

## **Transcript: Estefania**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for citing our card. My name is Stephanie. How can I assist you? I am trying to enroll in coverage. Okay. What agency do you work for? Oxford. Thank you. And then, what are the last four of your Social? 5207. I'm sorry. You said 5207 or 9207? 5207. Okay. Thank you. And then, what's your first and last name, sir? Uh, Mitch Feit, F-e-i-t. And for security purposes, do you mind verifying your address as well as your date of birth? Uh, my what as well as my date of birth? Um, your address. 2678 Richardson Street, Fitchburg, Wisconsin, 53713, 11/30/94. Okay. Thank you. Is your phone number still 608-800-2211? Yep. And then I have mitch.lastname@outlook.com. Is that up-to-date? Correct. Okay. And then did you have an idea about what you're wanting to enroll into or would you like me to provide the benefit guide to you? I could send it to your email as well and I can explain the plans to you as well. Um, well, I'm looking to get myself and my son covered, um, so I'm assuming I need... uh, he needs, like, vaccines and... his vaccines and checkups and stuff, so I'm assuming we would need the Stay Healthy as well as the insurance part of Intra+Plus. Gotcha. Okay. Okay. So you kind of already... Okay. Um, yeah. Do you want me to go over the- the differences between any of the... Sure. ... IntraPlus? Okay. So you... The Stay Healthy, and you see it differences. So that one is the one that would cover, like, one physical visit a year, some vaccinations, your STD screenings, cancer screenings. That one's for your preventative services. Um, and then the differences between the IntraPlus and the IntraPlus Enhanced, it mainly is the dollar amount that it covers towards whatever service you go for. The IntraPlus Enhanced is the one that would pay a greater dollar amount in four areas. So in the areas of daily hospital confinement, um, the IntraPlus only covers you \$50 per day, while the IntraPlus Enhanced would cover \$100 per day. For intensive care, the IntraPlus would cover \$200 per day, while the IntraPlus Enhanced would cover \$400 per day. For annual first occurrence hospital, the IntraPlus would cover \$500 while the IntraPlus Enhanced would cover \$1,500. For surgical, the IntraPlus would cover up to \$1,000 based on surgical schedule, while the IntraPlus Enhanced would cover \$2,000 based on surgical schedule. Everything after that really stays the same. Um, you get the same benefit for anesthesia benefit, out-patient sickness, diagnostic testing, well-witness exam, hospital emergency room, physician office, emergency dental, where everything stays the same after that. So really, just in four areas is where those differences come. Um, they have the same benefits when it comes to the pharmacy through Pharmacoville, both of them, which you can pay up to \$10, \$20, \$30 for your generic medication. For the non-generic, they offer a discount. And they don't require you to stay within the network. You can be either within the network or out of the network to receive coverage. So that's really the main differences between those two hospital indemnity plans, the IntraPlus and the IntraPlus Enhanced. Okay. And then you said you want it for

