

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? Hey, Stephanie. Um, I need to enroll in benefits, but I have a question or two before we do that. Okay. Well, what's your question? Um, on my paperwork, I see a premium amount or a monthly premium amount for the MVP program but not the VIP. I'm sorry, can you repeat that? You were breaking up a little bit. I'm sorry. I have the monthly premium amount for the MVP plan, but I don't have it for the VIP. So for the VIPs, those are, um, weekly deductions. The only one that's monthly deductions due to the deduction being high is the MVP. Right, okay. All the other medical plans would be, um, weekly deductions. So I wouldn't be sure- Okay. So- ... how much the monthly deduction would be for that plan. How do I find out? Um, I can send you the benefit guide and then that has- Okay. So- ... the, the weekly deduction for, um, those particular plans. For the VIP? Correct. Okay. Yeah, would you do that? Um, 'cause I'd like to take care of this today. Yes, ma'am. All right. What, um, staffing agency do you work for? The Resource. Okay. Give me one second. And then what are the last four of your social? 9323. And then your first and last name? Karen Morton. For security purposes, could you verify your address and date of birth? 112 Timber Creek Court, King, North Carolina, 27021. And my birthday is 3/21/69. Okay. Is 743-999-0220 your phone number? Yes. And then I have your middle name, last name at yahoo.com. Is that correct? It's charlenemorton@yahoo. Okay. And then is that a good email to send that guide to? Yes, that's fine. Okay. Can I put you in a brief hold while I send that information over? Sure. Okay. Thank you for your hold. I went ahead and emailed that information to you. Um, do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com. Okay. I think I did. Let me just make sure it'll download. I think this is exactly what I have, but I don't see the breakdown for the VIP. So, it's not gonna tell you what the monthly deduction is. It's only gonna show you the weekly deduction because, for that plan, it's only weekly deductions. The only one that's monthly is the MVP. Oh. And that's in addition to the MVP, right? So the MVP, the monthly deduction would be, if you choose the employee plan, 5,000... 520 with 82 cents. If you choose employee and spouse, 1,079 with 32 cents. Employee and child, 896 with six cents. And then family, 1,456 with 58 cents. You do have to pay the, um, deductible first to be covered at 100%. Right. So, I guess I'm confused. The VIP has to be added on to the MVP? No. So if you choose the VIP Basic or the VIP Classic, the- that's, uh... Those, those are two different plans. Um, so for the VIP Basic, if you choose that one, you would just be paying a weekly deduction of \$15.50 if you choose the employee plan. Um, y- you wouldn't add the VIP to the MVP, because those are two different plans. So the MVP is its own plan. So the VIP- And then the VIP is its own plan as well. So, the MVP must be a lot better? Um, it really just depends on... It, it really just depends on you. Like, I mean, the reason why the MVP is a monthly deduction is 'cause the monthly

deductible's high. And you do have to reach your deductible first and pay it at 100%. After you pay it at 100%, you're covered 100% after the deductible is paid. And then the deductible in-network is 6,500 for employees. For family, it's four- 14,700. For out-of-network, for employee it's 10,000. And then for family, it's 20,000. So you would have to pay that first. After you pay that, then you would be covered at 100%. Um, and then the monthly deduction just depends if you add a dependent or not. And then for the VIP... Okay. The VIPs do cover, like, doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. Um, and they do have their weekly deductions, but they don't cover your preventative services. What about prescriptions? Yeah. The VIPs also do cover prescriptions. So if you choose, let's say, the VIP Basic or the Classic, you would have prescription coverage through Pharmacoville. Depending on the generic medication that you get, um, it just depends on which one it is. You can pay up to \$10, 20, or 30. And for the non-generics, they do offer discounts. Those two plans don't require you to stay within the network. You could be in-network and receive coverage, or you could still be out of the network and still receive coverage as well. Um, as long as they take it, you can, um, be in or out of the network. And it also does include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers without having to visit, like, the actual clinic. Um, the difference between the Basic and the Classic is that the Basic one doesn't cover hospital confinement, intensive care, rehabilitation benefit, nor preventive surgery, while the VIP Classic does. And the VIP Classic is gonna cover a little bit more towards those services. So for example, if you needed a surgery in hospital-... the VIP Basic only covers a flat fee of \$250 per day, while your VIP Classic would cover \$500 ported, per day from up to one day. So let's say your surgery is like a \$1,000, they would cover 500, and then you would be responsible for the remaining balance. And then I was gonna tell you- Okay. ... that, um, those don't cover preventative services. So they wouldn't cover like a physical, some vaccines, some STD screenings, some cancer screening. It's only for your actual, like, doctor visits if you get sick or hospital visits, urgent care, or emergency room. The one that would cover that is the Stay Healthy NEC Tele-RX, which that one only covers your preventative visits, which would be like a physical, um, some cancer screenings, some STD screenings. So the VIPs don't cover that, but the NEC does. And what you are allowed to do is you could choose one of the VIPs and you can choose the NEC if you want to receive coverage for your preventative services, um, because the NEC- What are the, um, the, the... Mm-hmm? Does the VIP cover labs? Um, let me check. So it's not on the guide, so I'm not really allowed to tell you that if it is or it doesn't, but I can provide a number, um, if you have questions prior to enrolling regarding the VIPs. And these two ladies could answer that question if the VIPs cover or don't cover labs. Okay, if you could provide me with those numbers. Mm-hmm. Um, let me know when you're ready. I'm ready. Okay, so the first lady, her name is Delicia, so it's D-E-L-I-C-I-A, and her phone number is 601-936-3290. Again, 601-936-3290. And then the second is Sandra, that's S-A-N-D-R-A. Her phone number is 601-936-3287. And then they could answer those questions if you have questions about particular service being covered or not with the VIPs, and they would be happy to answer that to you. And then I was gonna tell you that for your MVP, um, if you did want to enroll into that, we would have to send a email first to the main office to see if you're eligible, and then they would get back to see if you're eligible or not for that plan. And then as of when the plan starts, your staffing agency will let you know. Okay, um, if the MVP is a monthly premium- Mm-hmm. ... but I get paid weekly, I get paid weekly,

