

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 Your Car. My name is Stephanie. How can I assist you? Hey, Stephanie. How you doing? Uh, I was giving y'all a call back in regards to my, uh, benefits with, uh, BGSF. Okay. Um, good, thank you. What are the last four of your Social? 9407. And then what's your first and last name? Hunter Sparks. Okay, thank you. For security purposes, I will need you to verify your address as well as your date of birth. 100 Mill Creek Crossing, Madison Ave. 35758, uh, 10319 60 . Okay, thank you. And then is 256-69A-9101 your phone number still? Yes, ma'am. Okay. And then handymanhunter@outlook.com, is it still a up-to-date email address? Yes, ma'am. Okay, let me see why they gave you that call. Give me one second. Thank you for your hold, Hunter. So, it looks like the reason why they called you is because when they were processing the enrollment form for your staff and agency, you did not provide, um, the child's information. Under the virtual primary care, you selected employee and child and we're actually missing the dependent's information. Um, if you put in- Yeah, just need the... Just the, um, just for me for right now. But it's- Okay. ... a little bit clever if you really say anything about what everything covered. Uh, give me one second. Like, for the, for the medical and stuff. Okay. Who's the insurance group? Who's the, who's my insurance provider? So, you selected the VIP Classic in your medical plan. The carrier is American Public Life. But I could go over everything that it covers. Is that something that you wish to know? Yeah, I'd like that. Well, yeah, who's the, who's the provider, like, you know, like you just... The VIP Classic, you didn't, like, actually say, like, what all is covered and all that stuff 'cause Yeah, I'll go over it. ... I really don't know which one to, to, to pick, to be honest. Okay, so there's three different ones when it comes to your, the VIPs. There's the Standard, the Classic and the Plus. You selected the Classic, so they're very similar. They cover this, almost the same services. So, the VIP Standard is the most basic one. Um, that one doesn't cover any intensive care unit benefit or habilitation benefit, nor any preventive surgery, while the VIP Classic and the VIP Plus do. The VIP Plus would be the one that covers that higher dollar amount when it comes to the flat fees. The VIP Classic covers everything that the Plus does, just that the Plus is what pays a greater dollar amount. So, for example, if you were to go for surgery in hospital, the Standard, which is the most basic one, only covers a flat fee of \$250 per day for a max of one day. The Classic, which is the one that you selected, would cover \$500 per day for a max of one day and then the Pla- um, sorry, the Plus, which is the one that pays that higher dollar amount, would cover \$1,000 per day for a max of one day. The three of them, um, they don't require you to stay within the network, to answer your question. Um, they provide the multi-plan network, which gives you access to preferred providers. So, once you become active and you receive your cards, on the cards there's that information of that phone number to contact, which, when you call it, it gives you preferred providers, uh, that coverage.

