

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hi, my name is Julius Manuel and I'm calling to re-enroll in our insurance, and, and my wife. Okay. Yes. Um, which staffing agency do you work for? HamiltonReiger, Tupelo, Mississippi. Okay. Give me one second. And then, what are the last four of your social? Oh, okay. 2-2-2-8-5. And then what was your first and last name? Julius. J-U-L-I-U-S. Okay. Manuel, M-A... Oh, you got it? Um... Yes, sir. Okay. And then, um, I just need you to verify your address and your date of birth. 2390 Crabapple Drive, Tupelo, Mississippi 38801. Date of birth is 6/25/1969. And then I have 810-282-5352 as your phone number? Yes. And then I have juliusmanuel59 at gmail.com. Is that up to date? Yes. Okay. And I see you have the Free Rx for Employee, Dental for Employee, Vision for Employee, and the VIP Classic for Employee. Um, you wanted to make some changes? What is this, uh, this one, Stay Healthy M- slash NEC Enhanced, uh, 42.58? What is that? So, so you currently have... That's part of one of the medical plans. So there is four different medical plans. You currently have the VIP Classic, which the VIP Classic would cover your actual doctor visits if y- you get sick, hospital visits, urgent care, emergency room, and surgeries. But it doesn't cover your preventative services, which would be considered like your annuals and your checkups. Um, it wouldn't cover a, one physical. It wouldn't cover vac- some vaccines. It wouldn't cover STD screenings. It wouldn't cover cancer screenings. That's called preventative, um, services. It only actually covers your hospital indemnity, so once you're actually like sick and stuff. So the plan that you currently have only covers your actual doctor visits, but it wouldn't cover your preventative services. The only plan that would cover both preventative and hospital indemnity is that NEC Enhanced, which is \$42.68 for the employee plan. That one, that's why that one's a little bit more than the other ones, because that one- All right. ... covers both your preventative and it also covers your hospital indemnity. It does require you to stay w- in the network, though. Compared to the plan that you already have, that one you don't have to- Mm-hmm. ... use their clinics specifically. As long as they take that insurance, you can be out of the network. But with the NEC Enhanced, you are required to stay within the network and only use their preferred providers. Um, however, you do get the multi plan's phone number, which is the number that you would contact to find a list of preferred providers, um, if you- Mm-hmm. ... did choose that plan. But that plan does require copays compared to the one that you already have. Um, so I can give you a little bit more information about that one if you want. Yeah. 'Cause I know, I'm 55. I know I need a c- I need a colonoscopy. Mm-hmm. I want a cancer screening and stuff. Would that cover that? Or I don't know. Yeah. No. With the VIP- Okay. The, the VIP Classic that you have wouldn't. The one that would would be the NEC Enhanced, the one that we're talking about. Okay. That one would- That's the one I want. ... cover your preventative and then your hospital- Mm-hmm. ... indemnity. But if you want, I can