how does, does, when does it come out of my check? So that's something your staffing agency would notify you. Okay. So when you say qualify for the plan, do you mean based on your health or the employee coverage? Um, s- I'm not really sure. I, how they determine if you're eligible or not with the MVP, but I know we do have to send an email to the main office, and then they review, if I'm not mistaking, your account to see if you are eligible for that plan or not. Okay. If you could do that, that would be great. Um, and then- Okay. ... since enrollment is, the deadline's Friday, will, I'll expect to hear back by then? I'm pretty sure you'll, you'll hear, hear back before Friday, 'cause I believe it only- Okay. ... takes like 24 hours for them to response. Um, but if you want, I can go ahead and send that email just in case you are interested in that plan. Um, and if you're not and want one of the VIPs, then no big deal, then we can, but... Yeah, if you want- Yeah. ... I can go back and send it. Um, but give me one second. That'll be great. Let me verify that I can do that. Give me one second. Let me just verify. Oh, okay. Okay. Um, I, uh, have a phone call. Uh, would you mind doing that? Um, it's like five pieces and a pound. If you'll just leave it on the desk, I'll come down and get it. Can you put it down there? Yeah. Okay, thank you. So I am allowed to do that. Mm-hmm. Um, so I'm gonna go ahead- Mm-hmm. ... and send that email just to see if you're even eligible to even enroll into that MVP since it's like monthly deduct, deductions and the deductible is high. I believe that's why they check for eligibility. Um, but I'll go ahead- Okay. ... and put that, um, email just to see if you're even eligible or not, and if you are, we'll let you know, um, just in case you do want to enroll in this one, and if you don't and decide to enroll into one of the VIPs then that's fine also. Okay, so I won't find out either way, just only if I'm eligible? Yeah, correct, until they respond back to my email, and it typically takes like 24 to 48 hours just for them to get back to me, but it might be just 24 hours. Okay. All right, I appreciate you doing that. All right, and then is that a good number? The 743-999-0220? Yes, ma'am. All right. I'll be putting those notes in and sending that email. Okay, thanks so much and have a good day. Thank you. You do too. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hey, Stephanie. Um, I need to enroll in benefits, but I have a question or two before we do that.

Speaker speaker_0: Okay. Well, what's your question?

Speaker speaker_1: Um, on my paperwork, I see a premium amount or a monthly premium amount for the MVP program but not the VIP.

Speaker speaker_0: I'm sorry, can you repeat that? You were breaking up a little bit.

Speaker speaker_1: I'm sorry. I have the monthly premium amount for the MVP plan, but I don't have it for the VIP.

Speaker speaker_0: So for the VIPs, those are, um, weekly deductions. The only one that's monthly deductions due to the deduction being high is the MVP.

Speaker speaker_1: Right, okay.

Speaker speaker_0: All the other medical plans would be, um, weekly deductions. So I wouldn't be sure-

Speaker speaker_1: Okay. So-

Speaker speaker_0: ... how much the monthly deduction would be for that plan.

