

## Transcript: Estefania

**Acevedo-5080781360381952-4681738761191424**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Good morning, Stephanie. My name is Patrick. I have my sister with me. Uh, her name is Kuchnie Silvestre. She doesn't speak English very well. That's why I'm here with her. So... So, I... You can't- She has- ... talk on behalf of her. I just, I just need to hear- Okay. ... a yes from her that... just for- Okay. ... the call being recorded. I just need her s- to say yes, that she gives me permission for you to call, talk in her behalf. Um... Oh. ... do you give him permission to talk in your behalf? I just need her to say yes. Okay. . Yes. Okay. Thank you. Yes. Okay. How can I help you, sir? Um... Yes. Um, I, I will talk to her and, eh, eh, while I'm talking to you. Okay. Yeah, yeah. Okay? Yeah, yeah. She would like to know, uh, if she still have coverage. Okay. Um, I need to get in her file, so I just need the name of her staffing agency and the last four numbers of her Social. Okay, staff agency is WorkSmart. Mm-hmm. And 4-D... Uh, uh, 4-9-D is her Social. You want to hear the whole Social Number? No, the last four. It is 3-3-0-3. 3-3-0-3. Okay. And then, what was her first and last name? Kuchnie. Mm-hmm. K-U-T-C-H-N-I-E. C-H-N-I-E. Mm-hmm. Silvestri. And then, can you verify the address and date of birth? Address, 332 Lost Lake Drive, Simpsonville, South Carolina 29681. The date of birth? 10th of March. Um, eh, eh, March 15th... 2017. 1982. Thank you. And then, I have 864-608-2583 as her phone number. And I have- Yes. ... k, K-U-C-H-N-I-E03@yahoo.com. Yeah. Yes. Okay. Uh, let me ask her if she still have this, uh, e- email to fame radisonko@yaho.com now? No. It's Kuchnie- Mm-hmm. ... fakpo se ri ■aw■at. So, um, she want to know if, if could you change the- Yeah. ... the, the email address? Yeah. What's the new one? The new, uh, new one? Silvestri Kuchnie. Mm-hmm. Her, her last name and first name. Mm-hmm. Mm-hmm. Okay. Uh, with that. ... um, yeah. It's silvestrikuchnie@gmail.com. Okay. Thank you. Does she want me to, um... does she want me to get rid of the one that we already had on file, or keep it there? . . Okay, fa, ■aban. ■aban wurt. Okay. Um, yeah, you can take the other one off the file, because she says- Okay. ... she is, she couldn't use it anymore. Gotcha. Okay, thank you. So, I was gonna tell her that she does have, um, coverage. So, her plan is active. She only has a- Mm-hmm. ... preventive plan, so she was automatically enrolled into the MEC stand-alone, which is only a preventive pl- plan that only covers things such as a physical, some vaccines, some STD and cancer screening. But it does not cover any doctor visits of sick, no urgent care, no emergency room, no hospital visits. So, it's only for, like, her preventive services, and it does require her to stay within the network and only use the list of their providers and clinics to receive coverage. So, it's only a preventive plan. Okay. So for, um, the plan cover only the physicals? Like, a physical, some vaccines, some STD and- Mm-hmm. ... cancer screening, but it does not cover- Mm-hmm. ... no doctor visits of sick, no urgent care, no emergency room, no surgeries, none of that. So, it's only for, like, preventive services. Okay. Okay, preventive services. Okay. And, and what