still- Okay. ... give you a little bit more information. Because out of the four plans, the one that I just went over, the NEC Enhanced, that one- Mm-hmm. ... is the only one that offers both benefits. The other, the two VIPs only cover your actual s- doctor visits once you're already sick, but it doesn't cover your preventative. Oh. And then the one that's- Okay. ... called Stay Healthy NEC Tel RS only covers- Mm-hmm. ... your preventative but not your actual doctor visits. The only one that would- Okay. ... do that is the NEC Enhanced, which covers those areas. That's why that one's a little bit more, a little bit more pricier- Okay. ... than the other ones. Okay. Yeah. But, but with your Stay Healthy NEC Enhanced, it covers your preventative services and your hospital indemnity services, but it does require copays. So for primary care visits, you would be required a \$10 copay per visit, and you're limited- Mm-hmm. ... to four visits annually per person, or 10 per family. Mm-hmm. For specialty care visits, the copay would be \$50 per visit. Mm-hmm. You would also be limited to four visits annually per person, or 10 per family. Mm-hmm. For urgent care visits, the copay would be a \$60, and you would also be limited to four visits annually per person, or 10 per family. Since you get both prescription, I'm sorry. Since you get both benefits preventative and hospital- Mm-hmm. ... indemnity, for your preventative, um, prescriptions, you're covered through Aleksar. Mm-hmm. Um, with the Aleksar prescriptions pharmacy option, you will have a 30-day supply. And for your generic prescriptions, a \$5 copay is required. For the mail-order option- Mm-hmm. ... for your generic drugs, you have a 90-day supply and a \$15 copay is required. And since you also are covered with hospital indemnity, um, you have coverage with Pharmaville, which right now with the plan that you currently have, you only have coverage with Pharmaville. Um, but with this one you would have with Aleksar and with Pharmaville, which with Pharmaville you can pay up to \$10, \$20, \$30 depending on the generic medication that it is. Mm-hmm. And on generics they offer discounts. That plan does also include the virtual urgent care, which offers medical assistance virtually with medical providers. And they cover a flat fee towards your hospital indemnity services. So for example, if you needed a surgery in hospital, it looks like they cover \$500 per day for a maximum a day. Mm-hmm. So if your bill is \$1,000, they would cover \$500 and you would be responsible for the remaining balance. Um, so that- Okay. ... for employee, that's \$42.68 weekly. Okay. That's what I want to upgrade to, then. Okay. So let's get rid of the VIP Classic, and then did you want to do the employee plan also? For the MEC Enhanced? I want the employee plan. Uh, that's \$42.68. Yeah, that's the one I- that's the one I want. Okay. Did you want to change anything else, or just that medical plan? Just that medical plan. I still want the dental and I want the, uh, vision still. Okay. And then you still wanted the FreeRx? Now, is that... How much does that cost me again? So that one's \$5.99. So that's really just a membership. Um- No, I don't need that. Okay. 'Cause I was gonna say, with that membership you get access to cheaper generic prescriptions. But- Mm-hmm. But like I said, you have prescription coverage with Alapharn and with Pharmaville- Right. With the one that you're selecting. Okay. Yeah. I don't need that, then. Okay. So I have dental for \$3.38 for employee, vision for \$1.99 for employee, and then the MEC Enhanced, which is your medical plan, for \$42.68. That would be a new weekly deduction of \$48.05. Do you allow me to make these changes in your coverage? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this new deduction. Um, so there is a possibility that you still may experience one or two deductions of \$29.93 for this, for the previous selected plans that you had. Um, but once you see the new deduction of the \$48.05 come out of your paycheck, that following Monday of that first deduction is when that new plan goes into effect. And then-

Okay, I was... I'm sorry. I was gonna tell you that by that first week of your activation week with the new plan, you should be receiving your new card either that Thursday or Friday of the activation week. Okay. Let me ask you another question. Sure. What's this disability? What's it, what does that consist of? Short-term disability? Mm-hmm. So short-term disability is if you were, for some reason, not able to like work. Let's say you get really sick or injured for some reason, um- Mm-hmm. It's available for all active employees working 20 hours or more. Mm-hmm. They consider the first seven days a elimination period, which means that- Mm-hmm. ... the first seven days, they don't pay them to you. And then after- Right. ... those seven days, the benefits start and the benefit period is 90 days. Benefit amount is 650 per month. Um, and for- Mm-hmm. ... employee that's \$3.66. Oh, okay. All right, I'm fine with the changes. Okay. All right, so now you really just have to wait for your staffing agency to start making that new deduction. So once you see- Okay. ... 48.05 come out of your check, that following- Mm-hmm. ... Monday's, with that MEC Enhanced going to effect, and then either that Thursday or Friday, you should be getting your new card. Okay, thank you. You're welcome. Did you have any other questions? Oh, that's it. All right. Well, I hope you have a great day. Yeah, you too.

## Conversation Format

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

Speaker speaker\_1: Hi, my name is Julius Manuel and I'm calling to re-enroll in our insurance, and, and my wife.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Um, which staffing agency do you work for?

Speaker speaker\_1: HamiltonReiger, Tupelo, Mississippi.

Speaker speaker\_0: Okay. Give me one second. And then, what are the last four of your social?

Speaker speaker\_1: Oh, okay. 2-2-2-8-5.

Speaker speaker\_0: And then what was your first and last name?

Speaker speaker\_1: Julius. J-U-L-I-U-S.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Manuel, M-A... Oh, you got it? Um...

