

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes, my name is Perry Cooper, and I've been working for, uh, Dorsey Jobs Staffing Position since August. And, um, I'm still a temp here but here's, here's the deal. I wanna know can I still get insurance? So I have to see if you're eligible or not. Um, I have to get in your file. Uh, what are the last four of your Social? 2826. And you say you're with Dorothy, right? Right, Dorothy Staffing. Jordan? Dorothy. Cole? D-O-R-T-H- No. Your name, is it Jordan Cole? No, my name is Perry Cooper. Perry Cooper. I'm sorry, what were the last four again of your Social? 2826. 2826. Okay. So they might still not have you in their system, so I would have to create a file because I'm not seeing you with those last four. Um, I would need your full Social for that. Um, if you- Okay. ... could just give me one number at a time, please. Okay. 4- Mm-hmm. ... 9, 9. Mm-hmm. 6, 6. Mm-hmm. 28, 26. Mm-hmm. Okay, yeah. So you are definitely eligible. You said those first three were 499, correct? Correct. Okay, yeah. So they still don't have you in your file, so you aren't eligible. Um, I would need to get your full information, like your, um, first and last name, date of birth, so that I can go ahead and finish up your file. And then, if you want- Okay. ... I can go ahead and go over the plans with you. Once we do select the plans, however, they don't start right away. It typically takes one or two weeks for your staffing agency to start making that first deduction. Once they make the first deduction of whatever the amount is for the selected plans, the following Monday of that first deduction is when the plans become effective. So once you enroll, we just have to play the waiting game for them to start processing that first deduction from your paycheck. And once they do, the following Monday, the plans become active. Okay, how much is the plan? Um, it depends because they offer different medical plans. It looks like they offer, let's see, give me one second. It looks like they offer one, two, three. They offer three different medical plans. Um, the VIP Standard is the medical plan that only covers doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. It doesn't require you to stay within the network as long as they take that insurance. Um, however, it doesn't cover your preventative services, which are considered like a physical, some vaccines, um, your yearly check-ups, um, STD and cancer screenings. That's preventative, so the VIP Standard doesn't cover that. They also offer the MEC Enhanced, which offer is the only plan out of the three that covers both your preventative and your hospital indemnity. So the MEC Enhanced does cover, um, doctor visits if sick, hospital visits if injured, and it would also cover your preventative services, which is considered like a physical, some vaccines, some STD and cancer screenings. That one's the MEC Enhanced. It requires you to stay within the network, however, and it has its copays as well. Then the last one is the MEC Telare, which is only a preventative plan, so it's only gonna cover a physical, some vaccines, some, um, STD and cancer screenings, but it doesn't cover any doctor visits if sick, hospital visits if injured. So it just depends on the plan that you select,

