

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? Hi, my name is Benny Garcia. I was trying to, I guess, check on my policy. I got a, a notice sent to me. Okay, which staffing agency? ManCam. And then what are the last four of your Social? 1503. And your first and last name? Benny Garcia. You said 1503? Yes, ma'am. Okay. Can you please verify your address and date of birth? 4925 Vanbury Court, Cleveland, Ohio 44128, and my date of birth is July 21st, 1993. Okay, thank you. All right, let's see. Let me see what it tr- all right. Okay. So it looks like right now you're within company open enrollment, which means you're eligible to enroll into healthcare benefits through the staffing agency. If you did wanna enroll, you would have to do it within the first 30 days of receiving your first check or within May 30th. That's the last day that you would have to enroll. That's May 30th, if you did wanna enroll into their benefits. Um, was this something that you were looking into doing? Yeah. Sure. Can you enroll me? Yes. Um, did you know what plans you wanted to be enrolled into? What plans do they have? So it's only healthcare benefits, like dental, vision, uh, preventative, short-term disability. Depending on how many plans you select, which ones they are, it has a lot to do with how much your weekly deduction is from your paycheck. So all of these plans, you have weekly deductions to them. Okay. So can you- And- ... uh, write down some plans for me? Um, so if you actually want, I can send you an email right now and it has obv- Oh, sorry. Hello? Can you hear me? Hello? Yeah. Um, I, I was notifying you, if you could please check your email to see if you received the email that I sent over. So technically I'm within the guide that has all the plans with the pricing to them, and it should come from info@benefitsinacard.com. Who did you send the email to? Um, I'm sending it right now. Give me one second. Man. All right. I went ahead and emailed that to you. It should have come from info@benefitsinacard.com, and I sent it to bennyG597@gmail.com. BennyG597? Is that correct, BennyG597@gmail.com, or has that changed? No, that's correct. Okay. Can you please verify to see if you received that email? Okay, I received the email. Okay. So that benefit guide has all the plans that your staffing agency offers, as well as the weekly deductions to them. So if you want, I can go over the plans with you. Yeah. Can you go over them with me? Yes. Um, so it looks like they only offer a total of three medical plans. The first one that I'm gonna go over, it's called the StayHealthy MEC. So your StayHealthy plan is only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings. But your StayHealthy plan does not cover doctor visits of sick, hospital visits if injured, urgent care, emergency room, neither surgeries. So it's only for preventative visits. Um, and it does require a in-network requirement, meaning you can only use their list of their doctors and clinics to be covered. You can't be out-of-network. Um, you do receive, however, prescription benefits and medic impact, and they offer a membership with 3RS which will give you access to the top 90% of your anti-drugs prescribed in the US. If

you do select this plan for your employee only, you'll be paying a monthly deduction of \$15.70. Now... I'm sorry, can you guys hear me? Mm-hmm. Okay. Um, the, the VIPs, you're not required to stay with a network. You can go wherever you want as long as they accept the insurance. These two plans are the ones that do cover doctor visits that say hospital visits if injured, urgent care, emergency room and surgeries. And they also have their prescription benefits, which you can pay up to 10, 30, \$20 or \$30 for your generic medication. And for the non-generics, they do offer you a discount. They also include the virtual urgent care, which offers medical assistance virtually with medical providers. And then out of the standard and the classic, your VIP standard plan is the most basic because it doesn't cover your intensive care unit, rehabilitation, nor preventive surgery, while your VIP classic does. And the classic is gonna cover a little bit more out-of-pocket towards your service. So good examples for surgery and hospital, the standard only covers a flat fee of \$250 per day for an amount of a day, while your VIP classic covers \$500 per day for an amount of a day. Um, I was going to tell you that they don't offer a fourth plan that covers both your preventatives as well as your doctor visits. So if you did want to be covered in both areas, you would have to select the Stay Healthy and one of the VIP s. You just got to keep in mind that would be two separated deductions. So if you select the VIP Standard for employee only, that's \$16.22 and for the VIP Classic, it would be \$17.88. Um, the VIPs are only hospital and emergency room and they do not cover preventatives. So those are the three medical plans. And then, of course, they also offer dental, vision, term life. Did you want me to go over any of, of the add-ons? Uh, what, which add-ons can we do? And can I do that, what you said that, uh, \$17 one? Yeah. The 17... That's the VIP Classic. You said I had a, ask something? You said I had a, ask something with that too? So, um, I was letting you know that the VIP Classic only covered like doctor visits and sick, hospital visits, it's injured, urgent and emergency room and surgery. So both the VIP Standard and the Classic cover that, but they don't cover your preventative, which would be like your annual check-ups. So if you did want to have preventative service coverage, which would be like a physical, um, vaccines or a screening, cancer screening, you would have to get the MEC, the Stay Healthy MEC as well. Oh no, I don't want that one. Okay. Did you just want the Classic then or did you want the Standard? So I, the difference between those two is that the Standard doesn't cover your intensive care, rehabilitation or preventive surgery and the Classic does as well as the Class- Yeah, let me get the Classic. Okay. And then if you want to- I want the Classic. Can I get the term life too? Do, what is the, the term life like life insurance too? Yeah, but it's only term life and accidental death and dismemberment. So it's only if you were to pass or- Oh, so I was like... I can't like... What is the other, like what is the other add-on that she was talking about that ... uh, that would be like dental, vision, behavioral health, 24 hour group accident, short-term disability, identity protection. Those are add-ons. Did you want me to go over any of those? What is, what is like short term disability? So that one, you have a elimination period of seven days. The benefit period is 90 days and the benefit amount is \$650 per month. So you would be getting paid \$650 per month for 90 days. And that's \$3.66 weekly. Oh yeah, let me get that. Okay. Anything else? Uh-uh. Okay. Did you still want to do term life or did you want to get that one off? No, you can take that one off. Okay. So, so far I have your VIP Classic, which is a weekly deduction of \$17.88. And then, I have short term disability for \$3.66 being a weekly deduction of \$21.54. Are those the only two that you wanted? Yes, ma'am. Okay. I did have to let you know that both of these plans are under a IRS regulation called Section 125. What section, Section 125 allows you to do is

