

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in the Card. My name is Stephanie. How can I assist you? Yes, ma'am. I'm calling, um, to get, uh, to have insurance. Okay. What staff and agency are you with? Um, Surge. And then what are the last four of your Social? 3747. For security purposes, can you verify your first and last name, please? Crystal Cameron. Okay. Give me one second. Okay. What was that last name? Cameron. It's C-A-M-E-R-O-N. How long have you been with them? About a week. Okay. Okay, so it looks like you're still not in our files. Um, they still haven't sent that over to us. We can do two things. Either I can go ahead and create a file for you. For that, I'd be... need your full Social, full address, full date of birth, all that information or if you don't feel comfortable doing that, you can be calling throughout the week to see if we went ahead and received it. Were you trying to enroll or opt out of the auto-enrollment? Um, I don't know. So just, got a paper home today and I figured instead of filling it out, better email it to you or call y'all. Yeah. So were you trying to like enroll or opt out? Enroll. Okay. So, like I said, we can go ahead and create a file or you can be calling throughout the week to see if we received it. Um- I can try waiting. Okay. That's fine. All right. You said you're with Surge and then I need your full Social, please. It's 254-79-3747. And then those first three were 254, right? Yes, ma'am. 254. Okay. Thank you. And then you said your first name was Crystal? Yes, ma'am. C-R-Y-S-T-A-L. Cameron? Yes, ma'am. C-A-M-E-R-A-N. I want the best paper. Look, it's gonna be four months to become the best paper in the world. Okay. And then your address, please. It's 11600 Georgia Highway 34, Franklin, Georgia 30217. And then your date of birth? March 2nd, 1991. And then is this a good number to reach you at, the 256-307-0181? Yes, ma'am. And then would you like to provide an email address? Um, cpc1749@actout.com. Okay. Thank you. All right. And then did you want me to go over the plans that they offer? Or did you have an idea- Um. ... what you wanted to be enrolled into. I just want the, uh, I just want the, um, regular employee one, but I wanna add dentals, like, like the \$5, \$6 ones. Okay. I'm sorry, you were kind of breaking up a little bit. You said you wanted the employee plan. Um, for which one though? 'Cause they offer different- Um. ... medic plans and different... Just the 15, the \$14.98 or \$15 ones, the basic. Okay. So the basic one is the one that they auto-enroll you into. It's called the MEC TeleOnRamp. That one's \$16.80. And it's only a preventative plan, meaning it's only gonna cover doctor visits, um, on... I'm sorry. It's only gonna cover your preventative services such as like a physical, some vaccines, some STD screenings, some cancer screening, but it doesn't cover no doctor visits, sick hospital visits, if injured, urgent care emergency room, nor surgeries. So- Well, how much is it that one, like the emergency room and the urgent care? So there's two different... Yeah, there's two different ones. There's the VIP Standard and then the VIP Classic. These are only hospital indemnity services, meaning it's only gonna cover doctor visits, the sick hospital visits, urgent care emergency room, and surgeries. But it doesn't cover your preventative