about, um, education? So, they do offer dental, vision and other plans. However, she would have to enroll within company open enrollment, um, because she's eligible to enroll within two periods. The first period is within the first 30 days of receiving her first check, which that passed already, and then the second period is within company open enrollment. So, after those 30 days are up of her receiving her first check, she would have to wait for the company to be within company open enrollment time, which, for them, I can see in what month they do theirs. So, WorkSmart does theirs between December. Um, last year, they did it between December 9th up until January-... the 31st. So those dates might change, but it's definitely done in December. So if she does want to enroll into, like, more plans, like dental, vision, short-term disability, critical illness, anything like that, she would have to do it within company open enrollment. Okay. Uh, one question. Um, uh, wha- uh, what about medication, pharmacy? So sh- Yeah, so- ... because she has only preventive services. Yes. So she still have, um, uh- Prescription benefits. ... medicine. Mm-hmm. She, she still has prescription benefits with the plan that she has, um, but only through, through... It's called, uh, MedImpact. Mm-hmm. So she does receive prescription benefits with the plan that she has. Um, I don't know if she wants me to send her the benefit guide. It's gonna show her all the plans that they offer, uh, with the services. However, if she does want to add any more plans, she would have to do it when the company's within company open enrollment, which is held in December. But what the plan that she has- Okay. ... right now, she does have prescription benefits through MedImpact. But it's only for preventative, uh, medication. Oh, okay. Okay. So if she wants to go... If she feels sick now and wants to go to a doctor, so the, um... She will not be covered? Correct. Because it's not a preventative visit. Mm-hmm. That's because she's going to the doctor because she's sick. Something preventative is like a physical, um, some vaccines. Yeah. Like pap smears, mammograms. Okay. Anything before a problem actually starts. So they automatically enroll their new hires into the plan that she was enrolled into. So if she was to call and opt out before her 30-day mark of receiving her first check, she could call... She would have been able to call to opt out from the auto enrollment. But sh- since she didn't do that, they automatically enrolled her into that plan which it looks like is \$16.32 weekly from her paycheck. At any time, she can cancel but to enroll, she would be, she would have to be within company open enrollment which is held in December. If she wants to add like a medical plan that does cover... You're welcome. Does she want to keep the plan though? Okay. She's hired now, which we... Okay, okay. So she will stay in that plan until... She can change it later. Okay, so she wants to ha- like keep it then? Okay, that's fine. Um, like I said, if she does want to add new plans, just remind her that she does have to call within company open enrollment which is in December. Um, if she's not sure- Okay. ... when in December, I would honestly call in November to see if we have the updated dates. Normally the staffing agencies let them know when they're within company open enrollment just in case they want to add new plans. But in the past, we have gotten told that sometimes they don't get informed. So if you miss that period, they'll make you wait another year. So I would call in November if she does want to add new plans that actually do cover doctor visits if sick. And then, um, did she ever get her card? Yes, she has her card. Okay. Um, and then just keep in mind that she does have to stay within network. Um, so it's important that she does call the number that's on the card to find a provider because she can go to a preventative visit but if she sta- if she steps outside of the network, she will not be covered. So she has to stay within network, okay? Okay, okay. Thank you. You're welcome. I hope you have a great day. Thank you so much. You too. Bye-bye.

Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Good morning, Stephanie. My name is Patrick. I have my sister with me. Uh, her name is Kuchnie Silvestre. She doesn't speak English very well. That's why I'm here with her. So...

Speaker speaker\_0: So, I... You can't-

Speaker speaker\_1: She has-

Speaker speaker\_0: ... talk on behalf of her. I just, I just need to hear-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... a yes from her that... just for-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the call being recorded. I just need her s- to say yes, that she gives me permission for you to call, talk in her behalf. Um...

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... do you give him permission to talk in your behalf? I just need her to say yes.

Speaker speaker\_1: Okay. .

Speaker speaker\_2: Yes.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Thank you.

Speaker speaker\_0: Yes. Okay. How can I help you, sir? Um...

Speaker speaker\_1: Yes. Um, I, I will talk to her and, eh, eh, while I'm talking to you.

Speaker speaker\_0: Okay. Yeah, yeah.

Speaker speaker\_1: Okay? Yeah, yeah. She would like to know, uh, if she still have coverage.

Speaker speaker\_0: Okay. Um, I need to get in her file, so I just need the name of her staffing agency and the last four numbers of her Social.

Speaker speaker\_1: Okay, staff agency is WorkSmart.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And 4-D... Uh, uh, 4-9-D is her Social. You want to hear the whole Social Number?

Speaker speaker\_0: No, the last four.

Speaker speaker\_2: It is 3-3-0-3.

Speaker speaker\_1: 3-3-0-3.

Speaker speaker\_0: Okay. And then, what was her first and last name?

Speaker speaker\_1: Kuchnie.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: K-U-T-C-H-N-I-E.

Speaker speaker\_0: C-H-N-I-E.

Speaker speaker\_1: Mm-hmm. Silvestri.

Speaker speaker\_0: And then, can you verify the address and date of birth?

Speaker speaker\_1: Address, 332 Lost Lake Drive, Simpsonville, South Carolina 29681. The date of birth?

Speaker speaker\_2: 10th of March.

Speaker speaker\_1: Um, eh, eh, March 15th...

Speaker speaker\_2: 2017.

Speaker speaker\_1: 1982.

Speaker speaker\_0: Thank you. And then, I have 864-608-2583 as her phone number. And I have-

Speaker speaker\_1: Yes.

Speaker speaker\_0: ... k, K-U-C-H-N-I-E03@yahoo.com.

Speaker speaker\_1: Yeah. Yes.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh, let me ask her if she still have this, uh, e- email to *fame* radisonko@yahoo.com now?

Speaker speaker\_2: No. It's Kuchnie-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... *fakpo* se ri ■aw■at.

Speaker speaker\_1: So, um, she want to know if, if could you change the-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... the, the email address?

Speaker speaker\_0: Yeah. What's the new one?

Speaker speaker\_1: The new, uh, new one? Silvestri Kuchnie.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Her, her last name and first name. Mm-hmm.

Speaker speaker\_0: Mm-hmm. Okay.

Speaker speaker\_1: Uh, with that.

Speaker speaker\_2: ... um, yeah.

Speaker speaker\_1: It's silvestrikuchnie@gmail.com.

Speaker speaker\_0: Okay. Thank you. Does she want me to, um... does she want me to get rid of the one that we already had on file, or keep it there?

Speaker speaker\_1: .

Speaker speaker\_2: .

