

Transcript: Estefania

Acevedo-5858955450040320-6191327399821312

Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? What time do y'all close? Um, we close at 8:00. Okay. Uh, I just had a question. Uh- Mm-hmm. ... I was automatically enrolled for myself, but I wanted to add my teenage daughter. Okay, I can see if you're still eligible to make changes into your plan. Which staffing agency do you work for? Uh, let me look. Um, WorkSmart. Okay. And then the last four of her Social? 2726. Your first and last name? Makeba Roberson. For security purposes, can you verify your address and date of birth? 50 Kemp Court, Wellford Springs, North Carolina 29385. And then your date of birth? 10/17/1981. 864-237-0010 is your phone number? Uh-huh. Okay, thank you. So, it looks like you still haven't been enrolled. Did you want to go ahead and select the coverage? Yes. Okay, what did you want to be enrolled into? Can I get one for me and my teenager? Yes. Uh, what did you want to be enrolled into though? Like what- Uh, what you mean? Oh. Like the pl- I don't even know the options that I have. Okay. So, if you want, I can go ahead and... That Benefit Plan has all the plans that they offer with the prices to those plans. Um- Well, I just want... I just really want one that don't have high copays, like when we go to the doctor and... So, um, these are limited plans. They have, um, flat fees towards them. They have what? They don't... They have flat fees that they pay towards the services. So, what does that mean? So, they pay a certain amount for whatever service that you go for. There's no copay to you. They just pay you up to a certain amount. They're just limited benefits. I don't understand that. They're not... That's it. So, we're not major medical plans. Major medical plans have a deductible and a copay. Mm-hmm. These are limited benefits. So, they pay like a flat fee towards whatever service you go for. So, like if she goes to the doctor, what, will I have to pay something right when I get there, or...? Okay. Um, that I wouldn't be able to answer. So, if you want, I can just go over the plans real quick with you. Yeah. Okay. So, they offer a plan called the Stay Healthy. That's only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any doctor visits if you were to go to the doctor sick. No urgent care, no emergency room and no surgeries. Or it's... So, it's just for your preventative visits. Um, it does require you to stay within the network. You do receive prescription benefits through Medimpact. And it offers... Oh, actually it does not offer that. So, it just, it's just a preventative plan. Um, you do get prescription benefits, but it's really basic. This one for yourself is \$16.32. If you add dependents, the price does change. Uh, were you trying to enroll with your spouse, children or family? It's just me and my child. So, for employee and child, that would be \$21.91 weekly from your paycheck. And she, she has to go see a specialist every three months. Well, I wouldn't specifically be able to tell you what plan covers that. Um, that would be something that you would have to reach out to the carrier, and they would actually notify you if that's something that they cover or not. We're just limited to the amount of information that we