to pay these plans with pre-tax dollars. However, if you do want to cancel your plan or make changes to your plan, you would have to do that within May 30th. Um, anything after May 30th you would have to wait for the next company open enrollment which is, um, let me see when. Which is next April. So if later on after today you decide that you don't want neither of these plans or want to add a dependent later on, um, you have to do it before May 30th. So after May 30th- Oh, hold on. I don't have my dependents on... I don't have my dependents on this plan? No, so for your VIP Classic that's the employee only. Were you looking into adding a dependent for your medical? Yeah. What did you want to do? There's employee and spouse, employee and child, employee and family. Um, I do have to let you know that if you do add a dependent, that price is going to change. So if you select employee only, that's \$17.88. Employee and spouse is \$34.57, or employee and child that's \$27.82, or the family plan it's \$47.79. Hmm. All right, no. You do the first one. Just keep the regular one. Okay. So employee only? Yep. Okay. Okay, um, well like I said it's under that IRS regulation, if you did want to cancel either of these plans, you have to call before May 30th. After May 30th, you will have to wait until the next company open enrollment which is held in April. So next year. Okay? Okay. All right. Could you allow me to make these two selections? Yeah. Okay. Please allow one to two weeks for Man Cam to do the first deduction of the \$21.54 from your paycheck. Once you see that first deduction of the \$21.54, the following Monday is when your plan becomes effective. Um, and that by first or second week of active coverage, your card should be ready. I was going to let you know that for your VIP Classic plan, normally that card they don't email it out to you. Um, I mean, they don't mail it out to you. So if you do want a physical one once you become active, you're welcome to give us a call and we can request it for the coming year. Um, if you do have an appointment coming up and you still don't have your card, you can just contact us and we can send them to you electronically. Thank you. You're welcome. And then can I take your date of birth again? 7-21-1993. Okay, thank you. All right. So now you just have to wait for the first deduction to be done from your paycheck. And like I said, once you see that first one, the following Monday's when the plan becomes effective. And just remember, since they don't physically mail out your medical card, if you do want a physical one, once you become active you can just call this number and request a, a card sent to your address. And then we can also send it to you digitally. So just, I would just remind myself in a note or something to, for you to call us. Thank you. Thank you. I'll have to take that somewhere. Yeah. You're welcome. And then just keep in mind if you do want to cancel or make changes, you have to call before May 30th, okay? Thank you. All right. You're welcome. Have a nice day. You too.

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: Hi, my name is Benny Garcia. I was trying to, I guess, check on my policy. I got a, a notice sent to me.

Speaker speaker_0: Okay, which staffing agency?

Speaker speaker_1: ManCam.

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

Speaker speaker_1: 1503.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Benny Garcia.

Speaker speaker_0: You said 1503?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Can you please verify your address and date of birth?

Speaker speaker_1: 4925 Vanbury Court, Cleveland, Ohio 44128, and my date of birth is July 21st, 1993.

Speaker speaker_0: Okay, thank you. All right, let's see. Let me see what it tr- all right. Okay. So it looks like right now you're within company open enrollment, which means you're eligible to enroll into healthcare benefits through the staffing agency. If you did wanna enroll, you would have to do it within the first 30 days of receiving your first check or within May 30th. That's the last day that you would have to enroll. That's May 30th, if you did wanna enroll into their benefits. Um, was this something that you were looking into doing?

