

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 Car. My name is Stephanie. How can I assist you? Hey, hi. Um, so I have updated, uh, my checking account, bank account number. So can you help me where I could contact for that? Uh-huh. Um, you need help contacting what? I'm sorry. Uh, updating, um, checking account, uh, salary checking account. A valid checking account? Yes. Uh, we don't do that. We're the healthcare administrators for the staffing agencies. Oh. So... I think that's another, other, uh, phone number for the benefits call, I believe. For the Opsboard employees. Okay. Um, let me get in your file. What staffing agency do you work for? Uh, sorry? Um, what staffing agency do you work for? Are you calling regarding the healthcare benefits? Mm. I'm calling, uh, yeah, for healthcare benefits, uh, we have a BAC card, so just trying to understand, is that a proper PPO or it's just a- Okay. ... other... So, the healthcare benefits that they offer are through your staffing agency. None of the medical plans that they offer are major medical plans. Mm-hmm. Okay, so these are not, uh, medical plans? They are healthcare benefit plans, through your staffing agencies. Oh, I understand. I understand. But they are limited benefit plans. Mm-hmm. They're not, um, major medical. Oh. Mm-hmm. Sure. Right, um, all right then. I'm good then. Thanks. You're welcome. Um, what agency did you work for though? Because some of them auto enroll their mem- Uh, for- Okay, let me see if they don't do auto-enrollment because some of them do auto-enrollments for some of the plans. Let me verify that. I believe there is BAC card. Yeah, benefiting card something. You said Opsboard? Yes, yes. Okay. Okay yeah, so they don't do, uh, auto-enrollment, so if you don't want to enroll, uh, I don't have to do anything. They don't auto-enroll or into any plans. Oh, okay. I believe there is a one BAC card plan I see in their notes. So just trying to understand whether that's a proper medical benefits or not. Okay. Okay, so you do have a plan? Uh, um, what are the last four of your Social? Let me just make sure, um, so I can get in your file. Mm-hmm. So you, were you wanting to enroll? Yeah, as of now I have been enrolled, just trying to understand, uh, the plan details. Okay. So I have to get in your file to give you information, because we do administrate different agencies. So not all the agencies offer the same plans and the same prices. So if you want information, I do have to get in your file. For that, I need the last four numbers of your Social. Yeah. It's 819... 21- You said eight... Oh, I just need the last four numbers. Yeah, 819- Mm-hmm. ... 21-56-84. Okay, thank you. For security purposes, could you verify your full address and the date of birth? Yeah, 7905 Len Hyman Line, McKinney, Texas 75071. July 30th, 1983. Okay, thank you. Is your phone number 4699006336? Mm-hmm. Exactly. And then I have your first name, period, last name96@gmail.com. Is that up to date? Yes. Okay. And you said you wanted information regarding the plans that they offer? Yes. Okay. So they offer, let's see, they offer four... I'm sorry no, they only offer three different medical plans. The first one that I'm going to go over,