services. So it doesn't cover what the first one that I just went over covers. Um, it only covers your hospital indemnity and it doesn't require you to stay within the network. So you could use doctors out of the network as long as they take that insurance. Um, they also- But they don't. All right. It... We also offer prescription benefits through Pharmacoville, and for the IP standard it's 1763 a week, and then VIP Classic is 1953 a week. Uh, the difference between these two is that the VIP Standard doesn't cover intensive care unit benefit, rehabilitation benefit, nor preventative surgery, while the VIP Classic does, and the VIP Classic also covers a little bit more in dollar amount towards that flat fee. So for example, for surgery and hospitals, the VIP Standard covers a flat fee of \$250 per day for a maximum of five days, while your VIP Classic would cover \$500 per day for a maximum of one day. So it would... would be responsible for the remaining balance. Um, but for the Standard, it's 1763 a week, and then for the VIP Classic, it's \$19.53 a week from paycheck. I guess do the \$19 one, the VIP one. Because I want to add dental. Okay. So you wanted the VIP Classic. That one's 1953 a week for the employee plan, and then dental is \$4.17. Um, for dental, a preventative visit's covered at 100%. Something basic is covered at 80%. Basic restorative, meaning, like, if they gotta fill in a cavity, that's covered at 80%. What about full root canals? Um, so since we're just the administrators, we're not the actual carriers of the insurance. It doesn't specifically tell me how much it would be. So that would be something that you would have to contact the carrier regarding to, and they would let you know. But, um, I do know that x-rays are covered at 80% and that your annual maximum is 750. And for dental, you do have to give a one-time deductible of \$50 for your visit, but you only provide that deductible once. Okay, that's fine. Okay, did you want to add anything else or just dental- No, ma'am. ... and then your VIP Classic? Okay. Um, what I did want to let you know is just keep in mind that for the medical plan that you selected, that one only covers your actual doctor visits. It's not gonna cover preventative, such as, like, a physical, your annual check-ups, um, vaccines, vaccines, just screens. Right. But the... But the cheapest one does? Yes, the cheapest one does. So they don't offer a third plan that covers your preventative services, which would be considered, like, a physical, the vaccines, and your hospital indemnity, which are your actual doctor visits. So if you do want to receive coverage for your preventative services, which is like a physical, your annuals, and stuff, you would also have to get the MEC Tele-RS, which is the \$16.80 one. But that's two. That's fine. I can handle that. That would be another... Okay. So, I have the MEC Tele-RS for that plan. For your preventative plan, it does require you to stay within the network. So, it is important that you know that you do have to only use preferred providers that take that insurance. Um, it offers prescription benefits through Medimpact, and it offers a membership with free RS that gives you access to over 800 of the top 90% generic drugs prescribed in the US. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers, and for your preventative plan, which is the MEC Tele-RS, that's a weekly deduction of \$16.80. So, so far, I have your VIP Classic, which is \$19.53, dental for \$4.17, and then the MEC Tele-RS, which is your preventative plan, for \$16.80. That would be a weekly deduction of \$40.50. How much? \$40.50, and it's weekly. Okay? That's fine. Okay. Do you allow me to make the selections? Yes, ma'am. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first- Okay. ... deduction of the \$40.50 from out of your paycheck- ... the following Monday of that first deduction is when your plans become active. And by that first week or second week of activation week, you should be getting your dental

card and your preventative card. Um, normally for your medical card, which is for your VIP Classic, they don't send that one out to you. So if you do want a physical medical card, you would have to call and request it so that we can request it- Oh. ... from the carriers. But you should definitely be getting your preventative and your dental card first. Okay. Okay. So now you just have to wait for them to start making that deduction. I would just be paying attention in your pay stubs because it could be one or two weeks because it doesn't start right away. Okay? All right. Do you have any other questions? No, ma'am. All right. Well, thank you for your time. I hope you have a great day. You too. Thank you. Bye. Thank you.

Conversation Format

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

Speaker speaker_1: Yes, ma'am. I'm calling, um, to get, uh, to have insurance.

Speaker speaker_0: Okay. What staff and agency are you with?

Speaker speaker_1: Um, Surge.

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

Speaker speaker_1: 3747.

Speaker speaker_0: For security purposes, can you verify your first and last name, please?

Speaker speaker_1: Crystal Cameron.

Speaker speaker_0: Okay. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_2: What was that last name?

Speaker speaker_1: Cameron. It's C-A-M-E-R-O-N.

Speaker speaker_0: How long have you been with them?

Speaker speaker_1: About a week.

Speaker speaker_0: Okay. Okay, so it looks like you're still not in our files. Um, they still haven't sent that over to us. We can do two things. Either I can go ahead and create a file for you. For that, I'd be... need your full Social, full address, full date of birth, all that information or if you don't feel comfortable doing that, you can be calling throughout the week to see if we went ahead and received it. Were you trying to enroll or opt out of the auto-enrollment?

