

## **Transcript: Estefania**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits in a Card on behalf of the PRC. I'm looking to speak with Miss Freeman, Mr. Freeman, I'm sorry? May I ask who this is again? I'm sorry? May I ask who this is? Yeah. We're Benefits in a Card. We're calling on behalf of the PRC company. Um, we're currently processing the enrollment forms for the healthcare benefits, and you selected to enroll into some of the benefits, but you also selected not to participate. So, I was actually calling to see if you did wanna enroll or if you wanted to decline the coverage. No, I did want to enroll. I don't think I fully understood it, like when I was trying to move forward through the process. Mm-hmm. Um, there were plans that- So if you- Go ahead, I'm sorry. Yes. Um, so if you want, I can always go over the plans with you. Okay. Just to break it down and let you know the differences. If you do wanna enroll, then you can just let me know what you wanna select and then I'll just go over it. Yeah, that would... That would work. Okay. And then, um, before I do that, did you want me to send you an email of that benefit guide? Um, I can send it to you and then as you look at it, I can go over the plan so that you could visually see what I'm talking about. Yes, that would work. Okay, give me one second. I'm gonna go ahead and send it to that email. Is it still the same one that you provided? It's Freeman, your first name? Yeah, it's Freeman... Freeman Suckerman. Yeah, that email. Okay. All right, I'll be right back. I'm gonna go ahead and send that. Okay, thank you. Okay, sir. I went ahead and sent it to your email. Um, do you mind verifying that you received it? It should come from an email that says [info@benefitsinacard.com](mailto:info@benefitsinacard.com). Um, and if you don't see it right away, I recommend you also check your spam or your junk. Okay. Give me, give me a second there. I got it. And then just let me know when you're ready. Okay, yes. I do happen to have carried. Okay. So, um, so the weekly deduction really depends a lot of which plans you select, how many you get, as well as if you include dependents. Um, were you trying to enroll by yourself or were you actually trying to enroll with dependents as well? No, it's just me. Just yourself? Okay. Looks like they offer four different medical plans. Um, the first plans that I'm gonna go over are called the VIPs. So there's three different ones. There's the Standard, the Classic, and the Plus. The VIP plans are the ones that do cover your doctor visits if sick, your hospital visits if you were to get injured, your urgent care visits, emergency room, and even some surgery. However, the three VIPs would not cover preventative services, which are considered like your doctor visits, like if you go to get a physical, um, some vaccinations, cancer screenings, um, pap smears. Anything before a problem actually occurs, so in other words, like your annuals, the VIPs do not cover. Okay. So anything regarding preventative visits are not covered with your three VIP plans. So only actual visits once you become ill or get injured or have to go to the emergency room or urgent care. So your VIPs also don't require you to stay within the network, so you don't have to only use their doctors and clinics. You can go out of the network as long as they

take that insurance. Um, they do have their prescription benefits with Pharmacoville. Dependent on your generic medication, depends on how much you pay, so you can pay up to \$10, \$20, or even \$30. Um, they... For your ge- non-generic medications, they do offer discount and these three plans include something called Walmart Health Virtual Care, which offers medical assistance virtually with medical providers. These three plans cover a flat fee towards the service that you go for. So, out of the three, the Standard is the basic one because it doesn't cover intensive care, rehabilitation, nor preventive surgery, while your VIP Classic plan and your VIP plan... VIP Plus plan do, um, and also- Depending on which one to la- which one you were to select depends online on how much the flat fee that they cover is. So out of the three, if you select the Plus, that one pays off a little bit more out-of-pocket than the Classic and the Standard. So for example- Okay. ... for surgery and hospital, if you get the Standard, that one only covers a flat fee of \$250 per day for a max of one day, while your VIP Classic will cover \$500 per day for a max of one day, and your VIP Plus will cover \$1,000 per day for a max of one day. So, that amount that you see there is the amount that they would pay towards that service. And then if it's more than what the bill is, the remaining balance would be your responsibility. So, those are the three VIPs. If you select the Standard for employee only, that's a weekly deduction of \$16.78 from your paycheck, which is, the Standard is the basic one. Then the VIP Classic w- And that's- I'm sorry, that's weekly? Mm-hmm. Okay. Yes, sir. So, all of these plans are weekly deductions from your paycheck. So, that's why depending on how many you get and which ones they are has a lot to do with how much the weekly deduction is. Okay. And then the VIP Classic for employee, that's \$18.55, so that one would be, like, the one right in the middle. And then the VIP Plus is the one that pays off a little bit more towards those services than the Classic and the Standard. So for the Plus, it would be \$29.74 weekly. So, those are for your hospital indemnity plans. Then the fourth plan is called the Stay Healthy MEC. Your Stay Healthy plan is the one that only covers preventative services, which would be considered like a physical, um, some vaccines, some cancer and STD screening, but it's only for those preventative services. It's not gonna cover any of your doctor visits to stay, hospital visits, urgent care, emergency room, nor surgery. So, it doesn't cover anything that the VIPs cover. Um, so if you get the MEC, it's only for those preventative services. And with the MEC plan, you are required to only use their clinic, so you do have to stay within the network to receive coverage. They do, however, offer prescription benefits as well, but through PhR- through Aleph Pharm. And like I said, that one's just for those preventative services. So, if you get the MEC- Okay, and I would be able to get both? Yes, you're allowed to get both. Like a VIP and the preventative? Correct, you can. And then just keep in mind, those would be two diff- two different deductions. So for the preventative one, which is the MEC, that's a weekly deduction for the employee plan of \$14.01. So, since they don't offer a plan that covers both your hospital visits and your preventative services, you are allowed to choose one of the VIPs. So let's say you choose the Standard, and then you also wanna receive preventative service benefits, so you do get the MEC also. For the Standard and the MEC together, that's a weekly deduction of \$30.79. Okay, could I do that? You want... Did you want to get, um... Which one of the VIPs did you want to get? Um, the Standard. Okay, and then you also wanted your MEC? Yeah. Okay. Did you want to add any other plans? They also as- offer additional benefits, which of course have their separate deductions. That would be considered like your vision plan, your dental plan, your term life, your behavioral health, short-term disability, 24-hour group accident, critical