employee and child, right? Yeah. So for the IntraPlus, the basic one, for employee and child, it would be \$26.61 weekly. And then for the IntraPlus Enhanced, which is the one that covers a greater ho-... dollar amount in those four areas for employee and child, it would be a weekly deduction of \$36.80. And for your Stay Healthy plan, which is the one that would cover your preventative services like your vaccinations, some vaccinations, some STD and cancer screenings, for employee and child, it would be \$20.30. And then, of course, they also offer your additional benefits, which have their separate deductions, like vision for employee and child. It would be \$4.94 weekly. Dental for employee and child, it looks like it's \$9.62 weekly. Term life for employee and child, \$2.55. And then your short-term disability for all active employees working within 20 hours or more per week, for employee would be \$3.95. Did you have questions about anything? Nope. Um, so just the Stay Healthy and the basic is fine then. Thank you. Okay. All right. And then you wanted both of them for, um, employee and child? Correct. Yep. And then for the Insure, did you want the Enhance or the Basic? I'm sorry. The Basic is fine. The Basic, okay. All right. For... I have Insure Plus Basic for employee and child for \$26.61 weekly, and then I have your Stay Healthy plan for employee and child for \$20.30. That would add up to a total of \$46.91 being your weekly deduction. Um, do you allow your staff and agency to make the weekly deduction of \$46.91 for these selected plans? Uh, yep. Okay. Please allow one to two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$46.91 come out of your paycheck, the following week from that deduction is when you have active coverage, and then that first week of your activation week, that Thursday or Friday, you should be getting your medical card, which is your Insure Plus Basic and then your Stay Healthy card, which is the NEC. Um, if for some reason that first week of the activation week you have a doctor's appointment and you still don't have your card, you're welcome to give us a call and we can check to see if they're available via email and we'll be happy to send it to you. And then can I go ahead and get the child's information? Mm-hmm. Like their first and last name. Uh, Jackson Fite, F-T-I-P. And then what's his date of birth? Um, August 25th, 2023. And then do you have his Social? If you don't, we can put zeros- Yep. ... for now. Okay? What is it? And then I'm ready for the Social whenever you are. Yep. One second. Okay. Uh, 691-45-0382. Okay. Thank you. All right, sir. So you have that pending enrollment. Now you just gotta wait for your staff and agency to start doing that deduction. So always just be looking at your paycheck to see when you see that first one 'cause once you see that first one, the following Monday is the deduction, is when you finally have active coverage. And then I was also gonna inform you that, um, I'm sorry. I forgot to tell you that for your Insure Plus Basic, that card only, um, gets sent to you via email. You actually have to request that one. So the week of your activation week, that first Monday, if you do want a physical copy, you're welcome to give us a call and we can go ahead and put in a request, but you would have to be active. So the only card you're gonna receive the first week of your activation week is gonna be Stay Healthy. Um, but if you want a physical card for your medical plan, you're welcome to give us a call that Monday and we can go ahead and put that request in. Okay. Sounds good. Thank you. Did you have any questions? Nope. I think that'll be all. Nope. Thanks. You're welcome. Have a nice day. I hope you have a great day. Thanks. You as well. Bye. Okay, bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for citing our card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: I am trying to enroll in coverage.

Speaker speaker\_1: Okay. What agency do you work for?

Speaker speaker\_2: Oxford.

Speaker speaker\_1: Thank you. And then, what are the last four of your Social?

Speaker speaker\_2: 5207.

Speaker speaker\_1: I'm sorry. You said 5207 or 9207?

Speaker speaker\_2: 5207.

Speaker speaker\_1: Okay. Thank you. And then, what's your first and last name, sir?

Speaker speaker\_2: Uh, Mitch Feit, F-e-i-t.

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

Speaker speaker\_2: Uh, my what as well as my date of birth?

Speaker speaker\_1: Um, your address.

Speaker speaker\_2: 2678 Richardson Street, Fitchburg, Wisconsin, 53713, 11/30/94.

Speaker speaker\_1: Okay. Thank you. Is your phone number still 608-800-2211?

Speaker speaker\_2: Yep.

Speaker speaker\_1: And then I have mitch.lastname@outlook.com. Is that up-to-date?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. And then did you have an idea about what you're wanting to enroll into or would you like me to provide the benefit guide to you? I could send it to your email as well and I can explain the plans to you as well.

Speaker speaker\_2: Um, well, I'm looking to get myself and my son covered, um, so I'm assuming I need... uh, he needs, like, vaccines and... his vaccines and checkups and stuff, so I'm assuming we would need the Stay Healthy as well as the insurance part of Intra+Plus.

Speaker speaker\_1: Gotcha. Okay. Okay. So you kind of already... Okay. Um, yeah. Do you want me to go over the- the differences between any of the...

Speaker speaker\_2: Sure.

