

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for contacting Benefits in a Card. My name is Stephanie. How can I assist you? Uh, yes, I was wun- wondering to get health benefits. Okay. What staffing agency do you work- Enroll in it. Mm-hmm. What staffing agency do you work for? WorkSmart. And then what are the last four of your Social? 9420. And your first and last name, please? Laura Azuna. Okay. For security purposes, could you verify your address and date of birth? 125 Puente de Leon Avenue, and 07216. Okay. Is 864-753-3396 your phone number? Yes, ma'am. Then I have your first name, last name, 300@gmail.com. Is that correct? I'm sorry? I have your first name, last name, 300@gmail.com. Is that correct? Yes, ma'am. Okay. W- what did you want to enroll into? Uh... I'm sorry? Did you know what you wanted to enroll into, or did you want me to go over the plans? Um, I wanna go over the plans. Okay. Um, do you want me to go ahead and send you that benefit guide? So what that benefit guide is, it has all the plans that they offer as well as the prices to these plans. Yes, ma'am. And I was also gonna tell you that they do auto-enroll their members into a preventative plan called the MEC-TelaR Rats. Um, so if you're not interested in that plan by the, like, the end of me giving you all the, um, the layout of the plans that they offer, you can let me know and I can go ahead and opt you out from that auto-enrollment. All right. Okay. Um, give me one second. I'm about to send it to you. All right. Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? Uh, yes, sure. Thank you. Yes, ma'am, I got it. Okay. So whenever you're ready, I can go ahead and go over the plans. Uh, I'm ready. Okay. So d- depending on how many plans you select, which ones they are, and if you add dependents, that has a lot to do with how much the weekly deductions are for the selected plans from your paycheck. So the first one that I'm gonna go over is the one that they do auto-enroll their members into. It's called the Stay Healthy MEC. So this plan covers, like, one physical visit, some vaccinations, some STD screenings, some cancer screening, but it's only a preventative plan, meaning it's not gonna cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So, and it's only gonna cover your preventative services. It does require for you to stay within the network and only use their clinics to receive coverage. Um, however, you do receive prescription benefits through Aleczar, and they offer something called Virtual Urgent Care. No, I'm sorry. They do not offer that. Disregard that last part. So they do offer prescription benefits through Aleczar, but like I said, it's only a preventative plan, okay? So it's not gonna cover any actual doctor visits, if you go to the doctor, because you get fit with the MEC-TelaR Rats. If you were to select the Stay Healthy MEC for employee only, that's \$16.32 weekly from your paycheck. Then they offer two other plans called the VIPs. There's the VIP Basic, the VIP Classic. These two are your hospital indemnity plans, meaning they will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. They don't require you to stay within

