

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Uh, Stephanie, this is William. Um, I've just been given the benefits, um, booklet that I'm going through. Uh-huh. Can you... Yeah, with, uh, Carson, I will start, I'll start working on Monday, this Monday, 14th. So I want to understand the benefits. Can you please help me understand these benefits? Yes. Um, so I can create a file for you and start explaining them to you, 'cause we do administrate different agencies and I do need to open a file to give you information. Okay. Right now, I could just give you general information if I don't have a file. Um, what staff and agency is it? It's Carlton. Carlton Staffing. Carlton? Yeah. Okay. And then what are the last four of your Social? 8376. For security purposes, can you verify your address and date of birth? My date of birth is 04-23-1975. My address is 14001 Fondren Road, Apartment 110, Missouri City, Texas, 77489. Okay. And then what apartment is it? Um, so at first I was in Apartment H130, but we have moved to Apartment 110. Okay. It- it's still the same address though? Yeah, the same, uh, apartment, but we move- we changed the- the apartment. First- Okay. ... we were in two bedroom and moved to three bedroom now. Okay. Let me change that for you real quick. Mm-hmm. Okay, thank you. And then I have 713-922-0175 as your phone number. No, that one is yet to change. Okay. What is it? 713-282-6041. Ooh. And then I have, um, Will- Willy Thompson 75. 75l.com . Yes. That's correct. Okay. So I can explain the plans to you, um, if you wish. But I wouldn't be able to enroll you right now because we have an old hire day. Um, so they would have to do a eligibility review to see if you're eligible for the enrollment. But for now, um, I can send that email out requesting them to do that. But for now, I can't explain the plans to you. Um, so they offer, by the looks of it, three medical plans. The first one that I'm gonna go over is called the StayHealthy Plan. StayHealthy NEC Tele-RS Plan. So the StayHealthy Plan is only a preventative plan, which means it's only gonna cover things such as a physical, some vaccines, some STD screening, some cancer screenings. So only your preventative visits, but it will not cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So this one's the one that's called StayHealthy NEC Tele-RS. So it's only for preventative visits, and it does require you to only use the list of their doctors and clinics. So it does require you to stay within a network. It does, however, offer prescription benefits through Pharma... I'm sorry, through Med Impact, and it offers a membership with FreeRx, which that membership gives you access to the top 90% generic drugs prescribed in the US. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers via telephone or video call. So this one's your StayHealthy NEC Tele-RS Plan, and if you select this one for employee only, it's \$16.05 from your paycheck. So again, it's only a preventative plan that does not cover any urgent care, doctor visits if sick, um, emergency rooms, nor surgeries. So it's only for preventative visits. Then, they also offer two other plans called the VIPs. There's the VIP

