

## Transcript: Estefania

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. I need a brochure emailed to me. Okay. Um, what staff and agency are you with? It's Terra, T-E-R-R-A. And then what are the last four of your social? It's 9421. And what's your first and last name? Fernando Perez. For security purposes, I do need you to verify your address as well as your date of birth. Uh, 3059 North Brooklyn Drive and, uh, Buckeye, Arizona 85396. And it's January 15th, 1985. Okay, thank you. Is your phone number still the 503-752-8703? Yes. Okay. And then I have your email address as f.anthonyperez@gmail.com. Yes. Is that still up-to-date? Okay. It is. Okay. I went ahead and sent it to your email file. Do you mind verifying if you have received it? It should come from an email that says info@benefitsinacard.com. I'm looking right now. If you don't see it right away, I would check your junk and your spam box. Sometimes it sends it there. Yeah, it came through. Okay. So that's the benefit guide. Um, did you want me to explain any of the benefits or did you wanna look over them by yourself? Uh, you can explain it. Um, I mean the more- Okay. ... important ones are . Okay. So, they offer different plans to choose from depending on how many you get, which ones you get, as well as if you include dependents with these plans is how much- Yeah. ... deductions are out of your paycheck. Um... Okay. The first one that I'm gonna go over, it's called the MEC Tele-RS. That plan is only a preventative plan. So what I mean by that is that that plan will only cover prenen- preventative services like your annuals, like one physical, annual, a year, some vaccines like tetanus shot, some STD screenings, as well as some cancer screenings, and even some counseling. But it's only a preventative plan, so it's not gonna cover any doctor visits if you get sick, hospital visits if you get like injured- ... urgent care- Sorry. ... emergency rooms nor surgeries. So that one's- Is this the, uh... ... just for preventative services. Okay? Sorry . Oh no, you're fine. Is this a three-tier plan? I'm sorry. Can you repeat that? Mm-hmm. Is this a, a three-tier plan? Like I see three columns. Yeah, so... And the one you're talking about is the Stay Healthy? Yes. So the Stay Healthy, that one is only a preventative plan. Okay. I'm just... Um, so they're different plans. Yeah. Oh, you're kind of breaking up. I'm sorry. Can you say that again? Okay. I, I, I, I s... I'm following you now with the PDF. I was just trying to be on the same page with you. Oh, gotcha. Okay. So the Stay Healthy is only for preventative service, so it's not gonna cover any of the doctor visits. Um, it does include prescription benefits through Alexion. And it includes something called FreeRx, which it gives you access to over 90% of the top generic drugs prescribed in the US for a cheaper price. It also includes- Cool. ... something called Walmart Health Virtual Care, which technically what that is, it offers virtual assistance with medical providers. Um, if you were to select the Stay Healthy MEC, that would be a weekly deduction of \$17.96. Then there's two other medical plans. These are called the VIPs. So there's the VIP Standard and the VIP Plus.

These two include prescription benefits through PharmaVille, which you can pay up to \$10, \$20, \$30 for the generic medication. And for the non-generic, they do offer discounts. They also do include the Walmart Health Virtual Care, which I had said earlier. It provides medical assistance virtually with medical providers. The main difference between these two is that the Standard is gonna be your most basic one, um, because it doesn't include intensive care unit benefits, any rehabilitation benefits, nor any preventive surgery, while the VIP Plus does. The flat fees that it pays will also be different. So for the VIP Plus, that one's always gonna pay a greater dollar amount depending on the service that you go for. So for hospital admission benefit, the VIP Standard would help you cover a flat fee of \$500 per day for an amount up to one day. While the VIP Plus would cover \$1,000 per day for an amount up to one day. So if you were to select between those two, the VIP Standard for employee only, that would be a weekly deduction of \$21. And then for the VIP Plus, would be \$34.95. Um, so those are the medical plans. Then, of course, you could add additional plans like dental, vision, term life, ID social plus, and short-term disability. But you would have to..... those in addition. So, if you were interested in the dental plan, for employee only, that's \$3.63. It covers preventative visits at 100%. Anything basic, like a cleaning would be covered at 80%. Basic restorative, so if you, they gotta fill in a cavity, that's covered at 80%, any X-rays would also be covered at 80%, and you do have a annual maximum of \$500. As well as, you would have to give a one-time deductible if you were to select the individual plan of \$50, or if you were to select the family plan of \$150, but that deductible's only given once. And then if you were to select- Is that for the... Are you still talking about the dental plan? Yes. Okay. Uh, can we go back to the medical plan? Yes. Uh, what- where are the doctor's office visits on the plus and the standard? So... So for the standard and the plus, those don't require you to stay within the network. Um, you can be either in the network or out of the network. I don't have a list of the providers that you would go to, but once you become active and you do get your cards, you get the contact number of the Multiplan network, which is who you contact, and they guide you of who the preferred providers are. But for those two VIP plans, you don't specifically have to use their providers. You could be either in the network or out of the network, but for the MEC, which is your StayHealthy, that one you do have to stay within the network, so you gotta only use their providers. Oh, was it, that was for... Oh, okay. I see what you mean with the StayHealthy. Mm-hmm. Uh, when it says 50, like for the physician's office, it says \$50 a day, max four days. What, what does that mean? So that's, so the \$50 is how much they would cover. Um, so let's say your bill was \$100. They would cover of the flat fee of \$50 and you would be responsible for the remaining \$50. Okay. And it's only, and they'll- But I would- For the max days is how many days- ... I would have to pay a deductible for that? No, sir. Those have their flat fees. Okay. The only one that you would have to pay the deductible was for that dental plan. Okay. All right. I'm gonna look- Um, but the- Mm-hmm. A- and one other question. Uh, if- if I get hired onto the actual company that I've been, uh, staffed for, I, can I cancel this and go to their insurance? Yeah. So at any moment, let me verify, let me just make sure. Okay. Yeah. So, at any moment you're welcome to drop the plans. Um, the only time that you would have to be within your personal open enrollment period, meaning your first 30 days of receiving your first check, or be within the company's open enrollment period is when you have to, when you wanna, like, add plans. Like if you wanted to add in the future, like the dental plan, vision, or any of the plans or like add dependents- Yeah. ... you would have to be within those periods. Um, but at any moment you could cancel your coverage. Okay. That