it's called the StayHealthy NEC Tele-RS. This plan is only a preventative plan though, so it's only gonna cover like one physical visit a year, some vaccines, some STD and cancer screening, and even some counseling. And it does require you to stay within the network and only use their preferred providers to receive coverage. It offers prescription benefits through Alexian and a membership with VRF which gives you access to over 800 of the top 90% genetic tests prescribed in the US. This plan also does include virtual urgent care which offers medical assistance virtually with medical providers. If you were to select the StayHealthy NEC Tele-RS which is only a preventative plan and doesn't cover doctor visits of the sick, hospital visits if injured, urgent care and emergency room nor surgeries, your weekly deduction for the employee plan would be \$16.11. So that's for the Stay Healthy MEC Tele-RS. Then, there's two other plans that are called the Ensure plans. There's the Ensure Plus and then the Ensure Plus Enhanced. With these two plans- Oh. Oh, oh sorry one question. Uh, so this is not a proper PPO medical plan? This is a preventive one only, right? Yes, so for the Stay Healthy MEC Tele-RS, um, 'cause they offer three different plans. The one that's called Stay Healthy MEC Tele-RS is only preventative and it's only gonna cover like your preventative services which would be like a physical, some vaccinations, some STD/cancer screening. But it's not gonna cover any doctor visits if you go to the doctor with that plan, sick or emergency room, urgent care, nor surgeries. Yes. So that's for the Stay Healthy MEC Tele-RS. They do offer, uh, two other plans that are called the Ensure plans. There's the Ensure Plus and then the Ensure Plus Enhanced. With those two you're not required to stay within the network. You could either jump around between the network, in or out, and still receive coverage or... And they do offer prescription benefits with Pharmacoville which you can pay up to \$10, \$20, \$30 depending on the generic medication. And for the non-generic they offer a discount. Um, with the Ensure plans though, however, they don't cover your preventative services. So they wouldn't cover like a physical or some vaccines or some cancer and STD screenings. It would only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. Um, it does also include the virtual urgent care which offers medical assistance virtually with medical providers and then your two Ensure plans, they cover flat fees towards the service that you go for. So, for example, for daily hospital confinement, the Ensure Plus covers \$50 per day while your Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus covers \$200 per day while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospitals you need your Plus- Yeah, maybe, uh... Sorry for stopping you. Yeah, I'm good for in that. Um, I just want to check on that thing whether that's a preventive or it's a proper, uh, medical plan. Yeah, as you explained, that's, uh, just a preventive plan. Um, yeah, I'm good now. Uh, I got, uh, the info what I required. Thanks very much. You're welcome. Have a nice day. Thank you. Bye.

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

Speaker speaker_2: Hey, hi. Um, so I have updated, uh, my checking account, bank account number. So can you help me where I could contact for that?

Speaker speaker_1: Uh-huh. Um, you need help contacting what? I'm sorry.

Speaker speaker_2: Uh, updating, um, checking account, uh, salary checking account.

Speaker speaker_1: A valid checking account?

Speaker speaker_2: Yes.

Speaker speaker_1: Uh, we don't do that. We're the healthcare administrators for the staffing agencies.

Speaker speaker_2: Oh. So... I think that's another, other, uh, phone number for the benefits call, I believe. For the Opsboard employees.

Speaker speaker_1: Okay. Um, let me get in your file. What staffing agency do you work for?

Speaker speaker_2: Uh, sorry?

Speaker speaker_1: Um, what staffing agency do you work for? Are you calling regarding the healthcare benefits?

Speaker speaker_2: Mm. I'm calling, uh, yeah, for healthcare benefits, uh, we have a BAC card, so just trying to understand, is that a proper PPO or it's just a-

Speaker speaker_1: Okay.

Speaker speaker_2: ... other...

Speaker speaker_1: So, the healthcare benefits that they offer are through your staffing agency. None of the medical plans that they offer are major medical plans.

Speaker speaker_2: Mm-hmm. Okay, so these are not, uh, medical plans?

Speaker speaker_1: They are healthcare benefit plans, through your staffing agencies.

Speaker speaker_2: Oh, I understand. I understand.

Speaker speaker_1: But they are limited benefit plans.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: They're not, um, major medical.

Speaker speaker_2: Oh. Mm-hmm. Sure. Right, um, all right then. I'm good then. Thanks.

Speaker speaker_1: You're welcome. Um, what agency did you work for though? Because some of them auto enroll their mem-

Speaker speaker_2: Uh, for-

Speaker speaker_1: Okay, let me see if they don't do auto-enrollment because some of them do auto-enrollments for some of the plans. Let me verify that.

Speaker speaker_2: I believe there is BAC card. Yeah, benefiting card something.

Speaker speaker_1: You said Opsboard?

Speaker speaker_2: Yes, yes.

Speaker speaker_1: Okay. Okay yeah, so they don't do, uh, auto-enrollment, so if you don't want to enroll, uh, I don't have to do anything. They don't auto-enroll or into any plans.

Speaker speaker_2: Oh, okay. I believe there is a one BAC card plan I see in their notes. So just trying to understand whether that's a proper medical benefits or not.

