

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Uh, this is Christopher, ma'am. How can I help you? Yeah, uh, I need to enroll for the medical insurance, ma'am. Like... I had my insurance. Okay. What staffing, what staffing agency do you work for? SST. ATC? SST. STT. Okay, thank you. No, SST. Yes, that's what I said. Yeah. Okay, what are the last four of your Social? 7673. Your first and last name, please. Christopher William. You said last name William? Yes, ma'am. Okay. So, I don't see you in the system with that last name, um, so I might have to create a file for you. Um, how long have you been working with us? Maybe Chakalka, C-H-A-K-K-A. Okay, that one you do have. Yeah. Okay. And then, um, can you please verify your birthday? April 1st. What year? 1972. And then, what's your address? 5103 Selene Drive, S-E-L-E-N-E Drive, Missouri City, Texas, 77459. What was that, um, city? I'm sorry. Missouri City. Missouri City. Okay. And that was in Texas, right? Yes, ma'am. Zip code 77459? Yes, ma'am. Did you want me to add your second name or did you already...? I don't have second name. Christopher William Chakalka. That's it, ma'am. Did you want me to add the Williams part? 'Cause we don't have the Williams in your name. Oh, really? Yeah, that's why I couldn't find you in the beginning. Oh. Do you want me to add it? Yeah, please. Christopher William. That's better, ma'am. I need to take him off Chakalka. Okay. So just take that out. Because before I'm citizen, uh, name is Chakalka, but, uh, after, uh, citizen, I change my name. I take him off Chakalka and then I just Christopher William. That's it. Gotcha. Okay. I went ahead and changed that for you. Yeah, Christopher William. And then- That's it. No need Chakalka, ma'am. And then is 409-779-5201 a good phone number? Yes, ma'am. And then, do you want me to provide an email address? S-O-N-Y C-W-C @yahoo.com. Okay. Thank you. And that was S-O-N-Y C-W-C @yahoo.com? Yes, ma'am. Okay. And then did you know what you wanted to be enrolled into? Sorry, ma'am? Did you know what you wanted to be enrolled into already? I don't know. You don't know what you wanna select yet? I need a life insurance and a dental and medical, ma'am. Okay. They do offer different medical plans though. It looks like they offer a total of three. Um, did you know which one of the three you wanted to select or you weren't sure yet? No, I don't know, ma'am. Okay. So, so if you want I can go over the plans with you and you can just let me know which one. Yeah. My friend, uh, got one. Uh, he told me \$40 something dollars a week. So, they don't offer one for \$44. He might have included his, his dependents. There's one for \$43.24 but that's with employee plus spouse. So, if you want I can just go over the plans and you can just let me know which one. Okay, ma'am. So, the first one... Yeah. ... that I'm going to go over is called the Stay Healthy M- MEC. So, your Stay Healthy plan is only a preventative plan, meaning it's only going to cover like, a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any of your doctor visits if sick, hospitalization if injured, urgent care, emergency room nor surgeries. So, it's only for your

preventative visits and it does require you to stay within the network and only use the list of their clinics and doctors to receive coverage. Like I said, the Stay Healthy MEC does not cover doctor visits if sick, urgent care, emergency room, neither surgeries. It's only gonna cover like, a physical, some vaccines, some STD and cancer screenings, but only those preventative visits. If you select this plan-It will be \$15.91 weekly from your paycheck for the employee plan. Then, they offer two other medical plans, being the VIP Classic and the VIP Pro. These two plans are the ones that will cover doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgeries. However, the two VIPs do not cover a physical, do not cover your STD and cancer screening, do not cover your vaccines. So they don't cover what your Stay Healthy plan covers. They will only cover your actual doctor visits , um, sick, urgent care, emergency room. So it only covers those areas and it doesn't require you to stay within the network. So you can actually use whatever doctor you want with the two VIPs as long as they accept the insurance. So it really just depends on your provider. You do receive prescription benefits through PharmaVille, depending on the generic medication that it is, depending on how much you spend and for the non-generics they do offer you a discount. These two plans include something called Virtual Urgent Care, which offers medical assistance virtually via telephone or video call with medical providers and it covers a flat fee towards your services. Out of the two of them, the VIP Pro is gonna cover a little bit more in certain areas than the Classic. A good example is that for emergency room, the VIP Classic only covers \$50 per day for a max of two days, while your VIP Pro would cover \$150 per day for a max of two days. For urgent care, the VIP Classic covers \$50 per day for a max of four days, while your VIP Pro would cover \$150 per day for a max of two days. For physician office, the VIP Classic covers \$50 per day for a max of four days, while your VIP Pro covers \$150 per day for a max of four days. If you select between the Classic and the Pro, the VIP Classic for employee only is \$22.76 weekly from your paycheck and the VIP Pro would be \$39.18 weekly from your paycheck. So, it looks like they don't offer a fourth plan that covers both your preventative and your actual doctor visit of sick. So if you do want to select preventative and hospital indemnity, you do have to select the Stay Healthy, one of the VIPs. You just gotta keep in mind those are two separate deductions. So, those three are your medical plans. Which one were you looking into enrolling into? Uh, I don't know. The 40 something dollars. So they don't have one that's 40 something. They have the- Ah. ... VIP Classic which is \$22.76 for employee only. The VIP Pro that's \$39.18 and then the preventative- No. ... which is \$15.91. Can I call you later on that? Can I call you later? I'm sorry? Can I call you later? Okay. Um, if you do want to enroll, they do only give you 30 days from the time that you receive your first check to be eligible. So if you do decide- Okay. ... to enroll, your last day to do so would be, um, May the 30th. Okay. Okay? Thank you. Thank you.

