

## **Transcript: Estefania**

**Acevedo-5022947632693248-4508301700055040**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling cards. My name's Stephanie, okay? Hi, Stephanie. I got a quick question. Okay. Is this for unemployment? No, sir. We're the healthcare administrating side. Uh, so I got a message from my agency- Yeah. ... told me I have 30 days, uh, to try to enroll into some benefits and they gave me this number. Okay, yeah. So we're the healthcare administrators for staff at agencies. Um, are you trying to enroll? Yeah. What, can I, can I know what, um, enrolling for? Like, what, what's the whole segment about? Yeah, so we administrate different agencies, so I would have to get in your file to give you information. Um, what is the name- No, you can get in my- Okay. ... uh, Adolfo Miranda. Okay, and then what agency do you work for? Uh, Partner Personnel. And what are the last four of your Social? 2440. For security purposes, um, could you verify... I'm sorry, your... what was your last name? Brando, you said? No, Miranda. M-I-R-A-N-D-A. Miranda. Okay. And your first name? Adolfo. A-D-O-L-F-O. And for security purposes, do you mind verifying your full address as well as your date of birth for me? Yeah. 163 South Sherman Avenue, 1220. 03 is my date of birth. Is your phone number 626-205-1065? It's 206-1065. Yes. So 626-206-1065? Yeah. Yeah, correct. And then I have A-M-A, last name... I mean, A-M-A, first name, seven@gmail.com. Is that to date? Yeah, that's correct. Okay. And if you want, I can go ahead and send you the benefit guide. So what that benefit guide... Take out the prices for those plans. Okay, you cut out right there at the, at the end. What were you saying? I heard something about funds and then you just cut out the whole... Oh, okay. Um, I- The whole part. I was gonna ask you, if you want, I can go ahead and send you the benefit guide. What that benefit guide has is the plans and the prices that they offer. Okay, yeah. I went ahead and sent you that to your email file. Do you wanna verify that you received it? Okay, yeah. Give me a second. Uh, yeah, I did get it. Okay. I saw benefit guide. Yep. Okay. Um, so- 8:00 AM to 8:00 PM. If you want, I can go ahead and go over the plans with you. Yeah, yeah. It would be better, you know, so I could understand it a little bit more. But, like- Okay, so the first- Is this... My bad. One first question before. So let's say you guys help me out with this benefit. Like, on the way that I work, do you guys take it out of my paycheck? Yes, it's weekly deductions from your paycheck. Okay, sounds good. And what are the prices? Um, so if you want, I can just go ahead and go over the plans with you. You should be happy with the healthcare Okay. Perfect. Thank you. And thank you for- Okay, so the first plan that I'm going to go over is called the Stay Healthy 360 LRX. That plan is only a preventative plan, meaning it's only going to cover one physical visit a year, some vaccinations, some STD and cancer screenings, as well as even some counseling. That plan is only for preventative services only, so it's not going to cover your doctor visits if you were to get sick, your hospital visits if you were to get sick, urgent care, emergency room, non-surgical procedures. It's only for preventative services. It does require you to stay within