was, that was, uh, my last question. Mm-hmm. I- I'm gonna go over this with my wife, and if I have any questions, I'll give you guys a call. Do you want me to provide the last day that you have to enroll? Sure. Okay. So let me make sure. So you have till the 6th of December, if you were interested in enrolling, that's your deadline for your personal open enrollment. Got it. All right, sir. Well, you're welcome to give us a call whenever you make a decision. Okay. Thank you. You have a nice day. You too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Hi, Stephanie. I need a brochure emailed to me.

Speaker speaker\_1: Okay. Um, what staff and agency are you with?

Speaker speaker\_2: It's Terra, T-E-R-R-A.

Speaker speaker\_1: And then what are the last four of your social?

Speaker speaker\_2: It's 9421.

Speaker speaker\_1: And what's your first and last name?

Speaker speaker\_2: Fernando Perez.

Speaker speaker\_1: For security purposes, I do need you to verify your address as well as your date of birth.

Speaker speaker\_2: Uh, 3059 North Brooklyn Drive and, uh, Buckeye, Arizona 85396. And it's January 15th, 1985.

Speaker speaker\_1: Okay, thank you. Is your phone number still the 503-752-8703?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And then I have your email address as f.anthonyperez@gmail.com.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Is that still up-to-date? Okay.

Speaker speaker\_2: It is.

Speaker speaker\_1: Okay. I went ahead and sent it to your email file. Do you mind verifying if you have received it? It should come from an email that says info@benefitsinacard.com.

Speaker speaker\_2: I'm looking right now.

Speaker speaker\_1: If you don't see it right away, I would check your junk and your spam box. Sometimes it sends it there.

Speaker speaker\_2: Yeah, it came through.

Speaker speaker\_1: Okay. So that's the benefit guide. Um, did you want me to explain any of the benefits or did you wanna look over them by yourself?

Speaker speaker\_2: Uh, you can explain it. Um, I mean the more-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... important ones are .

Speaker speaker\_1: Okay. So, they offer different plans to choose from depending on how many you get, which ones you get, as well as if you include dependents with these plans is how much-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... deductions are out of your paycheck. Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: The first one that I'm gonna go over, it's called the MEC Tele-RS. That plan is only a preventative plan. So what I mean by that is that that plan will only cover prenen- preventative services like your annuals, like one physical, annual, a year, some vaccines like tetanus shot, some STD screenings, as well as some cancer screenings, and even some counseling. But it's only a preventative plan, so it's not gonna cover any doctor visits if you get sick, hospital visits if you get like injured- ... urgent care-

Speaker speaker\_2: Sorry.

Speaker speaker\_1: ... emergency rooms nor surgeries. So that one's-

Speaker speaker\_2: Is this the, uh...

Speaker speaker\_1: ... just for preventative services. Okay?

Speaker speaker\_2: Sorry .

Speaker speaker\_1: Oh no, you're fine.

Speaker speaker\_2: Is this a three-tier plan?

Speaker speaker\_1: I'm sorry. Can you repeat that?

Speaker speaker\_2: Mm-hmm. Is this a, a three-tier plan? Like I see three columns.

Speaker speaker\_1: Yeah, so...

Speaker speaker\_2: And the one you're talking about is the Stay Healthy?

Speaker speaker\_1: Yes. So the Stay Healthy, that one is only a preventative plan.

Speaker speaker\_2: Okay. I'm just...

Speaker speaker\_1: Um, so they're different plans.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Oh, you're kind of breaking up. I'm sorry. Can you say that again?

Speaker speaker\_2: Okay. I, I, I, I s... I'm following you now with the PDF. I was just trying to be on the same page with you.