Speaker speaker\_1: ... IntraPlus? Okay. So you... The Stay Healthy, and you see it differences. So that one is the one that would cover, like, one physical visit a year, some vaccinations, your STD screenings, cancer screenings. That one's for your preventative services. Um, and then the differences between the IntraPlus and the IntraPlus Enhanced, it mainly is the dollar amount that it covers towards whatever service you go for. The IntraPlus Enhanced is the one that would pay a greater dollar amount in four areas. So in the areas of daily hospital confinement, um, the IntraPlus only covers you \$50 per day, while the IntraPlus Enhanced would cover \$100 per day. For intensive care, the IntraPlus would cover \$200 per day, while the IntraPlus Enhanced would cover \$400 per day. For annual first occurrence hospital, the IntraPlus would cover \$500 while the IntraPlus Enhanced would cover \$1,500. For surgical, the IntraPlus would cover up to \$1,000 based on surgical schedule, while the IntraPlus Enhanced would cover \$2,000 based on surgical schedule. Everything after that really stays the same. Um, you get the same benefit for anesthesia benefit, out-patient sickness, diagnostic testing, well-witness exam, hospital emergency room, physician office, emergency dental, where everything stays the same after that. So really, just in four areas is where those differences come. Um, they have the same benefits when it comes to the pharmacy through Pharmacoville, both of them, which you can pay up to \$10, \$20, \$30 for your generic medication. For the non-generic, they offer a discount. And they don't require you to stay within the network. You can be either within the network or out of the network to receive coverage. So that's really the main differences between those two hospital indemnity plans, the IntraPlus and the IntraPlus Enhanced.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then you said you want it for employee and child, right?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: So for the IntraPlus, the basic one, for employee and child, it would be \$26.61 weekly. And then for the IntraPlus Enhanced, which is the one that covers a greater ho-... dollar amount in those four areas for employee and child, it would be a weekly deduction of \$36.80. And for your Stay Healthy plan, which is the one that would cover your preventative services like your vaccinations, some vaccinations, some STD and cancer screenings, for employee and child, it would be \$20.30. And then, of course, they also offer your additional benefits, which have their separate deductions, like vision for employee and child. It would be \$4.94 weekly. Dental for employee and child, it looks like it's \$9.62 weekly. Term life for employee and child, \$2.55. And then your short-term disability for all active employees working within 20 hours or more per week, for employee would be \$3.95. Did you have questions about anything?

Speaker speaker\_2: Nope. Um, so just the Stay Healthy and the basic is fine then. Thank you.

Speaker speaker\_1: Okay. All right. And then you wanted both of them for, um, employee and child?

Speaker speaker\_3: Correct. Yep.

Speaker speaker\_1: And then for the Insure, did you want the Enhance or the Basic? I'm sorry.

Speaker speaker\_3: The Basic is fine.

Speaker speaker\_1: The Basic, okay. All right. For... I have Insure Plus Basic for employee and child for \$26.61 weekly, and then I have your Stay Healthy plan for employee and child for \$20.30. That would add up to a total of \$46.91 being your weekly deduction. Um, do you allow your staff and agency to make the weekly deduction of \$46.91 for these selected plans?

Speaker speaker\_3: Uh, yep.

Speaker speaker\_1: Okay. Please allow one to two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$46.91 come out of your paycheck, the following week from that deduction is when you have active coverage, and then that first week of your activation week, that Thursday or Friday, you should be getting your medical card, which is your Insure Plus Basic and then your Stay Healthy card, which is the NEC. Um, if for some reason that first week of the activation week you have a doctor's appointment and you still don't have your card, you're welcome to give us a call and we can check to see if they're available via email and we'll be happy to send it to you. And then can I go ahead and get the child's information?

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: Like their first and last name.

Speaker speaker\_3: Uh, Jackson Fite, F-T-I-P.

Speaker speaker\_1: And then what's his date of birth?

Speaker speaker\_3: Um, August 25th, 2023.

Speaker speaker\_1: And then do you have his Social? If you don't, we can put zeros-

Speaker speaker\_3: Yep.

Speaker speaker\_1: ... for now. Okay? What is it? And then I'm ready for the Social whenever you are.

Speaker speaker\_3: Yep. One second.

Speaker speaker\_1: Okay.

Speaker speaker\_3: Uh, 691-45-0382.

Speaker speaker\_1: Okay. Thank you. All right, sir. So you have that pending enrollment. Now you just gotta wait for your staff and agency to start doing that deduction. So always just be looking at your paycheck to see when you see that first one 'cause once you see that first one, the following Monday is the deduction, is when you finally have active coverage. And then I was also gonna inform you that, um, I'm sorry. I forgot to tell you that for your Insure Plus Basic, that card only, um, gets sent to you via email. You actually have to request that one. So the week of your activation week, that first Monday, if you do want a physical copy,

you're welcome to give us a call and we can go ahead and put in a request, but you would have to be active. So the only card you're gonna receive the first week of your activation week is gonna be Stay Healthy. Um, but if you want a physical card for your medical plan, you're welcome to give us a call that Monday and we can go ahead and put that request in.

Speaker speaker\_3: Okay. Sounds good. Thank you.

Speaker speaker\_1: Did you have any questions?

Speaker speaker\_3: Nope. I think that'll be all.

Speaker speaker\_1: Nope.

Speaker speaker\_3: Thanks.

Speaker speaker\_1: You're welcome. Have a nice day. I hope you have a great day.

Speaker speaker\_3: Thanks. You as well. Bye.

Speaker speaker\_1: Okay, bye.