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then, um, I just need you to verify your address and your date of birth.

Speaker speaker\_1: 2390 Crabapple Drive, Tupelo, Mississippi 38801. Date of birth is 6/25/1969.

Speaker speaker\_0: And then I have 810-282-5352 as your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then I have juliusmanuel59 at gmail.com. Is that up to date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And I see you have the Free Rx for Employee, Dental for Employee, Vision for Employee, and the VIP Classic for Employee. Um, you wanted to make some changes?

Speaker speaker\_1: What is this, uh, this one, Stay Healthy M- slash NEC Enhanced, uh, 42.58? What is that?

Speaker speaker\_0: So, so you currently have... That's part of one of the medical plans. So there is four different medical plans. You currently have the VIP Classic, which the VIP Classic would cover your actual doctor visits if y- you get sick, hospital visits, urgent care, emergency room, and surgeries. But it doesn't cover your preventative services, which would be considered like your annuals and your checkups. Um, it wouldn't cover a, one physical. It wouldn't cover vac- some vaccines. It wouldn't cover STD screenings. It wouldn't cover cancer screenings. That's called preventative, um, services. It only actually covers your hospital indemnity, so once you're actually like sick and stuff. So the plan that you currently have only covers your actual doctor visits, but it wouldn't cover your preventative services. The only plan that would cover both preventative and hospital indemnity is that NEC Enhanced, which is \$42.68 for the employee plan. That one, that's why that one's a little bit more than the other ones, because that one-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... covers both your preventative and it also covers your hospital indemnity. It does require you to stay w- in the network, though. Compared to the plan that you already have, that one you don't have to-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... use their clinics specifically. As long as they take that insurance, you can be out of the network. But with the NEC Enhanced, you are required to stay within the network and only use their preferred providers. Um, however, you do get the multi plan's phone number, which is the number that you would contact to find a list of preferred providers, um, if you-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... did choose that plan. But that plan does require copays compared to the one that you already have. Um, so I can give you a little bit more information about that one if you want.

Speaker speaker\_1: Yeah. 'Cause I know, I'm 55. I know I need a c- I need a colonoscopy.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I want a cancer screening and stuff. Would that cover that? Or I don't know.

Speaker speaker\_0: Yeah. No. With the VIP-

Speaker speaker\_1: Okay.

Speaker speaker\_0: The, the VIP Classic that you have wouldn't. The one that would would be the NEC Enhanced, the one that we're talking about.

Speaker speaker\_1: Okay.

Speaker speaker\_0: That one would-

Speaker speaker\_1: That's the one I want.

Speaker speaker\_0: ... cover your preventative and then your hospital-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... indemnity. But if you want, I can still-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... give you a little bit more information. Because out of the four plans, the one that I just went over, the NEC Enhanced, that one-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... is the only one that offers both benefits. The other, the two VIPs only cover your actual s- doctor visits once you're already sick, but it doesn't cover your preventative.

Speaker speaker\_1: Oh.

Speaker speaker\_0: And then the one that's-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... called Stay Healthy NEC Tel RS only covers-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... your preventative but not your actual doctor visits. The only one that would-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... do that is the NEC Enhanced, which covers those areas. That's why that one's a little bit more, a little bit more pricier-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... than the other ones.

Speaker speaker\_1: Okay. Yeah.

Speaker speaker\_0: But, but with your Stay Healthy NEC Enhanced, it covers your preventative services and your hospital indemnity services, but it does require copays. So for primary care visits, you would be required a \$10 copay per visit, and you're limited-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... to four visits annually per person, or 10 per family.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: For specialty care visits, the copay would be \$50 per visit.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: You would also be limited to four visits annually per person, or 10 per family.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: For urgent care visits, the copay would be a \$60, and you would also be limited to four visits annually per person, or 10 per family. Since you get both prescrip- no, I'm sorry. Since you get both benefits preventative and hospital-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... indemnity, for your preventative, um, prescriptions, you're covered through Aleksar.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, with the Aleksar prescriptions pharmacy option, you will have a 30-day supply. And for your generic prescriptions, a \$5 copay is required. For the mail-order option-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... for your generic drugs, you have a 90-day supply and a \$15 copay is required. And since you also are covered with hospital indemnity, um, you have coverage with Pharmaville, which right now with the plan that you currently have, you only have coverage with Pharmaville. Um, but with this one you would have with Aleksar and with Pharmaville, which with Pharmaville you can pay up to \$10, \$20, \$30 depending on the generic medication that it is.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And on generics they offer discounts. That plan does also include the virtual urgent care, which offers medical assistance virtually with medical providers. And they cover a flat fee towards your hospital indemnity services. So for example, if you needed a surgery in hospital, it looks like they cover \$500 per day for a maximum a day.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So if your bill is \$1,000, they would cover \$500 and you would be responsible for the remaining balance. Um, so that-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... for employee, that's \$42.68 weekly.