the network, so you could use clinics outside of the network or in the network and still receive coverage, compared to the MEC that requires you to stay within the network. The two VIPs don't. Um, also, the VIPs do not cover your preventative services, so they wouldn't cover, like, a physical, some vaccinations, an ST, cancer screenings. So they don't cover what your Stay Healthy plan does. They only cover your actual doctor visits if you were to get sick. They do have prescription coverage through Pharmaville, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30, and for the non-generic they do offer a discount. These two plans do include Virtual Urgent Care, which offers medical assistance virtually with medical providers, and out of the two of them, the VIP Basic is the most basic one because it doesn't cover your hospital confinement benefit, intensive care benefit, rehabilitation, nor preventive surgery, while your VIP Classic does. So if you were to select the VIP Classic, for example, and you needed a surgery in hospital, the VIP Classic would cover \$500 per day for a max of one day, while the VIP Basic would cover only \$250 per day for a max of one day. If you select between those two VIPs, the VIP Basic would be a weekly deduction... of \$16.68. And then for the VIP Classic, it would be a weekly deduction of \$20.60 from your paycheck. And they do offer additional benefits that have their separate deductions to them, which would be like your dental plan, your vision plan, term life, behavioral health, short-term disability, 24-hour group accident, critical illness with cancer benefit. And those do have their separate deductions to them. So if you want to add them, you are welcome to but they do have their separate deductions. So for example, vision for employee, that's \$2.23 weekly from your paycheck. Did you have any questions about any of those plans? Um... So you said you had two VIP plans? Yes. The VIPs are the ones that only cover your actual doctor visits if you were to get sick but they don't cover your preventatives. Um, the VIP Basic is the basic one. That one doesn't include hospital confinement, intensive care, rehabilitation nor preventive surgery. And then the VIP Classic does cover those four areas. And out of the two, the VIP Classic pays a little bit more in dollar amount towards those services. All right. So if I get the VIP Classic, could I add dental on it? You can. Mm-hmm. So the VIP Classic for employees, \$20.06. And then for dental, that would be \$3.56 weekly. For your dental plan, a preventative visit's covered at 100%. A basic visit, like a cleansing of the teeth would be covered at 80%. Basic restorative, meaning if they find a cavity and you got to fill it, that's covered at 80%. X-rays are also covered at 80% and you have an annual maximum of \$500 with your dental plan. With the dental plan, you do have to give a one-time deductible once you go to that visit of \$50 for the employee plan. That- I- ... deductible is only- I- ... going to have to provide once. All right. Could I do that plan? And would I receive like a card in the mail or how does that work? So yeah. So you typically have to allow one or two weeks for your staffing agency to start making that deduction. Once you see the first deduction from your paycheck of the \$23.82, following that first deduction is when your coverage becomes effective. So that following Monday of that first deduction is when your coverage would become effective. And then by that Thursday or Friday of your activation week, you should be receiving your dental card. So you just have to wait for them to start making the deduction from your paycheck. And once they do so, that following Monday, your coverage becomes effective. And then by that first week of activation week, you should be getting your dental card. And for your VIP Classic, they normally don't mail that one out to you guys. So if you do want a physical card for your medical card, um, you're welcome to give us a call once your coverage becomes effective and we can put in a request for them to send it out

to you. All right. So I'll wait two weeks for the dental card and then once I get that, I call them back and then after they start taking the, um... I call y'all back after they start deducting it and let y'all know that I want the card for the medical? Yes. So you have to wait for them to start doing your deduction. Typically, it takes one or two weeks. It could be one week but it could be two. Um, so I would just be paying attention to your paycheck. Once you see that they finally took the \$23.82 from your paycheck, that following Monday is when your coverage becomes effective. And then that first week of your coverage being active, you should be receiving one card which would be your dental. And if you do want a physical VIP, um, Classic Card, I would call that Monday to request it to this number. All right. Um, I'm gonna go ahead with that one. Okay. Did you want to add any other ones? They do also offer like vision, short-term disability, term life, critical illness, group accident, the preventative plan and then behavioral health, ID protection. Did you want any of those? No, ma'am. No? Okay. Did you want me to go ahead and cancel that pending enrollment for the preventative plan? Yes, ma'am. It's currently pending. Okay. Okay. And then do you allow me to make these selections of the VIP Classic for \$20.06 and for your dental plan for \$3.76 being a weekly deduction of \$23.82 from your paycheck weekly? Do you allow me to make these selections? Yes, ma'am. Okay. So like I said, please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of \$23.82 come out of your paycheck, that following Monday is when your coverage becomes effective. And then that following Monday, you're welcome to give us a call if you do want a physical card for your VIP Classic. But by that first week of your activation week, you should be getting your dental cards mailed out to you. And then if you have a doctor's appointment for some reason, um, that first week of activation week and still don't have your cards, you're welcome to call us and we can email them to you. All right. Thank you so much. You're welcome. And I'll... And just in case you do want to add something, um, in addition, your last day to do so would be tomorrow. We're open from 8:00 AM up until 8:00 PM. All right. Thank you very much. Okay. You're welcome.

## Conversation Format

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

Speaker speaker\_1: Uh, yes, I was wun- wondering to get health benefits.

Speaker speaker\_0: Okay. What staffing agency do you work-

Speaker speaker\_1: Enroll in it.

Speaker speaker\_0: Mm-hmm. What staffing agency do you work for?

Speaker speaker\_1: WorkSmart.

Speaker speaker\_0: And then what are the last four of your Social?

Speaker speaker\_1: 9420.

Speaker speaker\_0: And your first and last name, please?

Speaker speaker\_1: Laura Azuna.

Speaker speaker\_0: Okay. For security purposes, could you verify your address and date of birth?

Speaker speaker\_1: 125 Puente de Leon Avenue, and 07216.

