

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How may I assist you? Thank you for calling Benefits in a Card. I have something to see. Hello? Yes. How can I help you? Oh, okay. Um, I was just trying to see if my, um, insurance is still active. Is this the right number to call on my phone? Yes, ma'am. Yeah, you're calling the right number. Um, what staffing agency are you working with? Uh, HSS, the temp service. Okay, and then what is the last four of your social? 8679. Okay, give me one second. Sorry, my system's slow. Let's see. And then your first and last name? Asira Anderson. For security purposes, can you verify your address and date of birth? 5001 Adams and 91909. And then what was that city and state? Adamsville, Alabama. And then I have 205-760-8660 as your phone number. That's right. Okay. Okay, so it looks like you don't have any active coverage anymore. Um, you only had active coverage for two weeks in the month of June, from June 10th to the 23rd of June of last year. Uh, starting June 24th, your coverage was inactive, so you don't have any active coverage June of last year. Hm, that's weird. It's supposed to be active. Um, how can I get it reactivated? Do I have to go back to the temp service and redo it on the computer, or can you just do it after the phone call? No, so you only have the... You're only allowed to enroll within two periods. The first one was in the first 30 days of receiving your first check. After those 30 days, if you did want to enroll into anything, you would have to wait for the next company open enrollment, which for Hospitality Staffing Solutions, it's held in the month of October. Um, I was gonna ask you that. In the la- last 30 days, have you experienced a quality life event within 30 days of that quality life event? Such as losing benefit, getting married, divorced, having a baby, or adopting? Um, I recently went to the hospital. Yeah, that wouldn't be a qualifying event, so... And last Friday . I'm sorry, you're breaking up a little bit. Can you repeat that? I said, um, I wasn't working with HSS until last week. Like, I stopped working with the temp service for, like, a year, and then I recently started working with them again starting last week. Okay, so I would have to send out a eligibility review for the main office to do on your file, and they would actually be the ones to notify me if you're eligible or not for the enrollment. Because right now it looks like you're not, but if you just said that you just started working with them, I can send a eligibility review, and they'll review it and let me know if, um, I'm allowed to enroll you or not. Did you know what you wanted to be enrolled into, just in case you... If you aren't eligible? Um, uh, I wanted, uh, oh, vision, the dental and the medical. You said the vision? Oh, I'm sorry. The vision? Um, did you say dental? 'Cause for some reason, you're breaking up a little bit. Yes, I said vision, dental, and medical. Okay. Uh, which one of the medicals though? 'Cause they have three. Um- There's the Stay Healthy NBCtel Rx, which is only a preventative plan that only covers, like, a physical, some vaccines, some STD and cancer screening. It also requires you to stay with a network, but it doesn't cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, neither surgeries. It's only

for preventative visits. Um, this one, for employees only, is \$16.65 weekly. The VIP Standard is the second one. That one does cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries, and it doesn't require a in-network. So you can go wherever you want as long as they accept the insurance. However, the VIP does not cover... Um, it doesn't cover any preventative visits. So it wouldn't cover anything like a physical, your annual check-ups, STD and cancer screenings. That's not covered. Only hospital indemnity. Um, that one's for employee only, it's \$16.81. And then the third one is the Stay Healthy NBCutamp. That one does require you to stay with a network, um, but it does cover preventative, which is what the first one that I went over covers, as well as hospital indemnity. The coverage with the Stay Healthy and the VIP covers, and it's combined into one single plan. However, this one does require copays. Um, and like I said, it requires you to stay within that network. So for primary care visits, specialty care visits, and urgent care visits with your Stay Healthy NEC Enhanced, you're limited to four visits annually per person or ten per family. When it comes to your primary care, a \$10 copay is required. Specialty care visits, a \$50 copay is required. And your urgent care visits, a \$60 copay per visit is required, as well as you have to make copays for your prescriptions. Um, when it comes to your pharmacy option, generic prescription, you have a 30-day supply and a \$5 copay is required. And then for the mail-order option, you have a 90-day supply, and then, um, you have to pay \$15 copay. So for that one, that one's \$42.61 weekly. Those are the medical plans. Okay. Um, what is the VIP plan then? Okay. Um, so the VIP Dental and Vision, right? Um, so if you are eligible, I will be giving you a call to let you know, and then we can take it from there. I can't enroll you into these plans right now though, but I do have to send that email regarding, um, for them to do a eligibility review. So if you were to enroll into the VIP standard for employee only, dental for employee only, and vision for employee only, that would be a weekly deduction of \$22.18 from your paycheck. Okay. Okay? Um, but I'm gonna send that email out, and if you are eligible or either way, if you aren't... or I'll give you a call and let... eligible, we'll just take it from there and then, um, I'll answer any questions that you have regarding the plan. But I'm gonna go ahead and send them that email. Okay. Then..... You're welcome. I hope you have a great day. You too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How may I assist you? Thank you for calling Benefits in a Card.

Speaker speaker_1: I have something to see.

Speaker speaker_2: Hello?

Speaker speaker_0: Yes. How can I help you?

Speaker speaker_2: Oh, okay. Um, I was just trying to see if my, um, insurance is still active. Is this the right number to call on my phone?

Speaker speaker_0: Yes, ma'am. Yeah, you're calling the right number. Um, what staffing agency are you working with?

Speaker speaker_2: Uh, HSS, the temp service.

Speaker speaker_0: Okay, and then what is the last four of your social?