Speaker speaker\_2: Okay. That's what I want to upgrade to, then.

Speaker speaker\_0: Okay. So let's get rid of the VIP Classic, and then did you want to do the employee plan also? For the MEC Enhanced?

Speaker speaker\_2: I want the employee plan.

Speaker speaker\_0: Uh, that's \$42.68.

Speaker speaker\_2: Yeah, that's the one I- that's the one I want.

Speaker speaker\_0: Okay. Did you want to change anything else, or just that medical plan?

Speaker speaker\_2: Just that medical plan. I still want the dental and I want the, uh, vision still.

Speaker speaker\_0: Okay. And then you still wanted the FreeRx?

Speaker speaker\_2: Now, is that... How much does that cost me again?

Speaker speaker\_0: So that one's \$5.99. So that's really just a membership. Um-

Speaker speaker\_2: No, I don't need that.

Speaker speaker\_0: Okay. 'Cause I was gonna say, with that membership you get access to cheaper generic prescriptions. But-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: But like I said, you have prescription coverage with Alapharn and with Pharmaville-

Speaker speaker\_2: Right.

Speaker speaker\_0: With the one that you're selecting.

Speaker speaker\_2: Okay. Yeah. I don't need that, then.

Speaker speaker\_0: Okay. So I have dental for \$3.38 for employee, vision for \$1.99 for employee, and then the MEC Enhanced, which is your medical plan, for \$42.68. That would

be a new weekly deduction of \$48.05. Do you allow me to make these changes in your coverage?

Speaker speaker\_2: Yes.

Speaker speaker\_0: Okay. Please allow one or two weeks for your staffing agency to start making this new deduction. Um, so there is a possibility that you still may experience one or two deductions of \$29.93 for this, for the previous selected plans that you had. Um, but once you see the new deduction of the \$48.05 come out of your paycheck, that following Monday of that first deduction is when that new plan goes into effect. And then-

Speaker speaker\_2: Okay,

Speaker speaker\_0: I was... I'm sorry. I was gonna tell you that by that first week of your activation week with the new plan, you should be receiving your new card either that Thursday or Friday of the activation week.

Speaker speaker\_2: Okay. Let me ask you another question.

Speaker speaker\_0: Sure.

Speaker speaker\_2: What's this disability? What's it, what does that consist of?

Speaker speaker\_0: Short-term disability?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: So short-term disability is if you were, for some reason, not able to like work. Let's say you get really sick or injured for some reason, um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: It's available for all active employees working 20 hours or more.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: They consider the first seven days a elimination period, which means that-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... the first seven days, they don't pay them to you. And then after-

Speaker speaker\_2: Right.

Speaker speaker\_0: ... those seven days, the benefits start and the benefit period is 90 days. Benefit amount is 650 per month. Um, and for-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... employee that's \$3.66.

Speaker speaker\_2: Oh, okay. All right, I'm fine with the changes.



Speaker speaker\_0: Okay. All right, so now you really just have to wait for your staffing agency to start making that new deduction. So once you see-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... 48.05 come out of your check, that following-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... Monday's, with that MEC Enhanced going to effect, and then either that Thursday or Friday, you should be getting your new card.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_0: You're welcome. Did you have any other questions?

Speaker speaker\_2: Oh, that's it.

Speaker speaker\_0: All right. Well, I hope you have a great day.

Speaker speaker\_2: Yeah, you too.