Speaker speaker\_0: Okay. Is 864-753-3396 your phone number?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Then I have your first name, last name, 300@gmail.com. Is that correct?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_0: I have your first name, last name, 300@gmail.com. Is that correct?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. W- what did you want to enroll into?

Speaker speaker\_1: Uh... I'm sorry?

Speaker speaker\_0: Did you know what you wanted to enroll into, or did you want me to go over the plans?

Speaker speaker\_1: Um, I wanna go over the plans.

Speaker speaker\_0: Okay. Um, do you want me to go ahead and send you that benefit guide? So what that benefit guide is, it has all the plans that they offer as well as the prices to these plans.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And I was also gonna tell you that they do auto-enroll their members into a preventative plan called the MEC-TelaR Rats. Um, so if you're not interested in that plan by the, like, the end of me giving you all the, um, the layout of the plans that they offer, you can let me know and I can go ahead and opt you out from that auto-enrollment.

Speaker speaker\_1: All right.

Speaker speaker\_0: Okay. Um, give me one second. I'm about to send it to you.

Speaker speaker\_1: All right.

Speaker speaker\_0: Okay. I went ahead and emailed that to you. Do you mind verifying that you received it?

Speaker speaker\_1: Uh, yes, sure.

Speaker speaker\_2: Thank you.

Speaker speaker\_1: Yes, ma'am, I got it.

Speaker speaker\_0: Okay. So whenever you're ready, I can go ahead and go over the plans.

Speaker speaker\_1: Uh, I'm ready.

Speaker speaker\_0: Okay. So d- depending on how many plans you select, which ones they are, and if you add dependents, that has a lot to do with how much the weekly deductions are for the selected plans from your paycheck. So the first one that I'm gonna go over is the one that they do auto-enroll their members into. It's called the Stay Healthy MEC. So this plan covers, like, one physical visit, some vaccinations, some STD screenings, some cancer screening, but it's only a preventative plan, meaning it's not gonna cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So, and it's only gonna cover your preventative services. It does require for you to stay within the network and only use their clinics to receive coverage. Um, however, you do receive prescription benefits through Aleczar, and they offer something called Virtual Urgent Care. No, I'm sorry. They do not offer that. Disregard that last part. So they do offer prescription benefits through Aleczar, but like I said, it's only a preventative plan, okay? So it's not gonna cover any actual doctor visits, if you go to the doctor, because you get fit with the MEC-TelaR Rats. If you were to select the Stay Healthy MEC for employee only, that's \$16.32 weekly from your paycheck. Then they offer two other plans called the VIPs. There's the VIP Basic, the VIP Classic. These two are your hospital indemnity plans, meaning they will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. They don't require you to stay within the network, so you could use clinics outside of the network or in the network and still receive coverage, compared to the MEC that requires you to stay within the network. The two VIPs don't. Um, also, the VIPs do not cover your preventative services, so they wouldn't cover, like, a physical, some vaccinations, an ST, cancer screenings. So they don't cover what your Stay Healthy plan does. They only cover your actual doctor visits if you were to get sick. They do have prescription coverage through Pharmaville, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30, and for the non-generic they do offer a discount. These two plans do include Virtual Urgent Care, which offers med- medical assistance virtually with medical providers, and out of the two of them, the VIP Basic is the most basic one because it doesn't cover your hospital confinement benefit, intensive care benefit, rehabilitation, nor preventive surgery, while your VIP Classic does. So if you were to select the VIP Classic, for example, and you needed a surgery in hospital, the VIP Classic would cover \$500 per day for a max of one day, while the VIP Basic would cover only \$250 per day for a max of one day. If you select between those two VIPs, the VIP Basic would be a weekly deduction-... of \$16.68. And then for the VIP Classic, it would be a weekly deduction of \$20.60 from your paycheck. And they do offer additional benefits that have their separate deductions to them, which would be like your dental plan, your vision plan, term life, behavioral health, short-term disability, 24-hour group accident, critical illness with cancer benefit. And those do have their separate deductions to them. So if you want to add them, you are welcome to but they do have their separate deductions. So for example, vision for employee, that's \$2.23 weekly from your paycheck. Did you have any questions about any of those plans?

Speaker speaker\_3: Um... So you said you had two VIP plans?