Um, it includes Lyric Health Virtual Care, which gives you access to medical providers on virtually, and it, like I said earlier, you're not required to stay within the network. You can be either in the network or out of the network to receive coverage. But if you- Okay. ... select the VIP Classic, which it would be, like, the middle one, 'cause it covers everything that the Plus does, it's the one that- Well, how much is the VIP Classic? That one is, for employee, is \$18.55. And then, uh, so what's the best one? Mm, I mean, it really just depends on the member 'cause, like, the Classic, the one that you selected, covers everything that the Plus does. Uh-huh. But the Plus does pay at a higher dollar amount, which if you were to select the Plus, it would be \$29.74, the weekly deduction. Like I said, the VIP Classic does cover all the services that the Plus does. Like, for-Hospital confinement benefit, the Classic covers \$50 per day for a max of 30 days. The Plus would cover \$100 per day for a max of 30 days. For intensive care, the one you selected covers \$100 per day for a max of 20 days. The VIP Plus covers \$200 per day for a max of 20 days. For rehabilitation benefits, the one you selected covers \$25 per day for a max of 30 days, and then the VIP Plus covers \$50 per day for a max of 30 days. And then the most basic one doesn't cover the intensive care benefit, rehabilitation benefit, nor preventative surgery, while the one that you selected and the Plus do. So, the dollar amount when it comes to the services, it just depends on which one you would like, and then on, on the weekly deductions, which the one you selected is only \$18.55. Okay. And then there's also another medical plan that's only preventative. So, it won't cover the h- the doctor visits, hospital visits, urgent care, surgeries. Okay. It won't cover that. It, it would only cover like, preventative surgeries, like some vaccines, some cancer screenings, some STD screenings, um, some, uh, one-year physical visit. That one's only for preventative services. And then the VIPs would be your hospital indemnity plans. So, you... It looks like you selected the VIP Classic, so the one in the middle. Then you also selected ID Expert, which is the identity protection, employee only, behavioral health, employee only, the preventative one, which is the one that I just now went over with you, which would only cover preventative services, employee only, group accident, critical illness, term life, vision, short-term dental, and virtual primary care. But since you didn't answer, we did, um, select the lowest one for that particular plan that you selected with employee and child. So, we changed it to employee only. But your weekly deduction for all these plans would be \$58.55. W- is there something that you would like to change or not add, or- So, we're paying me \$55.55 a month? So, these are weekly deductions out of your check. Um, all of these plans have their deductions. So, for primary... Virtual primary care, that's a weekly deduction of \$5.99. Then the dental plan- Oh, okay. So you're saying my whole total's \$55 for every week? Mm-hmm. Yes. Oh, okay. That's something I didn't know. And then dental employee only is \$3.38. Got it. Short-term disability, \$1.96. Term life, \$1.99. Vision. Mm-hmm. It looks like for vision it's \$1.99. Critical illness, \$2.33. Group accident, \$1.86. NEC TeleRx, which is that preventative plan, \$15.65. Behavioral health, \$1.38. ID Experts, \$1.80. And then the VIP Classic, \$18.55, which makes it a total of \$58.55. So, what they would be deducting weekly out of your paycheck. Okay. So, it looks like the reason why they called- Okay. ... you was to let you know, um, that we still needed the child's information, but due to the fact that you didn't answer, they went ahead and- Yeah. He's on Medicaid, so I'm just gonna keep it that way until we get married, so. Oh, okay. Oh, okay. That's fine. 'Cause it just covers all, everything. Make it... Keep it easier. Make it easy on him. Gotcha. Okay. Yeah, so- Hey, hold on one second and then... Uh, I got somebody calling me. I'm gonna put it back over in just a second, okay? Okay. All right. Hey.

Yes, sir? Yes, sir. Hey. Okay, I'm back. Okay. So, did you just want to leave it how it is, then? Uh, yes. Okay. Yeah. Um, I was also gonna tell you, um, we're missing your beneficiary's information, so that would be who you would leave money to just in case something was to happen to you. Who do you want to put down? Yeah, no, I don't really have one. Ooh, okay. Give me one second. Let me see if you have to put one. Okay, sir. Um, so, you wouldn't want to put like maybe somebody because if something was to happen to you, like the government would keep the beneficiary. I'm not sure. You could put like a child, a parent, a friend, a grandparent, spouse, a sibling. Hello? Yeah, I'm trying to think. Well, what... I don't... What about the child? Does it matter about the age? No. No, sir, it doesn't. Not with the beneficiary. Only with the dependents it does, but not beneficiaries. It's been totally smart. Okay. And then the relationship? Uh, my daughter. Okay. All right, sir. So please allow one or two weeks for your employer to start making that deduction. Once you see the first deduction of \$58.55 out of your paycheck, the following Monday is when your coverage becomes active. First week of your activation week, that Friday is the third day you should be receiving your MEC tele-RF, which is your preventative card, your vision card, your dental card, and then for the VIP Classic, which is your medical card. Normally they don't mail those out to the members. However, for the week of your activation week, you're welcome to give us a call to this number if you wish to have a physical one and then we can put that request in but you would have to be active, okay? Okay. All right. Well, thank you for your time. I hope you have a great day. Okay, you too. Thank you.

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 Your Car. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hey, Stephanie. How you doing? Uh, I was giving y'all a call back in regards to my, uh, benefits with, uh, BGSF.

Speaker speaker_1: Okay. Um, good, thank you. What are the last four of your Social?

Speaker speaker_2: 9407.

Speaker speaker_1: And then what's your first and last name?

Speaker speaker_2: Hunter Sparks.

Speaker speaker_1: Okay, thank you. For security purposes, I will need you to verify your address as well as your date of birth.

Speaker speaker_2: 100 Mill Creek Crossing, Madison Ave. 35758, uh, 10319 60 .