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: Uh, this is Christopher, ma'am.

Speaker speaker_0: How can I help you?

Speaker speaker_1: Yeah, uh, I need to enroll for the medical insurance, ma'am. Like... I had my insurance.

Speaker speaker_0: Okay. What staffing, what staffing agency do you work for?

Speaker speaker_1: SST.

Speaker speaker_0: ATC?

Speaker speaker_1: SST.

Speaker speaker_0: STT. Okay, thank you.

Speaker speaker_1: No, SST.

Speaker speaker_0: Yes, that's what I said.

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, what are the last four of your Social?

Speaker speaker_1: 7673.

Speaker speaker_0: Your first and last name, please.

Speaker speaker_1: Christopher William.

Speaker speaker_0: You said last name William?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So, I don't see you in the system with that last name, um, so I might have to create a file for you. Um, how long have you been working with us?

Speaker speaker_1: Maybe Chakalka, C-H-A-K-K-A.

Speaker speaker_0: Okay, that one you do have.

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And then, um, can you please verify your birthday?

Speaker speaker_1: April 1st.

Speaker speaker_0: What year?

Speaker speaker_1: 1972.

Speaker speaker_0: And then, what's your address?

Speaker speaker_1: 5103 Selene Drive, S-E-L-E-N-E Drive, Missouri City, Texas, 77459.

Speaker speaker_0: What was that, um, city? I'm sorry.

Speaker speaker_1: Missouri City.

Speaker speaker_0: Missouri City. Okay. And that was in Texas, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Zip code 77459?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Did you want me to add your second name or did you already...?

Speaker speaker_1: I don't have second name. Christopher William Chakalka. That's it, ma'am.

Speaker speaker_0: Did you want me to add the Williams part? 'Cause we don't have the Williams in your name.

Speaker speaker_1: Oh, really?

Speaker speaker_0: Yeah, that's why I couldn't find you in the beginning.

Speaker speaker_1: Oh.

Speaker speaker_0: Do you want me to add it?

Speaker speaker_1: Yeah, please. Christopher William. That's better, ma'am. I need to take him off Chakalka.

Speaker speaker_0: Okay. So just take that out.

Speaker speaker_1: Because before I'm citizen, uh, name is Chakalka, but, uh, after, uh, citizen, I change my name. I take him off Chakalka and then I just Christopher William. That's it.

Speaker speaker_0: Gotcha. Okay. I went ahead and changed that for you.

Speaker speaker_1: Yeah, Christopher William.

Speaker speaker_0: And then-

Speaker speaker_1: That's it. No need Chakalka, ma'am.

Speaker speaker_0: And then is 409-779-5201 a good phone number?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then, do you want me to provide an email address?

Speaker speaker_1: S-O-N-Y C-W-C @yahoo.com.

Speaker speaker_0: Okay. Thank you. And that was S-O-N-Y C-W-C @yahoo.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then did you know what you wanted to be enrolled into?

Speaker speaker_1: Sorry, ma'am?

Speaker speaker_0: Did you know what you wanted to be enrolled into already?