illness with cancer benefits. And then, like, for vision, for employee, that's \$1.99. Dental for employees, \$3.38. Term life- I would like to just do the, um, dental. Dental? Mm-hmm. Okay. So for dental, for employee, that's a weekly deduction of \$3.38. For your dental plan, a preventative visit is covered at 100%. Something basic would be like a cleaning of the teeth. That's covered at 80% as well. Basic restorative is covered at 80%, so if they find a cavity and gotta fill it, that's covered at 80%. X-rays are covered at 80%, and then your annual maximum for your dental plan is \$500. For dental, you do have to give a one-time deductible whenever you go for your visit. Since you're choosing the employee plan, that one-time deductible is only at \$50. Okay. Okay, so I have VIP Standard for \$16.78 for employee. I have dental for \$3.38 for employee, and then I have the MEC standalone for employee only for \$14.01. That's a weekly deduction of \$34.17. Do you allow... I'm sorry. Oh, sorry. Do you allow TRC to make these weekly deductions? Yes. So, 34.17. Okay. All right, and then I just do wanna let you know to please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$34... And let me see, how much is 34? Sorry, it kind of went away. Oh, so actually... So, actually, for your VIP Standard, that's a weekly deduction of \$17.33. Okay. Dental, \$3.51. Give me one second. Let me send you that again... 'cause I think I sent you the old one. Give me one second. Let me find it. You don't, you don't have to resend it. Um, you can just tell me what the, what the numbers are. Okay. So for your VIP Standard, that's 1773. Dental is \$3.51. And then your MEC Tele-RS is 1550. So that's a weekly deduction of \$36.74. Okay. That, that works. Is that fine? Yeah. Okay. Let me just make sure that everything's the same. Um, I believe the deductible and the... Yeah. So it's still the same. Um, the annual maximum for your dental is still \$500, and then the deductible is still \$50. So, um, please allow one or two weeks for TRC to start making that first deduction of \$36.74. Once you see the first deduction of the 3674 come out of your paycheck, the following Monday of that very first deduction from your paycheck is when your plans become effective. And then by that first week of active coverage, you should be getting your preventative card, your dental card. Okay. And then for your VIP Standard plan, that one they normally don't mail out to you. So if you do want a physical card once you become active that first week, you're welcome to call us and we can request a physical for your VIP Standard. Um, I was also gonna let you know that if you have, like, a doctor's appointment, um, that first week that you have active coverage and you still don't have your cards, you're always welcome to call us and we can email them to you as well. Okay. Awesome. Okay. So you just now just gotta wait for them to do that first deduction from your paycheck of the 3674. Okay. Thank you. All right. You're welcome. Have a nice day. You as well.

## Conversation Format

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

Speaker speaker\_1: Hey, good afternoon. I'm calling from Benefits in a Card on behalf of the PRC. I'm looking to speak with Miss Freeman, Mr. Freeman, I'm sorry?

Speaker speaker\_2: May I ask who this is again?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: May I ask who this is?

Speaker speaker\_1: Yeah. We're Benefits in a Card. We're calling on behalf of the PRC company. Um, we're currently processing the enrollment forms for the healthcare benefits, and you selected to enroll into some of the benefits, but you also selected not to participate. So, I was actually calling to see if you did wanna enroll or if you wanted to decline the coverage.