Speaker speaker_1: How do I find out?

Speaker speaker_0: Um, I can send you the benefit guide and then that has-

Speaker speaker_1: Okay. So-

Speaker speaker_0: ... the, the weekly deduction for, um, those particular plans.

Speaker speaker_1: For the VIP?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. Yeah, would you do that? Um, 'cause I'd like to take care of this today.

Speaker speaker_0: Yes, ma'am. All right. What, um, staffing agency do you work for?

Speaker speaker_1: The Resource.

Speaker speaker_0: Okay. Give me one second. And then what are the last four of your social?

Speaker speaker_1: 9323.

Speaker speaker_0: And then your first and last name?

Speaker speaker_1: Karen Morton.

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

Speaker speaker_1: 112 Timber Creek Court, King, North Carolina, 27021. And my birthday is 3/21/69.

Speaker speaker_0: Okay. Is 743-999-0220 your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: And then I have your middle name, last name at yahoo.com. Is that correct?

Speaker speaker_1: It's charlenemorton@yahoo.

Speaker speaker_0: Okay. And then is that a good email to send that guide to?

Speaker speaker_1: Yes, that's fine.

Speaker speaker_0: Okay. Can I put you in a brief hold while I send that information over?

Speaker speaker_1: Sure.

Speaker speaker_0: Okay. Thank you for your hold. I went ahead and emailed that information to you. Um, do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com.

Speaker speaker_1: Okay. I think I did. Let me just make sure it'll download. I think this is exactly what I have, but I don't see the breakdown for the VIP.

Speaker speaker_0: So, it's not gonna tell you what the monthly deduction is. It's only gonna show you the weekly deduction because, for that plan, it's only weekly deductions. The only one that's monthly is the MVP.

Speaker speaker_1: Oh. And that's in addition to the MVP, right?

Speaker speaker_0: So the MVP, the monthly deduction would be, if you choose the employee plan, 5,000... 520 with 82 cents. If you choose employee and spouse, 1,079 with 32 cents. Employee and child, 896 with six cents. And then family, 1,456 with 58 cents. You do have to pay the, um, deductible first to be covered at 100%.

Speaker speaker_1: Right. So, I guess I'm confused. The VIP has to be added on to the MVP?

Speaker speaker_0: No. So if you choose the VIP Basic or the VIP Classic, the- that's, uh... Those, those are two different plans. Um, so for the VIP Basic, if you choose that one, you would just be paying a weekly deduction of \$15.50 if you choose the employee plan. Um, y- you wouldn't add the VIP to the MVP, because those are two different plans. So the MVP is its own plan.

Speaker speaker_1: So the VIP-

Speaker speaker_0: And then the VIP is its own plan as well.

Speaker speaker_1: So, the MVP must be a lot better?

Speaker speaker_0: Um, it really just depends on... It, it really just depends on you. Like, I mean, the reason why the MVP is a monthly deduction is 'cause the monthly deductible's high. And you do have to reach your deductible first and pay it at 100%. After you pay it at 100%, you're covered 100% after the deductible is paid. And then the deductible in-network is 6,500 for employees. For family, it's four- 14,700. For out-of-network, for employee it's 10,000. And then for family, it's 20,000. So you would have to pay that first. After you pay that, then you would be covered at 100%. Um, and then the monthly deduction just depends if you add a dependent or not. And then for the VIP...

Speaker speaker_1: Okay.

Speaker speaker_0: The VIPs do cover, like, doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. Um, and they do have their weekly deductions, but they don't cover your preventative services.

Speaker speaker_1: What about prescriptions?

Speaker speaker_0: Yeah. The VIPs also do cover prescriptions. So if you choose, let's say, the VIP Basic or the Classic, you would have prescription coverage through Pharmacoville. Depending on the generic medication that you get, um, it just depends on which one it is. You can pay up to \$10, 20, or 30. And for the non-generics, they do offer discounts. Those two plans don't require you to stay within the network. You could be in-network and receive coverage, or you could still be out of the network and still receive coverage as well. Um, as long as they take it, you can, um, be in or out of the network. And it also does include something called Virtual Urgent Care, which offers medical assistance virtually with medical providers without having to visit, like, the actual clinic. Um, the difference between the Basic and the Classic is that the Basic one doesn't cover hospital confinement, intensive care, rehabilitation benefit, nor preventive surgery, while the VIP Classic does. And the VIP Classic is gonna cover a little bit more towards those services. So for example, if you needed a surgery in hospital-... the VIP Basic only covers a flat fee of \$250 per day, while your VIP Classic would cover \$500 ported, per day from up to one day. So let's say your surgery is like a \$1,000, they would cover 500, and then you would be responsible for the remaining balance. And then I was gonna tell you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that, um, those don't cover preventative services. So they wouldn't cover like a physical, some vaccines, some STD screenings, some cancer screening. It's only for your actual, like, doctor visits if you get sick or hospital visits, urgent care, or emergency room. The one that would cover that is the Stay Healthy NEC Tele-RX, which that one only covers your preventative visits, which would be like a physical, um, some cancer screenings, some STD screenings. So the VIPs don't cover that, but the NEC does. And what you are allowed to do is you could choose one of the VIPs and you can choose the NEC if you want to receive coverage for your preventative services, um, because the NEC-

