

Transcript: Estefania

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Full Transcript

Thank you for calling Benefit Center Card. Can you please hold? Sure. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Uh, I don't know, my, guess my employee gave me this number to call or something. I'm sorry, can you repeat that for me? I said, I guess my employee gave me this number to call. Okay. How can I help you? Uh, I think I wanna enroll somebody for a credit benefits or something. Okay. Wh- who, what staff and agency do you work for? Uh, Human Resource. You hear me? Yes, sir. You said... What was that name again? I'm sorry. You sound like you're far from the phone. Uh, Human Resource. The Resource Center. Okay. Just give me one second. All right. The resource company? Uh-huh. And then what are the last four of your Social? Uh, 9389. For security purposes, could you verify your address and your date of birth? 1030 East 15th Street, Raleigh, North Carolina, uh, 090522, uh, 1980. Okay. Thank you. And then, um, is 336-317-9264 your phone number? Yes. I think so. Okay. And then I have your first name, last name, 1234@gmail.com. Is that up-to-date? Uh, yes. Okay. All right, sir, you were looking into enrolling into the healthcare benefits. Um, did you know already what you wanted to enroll into or did you want me to go over the plans? I can also send you the benefit guide if you wish, so that you can get a visual about what I'm talking about 'cause they do offer different plans. Okay? Is that a good email to send it to? Uh-huh. Okay. Give me one second. Let me go ahead and send you that. Okay, sir. I went ahead and sent you the benefit guide to your email. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com. And then whenever you're ready, I can go ahead and go over the plans with you.... send it to them. Yes, sir. I went ahead. You should be receiving it from the email that says info@benefitsinacar.com. Um, and if you don't see it right away, I would also check your spam and your junk. Well, I haven't got it yet. You got it? No, ma'am. No. No? Um, could you please check your junk and your spam? I sent it to the email that says your first name, last name, 1234@gmail.com. Is that correct? Oh, no, no. It's one, two, three. One, two, three? Not one, two, three, four? Uh-uh. Okay. Let me send it again 'cause it had one, two, three, four. I'm sorry about that. Nah, it's okay. Let's send that one more time. Okay, I sent it. Okay. I went ahead and sent it to your email. Do you mind verifying? Uh-huh, go ahead. Did you get it? Oh, yeah. I got it. Okay. I got it. And, and then once you open that PDF, it's gonna show you all the plans that they offer with the prices to those plans. So, if you want, I can go ahead and start going over the plans. So they offer only three medical plans. The first one that I'm gonna go over, it's called the Stay Healthy MEC Tele-RS. That plan is only for your preventative services, which preventative services are like one physical visit, some vaccinations, some STD and cancer screening. Um, those would be considered preventative services, but it doesn't cover your actual doctor visits. So, let's say you were to get sick and go to the doctor with the MEC Tele-RS, that would not be covered because it's not a preventative

services. So, if you're sick, go to the doctor, hospital, urgent care, emergency room and surgeries, those visits aren't covered under the Stay Healthy MEC Tele-RS. Only your preventative services are, which are your phy- one physicals, some vaccines, some STD and cancer screening, and even some counseling. And you are also required to stay within the network to be covered with the Stay Healthy MEC Tele-RS. You do however get prescription benefits with 3RS, and it offers a membership with 3RS which gives you access to over 800 of the top 90% generic drugs prescribed in the US. It also offers virtual urgent care which offers medical assistance virtually with medical providers. If you were to select the Stay Healthy MEC Tele-RS under employee, that would be a weekly deduction of \$15.65 from your paycheck. Then they also offer two other plans called the VIPs. There's two different ones. There's the VIP Basic and then the VIP Classic. These two plans are the plans that will cover your doctor visits if sick, hospital visits, urgent care, emergency room and even some surgeries. And they don't require you to only stay within the network to be covered, so you could use preferred providers outside of the network or within the network and still receive coverage, compared to the Tele-RS which requires you to stay within the network, but the two VIPs don't. Um, with the VIP plans however, you don't have preventative services covered, so you wouldn't have a physical covered under the VIPs, you wouldn't have some vaccines covered, you wouldn't have STD and cancer screenings covered. So, it's only for those doctor visits once you're already sick. Um, they do offer prescription benefits but through Pharmacoville. Depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. And for the non-generics they do offer a discount. These two plans also do include the virtual urgent care which offers medical assistance virtually with medical providers and they cover a flat fee towards whatever hospital indemnity service you go for. Um, out of the VIP Basic and the Classic, the Basic is the most basic one because it doesn't cover hospital confinement benefit, intensive care unit benefit, rehabilitation benefit nor preventative surgery, while your VIP Classic does cover those areas. And the VIP Classic is gonna pay a little bit more towards that service that you go for. So, for example, surgery and hospital, the VIP Basic only covers a flat fee of \$250 per day for a max of one day, while your VIP Classic will cover \$500 per day for a max of one day. If you were to select between the VIP Basic and the VIP Classic, for the VIP Basic that would be a weekly deduction of \$15.50 under the employee plan, and for the VIP Classic that would be-

Conversation Format

Speaker speaker_0: Thank you for calling Benefit Center Card. Can you please hold?

Speaker speaker_1: Sure.

Speaker speaker_2: Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_3: Uh, I don't know, my, guess my employee gave me this number to call or something.

Speaker speaker_2: I'm sorry, can you repeat that for me?

Speaker speaker_3: I said, I guess my employee gave me this number to call.

Speaker speaker_2: Okay. How can I help you?

Speaker speaker_3: Uh, I think I wanna enroll somebody for a credit benefits or something.

Speaker speaker_2: Okay. Wh- who, what staff and agency do you work for?

