.

Speaker speaker\_1: No problem. I guess for the vision, how does that, how does the vision work?

Speaker speaker\_0: So, vision, um, requires copays. So by the looks of it... Oh, oh. Ooh, can you hear me?

Speaker speaker\_1: I can hear you.

Speaker speaker\_0: Um, that one has its copays. So let's say you go... It looks like it, for a eye exam, um, you would be required to pay \$10 only.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Open lenses and frames balance is \$130. Um, so if you do get frames that are a little bit more than that, you would be responsible for the remaining balance and they would cover \$130. And then dental, uh, preventative visits covered at 100%. Something basic is considered, like a cleansing of the teeth, uh, that's covered at 80%. Basic restorative, so they got to fill in a cavity, that's covered at 80%. X-rays are also covered at 80% and they give you an annual maximum of \$500 with the dental plan. With dental, you would have to give a one-time deductible though. If you select the employee plan, that would be only a \$50. So for your visit, you would have to pay \$50, but only once, and then that one's, for employees, \$351 a week. And then vision is \$2.15 a week.

Speaker speaker\_1: Okay. So the phone cut out on the, uh, vision part. 'Cause I got the \$10 copay for, like, the eye exam and then it cut out when you were talking about, like, the frames and stuff like that. So I'm sorry, I didn't catch that.

Speaker speaker\_0: Oh. No, you're fine. Sorry, I don't know what's wrong with my phone. Um, so the copay for lenses and frames is \$25 and I was gonna tell you that your frame allowance is \$130. So if you do get frames that are a little bit more, um, you would be responsible for the remaining balance, but they would cover \$130.

Speaker speaker\_1: Okay. Thank you. And then for the dental, then you said that it'd be like, kind of like the basic, like, going in for, like, the yearly cleaning type thing?

Speaker speaker\_0: Yeah. So the basic, uh, like a cleaning, is covered at 80%. Basic restorative, so if they find, like, a cavity and you gotta fill it, that's covered at 80%. X-rays are covered at 80% and your annual maximum is \$500, and you would have to give a one-time deductible of \$50 if you choose the individual plan.

Speaker speaker\_1: Okay. Gotcha. So I guess for, like, the, the additional, like, the vision and the dental-



Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... and stuff like that, is that something that we can opt into later on or is it something we have to opt into when we sign up for the original plan?

Speaker speaker\_0: So as long as you're within those 30-day windows, you can call and enroll. So if you enroll with me just with the MEC Enhanced, that's fine. As long as, let's say you call, like, next Friday. If you're still within... Which most likely you are still gonna be within your 30-day...

Speaker speaker\_1: Are you still there? Hello?

Speaker speaker\_0: ... Okay. Your sound is muted.

Speaker speaker\_1: Oh, I'm sorry. I was just checking to make sure you were still there.

Speaker speaker\_0: Yeah, no, you're good.

Speaker speaker\_1: I'm sorry.