Speaker speaker_1: I don't know.

Speaker speaker_0: You don't know what you wanna select yet?

Speaker speaker_1: I need a life insurance and a dental and medical, ma'am.

Speaker speaker_0: Okay. They do offer different medical plans though. It looks like they offer a total of three. Um, did you know which one of the three you wanted to select or you weren't sure yet?

Speaker speaker_1: No, I don't know, ma'am.

Speaker speaker_0: Okay. So, so if you want I can go over the plans with you and you can just let me know which one.

Speaker speaker_1: Yeah. My friend, uh, got one. Uh, he told me \$40 something dollars a week.

Speaker speaker_0: So, they don't offer one for \$44. He might have included his, his dependents. There's one for \$43.24 but that's with employee plus spouse. So, if you want I can just go over the plans and you can just let me know which one.

Speaker speaker_1: Okay, ma'am.

Speaker speaker_0: So, the first one...

Speaker speaker_1: Yeah.

Speaker speaker_0: ... that I'm going to go over is called the Stay Healthy M- MEC. So, your Stay Healthy plan is only a preventative plan, meaning it's only going to cover like, a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any of your doctor visits if sick, hospitalization if injured, urgent care, emergency room nor surgeries. So, it's only for your preventative visits and it does require you to stay within the network and only use the list of their clinics and doctors to receive coverage. Like I said, the Stay Healthy MEC does not cover doctor visits if sick, urgent care, emergency room, neither surgeries. It's only gonna cover like, a physical, some vaccines, some STD and cancer screenings, but only those preventative visits. If you select this plan-It will be \$15.91 weekly from your paycheck for the employee plan. Then, they offer two other medical plans, being the VIP Classic and the VIP Pro. These two plans are the ones that will cover doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgeries. However, the two VIPs do not cover a physical, do not cover your STD and cancer screening, do not cover your vaccines. So they don't cover what your Stay Healthy plan covers. They will only cover your actual doctor visits, um, sick, urgent care, emergency room. So it only covers those areas and it doesn't require you to stay within the network. So you can actually use whatever doctor you want with the two VIPs as long as they accept the insurance. So it really just depends on your provider. You do receive prescription benefits through PharmaVille, depending on the generic medication that it is, depending on how much you spend and for the non-generics they do offer you a discount. These two plans include something called Virtual Urgent Care, which offers medical

assistance virtually via telephone or video call with medical providers and it covers a flat fee towards your services. Out of the two of them, the VIP Pro is gonna cover a little bit more in certain areas than the Classic. A good example is that for emergency room, the VIP Classic only covers \$50 per day for a max of two days, while your VIP Pro would cover \$150 per day for a max of two days. For urgent care, the VIP Classic covers \$50 per day for a max of four days, while your VIP Pro would cover \$150 per day for a max of two days. For physician office, the VIP Classic covers \$50 per day for a max of four days, while your VIP Pro covers \$150 per day for a max of four days. If you select between the Classic and the Pro, the VIP Classic for employee only is \$22.76 weekly from your paycheck and the VIP Pro would be \$39.18 weekly from your paycheck. So, it looks like they don't offer a fourth plan that covers both your preventative and your actual doctor visit of sick. So if you do want to select preventative and hospital indemnity, you do have to select the Stay Healthy, one of the VIPs. You just gotta keep in mind those are two separate deductions. So, those three are your medical plans. Which one were you looking into enrolling into?

Speaker speaker_2: Uh, I don't know. The 40 something dollars.

Speaker speaker_0: So they don't have one that's 40 something. They have the-

Speaker speaker_2: Ah.

Speaker speaker_0: ... VIP Classic which is \$22.76 for employee only. The VIP Pro that's \$39.18 and then the preventative-

Speaker speaker_2: No.

Speaker speaker_0: ... which is \$15.91.

Speaker speaker_2: Can I call you later on that? Can I call you later?

Speaker speaker_0: I'm sorry?

Speaker speaker_2: Can I call you later?

Speaker speaker_0: Okay. Um, if you do want to enroll, they do only give you 30 days from the time that you receive your first check to be eligible. So if you do decide-

Speaker speaker_2: Okay.

Speaker speaker_0: ... to enroll, your last day to do so would be, um, May the 30th.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay?

Speaker speaker_2: Thank you.

Speaker speaker_0: Thank you.