Speaker speaker_1: Okay, thank you. And then is 256-69A-9101 your phone number still?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. And then handymanhunter@outlook.com, is it still a up-to-date email address?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay, let me see why they gave you that call. Give me one second. Thank you for your hold, Hunter. So, it looks like the reason why they called you is because when they were processing the enrollment form for your staff and agency, you did not provide, um, the child's information. Under the virtual primary care, you selected employee and child and we're actually missing the dependent's information. Um, if you put in-

Speaker speaker_2: Yeah, just need the... Just the, um, just for me for right now. But it's-

Speaker speaker_1: Okay.

Speaker speaker_2: ... a little bit clever if you really say anything about what everything covered.

Speaker speaker_1: Uh, give me one second.

Speaker speaker_2: Like, for the, for the medical and stuff.

Speaker speaker_1: Okay.

Speaker speaker_2: Who's the insurance group? Who's the, who's my insurance provider?

Speaker speaker_1: So, you selected the VIP Classic in your medical plan. The carrier is American Public Life. But I could go over everything that it covers. Is that something that you wish to know?

Speaker speaker_2: Yeah, I'd like that. Well, yeah, who's the, who's the provider, like, you know, like you just... The VIP Classic, you didn't, like, actually say, like, what all is covered and all that stuff 'cause

Speaker speaker_1: Yeah, I'll go over it.

Speaker speaker_2: ... I really don't know which one to, to, to pick, to be honest.

Speaker speaker_1: Okay, so there's three different ones when it comes to your, the VIPs. There's the Standard, the Classic and the Plus. You selected the Classic, so they're very similar. They cover this, almost the same services. So, the VIP Standard is the most basic one. Um, that one doesn't cover any intensive care unit benefit or habilitation benefit, nor any preventive surgery, while the VIP Classic and the VIP Plus do. The VIP Plus would be the one that covers that higher dollar amount when it comes to the flat fees. The VIP Classic covers everything that the Plus does, just that the Plus is what pays a greater dollar amount. So, for example, if you were to go for surgery in hospital, the Standard, which is the most basic one, only covers a flat fee of \$250 per day for a max of one day. The Classic, which is the one that you selected, would cover \$500 per day for a max of one day and then the Pla- um, sorry, the Plus, which is the one that pays that higher dollar amount, would cover \$1,000 per day for a max of one day. The three of them, um, they don't require you to stay within the network, to answer your question. Um, they provide the multi-plan network, which gives you access to

preferred providers. So, once you become active and you receive your cards, on the cards there's that information of that phone number to contact, which, when you call it, it gives you preferred providers, uh, that coverage. Um, it includes Lyric Health Virtual Care, which gives you access to medical providers on virtually, and it, like I said earlier, you're not required to stay within the network. You can be either in the network or out of the network to receive coverage. But if you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... select the VIP Classic, which it would be, like, the middle one, 'cause it covers everything that the Plus does, it's the one that-

Speaker speaker_2: Well, how much is the VIP Classic?

Speaker speaker_1: That one is, for employee, is \$18.55.

Speaker speaker_2: And then, uh, so what's the best one?

Speaker speaker_1: Mm, I mean, it really just depends on the member 'cause, like, the Classic, the one that you selected, covers everything that the Plus does.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: But the Plus does pay at a higher dollar amount, which if you were to select the Plus, it would be \$29.74, the weekly deduction. Like I said, the VIP Classic does cover all the services that the Plus does. Like, for-Hospital confinement benefit, the Classic covers \$50 per day for a max of 30 days. The Plus would cover \$100 per day for a max of 30 days. For intensive care, the one you selected covers \$100 per day for a max of 20 days. The VIP Plus covers \$200 per day for a max of 20 days. For rehabilitation benefits, the one you selected covers \$25 per day for a max of 30 days, and then the VIP Plus covers \$50 per day for a max of 30 days. And then the most basic one doesn't cover the intensive care benefit, rehabilitation benefit, nor preventative surgery, while the one that you selected and the Plus do. So, the dollar amount when it comes to the services, it just depends on which one you would like, and then on, on the weekly deductions, which the one you selected is only \$18.55.

Speaker speaker_3: Okay.

Speaker speaker_1: And then there's also another medical plan that's only preventative. So, it won't cover the h- the doctor visits, hospital visits, urgent care, surgeries.

Speaker speaker_3: Okay.