Speaker speaker\_1: Oh, gotcha. Okay. So the Stay Healthy is only for preventative service, so it's not gonna cover any of the doctor visits. Um, it does include prescription benefits through Alexion. And it includes something called FreeRx, which it gives you access to over 90% of the top generic drugs prescribed in the US for a cheaper price. It also includes-

Speaker speaker\_2: Cool.

Speaker speaker\_1: ... something called Walmart Health Virtual Care, which technically what that is, it offers virtual assistance with medical providers. Um, if you were to select the Stay Healthy MEC, that would be a weekly deduction of \$17.96. Then there's two other medical plans. These are called the VIPs. So there's the VIP Standard and the VIP Plus. These two include prescription benefits through PharmaVille, which you can pay up to \$10, \$20, \$30 for the generic medication. And for the non-generic, they do offer discounts. They also do include the Walmart Health Virtual Care, which I had said earlier. It provides medical assistance virtually with medical providers. The main difference between these two is that the Standard is gonna be your most basic one, um, because it doesn't include intensive care unit benefits, any rehabilitation benefits, nor any preventive surgery, while the VIP Plus does. The flat fees that it pays will also be different. So for the VIP Plus, that one's always gonna pay a greater dollar amount depending on the service that you go for. So for hospital admission benefit, the VIP Standard would help you cover a flat fee of \$500 per day for an amount up to one day. While the VIP Plus would cover \$1,000 per day for an amount up to one day. So if you were to select between those two, the VIP Standard for employee only, that would be a weekly deduction of \$21. And then for the VIP Plus, would be \$34.95. Um, so those are the medical plans. Then, of course, you could add additional plans like dental, vision, term life, ID social plus, and short-term disability. But you would have to..... those in addition. So, if you were interested in the dental plan, for employee only, that's \$3.63. It covers preventative visits at 100%. Anything basic, like a cleaning would be covered at 80%. Basic restorative, so if you, they gotta fill in a cavity, that's covered at 80%, any X-rays would also be covered at 80%, and you do have a annual maximum of \$500. As well as, you would have to give a one-time deductible if you were to select the individual plan of \$50, or if you were to select the family plan of \$150, but that deductible's only given once. And then if you were to select-

Speaker speaker\_2: Is that for the... Are you still talking about the dental plan?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. Uh, can we go back to the medical plan?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Uh, what- where are the doctor's office visits on the plus and the standard?

Speaker speaker\_1: So... So for the standard and the plus, those don't require you to stay within the network. Um, you can be either in the network or out of the network. I don't have a list of the providers that you would go to, but once you become active and you do get your cards, you get the contact number of the Multiplan network, which is who you contact, and they guide you of who the preferred providers are. But for those two VIP plans, you don't specifically have to use their providers. You could be either in the network or out of the network, but for the MEC, which is your StayHealthy, that one you do have to stay within the network, so you gotta only use their providers.

Speaker speaker\_2: Oh, was it, that was for... Oh, okay. I see what you mean with the StayHealthy.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Uh, when it says 50, like for the physician's office, it says \$50 a day, max four days. What, what does that mean?

Speaker speaker\_1: So that's, so the \$50 is how much they would cover. Um, so let's say your bill was \$100. They would cover of the flat fee of \$50 and you would be responsible for the remaining \$50.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And it's only, and they'll-

Speaker speaker\_2: But I would-

Speaker speaker\_1: For the max days is how many days-

Speaker speaker\_2: ... I would have to pay a deductible for that?

Speaker speaker\_1: No, sir. Those have their flat fees.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The only one that you would have to pay the deductible was for that dental plan.

Speaker speaker\_2: Okay. All right. I'm gonna look-

Speaker speaker\_1: Um, but the- Mm-hmm.

Speaker speaker\_2: A- and one other question. Uh, if- if I get hired onto the actual company that I've been, uh, staffed for, I, can I cancel this and go to their insurance?

Speaker speaker\_1: Yeah. So at any moment, let me verify, let me just make sure. Okay. Yeah. So, at any moment you're welcome to drop the plans. Um, the only time that you would have to be within your personal open enrollment period, meaning your first 30 days of receiving your first check, or be within the company's open enrollment period is when you

have to, when you wanna, like, add plans. Like if you wanted to add in the future, like the dental plan, vision, or any of the plans or like add dependents-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... you would have to be within those periods. Um, but at any moment you could cancel your coverage.

Speaker speaker\_2: Okay. That was, that was, uh, my last question.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: I- I'm gonna go over this with my wife, and if I have any questions, I'll give you guys a call.

Speaker speaker\_1: Do you want me to provide the last day that you have to enroll?

Speaker speaker\_2: Sure.

Speaker speaker\_1: Okay. So let me make sure. So you have till the 6th of December, if you were interested in enrolling, that's your deadline for your personal open enrollment.

Speaker speaker\_2: Got it.

Speaker speaker\_1: All right, sir. Well, you're welcome to give us a call whenever you make a decision.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: You have a nice day.

Speaker speaker\_2: You too.