Speaker speaker\_1: Okay, fa, ■aban.

Speaker speaker\_2: ■aban wurt.

Speaker speaker\_1: Okay. Um, yeah, you can take the other one off the file, because she says-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... she is, she couldn't use it anymore.

Speaker speaker\_0: Gotcha. Okay, thank you. So, I was gonna tell her that she does have, um, coverage. So, her plan is active. She only has a-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... preventive plan, so she was automatically enrolled into the MEC stand-alone, which is only a preventive pl- plan that only covers things such as a physical, some vaccines, some STD and cancer screening. But it does not cover any doctor visits of sick, no urgent care, no emergency room, no hospital visits. So, it's only for, like, her preventive services, and it does require her to stay within the network and only use the list of their providers and clinics to receive coverage. So, it's only a preventive plan.

Speaker speaker\_1: Okay. So for, um, the plan cover only the physicals?

Speaker speaker\_0: Like, a physical, some vaccines, some STD and-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... cancer screening, but it does not cover-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... no doctor visits of sick, no urgent care, no emergency room, no surgeries, none of that. So, it's only for, like, preventive services.

Speaker speaker\_1: Okay. Okay, preventive services. Okay. And, and what about, um, education?

Speaker speaker\_0: So, they do offer dental, vision and other plans. However, she would have to enroll within company open enrollment, um, because she's eligible to enroll within two periods. The first period is within the first 30 days of receiving her first check, which that passed already, and then the second period is within company open enrollment. So, after those 30 days are up of her receiving her first check, she would have to wait for the company to be within company open enrollment time, which, for them, I can see in what month they do theirs. So, WorkSmart does theirs between December. Um, last year, they did it between December 9th up until January-... the 31st. So those dates might change, but it's definitely done in December. So if she does want to enroll into, like, more plans, like dental, vision, short-term disability, critical illness, anything like that, she would have to do it within company open enrollment.

Speaker speaker\_1: Okay. Uh, one question. Um, uh, wha- uh, what about medication, pharmacy? So sh-

Speaker speaker\_0: Yeah, so-

Speaker speaker\_1: ... because she has only preventive services.

Speaker speaker\_0: Yes.

Speaker speaker\_1: So she still have, um, uh-

Speaker speaker\_0: Prescription benefits.

Speaker speaker\_1: ... medicine. Mm-hmm.

Speaker speaker\_0: She, she still has prescription benefits with the plan that she has, um, but only through, through... It's called, uh, MedImpact.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So she does receive prescription benefits with the plan that she has. Um, I don't know if she wants me to send her the benefit guide. It's gonna show her all the plans that they offer, uh, with the services. However, if she does want to add any more plans, she would have to do it when the company's within company open enrollment, which is held in December. But what the plan that she has-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... right now, she does have prescription benefits through MedImpact. But it's only for preventative, uh, medication.

Speaker speaker\_1: Oh, okay. Okay. So if she wants to go... If she feels sick now and wants to go to a doctor, so the, um... She will not be covered?

Speaker speaker\_0: Correct. Because it's not a preventative visit.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: That's because she's going to the doctor because she's sick. Something preventative is like a physical, um, some vaccines.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Like pap smears, mammograms.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Anything before a problem actually starts. So they automatically enroll their new hires into the plan that she was enrolled into. So if she was to call and opt out before her 30-day mark of receiving her first check, she could call... She would have been able to call to opt out from the auto enrollment. But sh- since she didn't do that, they automatically enrolled her into that plan which it looks like is \$16.32 weekly from her paycheck. At any time, she can cancel but to enroll, she would be, she would have to be within company open enrollment which is held in December. If she wants to add like a medical plan that does cover... You're welcome. Does she want to keep the plan though?

Speaker speaker\_1: Okay.

Speaker speaker\_3: She's hired now, which we...

Speaker speaker\_1: Okay, okay. So she will stay in that plan until... She can change it later.

Speaker speaker\_0: Okay, so she wants to ha- like keep it then? Okay, that's fine. Um, like I said, if she does want to add new plans, just remind her that she does have to call within company open enrollment which is in December. Um, if she's not sure-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... when in December, I would honestly call in November to see if we have the updated dates. Normally the staffing agencies let them know when they're within company open enrollment just in case they want to add new plans. But in the past, we have gotten told that sometimes they don't get informed. So if you miss that period, they'll make you wait another year. So I would call in November if she does want to add new plans that actually do cover doctor visits if sick. And then, um, did she ever get her card?

Speaker speaker\_1: Yes, she has her card.

Speaker speaker\_0: Okay. Um, and then just keep in mind that she does have to stay within network. Um, so it's important that she does call the number that's on the card to find a provider because she can go to a preventative visit but if she sta- if she steps outside of the network, she will not be covered. So she has to stay within network, okay?

Speaker speaker\_1: Okay, okay. Thank you.

Speaker speaker\_0: You're welcome. I hope you have a great day.

Speaker speaker\_1: Thank you so much. You too. Bye-bye.

Speaker speaker\_0: Bye.