receive, and it doesn't specifically tell me if it's gonna cover a specialist. So I wouldn't be allowed to tell you, um, exactly what plan to select. But I was gonna tell you that the two VIPs, being the VIP Basic and the VIP Classic, those are the ones that will cover your doctor visits if sick, urgent care, emergency room and some surgeries. Um, they don't require a network requirement as long as the provider accepts the insurance. You do receive prescription benefits through Pharmacoville. And it includes something called Virtual Urgent Care, which offers medical assistance virtually with a medical provider via telephone or video call. Um, out of the two, the basic one is the most... The VIP Basic is the most basic one, because it doesn't cover hospital confinement, intensive care nor rehabilitation and near preventive surgery, while the VIP Classic does. Um, and the VIP Classic covers a little bit more out-of-pocket towards your services. So, a good example is for emergency room. No, actually for surgeon physician, the VIP Basic would cover a flat fee of \$125 per day for a max of two days. While your VIP Classic plan would cover a flat fee of \$250 per day for a max of two days. If you select the VIP Basic for employee and child, that would be \$20.40... And 40 cents weekly from your paycheck, and the VIP Classic would be \$31.03 weekly from your paycheck. So, those are your hospital infirmity plans. Um, I was gonna tell you that they don't offer a whole fourth plan that covers preventative and your actual doctor visits. So, if you did want to be covered in both areas, you would have to select the Stay Healthy plan and one of the VIPs. You just got to keep in mind that that would be two separate deductions from your paycheck. Um, and then the preventative one, which is the first one that I went over that only covers preventative services and no doctor visits, that's the one where they automatically enroll you into. So, if you don't want to be enrolled into that, it is important that you know that you do have 30 days from the time that you receive your first check to opt out from the auto enrollment. If not, you will be automatically enrolled into that plan for employees only. And it looks like your last day to enroll for you would be... Let's see. On May the 2nd. Nu- I just wanna know, like, if I go to the doctor, um, what will I have to pay? Okay. So I don't... I, like I said, this insurance pays a flat fee towards your services. That I gave surgery and physician, that they only cover a certain amount. Um, I wouldn't be able to tell you. I don't... I, I wouldn't be able to tell you if you have to pay a copay or not. I don't have that information. I just have the amount that they would cover for certain services. So... So that would be something- How do I find out? That would be something that you would have to reach out to the carrier prior to enrolling, um, and I do have those two contact numbers, if you want them. Okay. Let me- They'll just put you- Let me write this down. And like I said- Okay. Um, if you don't want to be enrolled automatically, you do have to call... Mm-hmm. ... before that deadline date, so that you don't automatically get enrolled into the NEC Tele-RS, which is only that preventative plan. And to enroll, you do have to call within that period. So your last day to do so is May the 2nd. Okay? Um, but those phone numbers, let me know when you're ready. I'm ready. They both start the same, they just end differently. So they're both 601- Huh? 601? 9- 601. Mm-hmm. Did you say 6- Yes. 601- Mm-hmm. -936-3290 and then the second one, it starts the same, it just ends in 3287. 601-936-3280? Yes, ma'am. And I need to call them to ask them more detailed questions? Correct. They would be able to answer if certain services would be covered or not and if so, how much. Um, since we're limited to the amount of information that we received, due to liability, I wouldn't be able to tell you, like for example, if a specialist, specialist is something that they cover or if you have to have copays 'cause I don't have that information in the guide. And I have until... The 2nd of May. Next Friday? Uh, cor- correct. You just got to keep in mind

that we are Eastern Time, so right now it's 8:05, where, where we're at, so you just gotta keep in mind- It's okay. ... you gotta call- You gotta call- It's okay, sorry. ... between 8:00 AM, okay, and 8:00 PM because if you call really late, and you miss your enrollment, unfortunately, we wouldn't, they wouldn't be able to do anything about that. So honestly, I would call before Friday just to make sure that you do enroll and then you do gotta keep in mind regarding the auto enrollment. So if you don't want to be enrolled into the NEC Tele-RS, I can either go ahead and dec- opt you out from the auto enrollment or I can leave it how it is. You just do have to remember, if you don't want to be enrolled into that preventative plan, you do have to call to opt out also. You can go ahead and do that now. Okay. All right. So I went ahead and declined the auto enrollment, but to enroll- Mm-hmm. ... you do have to call in within, um, May 2nd. Okay? Very important that you do know that that's your deadline. Okay. All right, and then they're open from 5:00... If, I believe they're open from 8:00 AM up until 5:00 PM Eastern Time as well. So they're open actually till 5:00 PM and we're open till 8:00 PM. They said they're open 8:00 to 5:00? Correct, Monday through Friday. So I can call them Monday morning? Okay, thank you. Okay. Yes, ma'am. Uh-huh. You're welcome. I hope- All right. ... you have a great day. Okay. Same to you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: What time do y'all close?

Speaker speaker_0: Um, we close at 8:00.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, I just had a question. Uh-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... I was automatically enrolled for myself, but I wanted to add my teenage daughter.

Speaker speaker_0: Okay, I can see if you're still eligible to make changes into your plan. Which staffing agency do you work for?

Speaker speaker_2: Uh, let me look. Um, WorkSmart.

Speaker speaker_0: Okay. And then the last four of her Social?

Speaker speaker_2: 2726.

Speaker speaker_0: Your first and last name?

Speaker speaker_2: Makeba Roberson.

Speaker speaker_0: For security purposes, can you verify your address and date of birth?

Speaker speaker_2: 50 Kemp Court, Wellford Springs, North Carolina 29385.

Speaker speaker_0: And then your date of birth?

Speaker speaker_2: 10/17/1981.

Speaker speaker_0: 864-237-0010 is your phone number?

Speaker speaker_2: Uh-huh.