the network as well for it to be covered at 100%. But it does offer preventative, um, prescription benefits through L- That's all right. It covers 100 of the top 90% generic drugs prescribed in the US. If you were to select the Stay Healthy NBC LRX for employee only, that would be a weekly deduction from your paycheck of \$16.08. So that's for your- Okay. ... preventative plan. They also offer three other plans called the VIPs. There's the Standard, the Plus and the Prime. These are the plans that would cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room and surgeries. However, the VIPs do not cover your preventative services. So they do not cover what the Stay Healthy covers. This is vice versa. With these three plans, it's not required to stay within the network. You could be in the network or out of the network to receive coverage. They offer prescription benefits, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, they offer somewhat of a discount. For Wa- It also includes Walmart Health Virtual Care, which gives you medical virtual assistance with medical providers. The main differences between the Standard, the Plus, and the Prime is that the Standard doesn't include intensive care unit benefit, rehabilitation benefit, nor any preventive surgery that you may inquire, while the Plus and the Prime do. The Plus covers everything that the Prime does. However, the Prime- dollar amount for those services that you go for. So, for example, if you were to go to surgery in hospital, the Standard only covers \$250 per day for a max to one day. The VIP Plus would cover \$1,000 per day for a max to one day, or the VIP Prime which would cover \$2,000 per day for a max to one day. Another example is that for emergency room, the Standard would cover \$50 per day for a max to two days, while the VIP Plus would cover \$100 per day for a max to two days, and the VIP Prime would cover \$150 per day for a max to two days. If you were to select between the VIPs for employee only, the Standard would be a weekly deduction from your paycheck of \$17.66. The VIP Plus would be a weekly deduction of \$31.61. And the VIP Prime would be a weekly deduction out of your paycheck for \$43.28. So, those are four of the medical plans that they offer. The preventative, which is only preventative, which is the Stay Healthy, then the three VIPs are only for hospital indemnity services, and they don't cover preventative services, and they offer a fifth plan. This one includes both preventative services as well as hospital indemnity services. So, the fifth one provides both benefits. This one's called the Stay Healthy MEC Enhanced. So, with the MEC Enhanced, it offers both your preventative services and your hospital indemnity services, but it does require you to stay within the network to be covered. In the area of primary care visits, you would be limited to four visits annually per person, or 10 per family, and the copay in that area is a \$10. For specialty care visits, you would be limited to four visits annually per person, or 10 per family, and the copay in that area would be a \$50. For urgent care visits, you would be limited to- Uh, hello? Who is that?

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling cards. My name's Stephanie, okay?

Speaker speaker\_2: Hi, Stephanie. I got a quick question.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Is this for unemployment?

Speaker speaker\_1: No, sir. We're the healthcare administrating side.

Speaker speaker\_2: Uh, so I got a message from my agency-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... told me I have 30 days, uh, to try to enroll into some benefits and they gave me this number.

Speaker speaker\_1: Okay, yeah. So we're the healthcare administrators for staff at agencies. Um, are you trying to enroll?

Speaker speaker\_2: Yeah. What, can I, can I know what, um, enrolling for? Like, what, what's the whole segment about?

Speaker speaker\_1: Yeah, so we administrate different agencies, so I would have to get in your file to give you information. Um, what is the name-

Speaker speaker\_2: No, you can get in my-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... uh, Adolfo Miranda.

Speaker speaker\_1: Okay, and then what agency do you work for?

Speaker speaker\_2: Uh, Partner Personnel.

Speaker speaker\_1: And what are the last four of your Social?

Speaker speaker\_2: 2440.

Speaker speaker\_1: For security purposes, um, could you verify... I'm sorry, your... what was your last name? Brando, you said?

Speaker speaker\_2: No, Miranda. M-I-R-A-N-D-A. Miranda.

Speaker speaker\_1: Okay. And your first name?

Speaker speaker\_2: Adolfo. A-D-O-L-F-O.

Speaker speaker\_1: And for security purposes, do you mind verifying your full address as well as your date of birth for me?

Speaker speaker\_2: Yeah. 163 South Sherman Avenue, 1220. 03 is my date of birth.

Speaker speaker\_1: Is your phone number 626-205-1065?

Speaker speaker\_2: It's 206-1065.

Speaker speaker\_1: Yes. So 626-206-1065?

Speaker speaker\_2: Yeah. Yeah, correct.

Speaker speaker\_1: And then I have A-M-A, last name... I mean, A-M-A, first name, seven@gmail.com. Is that to date?

Speaker speaker\_2: Yeah, that's correct.

Speaker speaker\_1: Okay. And if you want, I can go ahead and send you the benefit guide. So what that benefit guide... Take out the prices for those plans.

Speaker speaker\_2: Okay, you cut out right there at the, at the end. What were you saying? I heard something about funds and then you just cut out the whole...

Speaker speaker\_1: Oh, okay. Um, I-

Speaker speaker\_2: The whole part.

Speaker speaker\_1: I was gonna ask you, if you want, I can go ahead and send you the benefit guide. What that benefit guide has is the plans and the prices that they offer.

Speaker speaker\_2: Okay, yeah.

Speaker speaker\_1: I went ahead and sent you that to your email file. Do you wanna verify that you received it?

