

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. You're calling Benefits in a Card, my name is Stephanie. How can I assist you? Yes, I just submitted, um, for my insurance and I wanted to see if you, has it come through on your end and, uh, I guess I have some questions about when it goes into effect. Okay. What staffing agency are you with? Cara Staffing Group. Okay, thank you. Um, for... And then what are the last four of your Social? 1125. And then your first and last name? Schulstad. Okay. For security purposes, do you mind verifying your address as well as your date of birth for me? Uh, 5890 Brentwood Street, Arvada, Colorado, 42858. Okay. And then is your phone number still 303-763-0525? Yes. And then I have ***** Social, last name, 50sits@gmail.com. Is that up to date? Yes. Okay, thank you. Okay, and then I'm looking and is it for your Dental Plan and your VIP Standard Plan? Yes. So you have to typically wait one or two weeks for your employer to start making those deductions. Okay. Once you have the very first deduction come out of your check of \$26.65 for those two plans, the following Monday of that deduction is when you have active coverage. Okay. And then, um- And that's weekly, right? Yes, ma'am. Okay. And then that first week of your activation week, you should be receiving either Thursday or Friday that dental card. And I was gonna notify you that for your VIP Standard Plan, which is your medical plan, um, they normally never mail those out to the members. So if you do want a physical one, you're welcome to give us a call that first Monday of your activation week so we can put in that request for you. Okay. So you can get a physical one. Okay. I just wanted to make sure it had gotten through, so. Okay. Yes, ma'am, it did. Um, and then did you have any questions about what it covers? Now, I'm assuming it just covers mostly preventative. So your, your VIP Standard, that plan doesn't cover any preven- Oh, well, let me, let me verify because this is bundled. I'm pretty sure it does. One second. Let's see. Because if it doesn't, I probably won't get it then. Okay. So you have the VIP Standard. Okay, yeah, so your VIP Standard only covers your doctor visits if you were to get sick, your hospital visits if you were to get injured, your urgent care visits, emergency room, and even some surgeries. It doesn't cover any intensive care unit benefits, any rehabilitation benefit, and any doctor's... But it covers standard care. Okay, so... It covers standard preventative doctor visits, and like that sort of thing? So it doesn't cover preventative services. Like? Um, the one that would cover that would be the Stay Healthy MEC. That's the plan that covers like one physical visit a year, some vaccinations, some STD screenings, some cancer screening. But the VIP Standards only cover like if you were to get sick, go to the hospital, urgent care, emergency room and some surgeries, but not the preventative surgeries nor intensive care, rehabilitation, none of that. Well that... I don't... I'm not talking about ***** surgeries, I just wanted to talk about like a yearly exam, that sort of thing. Preventative... Yeah, yeah, that's not covered with your, um, VIP Standard. So what, which one do I need to get? You would have to include... Um, so you

would... If you want preventative services to be covered, like your annuals and stuff, you would have to get the Stay Healthy MEC TeleRx, because that one's for preventative services only. But that plan doesn't cover what your VIP Standard covers, which is your doctor visits if you were to get sick, your hospital, urgent care, emergency room, none of that. It's only for preventative services. So if you want to be covered with your preventative services you would have to include the MEC, which for the plan for employee... Okay, what's the other one? It looks... \$17.96. So your preventative plan would be the Stay Healthy MEC. Um, that one for employees only would be a weekly deduction of \$17.96. And then you have the S- VIP Standard which is the one that would cover your doctor visit, hospital, urgent care, emergency room. Um, that one doesn't cover preventative services so it's only a hospital and dentistry plan. Okay, so I probably just want the Stay Healthy then. Okay. Okay. And keep in mind that the Stay Healthy does not include like if you were to go to the doctor because you're sick, it's not going to be covered because it's only for preventative services. That's fine. That's all I ever do anyway. Okay. One second. Let me... I just want something for the paper prescriptions and like regular monthly office or six-month office visits, that sort of thing. Okay. Yeah, so the Stay Healthy is the one for the preventative services, and then the other one is like your hospital indemnity plan. Um, so for the Stay Healthy for employee only, that would be a weekly deduction from your paycheck of \$17.96. Did you still wanna keep the dental plan for \$3 and 50 cents- Yes. I want, I wanna switch it to the other one. Okay. All right. Do you allow Pera services to make the weekly deduction of 29... Sorry, \$21.59 for your dental plan and for your preventative plan? Yeah. Okay. All right, give me one second. So that covers prescriptions? Yeah. You have, um, prescription benefits with your plan with a... With- You're cutting out. You get pre- Most of the stuff you're saying is cut- is cutting out. Oh, can you hear me now? Yeah. Can you hear me? Okay. Yeah. So y- with your Stay Healthy MEC Tele-RF, you get prescription benefits through Alexar and it also 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. That plan also includes Walmart Health Virtual Care, which gives you medical assistance from medical providers virtually. Um, and I was gonna also inform you that for your MEC Tele-RF, it requires you to stay within the network to receive coverage, okay? So you can only use their referred providers. Okay. All right, and then give me one second. Let me make some changes. So you're gonna switch that over then? Yes, ma'am. Okay. So please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$21.59, the following Monday is when you have active coverage. Um, and then like I said, it'd be... Oh, actually, since you don't have the VIP standard one, the first week of your activation week, you should be getting your dental card and then your preventative card, 'cause they actually email those to you out. So that, either that Thursday or Friday, you should be receiving two cards once you see- Okay. ... that you have active. Okay. Um, did you have any questions? Nope. That's good. All right. Well, thank you for calling. I hope you have a great day. Great. Thank you. Bye.