Speaker speaker_0: Okay, thank you. So, it looks like you still haven't been enrolled. Did you want to go ahead and select the coverage?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay, what did you want to be enrolled into?

Speaker speaker_2: Can I get one for me and my teenager?

Speaker speaker_0: Yes. Uh, what did you want to be enrolled into though? Like what-

Speaker speaker_2: Uh, what you mean? Oh.

Speaker speaker_0: Like the pl-

Speaker speaker_2: I don't even know the options that I have.

Speaker speaker_0: Okay. So, if you want, I can go ahead and... That Benefit Plan has all the plans that they offer with the prices to those plans. Um-

Speaker speaker_2: Well, I just want... I just really want one that don't have high copays, like when we go to the doctor and...

Speaker speaker_0: So, um, these are limited plans. They have, um, flat fees towards them.

Speaker speaker_2: They have what?

Speaker speaker_0: They don't... They have flat fees that they pay towards the services.

Speaker speaker_2: So, what does that mean?

Speaker speaker_0: So, they pay a certain amount for whatever service that you go for. There's no copay to you. They just pay you up to a certain amount. They're just limited benefits.

Speaker speaker_2: I don't understand that.

Speaker speaker_0: They're not...

Speaker speaker_2: That's it.

Speaker speaker_0: So, we're not major medical plans. Major medical plans have a deductible and a copay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: These are limited benefits. So, they pay like a flat fee towards whatever service you go for.

Speaker speaker_2: So, like if she goes to the doctor, what, will I have to pay something right when I get there, or...?

Speaker speaker_0: Okay. Um, that I wouldn't be able to answer. So, if you want, I can just go over the plans real quick with you.

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. So, they offer a plan called the Stay Healthy. That's only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any doctor visits if you were to go to the doctor sick. No urgent care, no emergency room and no surgeries. Or it's... So, it's just for your preventative visits. Um, it does require you to stay within the network. You do receive prescription benefits through Medimpact. And it offers... Oh, actually it does not offer that. So, it just, it's just a preventative plan. Um, you do get prescription benefits, but it's really basic. This one for yourself is \$16.32. If you add dependents, the price does change. Uh, were you trying to enroll with your spouse, children or family?

Speaker speaker_2: It's just me and my child.

Speaker speaker_0: So, for employee and child, that would be \$21.91 weekly from your paycheck.

Speaker speaker_2: And she, she has to go see a specialist every three months.

Speaker speaker_0: Well, I wouldn't specifically be able to tell you what plan covers that. Um, that would be something that you would have to reach out to the carrier, and they would actually notify you if that's something that they cover or not. We're just limited to the amount of information that we receive, and it doesn't specifically tell me if it's gonna cover a specialist. So I wouldn't be allowed to tell you, um, exactly what plan to select. But I was gonna tell you that the two VIPs, being the VIP Basic and the VIP Classic, those are the ones that will cover your doctor visits if sick, urgent care, emergency room and some surgeries. Um, they don't require a network requirement as long as the provider accepts the insurance. You do receive prescription benefits through Pharmacoville. And it includes something called Virtual Urgent Care, which offers medical assistance virtually with a medical provider via telephone or video call. Um, out of the two, the basic one is the most... The VIP Basic is the most basic one, because it doesn't cover hospital confinement, intensive care nor rehabilitation and near preventive surgery, while the VIP Classic does. Um, and the VIP Classic covers a little bit more out-of-pocket towards your services. So, a good example is for emergency room. No, actually for surgeon physician, the VIP Basic would cover a flat fee of \$125 per day for a max of two days. While your VIP Classic plan would cover a flat fee of \$250 per day for a max of two days. If you select the VIP Basic for employee and child, that would be \$20.40... And 40 cents weekly from your paycheck, and the VIP Classic would be \$31.03 weekly from your paycheck. So, those are your hospital infirmity plans. Um, I was gonna tell you that they don't offer a whole fourth plan that covers preventative and your actual doctor visits. So, if you did

want to be covered in both areas, you would have to select the Stay Healthy plan and one of the VIPs. You just got to keep in mind that that would be two separate deductions from your paycheck. Um, and then the preventative one, which is the first one that I went over that only covers preventative services and no doctor visits, that's the one where they automatically enroll you into. So, if you don't want to be enrolled into that, it is important that you know that you do have 30 days from the time that you receive your first check to opt out from the auto enrollment. If not, you will be automatically enrolled into that plan for employees only. And it looks like your last day to enroll for you would be... Let's see. On May the 2nd.