Speaker speaker\_2: No, I did want to enroll. I don't think I fully understood it, like when I was trying to move forward through the process.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, there were plans that-

Speaker speaker\_1: So if you-

Speaker speaker\_2: Go ahead, I'm sorry.

Speaker speaker\_1: Yes. Um, so if you want, I can always go over the plans with you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Just to break it down and let you know the differences. If you do wanna enroll, then you can just let me know what you wanna select and then I'll just go over it.

Speaker speaker\_2: Yeah, that would... That would work.

Speaker speaker\_1: Okay. And then, um, before I do that, did you want me to send you an email of that benefit guide? Um, I can send it to you and then as you look at it, I can go over the plan so that you could visually see what I'm talking about.

Speaker speaker\_2: Yes, that would work.

Speaker speaker\_1: Okay, give me one second. I'm gonna go ahead and send it to that email. Is it still the same one that you provided? It's Freeman, your first name?

Speaker speaker\_2: Yeah, it's Freeman... Freeman Suckerman. Yeah, that email.

Speaker speaker\_1: Okay. All right, I'll be right back. I'm gonna go ahead and send that.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_1: Okay, sir. I went ahead and sent it to your email. Um, do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com. Um, and if you don't see it right away, I recommend you also check your spam or your junk.

Speaker speaker\_2: Okay. Give me, give me a second there. I got it.

Speaker speaker\_1: And then just let me know when you're ready.

Speaker speaker\_2: Okay, yes. I do happen to have carried.

Speaker speaker\_1: Okay. So, um, so the weekly deduction really depends a lot of which plans you select, how many you get, as well as if you include dependents. Um, were you trying to enroll by yourself or were you actually trying to enroll with dependents as well?

Speaker speaker\_2: No, it's just me.

Speaker speaker\_1: Just yourself? Okay. Looks like they offer four different medical plans. Um, the first plans that I'm gonna go over are called the VIPs. So there's three different ones. There's the Standard, the Classic, and the Plus. The VIP plans are the ones that do cover your doctor visits if sick, your hospital visits if you were to get injured, your urgent care visits, emergency room, and even some surgery. However, the three VIPs would not cover preventative services, which are considered like your doctor visits, like if you go to get a physical, um, some vaccinations, cancer screenings, um, pap smears. Anything before a problem actually occurs, so in other words, like your annuals, the VIPs do not cover.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So anything regarding preventative visits are not covered with your three VIP plans. So only actual visits once you become ill or get injured or have to go to the emergency room or urgent care. So your VIPs also don't require you to stay within the network, so you don't have to only use their doctors and clinics. You can go out of the network as long as they take that insurance. Um, they do have their prescription benefits with Pharmacoville. Dependent on your generic medication, depends on how much you pay, so you can pay up to \$10, \$20, or even \$30. Um, they... For your ge- non-generic medications, they do offer discount and these three plans include something called Walmart Health Virtual Care, which offers medical assistance virtually with medical providers. These three plans cover a flat fee towards the service that you go for. So, out of the three, the Standard is the basic one because it doesn't cover intensive care, rehabilitation, nor preventive surgery, while your VIP Classic plan and your VIP plan... VIP Plus plan do, um, and also- Depending on which one to la- which one you were to select depends online on how much the flat fee that they cover is. So out of the three, if you select the Plus, that one pays off a little bit more out-of-pocket than the Classic and the Standard. So for example-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... for surgery and hospital, if you get the Standard, that one only covers a flat fee of \$250 per day for a max of one day, while your VIP Classic will cover \$500 per day for a max of one day, and your VIP Plus will cover \$1,000 per day for a max of one day. So, that amount that you see there is the amount that they would pay towards that service. And then if it's more than what the bill is, the remaining balance would be your responsibility. So, those are the three VIPs. If you select the Standard for employee only, that's a weekly deduction of \$16.78 from your paycheck, which is, the Standard is the basic one. Then the VIP Classic w-

Speaker speaker\_3: And that's- I'm sorry, that's weekly?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Yes, sir. So, all of these plans are weekly deductions from your paycheck. So, that's why depending on how many you get and which ones they are has a lot to do with how much the weekly deduction is.

Speaker speaker\_3: Okay.

Speaker speaker\_1: And then the VIP Classic for employee, that's \$18.55, so that one would be, like, the one right in the middle. And then the VIP Plus is the one that pays off a little bit more towards those services than the Classic and the Standard. So for the Plus, it would be \$29.74 weekly. So, those are for your hospital indemnity plans. Then the fourth plan is called the Stay Healthy MEC. Your Stay Healthy plan is the one that only covers preventative services, which would be considered like a physical, um, some vaccines, some cancer and STD screening, but it's only for those preventative services. It's not gonna cover any of your doctor visits to stay, hospital visits, urgent care, emergency room, nor surgery. So, it doesn't cover anything that the VIPs cover. Um, so if you get the MEC, it's only for those preventative services. And with the MEC plan, you are required to only use their clinic, so you do have to stay within the network to receive coverage. They do, however, offer prescription benefits as well, but through PhR- through Aleph Pharm. And like I said, that one's just for those preventative services. So, if you get the MEC-

Speaker speaker\_3: Okay, and I would be able to get both?