Conversation Format

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

Speaker speaker_1: You're calling Benefits in a Card, my name is Stephanie. How can I assist you?

Speaker speaker_2: Yes, I just submitted, um, for my insurance and I wanted to see if you, has it come through on your end and, uh, I guess I have some questions about when it goes into effect.

Speaker speaker_1: Okay. What staffing agency are you with?

Speaker speaker_2: Cara Staffing Group.

Speaker speaker_1: Okay, thank you. Um, for... And then what are the last four of your Social?

Speaker speaker_2: 1125.

Speaker speaker_1: And then your first and last name?

Speaker speaker_2: Schulstad.

Speaker speaker_1: Okay. For security purposes, do you mind verifying your address as well as your date of birth for me?

Speaker speaker_2: Uh, 5890 Brentwood Street, Arvada, Colorado, 42858.

Speaker speaker_1: Okay. And then is your phone number still 303-763-0525?

Speaker speaker_2: Yes.

Speaker speaker_1: And then I have ***** Social, last name, 50sits@gmail.com. Is that up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, thank you. Okay, and then I'm looking and is it for your Dental Plan and your VIP Standard Plan?

Speaker speaker_2: Yes.

Speaker speaker_1: So you have to typically wait one or two weeks for your employer to start making those deductions.

Speaker speaker_2: Okay.

Speaker speaker_1: Once you have the very first deduction come out of your check of \$26.65 for those two plans, the following Monday of that deduction is when you have active coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: And then, um-

Speaker speaker_2: And that's weekly, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: And then that first week of your activation week, you should be receiving either Thursday or Friday that dental card. And I was gonna notify you that for your VIP Standard Plan, which is your medical plan, um, they normally never mail those out to the members. So if you do want a physical one, you're welcome to give us a call that first Monday of your activation week so we can put in that request for you.

Speaker speaker_2: Okay.

Speaker speaker_1: So you can get a physical one.

Speaker speaker_2: Okay. I just wanted to make sure it had gotten through, so. Okay.

Speaker speaker_1: Yes, ma'am, it did. Um, and then did you have any questions about what it covers?

Speaker speaker_2: Now, I'm assuming it just covers mostly preventative.

Speaker speaker_1: So your, your VIP Standard, that plan doesn't cover any preven- Oh, well, let me, let me verify because this is bundled.

Speaker speaker_2: I'm pretty sure it does.

Speaker speaker_1: One second. Let's see.

Speaker speaker_2: Because if it doesn't, I probably won't get it then.

Speaker speaker_1: Okay. So you have the VIP Standard. Okay, yeah, so your VIP Standard only covers your doctor visits if you were to get sick, your hospital visits if you were to get injured, your urgent care visits, emergency room, and even some surgeries. It doesn't cover any intensive care unit benefits, any rehabilitation benefit, and any doctor's...

Speaker speaker_2: But it covers standard care.

Speaker speaker_1: Okay, so...

Speaker speaker_2: It covers standard preventative doctor visits, and like that sort of thing?