Speaker speaker_1: Yeah. Sure. Can you enroll me?

Speaker speaker_0: Yes. Um, did you know what plans you wanted to be enrolled into?

Speaker speaker_1: What plans do they have?

Speaker speaker_0: So it's only healthcare benefits, like dental, vision, uh, preventative, short-term disability. Depending on how many plans you select, which ones they are, it has a lot to do with how much your weekly deduction is from your paycheck. So all of these plans, you have weekly deductions to them.

Speaker speaker_1: Okay. So can you-

Speaker speaker_0: And-

Speaker speaker_1: ... uh, write down some plans for me?

Speaker speaker_0: Um, so if you actually want, I can send you an email right now and it has obv- Oh, sorry. Hello? Can you hear me?

Speaker speaker_1: Hello? Yeah.

Speaker speaker_0: Um, I, I was notifying you, if you could please check your email to see if you received the email that I sent over. So technically I'm within the guide that has all the plans with the pricing to them, and it should come from info@benefitsinacard.com.

Speaker speaker_1: Who did you send the email to?

Speaker speaker_0: Um, I'm sending it right now. Give me one second. Man. All right. I went ahead and emailed that to you. It should have come from info@benefitsinacard, and I sent it to bennyg597@gmail.com.

Speaker speaker_1: BennyG597?

Speaker speaker_0: Is that correct, BennyG597@gmail.com, or has that changed?

Speaker speaker_1: No, that's correct.

Speaker speaker_0: Okay. Can you please verify to see if you received that email?

Speaker speaker_1: Okay, I received the email.

Speaker speaker_0: Okay. So that benefit guide has all the plans that your staffing agency offers, as well as the weekly deductions to them. So if you want, I can go over the plans with you.

Speaker speaker_1: Yeah. Can you go over them with me?

Speaker speaker_0: Yes. Um, so it looks like they only offer a total of three medical plans. The first one that I'm gonna go over, it's called the StayHealthy MEC. So your StayHealthy plan is only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings. But your StayHealthy plan does not cover doctor visits of sick, hospital visits if injured, urgent care, emergency room, neither surgeries. So it's only for preventative visits. Um, and it does require a in-network requirement, meaning you can only use their list of their doctors and clinics to be covered. You can't be out-of-network. Um, you do receive, however, prescription benefits and medic impact, and they offer a membership with 3RS which will give you access to the top 90% of your anti-drugs prescribed in the US. If you do select this plan for your employee only, you'll be paying a monthly deduction of \$15.70. Now... I'm sorry, can you guys hear me?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. Um, the, the VIPs, you're not required to stay with a network. You can go wherever you want as long as they accept the insurance. These two plans are the ones that do cover doctor visits that say hospital visits if injured, urgent care, emergency room and surgeries. And they also have their prescription benefits, which you can pay up to 10, 30, \$20 or \$30 for your generic medication. And for the non-generics, they do offer you a discount. They also include the virtual urgent care, which offers medical assistance virtually with medical providers. And then out of the standard and the classic, your VIP standard plan is the most basic because it doesn't cover your intensive care unit, rehabilitation, nor preventive surgery, while your VIP classic does. And the classic is gonna cover a little bit more out-of-pocket towards your service. So good examples for surgery and hospital, the standard only covers a flat fee of \$250 per day for an amount of a day, while your VIP classic covers \$500 per day for an amount of a day. Um, I was going to tell you that they don't offer a fourth plan that covers both your preventatives as well as your doctor visits. So if you did want to be covered in both areas, you would have to select the Stay Healthy and one of the VIP s. You just got to keep in mind that would be two separated deductions. So if you select the VIP

Standard for employee only, that's \$16.22 and for the VIP Classic, it would be \$17.88. Um, the VIPs are only hospital and emergency room and they do not cover preventatives. So those are the three medical plans. And then, of course, they also offer dental, vision, term life. Did you want me to go over any of, of the add-ons?

Speaker speaker_2: Uh, what, which add-ons can we do? And can I do that, what you said that, uh, \$17 one?

Speaker speaker_0: Yeah. The 17... That's the VIP Classic.

Speaker speaker_2: You said I had a, ask something? You said I had a, ask something with that too?

Speaker speaker_0: So, um, I was letting you know that the VIP Classic only covered like doctor visits and sick, hospital visits, it's injured, urgent and emergency room and surgery. So both the VIP Standard and the Classic cover that, but they don't cover your preventative, which would be like your annual check-ups. So if you did want to have preventative service coverage, which would be like a physical, um, vaccines or a screening, cancer screening, you would have to get the MEC, the Stay Healthy MEC as well.