Standard and the VIP Plus. Your VIP Plans are the ones that only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So the standard, the VIP Standard and the VIP Plus covers a flat fee towards those visits. However, the VIPs do not cover preventative visits. So they do not cover what the StayHealthy NEC Tele-RS covers. So your VIPs are not gonna cover, um, like a physical. They're not gonna cover vaccinations. They're not gonna cover STD and cancer screenings, and they will not cover your annual checkups. Those are considered preventative services. So your VIP only covers doctor visits if sick, urgent care, emergency room and surgeries. And the VIPs do not require you to stay within network, so you're not forced to only stay and use their clinics and doctors. You can actually use providers out of the network. As long as they take that insurance, you can use it. You also receive prescription benefits as well, but through Pharmaville. And they also offer the Virtual Urgent Care, which, like I said earlier, it offers medical assistance virtually with medical providers. Your two VIPs are gonna cover a flat fee towards your services. The standard is the basic one, because it does not cover intensive care unit, rehabilitation... prevent a surgery, while the VIP Plus does cover those four areas as well as the VIP Plus is gonna pay a little bit more out of pocket towards those visits. A good example is for surgery and hospital. Your VIP Standard plan, if you were to select that one, it only covers \$250 per day for a max of a day. So, that means they would cover \$250 and whatever is left, you're responsible for. And then the VIP Plus, for surgery and hospital, they cover \$1,000 per day for a max of a day. Um, so that's a- that's way more. Um, so- Okay. ... they will cover \$1,000 and then whatever's remaining, you would be responsible for. So that's between- Mm-hmm. That's the difference between the Standard and the Plus. Um, if you select the VIP Standard for employee only, that's \$17.72 weekly from your paycheck. And the VIP Plus would be \$31.71 weekly from your paycheck. Um, by the looks of it, they don't offer a fourth plan that covers preventative and hospital indemnity. So, if you do want to be covered with both areas being the preventative side as well as the actual hospital side, you would have to select the Stay Healthy as well as one of the VIPs. You do got to keep in mind there's different deductions. So... All right. Yeah, and then of course- Okay. ... they do offer additional benefits that have their separate deductions as well. Like dental- Yeah. ... physical illness. If any- Yeah. I think, I think, I- I- I have the information that I needed. So... Okay. Yeah. So if there's anything else- So let me, let me wait to, to attach the refund and then I'll call back and en- enroll. Okay. So you- Probably We- Wednesday will be fine, right? Um- Because that was on a Monday. Can I call on Wednesday or I should wait after my first paycheck? They give you 30 days from the time that you receive your first check to be eligible to- Oh, okay. ... enroll. But if you want- All right. ... I can go ahead and send a eligibility review for the main office, because most likely when you called to enroll, since you have a old date in there, if there's a old date in there, we have to send an email to the main office to do a eligibility review to see if you're eligible. So if you want, I can go ahead and do that. I can go ahead and, um, send that email out and then... But you can't be late. You can't do that. Yes. So if they tell me that you can enroll, I'll just give you a call back letting you know. All right. And then we can start that process if you like. All right. Okay. Okay? Thank you very much. Most likely, you'll be hearing back from me Monday. All right. Appreciate it. Okay? Mm-hmm. You're welcome. Have a nice day, sir. Y- you too. Bye-bye.

Conversation Format

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

Speaker speaker_1: Uh, Stephanie, this is William. Um, I've just been given the benefits, um, booklet that I'm going through.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: Can you... Yeah, with, uh, Carson, I will start, I'll start working on Monday, this Monday, 14th. So I want to understand the benefits. Can you please help me understand these benefits?

Speaker speaker_0: Yes. Um, so I can create a file for you and start explaining them to you, 'cause we do administrate different agencies and I do need to open a file to give you information.

Speaker speaker_1: Okay.

Speaker speaker_0: Right now, I could just give you general information if I don't have a file. Um, what staff and agency is it?

Speaker speaker_1: It's Carlton. Carlton Staffing.

Speaker speaker_0: Carlton?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And then what are the last four of your Social?

Speaker speaker_1: 8376.

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

Speaker speaker_1: My date of birth is 04-23-1975. My address is 14001 Fondren Road, Apartment 110, Missouri City, Texas, 77489.

Speaker speaker_0: Okay. And then what apartment is it?

Speaker speaker_1: Um, so at first I was in Apartment H130, but we have moved to Apartment 110.

Speaker speaker_0: Okay. It- it's still the same address though?

Speaker speaker_1: Yeah, the same, uh, apartment, but we move- we changed the- the apartment. First-

Speaker speaker_0: Okay.

Speaker speaker_1: ... we were in two bedroom and moved to three bedroom now.

Speaker speaker_0: Okay. Let me change that for you real quick.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay, thank you. And then I have 713-922-0175 as your phone number.

Speaker speaker_1: No, that one is yet to change.

Speaker speaker_0: Okay. What is it?

Speaker speaker_1: 713-282-6041.

Speaker speaker_0: Ooh. And then I have, um, Will- Willy Thompson 75.

Speaker speaker_1: 75l.com . Yes. That's correct.