Speaker speaker\_2: Okay, yeah. Give me a second. Uh, yeah, I did get it.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I saw benefit guide. Yep.

Speaker speaker\_1: Okay. Um, so-

Speaker speaker\_2: 8:00 AM to 8:00 PM.

Speaker speaker\_1: If you want, I can go ahead and go over the plans with you.

Speaker speaker\_2: Yeah, yeah. It would be better, you know, so I could understand it a little bit more. But, like-

Speaker speaker\_1: Okay, so the first-

Speaker speaker\_2: Is this... My bad. One first question before. So let's say you guys help me out with this benefit. Like, on the way that I work, do you guys take it out of my paycheck?

Speaker speaker\_1: Yes, it's weekly deductions from your paycheck.

Speaker speaker\_2: Okay, sounds good. And what are the prices?

Speaker speaker\_1: Um, so if you want, I can just go ahead and go over the plans with you. You should be happy with the healthcare

Speaker speaker\_3: Okay.

Speaker speaker\_2: Perfect.

Speaker speaker\_1: Thank you. And thank you for- Okay, so the first plan that I'm going to go over is called the Stay Healthy 360 LRX. That plan is only a preventative plan, meaning it's only going to cover one physical visit a year, some vaccinations, some STD and cancer screenings, as well as even some counseling. That plan is only for preventative services only, so it's not going to cover your doctor visits if you were to get sick, your hospital visits if you were to get sick, urgent care, emergency room, non-surgical procedures. It's only for preventative services. It does require you to stay within the network as well for it to be covered at 100%. But it does offer preventative, um, prescription benefits through L-

Speaker speaker\_3: That's all right.

Speaker speaker\_1: It covers 100 of the top 90% generic drugs prescribed in the US. If you were to select the Stay Healthy NBC LRX for employee only, that would be a weekly deduction from your paycheck of \$16.08. So that's for your-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... preventative plan. They also offer three other plans called the VIPs. There's the Standard, the Plus and the Prime. These are the plans that would cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room and surgeries. However, the VIPs do not cover your preventative services. So they do not cover what the Stay Healthy covers. This is vice versa. With these three plans, it's not required to stay within the network. You could be in the network or out of the network to receive coverage. They offer prescription benefits, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, they offer somewhat of a discount. For Wa- It also includes Walmart Health Virtual Care, which gives you medical virtual assistance with medical providers. The main differences between the Standard, the Plus, and the Prime is that the Standard doesn't include intensive care unit benefit, rehabilitation benefit, nor any preventive surgery that you may inquire, while the Plus and the Prime do. The Plus covers everything that the Prime does. However, the Prime- dollar amount for those services that you go for. So, for example, if you were to go to surgery in hospital, the Standard only covers \$250 per day for a map to one day. The VIP Plus would cover \$1,000 per day for a map to one day, or the VIP Prime which would cover \$2,000 per day for a map to one day. Another example is that for emergency room, the Standard would cover \$50 per day for a map to two days, while the VIP Plus would cover \$100 per day for a map to two days, and the VIP Prime would cover \$150 per day for a map to two days. If you were to select between the VIPs for employee only, the Standard would be a weekly deduction from your paycheck of \$17.66. The VIP Plus would be a weekly deduction of \$31.61. And the VIP Prime would be a weekly deduction out of your paycheck for \$43.28. So, those are four of the medical plans that they offer. The preventative, which is only preventative, which is the Stay Healthy, then the three VIPs are only for hospital indemnity services, and they don't cover preventative services, and they offer a fifth plan. This one includes both preventative services as well as hospital indemnity services. So, the fifth one provides both benefits. This one's called the Stay Healthy MEC Enhanced. So, with the MEC Enhanced, it offers both your preventative services and your hospital indemnity services, but it does require you to stay within the network to be covered. In the area of primary care visits, you would be limited to four visits annually per person, or 10 per family, and the copay in that

area is a \$10. For specialty care visits, you would be limited to four visits annually per person, or 10 per family, and the copay in that area would be a \$50. For urgent care visits, you would be limited to-

Speaker speaker\_4: Uh, hello?

Speaker speaker\_5: Who is that?