Speaker speaker_1: Um, I don't know. So just, got a paper home today and I figured instead of filling it out, better email it to you or call y'all.

Speaker speaker_0: Yeah. So were you trying to like enroll or opt out?

Speaker speaker_1: Enroll.

Speaker speaker_0: Okay. So, like I said, we can go ahead and create a file or you can be calling throughout the week to see if we received it. Um-

Speaker speaker_1: I can try waiting.

Speaker speaker_0: Okay. That's fine. All right. You said you're with Surge and then I need your full Social, please.

Speaker speaker_1: It's 254-79-3747.

Speaker speaker_0: And then those first three were 254, right?

Speaker speaker_1: Yes, ma'am. 254.

Speaker speaker_0: Okay. Thank you. And then you said your first name was Crystal?

Speaker speaker_1: Yes, ma'am. C-R-Y-S-T-A-L.

Speaker speaker_0: Cameron?

Speaker speaker_1: Yes, ma'am. C-A-M-E-R-A-N.

Speaker speaker_3: I want the best paper. Look, it's gonna be four months to become the best paper in the world.

Speaker speaker_0: Okay. And then your address, please.

Speaker speaker_1: It's 11600 Georgia Highway 34, Franklin, Georgia 30217.

Speaker speaker_0: And then your date of birth?

Speaker speaker_1: March 2nd, 1991.

Speaker speaker_0: And then is this a good number to reach you at, the 256-307-0181?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then would you like to provide an email address?

Speaker speaker_1: Um, cpc1749@actout.com.

Speaker speaker_0: Okay. Thank you. All right. And then did you want me to go over the plans that they offer? Or did you have an idea-

Speaker speaker_1: Um.

Speaker speaker_0: ... what you wanted to be enrolled into.

Speaker speaker_1: I just want the, uh, I just want the, um, regular employee one, but I wanna add dentals, like, like the \$5, \$6 ones.

Speaker speaker_0: Okay. I'm sorry, you were kind of breaking up a little bit. You said you wanted the employee plan. Um, for which one though? 'Cause they offer different-

Speaker speaker_1: Um.

Speaker speaker_0: ... medic plans and different...

Speaker speaker_1: Just the 15, the \$14.98 or \$15 ones, the basic.

Speaker speaker_0: Okay. So the basic one is the one that they auto-enroll you into. It's called the MEC TeleOnRamp. That one's \$16.80. And it's only a preventative plan, meaning it's only gonna cover doctor visits, um, on... I'm sorry. It's only gonna cover your preventative services such as like a physical, some vaccines, some STD screenings, some cancer screening, but it doesn't cover no doctor visits, sick hospital visits, if injured, urgent care emergency room, nor surgeries. So-

Speaker speaker_1: Well, how much is it that one, like the emergency room and the urgent care?

Speaker speaker_0: So there's two different... Yeah, there's two different ones. There's the VIP Standard and then the VIP Classic. These are only hospital indemnity services, meaning it's only gonna cover doctor visits, the sick hospital visits, urgent care emergency room, and surgeries. But it doesn't cover your preventative services. So it doesn't cover what the first one that I just went over covers. Um, it only covers your hospital indemnity and it doesn't require you to stay within the network. So you could use doctors out of the network as long as they take that insurance. Um, they also-

Speaker speaker_1: But they don't.

Speaker speaker_0: All right. It... We also offer prescription benefits through Pharmacoville, and for the IP standard it's 1763 a week, and then VIP Classic is 1953 a week. Uh, the difference between these two is that the VIP Standard doesn't cover intensive care unit benefit, rehabilitation benefit, nor preventative surgery, while the VIP Classic does, and the VIP Classic also covers a little bit more in dollar amount towards that flat fee. So for example, for surgery and hospitals, the VIP Standard covers a flat fee of \$250 per day for a maximum of five days, while your VIP Classic would cover \$500 per day for a maximum of one day. So it would... would be responsible for the remaining balance. Um, but for the Standard, it's 1763 a week, and then for the VIP Classic, it's \$19.53 a week from paycheck.