Speaker speaker_1: Okay. Okay, so you do have a plan? Uh, um, what are the last four of your Social? Let me just make sure, um, so I can get in your file.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So you, were you wanting to enroll?

Speaker speaker_2: Yeah, as of now I have been enrolled, just trying to understand, uh, the plan details.

Speaker speaker_1: Okay. So I have to get in your file to give you information, because we do administrate different agencies. So not all the agencies offer the same plans and the same prices. So if you want information, I do have to get in your file. For that, I need the last four numbers of your Social.

Speaker speaker_2: Yeah. It's 819... 21-

Speaker speaker_1: You said eight... Oh, I just need the last four numbers.

Speaker speaker_2: Yeah, 819-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... 21-56-84.

Speaker speaker_1: Okay, thank you. For security purposes, could you verify your full address and the date of birth?

Speaker speaker_2: Yeah, 7905 Len Hyman Line, McKinney, Texas 75071. July 30th, 1983.

Speaker speaker_1: Okay, thank you. Is your phone number 4699006336?

Speaker speaker_2: Mm-hmm. Exactly.

Speaker speaker_1: And then I have your first name, period, last name96@gmail.com. Is that up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And you said you wanted information regarding the plans that they offer?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So they offer, let's see, they offer four... I'm sorry no, they only offer three different medical plans. The first one that I'm going to go over, it's called the StayHealthy NEC Tele-RS. This plan is only a preventative plan though, so it's only gonna cover like one physical visit a year, some vaccines, some STD and cancer screening, and even some counseling. And it does require you to stay within the network and only use their preferred providers to receive coverage. It offers prescription benefits through Alexian and a membership with VRF which gives you access to over 800 of the top 90% genetic tests prescribed in the US. This plan also does include virtual urgent care which offers medical assistance virtually with medical providers. If you were to select the StayHealthy NEC Tele-RS which is only a preventative plan and doesn't cover doctor visits of the sick, hospital visits if injured, urgent care and emergency room nor surgeries, your weekly deduction for the employee plan would be \$16.11. So that's for the Stay Healthy MEC Tele-RS. Then, there's two other plans that are called the Ensure plans. There's the Ensure Plus and then the Ensure Plus Enhanced. With these two plans-

Speaker speaker_2: Oh. Oh, oh sorry one question. Uh, so this is not a proper PPO medical plan? This is a preventive one only, right?

Speaker speaker_1: Yes, so for the Stay Healthy MEC Tele-RS, um, 'cause they offer three different plans. The one that's called Stay Healthy MEC Tele-RS is only preventative and it's only gonna cover like your preventative services which would be like a physical, some vaccinations, some STD/cancer screening. But it's not gonna cover any doctor visits if you go to the doctor with that plan, sick or emergency room, urgent care, nor surgeries.

Speaker speaker_2: Yes.

Speaker speaker_1: So that's for the Stay Healthy MEC Tele-RS. They do offer, uh, two other plans that are called the Ensure plans. There's the Ensure Plus and then the Ensure Plus Enhanced. With those two you're not required to stay within the network. You could either jump around between the network, in or out, and still receive coverage or... And they do offer prescription benefits with Pharmacoville which you can pay up to \$10, \$20, \$30 depending on the generic medication. And for the non-generic they offer a discount. Um, with the Ensure plans though, however, they don't cover your preventative services. So they wouldn't cover like a physical or some vaccines or some cancer and STD screenings. It would only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. Um, it does also include the virtual urgent care which offers medical assistance virtually with medical providers and then your two Ensure plans, they cover flat fees towards the service that you go for. So, for example, for daily hospital confinement, the Ensure Plus covers \$50 per day while your Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus covers \$200 per day while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospitals you need your Plus-

Speaker speaker_2: Yeah, maybe, uh... Sorry for stopping you. Yeah, I'm good for in that. Um, I just want to check on that thing whether that's a preventive or it's a proper, uh, medical plan. Yeah, as you explained, that's, uh, just a preventive plan. Um, yeah, I'm good now. Uh, I got, uh, the info what I required. Thanks very much.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_2: Thank you. Bye.