Speaker speaker_2: Oh no, I don't want that one.

Speaker speaker_0: Okay. Did you just want the Classic then or did you want the Standard? So I, the difference between those two is that the Standard doesn't cover your intensive care, rehabilitation or preventive surgery and the Classic does as well as the Class-

Speaker speaker_2: Yeah, let me get the Classic.

Speaker speaker_0: Okay. And then if you want to-

Speaker speaker_2: I want the Classic. Can I get the term life too? Do, what is the, the term life like life insurance too?

Speaker speaker_0: Yeah, but it's only term life and accidental death and dismemberment. So it's only if you were to pass or-

Speaker speaker_2: Oh, so I was like... I can't like... What is the other, like what is the other add-on that she was talking about that

Speaker speaker_0: ... uh, that would be like dental, vision, behavioral health, 24 hour group accident, short-term disability, identity protection. Those are add-ons. Did you want me to go over any of those?

Speaker speaker_2: What is, what is like short term disability?

Speaker speaker_0: So that one, you have a elimination period of seven days. The benefit period is 90 days and the benefit amount is \$650 per month. So you would be getting paid \$650 per month for 90 days. And that's \$3.66 weekly.

Speaker speaker_2: Oh yeah, let me get that.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_2: Uh-uh.

Speaker speaker_0: Okay. Did you still want to do term life or did you want to get that one off?

Speaker speaker_2: No, you can take that one off.

Speaker speaker_0: Okay. So, so far I have your VIP Classic, which is a weekly deduction of \$17.88. And then, I have short term disability for \$3.66 being a weekly deduction of \$21.54. Are those the only two that you wanted?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. I did have to let you know that both of these plans are under a IRS regulation called Section 125. What section, Section 125 allows you to do is to pay these plans with pre-tax dollars. However, if you do want to cancel your plan or make changes to your plan, you would have to do that within May 30th. Um, anything after May 30th you would have to wait for the next company open enrollment which is, um, let me see when. Which is next April. So if later on after today you decide that you don't want neither of these plans or want to add a dependent later on, um, you have to do it before May 30th. So after May 30th-

Speaker speaker_2: Oh, hold on. I don't have my dependents on... I don't have my dependents on this plan?

Speaker speaker_0: No, so for your VIP Classic that's the employee only. Were you looking into adding a dependent for your medical?

Speaker speaker_2: Yeah.

Speaker speaker_0: What did you want to do? There's employee and spouse, employee and child, employee and family. Um, I do have to let you know that if you do add a dependent, that price is going to change. So if you select employee only, that's \$17.88. Employee and spouse is \$34.57, or employee and child that's \$27.82, or the family plan it's \$47.79.

Speaker speaker_2: Hmm. All right, no. You do the first one. Just keep the regular one.

Speaker speaker_0: Okay. So employee only?

Speaker speaker_2: Yep.

Speaker speaker_0: Okay. Okay, um, well like I said it's under that IRS regulation, if you did want to cancel either of these plans, you have to call before May 30th. After May 30th, you will have to wait until the next company open enrollment which is held in April. So next year. Okay?

Speaker speaker_2: Okay.

Speaker speaker_0: All right. Could you allow me to make these two selections?

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. Please allow one to two weeks for Man Cam to do the first deduction of the \$21.54 from your paycheck. Once you see that first deduction of the \$21.54,

the following Monday is when your plan becomes effective. Um, and that by first or second week of active coverage, your card should be ready. I was going to let you know that for your VIP Classic plan, normally that card they don't email it out to you. Um, I mean, they don't mail it out to you. So if you do want a physical one once you become active, you're welcome to give us a call and we can request it for the coming year. Um, if you do have an appointment coming up and you still don't have your card, you can just contact us and we can send them to you electronically.

Speaker speaker_2: Thank you.

Speaker speaker_0: You're welcome. And then can I take your date of birth again?

Speaker speaker_2: 7-21-1993.

Speaker speaker_0: Okay, thank you. All right. So now you just have to wait for the first deduction to be done from your paycheck. And like I said, once you see that first one, the following Monday's when the plan becomes effective. And just remember, since they don't physically mail out your medical card, if you do want a physical one, once you become active you can just call this number and request a, a card sent to your address. And then we can also send it to you digitally. So just, I would just remind myself in a note or something to, for you to call us.

Speaker speaker_2: Thank you. Thank you.

Speaker speaker_0: I'll have to take that somewhere.

Speaker speaker_2: Yeah.

Speaker speaker_0: You're welcome. And then just keep in mind if you do want to cancel or make changes, you have to call before May 30th, okay?

Speaker speaker_2: Thank you.

Speaker speaker_0: All right. You're welcome. Have a nice day.

Speaker speaker_2: You too.