Speaker speaker_0: Okay. So I can explain the plans to you, um, if you wish. But I wouldn't be able to enroll you right now because we have an old hire day. Um, so they would have to do a eligibility review to see if you're eligible for the enrollment. But for now, um, I can send that email out requesting them to do that. But for now, I can't explain the plans to you. Um, so they offer, by the looks of it, three medical plans. The first one that I'm gonna go over is called the StayHealthy Plan. StayHealthy NEC Tele-RS Plan. So the StayHealthy Plan is only a preventative plan, which means it's only gonna cover things such as a physical, some vaccines, some STD screening, some cancer screenings. So only your preventative visits, but it will not cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So this one's the one that's called StayHealthy NEC Tele-RS. So it's only for preventative visits, and it does require you to only use the list of their doctors and clinics. So it does require you to stay within a network. It does, however, offer prescription benefits through Pharma... I'm sorry, through Med Impact, and it offers a membership with FreeRx, which that membership gives you access to the top 90% generic drugs prescribed in the US. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers via telephone or video call. So this one's your StayHealthy NEC Tele-RS Plan, and if you select this one for employee only, it's \$16.05 from your paycheck. So again, it's only a preventative plan that does not cover any urgent care, doctor visits if sick, um, emergency rooms, nor surgeries. So it's only for preventative visits. Then, they also offer two other plans called the VIPs. There's the VIP Standard and the VIP Plus. Your VIP Plans are the ones that only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So the standard, the VIP Standard and the VIP Plus covers a flat fee towards those visits. However, the VIPs do not cover preventative visits. So they do not cover what the StayHealthy NEC Tele-RS covers. So your VIPs are not gonna cover, um, like a physical. They're not gonna cover vaccinations. They're not gonna cover STD and cancer screenings, and they will not cover your annual checkups. Those are considered preventative services. So your VIP only covers doctor visits if sick, urgent care, emergency room and surgeries. And the VIPs do not require you to stay within network, so you're not forced to only stay and use their clinics and doctors. You can actually use providers out of the network. As long as they take that insurance, you can use it. You also receive prescription benefits as well, but through Pharmaville. And they also offer the Virtual Urgent Care, which, like I said earlier, it offers medical assistance virtually with medical providers. Your two VIPs are gonna cover a flat fee towards your services. The standard is the basic one, because it does not cover intensive care unit, rehabilitation-... prevent a surgery, while the VIP Plus does

cover those four areas as well as the VIP Plus is gonna pay a little bit more out of pocket towards those visits. A good example is for surgery and hospital. Your VIP Standard plan, if you were to select that one, it only covers \$250 per day for a max of a day. So, that means they would cover \$250 and whatever is left, you're responsible for. And then the VIP Plus, for surgery and hospital, they cover \$1,000 per day for a max of a day. Um, so that's a- that's way more. Um, so-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they will cover \$1,000 and then whatever's remaining, you would be responsible for. So that's between-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That's the difference between the Standard and the Plus. Um, if you select the VIP Standard for employee only, that's \$17.72 weekly from your paycheck. And the VIP Plus would be \$31.71 weekly from your paycheck. Um, by the looks of it, they don't offer a fourth plan that covers preventative and hospital indemnity. So, if you do want to be covered with both areas being the preventative side as well as the actual hospital side, you would have to select the Stay Healthy as well as one of the VIPs. You do got to keep in mind there's different deductions. So...

Speaker speaker_1: All right.

Speaker speaker_0: Yeah, and then of course-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they do offer additional benefits that have their separate deductions as well. Like dental-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... physical illness. If any-

Speaker speaker_1: Yeah. I think, I think, I- I- I have the information that I needed. So...

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: So if there's anything else-

Speaker speaker_1: So let me, let me wait to, to attach the refund and then I'll call back and en- enroll.

Speaker speaker_0: Okay. So you-

Speaker speaker_1: Probably We- Wednesday will be fine, right?

Speaker speaker_0: Um-

Speaker speaker_1: Because that was on a Monday. Can I call on Wednesday or I should wait after my first paycheck?

Speaker speaker_0: They give you 30 days from the time that you receive your first check to be eligible to-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... enroll. But if you want-

Speaker speaker_1: All right.

Speaker speaker_0: ... I can go ahead and send a eligibility review for the main office, because most likely when you called to enroll, since you have a old date in there, if there's a old date in there, we have to send an email to the main office to do a eligibility review to see if you're eligible. So if you want, I can go ahead and do that. I can go ahead and, um, send that email out and then...

Speaker speaker_1: But you can't be late. You can't do that.

Speaker speaker_0: Yes. So if they tell me that you can enroll, I'll just give you a call back letting you know.

Speaker speaker_1: All right.

Speaker speaker_0: And then we can start that process if you like.

Speaker speaker_1: All right. Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Thank you very much.

Speaker speaker_0: Most likely, you'll be hearing back from me Monday.

Speaker speaker_1: All right. Appreciate it.

Speaker speaker_0: Okay?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: You're welcome. Have a nice day, sir.

Speaker speaker_1: Y- you too. Bye-bye.