Speaker speaker_1: It won't cover that. It, it would only cover like, preventative surgeries, like some vaccines, some cancer screenings, some STD screenings, um, some, uh, one-year physical visit. That one's only for preventative services. And then the VIPs would be your hospital indemnity plans. So, you... It looks like you selected the VIP Classic, so the one in the middle. Then you also selected ID Expert, which is the identity protection, employee only, behavioral health, employee only, the preventative one, which is the one that I just now went over with you, which would only cover preventative services, employee only, group accident, critical illness, term life, vision, short-term dental, and virtual primary care. But since you didn't

answer, we did, um, select the lowest one for that particular plan that you selected with employee and child. So, we changed it to employee only. But your weekly deduction for all these plans would be \$58.55. W- is there something that you would like to change or not add, or-

Speaker speaker_3: So, we're paying me \$55.55 a month?

Speaker speaker_1: So, these are weekly deductions out of your check. Um, all of these plans have their deductions. So, for primary... Virtual primary care, that's a weekly deduction of \$5.99. Then the dental plan-

Speaker speaker_3: Oh, okay. So you're saying my whole total's \$55 for every week?

Speaker speaker_1: Mm-hmm. Yes.

Speaker speaker_3: Oh, okay. That's something I didn't know.

Speaker speaker_1: And then dental employee only is \$3.38.

Speaker speaker_3: Got it.

Speaker speaker_1: Short-term disability, \$1.96. Term life, \$1.99. Vision.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: It looks like for vision it's \$1.99. Critical illness, \$2.33. Group accident, \$1.86. NEC TeleRx, which is that preventative plan, \$15.65. Behavioral health, \$1.38. ID Experts, \$1.80. And then the VIP Classic, \$18.55, which makes it a total of \$58.55. So, what they would be deducting weekly out of your paycheck.

Speaker speaker_3: Okay.

Speaker speaker_1: So, it looks like the reason why they called-

Speaker speaker_3: Okay.

Speaker speaker_1: ... you was to let you know, um, that we still needed the child's information, but due to the fact that you didn't answer, they went ahead and-

Speaker speaker_3: Yeah. He's on Medicaid, so I'm just gonna keep it that way until we get married, so.

Speaker speaker_1: Oh, okay. Oh, okay. That's fine.

Speaker speaker_3: 'Cause it just covers all, everything. Make it... Keep it easier. Make it easy on him.

Speaker speaker_1: Gotcha. Okay. Yeah, so-

Speaker speaker_3: Hey, hold on one second and then... Uh, I got somebody calling me. I'm gonna put it back over in just a second, okay?

Speaker speaker_1: Okay.

Speaker speaker_3: All right. Hey.

Speaker speaker_1: Yes, sir? Yes, sir.

Speaker speaker_3: Hey. Okay, I'm back.

Speaker speaker_1: Okay. So, did you just want to leave it how it is, then?

Speaker speaker_3: Uh, yes.

Speaker speaker_1: Okay.

Speaker speaker_3: Yeah.

Speaker speaker_1: Um, I was also gonna tell you, um, we're missing your beneficiary's information, so that would be who you would leave money to just in case something was to happen to you. Who do you want to put down?

Speaker speaker_3: Yeah, no, I don't really have one.

Speaker speaker_1: Ooh, okay. Give me one second. Let me see if you have to put one. Okay, sir. Um, so, you wouldn't want to put like maybe somebody because if something was to happen to you, like the government would keep the beneficiary. I'm not sure. You could put like a child, a parent, a friend, a grandparent, spouse, a sibling. Hello?

Speaker speaker_4: Yeah, I'm trying to think. Well, what... I don't... What about the child? Does it matter about the age?

Speaker speaker_1: No. No, sir, it doesn't. Not with the beneficiary. Only with the dependents it does, but not beneficiaries.

Speaker speaker_4: It's been totally smart.

Speaker speaker_1: Okay. And then the relationship?

Speaker speaker_4: Uh, my daughter.

Speaker speaker_1: Okay. All right, sir. So please allow one or two weeks for your employer to start making that deduction. Once you see the first deduction of \$58.55 out of your paycheck, the following Monday is when your coverage becomes active. First week of your activation week, that Friday is the third day you should be receiving your MEC tele-RF, which is your preventative card, your vision card, your dental card, and then for the VIP Classic, which is your medical card. Normally they don't mail those out to the members. However, for the week of your activation week, you're welcome to give us a call to this number if you wish to have a physical one and then we can put that request in but you would have to be active, okay?

Speaker speaker_4: Okay.

Speaker speaker_1: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker_4: Okay, you too. Thank you.