Speaker speaker_2: 8679.

Speaker speaker_0: Okay, give me one second. Sorry, my system's slow. Let's see. And then your first and last name?

Speaker speaker_2: Asira Anderson.

Speaker speaker_0: For security purposes, can you verify your address and date of birth?

Speaker speaker_2: 5001 Adams and 91909.

Speaker speaker_0: And then what was that city and state?

Speaker speaker_2: Adamsville, Alabama.

Speaker speaker_0: And then I have 205-760-8660 as your phone number.

Speaker speaker_2: That's right.

Speaker speaker_0: Okay. Okay, so it looks like you don't have any active coverage anymore. Um, you only had active coverage for two weeks in the month of June, from June 10th to the 23rd of June of last year. Uh, starting June 24th, your coverage was inactive, so you don't have any active coverage June of last year.

Speaker speaker_2: Hm, that's weird. It's supposed to be active. Um, how can I get it reactivated? Do I have to go back to the temp service and redo it on the computer, or can you just do it after the phone call?

Speaker speaker_0: No, so you only have the... You're only allowed to enroll within two periods. The first one was in the first 30 days of receiving your first check. After those 30 days, if you did want to enroll into anything, you would have to wait for the next company open enrollment, which for Hospitality Staffing Solutions, it's held in the month of October. Um, I was gonna ask you that. In the la- last 30 days, have you experienced a quality life event within 30 days of that quality life event? Such as losing benefit, getting married, divorced, having a baby, or adopting?

Speaker speaker_2: Um, I recently went to the hospital.

Speaker speaker_0: Yeah, that wouldn't be a qualifying event, so...

Speaker speaker_2: And last Friday .

Speaker speaker_0: I'm sorry, you're breaking up a little bit. Can you repeat that?

Speaker speaker_2: I said, um, I wasn't working with HSS until last week. Like, I stopped working with the temp service for, like, a year, and then I recently started working with them again starting last week.

Speaker speaker_0: Okay, so I would have to send out a eligibility review for the main office to do on your file, and they would actually be the ones to notify me if you're eligible or not for the enrollment. Because right now it looks like you're not, but if you just said that you just started working with them, I can send a eligibility review, and they'll review it and let me know if, um, I'm allowed to enroll you or not. Did you know what you wanted to be enrolled into, just in case you... If you aren't eligible?

Speaker speaker_2: Um, uh, I wanted, uh, oh, vision, the dental and the medical.

Speaker speaker_0: You said the vision?

Speaker speaker_2: Oh, I'm sorry.

Speaker speaker_0: The vision? Um, did you say dental? 'Cause for some reason, you're breaking up a little bit.

Speaker speaker_2: Yes, I said vision, dental, and medical.

Speaker speaker_0: Okay. Uh, which one of the medicals though? 'Cause they have three.

Speaker speaker_2: Um-

Speaker speaker_0: There's the Stay Healthy NBCtel Rx, which is only a preventative plan that only covers, like, a physical, some vaccines, some STD and cancer screening. It also requires you to stay with a network, but it doesn't cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, neither surgeries. It's only for preventative visits. Um, this one, for employees only, is \$16.65 weekly. The VIP Standard is the second one. That one does cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries, and it doesn't require a in-network. So you can go wherever you want as long as they accept the insurance. However, the VIP does not cover... Um, it doesn't cover any preventative visits. So it wouldn't cover anything like a physical, your annual check-ups, STD and cancer screenings. That's not covered. Only hospital indemnity. Um, that one's for employee only, it's \$16.81. And then the third one is the Stay Healthy NBCutamp. That one does require you to stay with a network, um, but it does cover preventative, which is what the first one that I went over covers, as well as hospital indemnity. The coverage with the Stay Healthy and the VIP covers, and it's combined into one single plan. However, this one does require copays. Um, and like I said, it requires you to stay within that network. So for primary care visits, specialty care visits, and urgent care visits with your Stay Healthy NEC Enhanced, you're limited to four visits annually per person or ten per family. When it comes to your primary care, a \$10 copay is required. Specialty care visits, a \$50 copay is required. And your urgent care visits, a \$60 copay per visit is required, as well as you have to make copays for your prescriptions. Um, when it comes to your pharmacy option, generic prescription, you have a 30-day supply and a \$5 copay is required. And then for the mail-order option, you have a 90-day supply, and then, um, you have to pay \$15 copay. So for that one, that one's \$42.61 weekly. Those are the medical plans.

Speaker speaker_3: Okay. Um, what is the VIP plan then?

Speaker speaker_0: Okay. Um, so the VIP Dental and Vision, right? Um, so if you are eligible, I will be giving you a call to let you know, and then we can take it from there. I can't enroll you into these plans right now though, but I do have to send that email regarding, um, for them to do a eligibility review. So if you were to enroll into the VIP standard for employee only, dental for employee only, and vision for employee only, that would be a weekly deduction of \$22.18 from your paycheck.

Speaker speaker_3: Okay.

Speaker speaker_0: Okay? Um, but I'm gonna send that email out, and if you are eligible or either way, if you aren't... or I'll give you a call and let... eligible, we'll just take it from there and then, um, I'll answer any questions that you have regarding the plan. But I'm gonna go ahead and send them that email.

Speaker speaker_3: Okay. Then.....

Speaker speaker_0: You're welcome. I hope you have a great day.

Speaker speaker_3: You too.