Speaker speaker_3: Uh, Human Resource. You hear me?

Speaker speaker_2: Yes, sir. You said... What was that name again? I'm sorry. You sound like you're far from the phone.

Speaker speaker_3: Uh, Human Resource. The Resource Center.

Speaker speaker_2: Okay. Just give me one second.

Speaker speaker_3: All right.

Speaker speaker_2: The resource company?

Speaker speaker_3: Uh-huh.

Speaker speaker_2: And then what are the last four of your Social?

Speaker speaker_3: Uh, 9389.

Speaker speaker_2: For security purposes, could you verify your address and your date of birth?

Speaker speaker_3: 1030 East 15th Street, Raleigh, North Carolina, uh, 090522, uh, 1980.

Speaker speaker_2: Okay. Thank you. And then, um, is 336-317-9264 your phone number?

Speaker speaker_3: Yes. I think so.

Speaker speaker_2: Okay. And then I have your first name, last name, 1234@gmail.com. Is that up-to-date?

Speaker speaker_3: Uh, yes.

Speaker speaker_2: Okay. All right, sir, you were looking into enrolling into the healthcare benefits. Um, did you know already what you wanted to enroll into or did you want me to go over the plans? I can also send you the benefit guide if you wish, so that you can get a visual about what I'm talking about 'cause they do offer different plans. Okay? Is that a good email to send it to?

Speaker speaker_3: Uh-huh.

Speaker speaker_2: Okay. Give me one second. Let me go ahead and send you that. Okay, sir. I went ahead and sent you the benefit guide to your email. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com. And then whenever you're ready, I can go ahead and go over the plans with you.

Speaker speaker_4: ... send it to them.

Speaker speaker_2: Yes, sir. I went ahead. You should be receiving it from the email that says info@benefitsinacar.com. Um, and if you don't see it right away, I would also check your spam and your junk.

Speaker speaker_4: Well, I haven't got it yet.

Speaker speaker_2: You got it?

Speaker speaker_4: No, ma'am. No.

Speaker speaker_2: No? Um, could you please check your junk and your spam? I sent it to the email that says your first name, last name, 1234@gmail.com. Is that correct?

Speaker speaker_4: Oh, no, no. It's one, two, three.

Speaker speaker_2: One, two, three? Not one, two, three, four?

Speaker speaker_4: Uh-uh.

Speaker speaker_2: Okay. Let me send it again 'cause it had one, two, three, four.

Speaker speaker_4: I'm sorry about that.

Speaker speaker_2: Nah, it's okay. Let's send that one more time. Okay, I sent it. Okay. I went ahead and sent it to your email. Do you mind verifying?

Speaker speaker_4: Uh-huh, go ahead.

Speaker speaker_2: Did you get it?

Speaker speaker_4: Oh, yeah. I got it.

Speaker speaker_2: Okay.

Speaker speaker_4: I got it.

Speaker speaker_2: And, and then once you open that PDF, it's gonna show you all the plans that they offer with the prices to those plans. So, if you want, I can go ahead and start going over the plans. So they offer only three medical plans. The first one that I'm gonna go over, it's called the Stay Healthy MEC Tele-RS. That plan is only for your preventative services, which preventative services are like one physical visit, some vaccinations, some STD and cancer screening. Um, those would be considered preventative services, but it doesn't cover your actual doctor visits. So, let's say you were to get sick and go to the doctor with the MEC Tele-RS, that would not be covered because it's not a preventative services. So, if you're sick, go to the doctor, hospital, urgent care, emergency room and surgeries, those visits aren't covered under the Stay Healthy MEC Tele-RS. Only your preventative services are, which are your phy- one physicals, some vaccines, some STD and cancer screening, and even some counseling. And you are also required to stay within the network to be covered with the Stay Healthy MEC Tele-RS. You do however get prescription benefits with 3RS, and it offers a membership with 3RS which gives you access to over 800 of the top 90% generic drugs

prescribeds in the US. It also offers virtual urgent care which offers medical assistance virtually with medical providers. If you were to select the Stay Healthy MEC Tele-RS under employee, that would be a weekly deduction of \$15.65 from your paycheck. Then they also offer two other plans called the VIPs. There's two different ones. There's the VIP Basic and then the VIP Classic. These two plans are the plans that will cover your doctor visits if sick, hospital visits, urgent care, emergency room and even some surgeries. And they don't require you to only stay within the network to be covered, so you could use preferred providers outside of the network or within the network and still receive coverage, compared to the Tele-RS which requires you to stay within the network, but the two VIPs don't. Um, with the VIP plans however, you don't have preventative services covered, so you wouldn't have a physical covered under the VIPs, you wouldn't have some vaccines covered, you wouldn't have STD and cancer screenings covered. So, it's only for those doctor visits once you're already sick. Um, they do offer prescription benefits but through Pharmacoville. Depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. And for the non-generics they do offer a discount. These two plans also do include the virtual urgent care which offers medical assistance virtually with medical providers and they cover a flat fee towards whatever hospital indemnity service you go for. Um, out of the VIP Basic and the Classic, the Basic is the most basic one because it doesn't cover hospital confinement benefit, intensive care unit benefit, rehabilitation benefit nor preventative surgery, while your VIP Classic does cover those areas. And the VIP Classic is gonna pay a little bit more towards that service that you go for. So, for example, surgery and hospital, the VIP Basic only covers a flat fee of \$250 per day for a max of one day, while your VIP Classic will cover \$500 per day for a max of one day. If you were to select between the VIP Basic and the VIP Classic, for the VIP Basic that would be a weekly deduction of \$15.50 under the employee plan, and for the VIP Classic that would be-