Speaker speaker\_0: Yes. The VIPs are the ones that only cover your actual doctor visits if you were to get sick but they don't cover your preventatives. Um, the VIP Basic is the basic one. That one doesn't include hospital confinement, intensive care, rehabilitation nor preventive surgery. And then the VIP Classic does cover those four areas. And out of the two, the VIP Classic pays a little bit more in dollar amount towards those services.

Speaker speaker\_3: All right. So if I get the VIP Classic, could I add dental on it?

Speaker speaker\_0: You can. Mm-hmm. So the VIP Classic for employees, \$20.06. And then for dental, that would be \$3.56 weekly. For your dental plan, a preventative visit's covered at 100%. A basic visit, like a cleansing of the teeth would be covered at 80%. Basic restorative, meaning if they find a cavity and you got to fill it, that's covered at 80%. X-rays are also covered at 80% and you have an annual maximum of \$500 with your dental plan. With the dental plan, you do have to give a one-time deductible once you go to that visit of \$50 for the employee plan. That-

Speaker speaker\_3: I-

Speaker speaker\_0: ... deductible is only-

Speaker speaker\_3: I-

Speaker speaker\_0: ... going to have to provide once.

Speaker speaker\_3: All right. Could I do that plan? And would I receive like a card in the mail or how does that work?

Speaker speaker\_0: So yeah. So you typically have to allow one or two weeks for your staffing agency to start making that deduction. Once you see the first deduction from your paycheck of the \$23.82, following that first deduction is when your coverage becomes effective. So that following Monday of that first deduction is when your coverage would become effective. And then by that Thursday or Friday of your activation week, you should be receiving your dental card. So you just have to wait for them to start making the deduction from your paycheck. And once they do so, that following Monday, your coverage becomes effective. And then by that first week of activation week, you should be getting your dental card. And for your VIP Classic, they normally don't mail that one out to you guys. So if you do want a physical card for your medical card, um, you're welcome to give us a call once your coverage becomes effective and we can put in a request for them to send it out to you.

Speaker speaker\_3: All right. So I'll wait two weeks for the dental card and then once I get that, I call them back and then after they start taking the, um... I call y'all back after they start deducting it and let y'all know that I want the card for the medical?

Speaker speaker\_0: Yes. So you have to wait for them to start doing your deduction. Typically, it takes one or two weeks. It could be one week but it could be two. Um, so I would just be paying attention to your paycheck. Once you see that they finally took the \$23.82 from your paycheck, that following Monday is when your coverage becomes effective. And then that first week of your coverage being active, you should be receiving one card which would be your dental. And if you do want a physical VIP, um, Classic Card, I would call that Monday

to request it to this number.

Speaker speaker\_3: All right. Um, I'm gonna go ahead with that one.

Speaker speaker\_0: Okay. Did you want to add any other ones? They do also offer like vision, short-term disability, term life, critical illness, group accident, the preventative plan and then behavioral health, ID protection. Did you want any of those?

Speaker speaker\_3: No, ma'am.

Speaker speaker\_0: No? Okay. Did you want me to go ahead and cancel that pending enrollment for the preventative plan?

Speaker speaker\_3: Yes, ma'am.

Speaker speaker\_0: It's currently pending. Okay. Okay. And then do you allow me to make these selections of the VIP Classic for \$20.06 and for your dental plan for \$3.76 being a weekly deduction of \$23.82 from your paycheck weekly? Do you allow me to make these selections?

Speaker speaker\_3: Yes, ma'am.

Speaker speaker\_0: Okay. So like I said, please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of \$23.82 come out of your paycheck, that following Monday is when your coverage becomes effective. And then that following Monday, you're welcome to give us a call if you do want a physical card for your VIP Classic. But by that first week of your activation week, you should be getting your dental cards mailed out to you. And then if you have a doctor's appointment for some reason, um, that first week of activation week and still don't have your cards, you're welcome to call us and we can email them to you.

Speaker speaker\_3: All right. Thank you so much.

Speaker speaker\_0: You're welcome. And I'll... And just in case you do want to add something, um, in addition, your last day to do so would be tomorrow. We're open from 8:00 AM up until 8:00 PM.

Speaker speaker\_3: All right. Thank you very much.

Speaker speaker\_0: Okay. You're welcome.