Speaker speaker_3: Nu- I just wanna know, like, if I go to the doctor, um, what will I have to pay?

Speaker speaker_0: Okay. So I don't... I, like I said, this insurance pays a flat fee towards your services. That I gave surgery and physician, that they only cover a certain amount. Um, I wouldn't be able to tell you. I don't... I, I wouldn't be able to tell you if you have to pay a copay or not. I don't have that information. I just have the amount that they would cover for certain services.

Speaker speaker_3: So...

Speaker speaker_0: So that would be something-

Speaker speaker_3: How do I find out?

Speaker speaker_0: That would be something that you would have to reach out to the carrier prior to enrolling, um, and I do have those two contact numbers, if you want them.

Speaker speaker_3: Okay. Let me-

Speaker speaker_0: They'll just put you-

Speaker speaker_3: Let me write this down.

Speaker speaker_0: And like I said-

Speaker speaker_3: Okay.

Speaker speaker_0: Um, if you don't want to be enrolled automatically, you do have to call...

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... before that deadline date, so that you don't automatically get enrolled into the NEC Tele-RS, which is only that preventative plan. And to enroll, you do have to call within that period. So your last day to do so is May the 2nd. Okay? Um, but those phone numbers, let me know when you're ready.

Speaker speaker_3: I'm ready.

Speaker speaker_0: They both start the same, they just end differently. So they're both 601-

Speaker speaker_3: Huh? 601?

Speaker speaker_0: 9- 601. Mm-hmm.

Speaker speaker_3: Did you say 6-

Speaker speaker_0: Yes. 601-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: -936-3290 and then the second one, it starts the same, it just ends in 3287.

Speaker speaker_3: 601-936-3280?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_3: And I need to call them to ask them more detailed questions?

Speaker speaker_0: Correct. They would be able to answer if certain services would be covered or not and if so, how much. Um, since we're limited to the amount of information that we received, due to liability, I wouldn't be able to tell you, like for example, if a specialist, specialist is something that they cover or if you have to have copays 'cause I don't have that information in the guide.

Speaker speaker_3: And I have until...

Speaker speaker_0: The 2nd of May.

Speaker speaker_3: Next Friday?

Speaker speaker_0: Uh, cor- correct. You just got to keep in mind that we are Eastern Time, so right now it's 8:05, where, where we're at, so you just gotta keep in mind-

Speaker speaker_3: It's okay.

Speaker speaker_0: ... you gotta call- You gotta call-

Speaker speaker_3: It's okay, sorry.

Speaker speaker_0: ... between 8:00 AM, okay, and 8:00 PM because if you call really late, and you miss your enrollment, unfortunately, we wouldn't, they wouldn't be able to do anything about that. So honestly, I would call before Friday just to make sure that you do enroll and then you do gotta keep in mind regarding the auto enrollment. So if you don't want to be enrolled into the NEC Tele-RS, I can either go ahead and dec- opt you out from the auto enrollment or I can leave it how it is. You just do have to remember, if you don't want to be enrolled into that preventative plan, you do have to call to opt out also.

Speaker speaker_3: You can go ahead and do that now.

Speaker speaker_0: Okay. All right. So I went ahead and declined the auto enrollment, but to enroll-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... you do have to call in within, um, May 2nd. Okay? Very important that you do know that that's your deadline.

Speaker speaker_3: Okay.

Speaker speaker_0: All right, and then they're open from 5:00... If, I believe they're open from 8:00 AM up until 5:00 PM Eastern Time as well. So they're open actually till 5:00 PM and we're open till 8:00 PM.

Speaker speaker_3: They said they're open 8:00 to 5:00?

Speaker speaker_0: Correct, Monday through Friday.

Speaker speaker_3: So I can call them Monday morning? Okay, thank you.

Speaker speaker_0: Okay. Yes, ma'am.

Speaker speaker_3: Uh-huh.

Speaker speaker_0: You're welcome. I hope-

Speaker speaker_3: All right.

Speaker speaker_0: ... you have a great day.

Speaker speaker_3: Okay. Same to you.