Speaker speaker_1: So it doesn't cover preventative services.

Speaker speaker_2: Like?

Speaker speaker_1: Um, the one that would cover that would be the Stay Healthy MEC. That's the plan that covers like one physical visit a year, some vaccinations, some STD screenings, some cancer screening. But the VIP Standards only cover like if you were to get sick, go to the hospital, urgent care, emergency room and some surgeries, but not the preventative surgeries nor intensive care, rehabilitation, none of that.

Speaker speaker_2: Well that... I don't... I'm not talking about ***** surgeries, I just wanted to talk about like a yearly exam, that sort of thing.

Speaker speaker_1: Preventative... Yeah, yeah, that's not covered with your, um, VIP Standard.

Speaker speaker_2: So what, which one do I need to get?

Speaker speaker_1: You would have to include... Um, so you would... If you want preventative services to be covered, like your annuals and stuff, you would have to get the Stay Healthy MEC TeleRx, because that one's for preventative services only. But that plan doesn't cover what your VIP Standard covers, which is your doctor visits if you were to get sick, your hospital, urgent care, emergency room, none of that. It's only for preventative services. So if you want to be covered with your preventative services you would have to include the MEC, which for the plan for employee...

Speaker speaker_2: Okay, what's the other one?

Speaker speaker_1: It looks... \$17.96. So your preventative plan would be the Stay Healthy MEC. Um, that one for employees only would be a weekly deduction of \$17.96. And then you have the S- VIP Standard which is the one that would cover your doctor visit, hospital, urgent care, emergency room. Um, that one doesn't cover preventative services so it's only a hospital and dentistry plan.

Speaker speaker_2: Okay, so I probably just want the Stay Healthy then.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay.

Speaker speaker_1: And keep in mind that the Stay Healthy does not include like if you were to go to the doctor because you're sick, it's not going to be covered because it's only for preventative services.

Speaker speaker_2: That's fine. That's all I ever do anyway.

Speaker speaker_1: Okay. One second. Let me...

Speaker speaker_2: I just want something for the paper prescriptions and like regular monthly office or six-month office visits, that sort of thing.

Speaker speaker_1: Okay. Yeah, so the Stay Healthy is the one for the preventative services, and then the other one is like your hospital indemnity plan. Um, so for the Stay Healthy for employee only, that would be a weekly deduction from your paycheck of \$17.96. Did you still wanna keep the dental plan for \$3 and 50 cents-

Speaker speaker_2: Yes. I want, I wanna switch it to the other one.

Speaker speaker_1: Okay. All right. Do you allow Pera services to make the weekly deduction of 29... Sorry, \$21.59 for your dental plan and for your preventative plan?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. All right, give me one second.

Speaker speaker_2: So that covers prescriptions?

Speaker speaker_1: Yeah. You have, um, prescription benefits with your plan with a... With-

Speaker speaker_2: You're cutting out.

Speaker speaker_1: You get pre-

Speaker speaker_2: Most of the stuff you're saying is cut- is cutting out.

Speaker speaker_1: Oh, can you hear me now?

Speaker speaker_2: Yeah.

Speaker speaker_1: Can you hear me? Okay.

Speaker speaker_2: Yeah.

Speaker speaker_1: So y- with your Stay Healthy MEC Tele-RF, you get prescription benefits through Alexar and it also 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. That plan also includes Walmart Health Virtual Care, which gives you medical assistance from medical providers virtually. Um, and I was gonna also inform you that for your MEC Tele-RF, it requires you to stay within the network to receive coverage, okay? So you can only use their referred providers.

Speaker speaker_2: Okay.

Speaker speaker_1: All right, and then give me one second. Let me make some changes.

Speaker speaker_2: So you're gonna switch that over then?

Speaker speaker_1: Yes, ma'am. Okay. So please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$21.59, the following Monday is when you have active coverage. Um, and then like I said, it'd be... Oh, actually, since you don't have the VIP standard one, the first week of your activation week, you should be getting your dental card and then your preventative card, 'cause they actually email those to you out. So that, either that Thursday or Friday, you should be receiving two cards once you see-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that you have active. Okay. Um, did you have any questions?

Speaker speaker_2: Nope. That's good.

Speaker speaker_1: All right. Well, thank you for calling. I hope you have a great day.

Speaker speaker_2: Great. Thank you. Bye.