Speaker speaker_4: I guess do the \$19 one, the VIP one. Because I want to add dental.

Speaker speaker_0: Okay. So you wanted the VIP Classic. That one's 1953 a week for the employee plan, and then dental is \$4.17. Um, for dental, a preventative visit's covered at 100%. Something basic is covered at 80%. Basic restorative, meaning, like, if they gotta fill in a cavity, that's covered at 80%.

Speaker speaker_4: What about full root canals?

Speaker speaker_0: Um, so since we're just the administrators, we're not the actual carriers of the insurance. It doesn't specifically tell me how much it would be. So that would be something that you would have to contact the carrier regarding to, and they would let you know. But, um, I do know that x-rays are covered at 80% and that your annual maximum is 750. And for dental, you do have to give a one-time deductible of \$50 for your visit, but you

only provide that deductible once.

Speaker speaker_4: Okay, that's fine.

Speaker speaker_0: Okay, did you want to add anything else or just dental-

Speaker speaker_4: No, ma'am.

Speaker speaker_0: ... and then your VIP Classic? Okay. Um, what I did want to let you know is just keep in mind that for the medical plan that you selected, that one only covers your actual doctor visits. It's not gonna cover preventative, such as, like, a physical, your annual check-ups, um, vaccines, vaccines, just screens.

Speaker speaker_4: Right. But the... But the cheapest one does?

Speaker speaker_0: Yes, the cheapest one does. So they don't offer a third plan that covers your preventative services, which would be considered, like, a physical, the vaccines, and your hospital indemnity, which are your actual doctor visits. So if you do want to receive coverage for your preventative services, which is like a physical, your annuals, and stuff, you would also have to get the MEC Tele-RS, which is the \$16.80 one. But that's two.

Speaker speaker_4: That's fine. I can handle that.

Speaker speaker_0: That would be another... Okay. So, I have the MEC Tele-RS for that plan. For your preventative plan, it does require you to stay within the network. So, it is important that you know that you do have to only use preferred providers that take that insurance. Um, it offers prescription benefits through Medimpact, and it offers a membership with free RS that gives you access to over 800 of the top 90% generic drugs prescribed in the US. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers, and for your preventative plan, which is the MEC Tele-RS, that's a weekly deduction of \$16.80. So, so far, I have your VIP Classic, which is \$19.53, dental for \$4.17, and then the MEC Tele-RS, which is your preventative plan, for \$16.80. That would be a weekly deduction of \$40.50.

Speaker speaker_4: How much?

Speaker speaker_0: \$40.50, and it's weekly. Okay?

Speaker speaker_4: That's fine.

Speaker speaker_0: Okay. Do you allow me to make the selections?

Speaker speaker_4: Yes, ma'am.

Speaker speaker_0: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first-

Speaker speaker_4: Okay.

Speaker speaker_0: ... deduction of the \$40.50 from out of your paycheck- ... the following Monday of that first deduction is when your plans become active. And by that first week or second week of activation week, you should be getting your dental card and your preventative

card. Um, normally for your medical card, which is for your VIP Classic, they don't send that one out to you. So if you do want a physical medical card, you would have to call and request it so that we can request it-

Speaker speaker_4: Oh.

Speaker speaker_0: ... from the carriers. But you should definitely be getting your preventative and your dental card first.

Speaker speaker_4: Okay.

Speaker speaker_0: Okay. So now you just have to wait for them to start making that deduction. I would just be paying attention in your pay stubs because it could be one or two weeks because it doesn't start right away. Okay?

Speaker speaker_4: All right.

Speaker speaker_0: Do you have any other questions?

Speaker speaker_4: No, ma'am.

Speaker speaker_0: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker_4: You too. Thank you. Bye.

Speaker speaker_0: Thank you.