Speaker speaker\_1: Yes, you're allowed to get both.

Speaker speaker\_3: Like a VIP and the preventative?

Speaker speaker\_1: Correct, you can. And then just keep in mind, those would be two different deductions. So for the preventative one, which is the MEC, that's a weekly deduction for the employee plan of \$14.01. So, since they don't offer a plan that covers both your hospital visits and your preventative services, you are allowed to choose one of the VIPs. So let's say you choose the Standard, and then you also wanna receive preventative service benefits, so you do get the MEC also. For the Standard and the MEC together, that's a weekly deduction of \$30.79.

Speaker speaker\_3: Okay, could I do that?

Speaker speaker\_1: You want... Did you want to get, um... Which one of the VIPs did you want to get?

Speaker speaker\_3: Um, the Standard.

Speaker speaker\_1: Okay, and then you also wanted your MEC?

Speaker speaker\_3: Yeah.

Speaker speaker\_1: Okay. Did you want to add any other plans? They also as- offer additional benefits, which of course have their separate deductions. That would be considered like your vision plan, your dental plan, your term life, your behavioral health, short-term disability, 24-hour group accident, critical illness with cancer benefits. And then, like, for vision, for employee, that's \$1.99. Dental for employees, \$3.38. Term life-

Speaker speaker\_3: I would like to just do the, um, dental.

Speaker speaker\_1: Dental?

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: Okay. So for dental, for employee, that's a weekly deduction of \$3.38. For your dental plan, a preventative visit is covered at 100%. Something basic would be like a cleaning of the teeth. That's covered at 80% as well. Basic restorative is covered at 80%, so if they find a cavity and gotta fill it, that's covered at 80%. X-rays are covered at 80%, and then your annual maximum for your dental plan is \$500. For dental, you do have to give a one-time deductible whenever you go for your visit. Since you're choosing the employee plan, that one-time deductible is only at \$50.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay, so I have VIP Standard for \$16.78 for employee. I have dental for \$3.38 for employee, and then I have the MEC standalone for employee only for \$14.01. That's a weekly deduction of \$34.17. Do you allow... I'm sorry. Oh, sorry. Do you allow TRC to make these weekly deductions?

Speaker speaker\_3: Yes.

Speaker speaker\_1: So, 34.17. Okay. All right, and then I just do wanna let you know to please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$34... And let me see, how much is 34? Sorry, it kind of went away. Oh, so actually... So, actually, for your VIP Standard, that's a weekly deduction of \$17.33.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Dental, \$3.51. Give me one second. Let me send you that again... 'cause I think I sent you the old one. Give me one second. Let me find it.

Speaker speaker\_4: You don't, you don't have to resend it. Um, you can just tell me what the, what the numbers are.

Speaker speaker\_1: Okay. So for your VIP Standard, that's 1773. Dental is \$3.51. And then your MEC Tele-RS is 1550. So that's a weekly deduction of \$36.74.

Speaker speaker\_4: Okay. That, that works.

Speaker speaker\_1: Is that fine?

Speaker speaker\_4: Yeah.

Speaker speaker\_1: Okay. Let me just make sure that everything's the same. Um, I believe the deductible and the... Yeah. So it's still the same. Um, the annual maximum for your dental is still \$500, and then the deductible is still \$50. So, um, please allow one or two weeks for TRC to start making that first deduction of \$36.74. Once you see the first deduction of the 3674 come out of your paycheck, the following Monday of that very first deduction from your

paycheck is when your plans become effective. And then by that first week of active coverage, you should be getting your preventative card, your dental card.

Speaker speaker\_4: Okay.

Speaker speaker\_1: And then for your VIP Standard plan, that one they normally don't mail out to you. So if you do want a physical card once you become active that first week, you're welcome to call us and we can request a physical for your VIP Standard. Um, I was also gonna let you know that if you have, like, a doctor's appointment, um, that first week that you have active coverage and you still don't have your cards, you're always welcome to call us and we can email them to you as well.

Speaker speaker\_4: Okay. Awesome.

Speaker speaker\_1: Okay. So you just now just gotta wait for them to do that first deduction from your paycheck of the 3674.

Speaker speaker\_4: Okay. Thank you.

Speaker speaker\_1: All right. You're welcome. Have a nice day.

Speaker speaker\_4: You as well.