Speaker speaker_1: What are the, um, the, the... Mm-hmm? Does the VIP cover labs?

Speaker speaker_0: Um, let me check. So it's not on the guide, so I'm not really allowed to tell you that if it is or it doesn't, but I can provide a number, um, if you have questions prior to enrolling regarding the VIPs. And these two ladies could answer that question if the VIPs cover or don't cover labs.

Speaker speaker_1: Okay, if you could provide me with those numbers.

Speaker speaker_0: Mm-hmm. Um, let me know when you're ready.

Speaker speaker_1: I'm ready.

Speaker speaker_0: Okay, so the first lady, her name is Delicia, so it's D-E-L-I-C-I-A, and her phone number is 601-936-3290. Again, 601-936-3290. And then the second is Sandra, that's

S-A-N-D-R-A. Her phone number is 601-936-3287. And then they could answer those questions if you have questions about particular service being covered or not with the VIPs, and they would be happy to answer that to you. And then I was gonna tell you that for your MVP, um, if you did want to enroll into that, we would have to send a email first to the main office to see if you're eligible, and then they would get back to see if you're eligible or not for that plan. And then as of when the plan starts, your staffing agency will let you know.

Speaker speaker_1: Okay, um, if the MVP is a monthly premium-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... but I get paid weekly, I get paid weekly, how does, does, when does it come out of my check?

Speaker speaker_0: So that's something your staffing agency would notify you.

Speaker speaker_1: Okay. So when you say qualify for the plan, do you mean based on your health or the employee coverage?

Speaker speaker_0: Um, s- I'm not really sure. I, how they determine if you're eligible or not with the MVP, but I know we do have to send an email to the main office, and then they review, if I'm not mistaking, your account to see if you are eligible for that plan or not.

Speaker speaker_1: Okay. If you could do that, that would be great. Um, and then-

Speaker speaker_0: Okay.

Speaker speaker_1: ... since enrollment is, the deadline's Friday, will, I'll expect to hear back by then?

Speaker speaker_0: I'm pretty sure you'll, you'll hear, hear back before Friday, 'cause I believe it only-

Speaker speaker_1: Okay.

Speaker speaker_0: ... takes like 24 hours for them to response. Um, but if you want, I can go ahead and send that email just in case you are interested in that plan. Um, and if you're not and want one of the VIPs, then no big deal, then we can, but... Yeah, if you want-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... I can go back and send it. Um, but give me one second.

Speaker speaker_1: That'll be great.

Speaker speaker_0: Let me verify that I can do that. Give me one second. Let me just verify.

Speaker speaker_1: Oh, okay. Okay. Um, I, uh, have a phone call. Uh, would you mind doing that? Um, it's like five pieces and a pound. If you'll just leave it on the desk, I'll come down and get it. Can you put it down there? Yeah.

Speaker speaker_0: Okay, thank you. So I am allowed to do that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so I'm gonna go ahead-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and send that email just to see if you're even eligible to even enroll into that MVP since it's like monthly deduct, deductions and the deductible is high. I believe that's why they check for eligibility. Um, but I'll go ahead-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and put that, um, email just to see if you're even eligible or not, and if you are, we'll let you know, um, just in case you do want to enroll in this one, and if you don't and decide to enroll into one of the VIPs then that's fine also.

Speaker speaker_1: Okay, so I won't find out either way, just only if I'm eligible?

Speaker speaker_0: Yeah, correct, until they respond back to my email, and it typically takes like 24 to 48 hours just for them to get back to me, but it might be just 24 hours.

Speaker speaker_1: Okay. All right, I appreciate you doing that.

Speaker speaker_0: All right, and then is that a good number? The 743-999-0220?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. I'll be putting those notes in and sending that email.

Speaker speaker_1: Okay, thanks so much and have a good day.

Speaker speaker_0: Thank you. You do too.

Speaker speaker_1: Thank you. Bye-bye.