how many, and if you add dependents because all of the plans have different prices. So I don't know if you want me to go ahead and send you the benefit guide to your email. And then once I create your file, if you want, I can go over the plans, like, in detail. Okay, you can do that. I want one that's gonna cover everything. You got one that's gonna cover everything? So, um, the only medical plan that's gonna cover your preventative and your hospital indemnity is the MEC Enhanced. That one, however, does require you to stay within the network, so you do have to only use your clinic's and doctor's to be covered. Um, out of the three medical plans, one covers only your, like, doctor visits once you're actually sick, but not your preventative services, which are, like, your yearly check-ups. The other one only covers your yearly check-ups, but no doctor visits if you're sick. And then the third one covers both of those benefits, but it requires copays and it requires you to stay within the network. The one that offers- Which one? ... both benefits is the MEC Enhanced. And that one, for employee only, is \$42.58. Then the one that's only preventative is \$15.70. And then the one that's only, like, hospital indemnity is \$16.81. I want the one that's gonna cover... I want the highest one. I wanna make sure that- Okay, so that... So that one's \$42.68 a week. A week? Yes. So these are weekly deductions from your paycheck. So will it also cover prescriptions? Yeah, so all of the medical plans do, and if you choose the one that covers both your preventative and your hospital indemnity, you receive for your preventative prescription through Med Impact, and then through your hospital indemnity, it would be, um, PhRMA Bill. Okay, and will it also cover when I have to go see the, the, uh, the, uh... So like dental, vision and that stuff are add-ons that you could add in addition, but they don't come included into the medical plans. So for example, dental, the dental plan, they only offer one. Um, if you select dental, that's \$3.38 a week. Vision is \$1.99 weekly. So let's say you choose the MEC Enhanced, which is the one that covers both your preventative and hospital indemnity, that one's \$42.68 a week. And then you also, let's say you want to add dental. That's \$3.38. For those two selected plans, it would be a weekly deduction from your paycheck of \$46.06. Yeah. And, and dental and vision, right? Uh, no. If you were to select like your MEC Enhanced, which is your medical plan, and dental, but if you add vision on top of that, that would be \$1.99 which would bump it up to \$48.05 weekly. Yeah, let me get that. Okay. I want all of it. So you want, you want to do the MEC Enhanced which is the one that covers up your preventative services as well as your hospital indemnity? Yeah, the 48. Yeah, that covers everything. Okay. And then if you want, I can go a little bit more in detail about that one just so that you have a little bit more information. So when it comes to your Stay Healthy MEC Enhanced, this is the only plan, medical plan that they offer out of the three that covers both your preventative services which are a physical, some vaccines, some STD and cancer screenings, and it also covers your hospital indemnity which are doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgeries. This one however does require you co-pays. So for primary care visits, you would be limited to four visits annually per person or ten per family, and a \$10 co-pay per visit would be required. When it comes to your specialty care visits, a \$50 co-pay per visit would be required, and you would also be limited to four visits annually per person or ten per family. For urgent care visits, you would also be limited to four visits annually per person or ten per family and a \$60 co-pay would be required. This plan does require you to stay within the network so you do get access to the multi-plan phone number. And it offers prescription benefits through two different areas. For your preventative prescription it would be through Med Impact and for your hospital indemnity it would be Pharmacoville. When it comes to your generic

prescriptions pharmacy option, you have a 30-day supply and a \$5 co-pay would be required. For your mail order option you have a 90-day supply and a \$15 co-pay would be required. When it comes to Pharmacoville you can pay up to \$10, \$20, \$30 depending on the generic medication that it is and for the non-generics they do offer you a discount. This plan also does include something called Virtual Urgent Care which offers medical assistance virtually via telephone or video call with medical providers and they cover a flat fee towards your hospital indemnity service. So for example, it looks like hospital admission benefit, they'll cover \$1000 per day for a max of one day. Hospital confinement benefit they'll cover \$100 per day for a max of 30 days. Surgery in hospital they'll cover \$500 per day for a max of one day. Surgery in physician office they'll cover a flat fee of \$125 per day for a max of one day and then they also cover group accident. Um, so for employee that's \$42.68. Then you also selected dental so for dental, a preventative visit's covered at 100%. Something basic is like a cleansing of the teeth, that's covered at 80%. Basic restorative, so they got a filling like a cavity, something basic like that's covered at 80%. X-rays are also covered at- What about implants? I'm sorry? What about implants? Do they do implants? So something specific like that, that's a question that you would have to ask the carrier since we're just the healthcare administrators and it doesn't- Okay. ...specifically tell me. I wouldn't be able to answer that question. Okay. And then I was going to tell you that for x-rays, that's covered at 80%. Dental plan has a annual maximum of \$500 and for your dental plan, you would have to provide a one-time deductible. Um, if you, since you're choosing the employee plan, that would only be a \$50 and you would only have to provide that once. Then vision has its co-pays. So the co-pay for an eye exam is \$10, co-pay for lenses and frames is \$25 and you have a frame allowance of \$130. For employee, when it comes to vision, that's \$1.99 a week. So it looks like with those three that you selected, it would be a weekly deduction of \$48.05 from your paycheck. Okay. And then, um, I do need to go ahead and create your file so I do need your information which is like your first, last name, address, date of birth, phone number and email. Okay. May I write? Mm-hmm. You said your first name, w- did you say Kerry? Yep. Kerry Cooper. Is it Cooper? Okay. Mm-hmm. And then what is your address? Um, one hot second here. Okay. Let me just look over here for my license. All right, here we go. Um, all right, here we go. Um, my address is 1015... Mm-hmm. 7th Street North-Okay. Apar- Apartment one, St. Cloud, Minneapolis, zip code 56303. Date of birth 03/30/1961. Mm-hmm. And then is this a good phone number? Uh, yes. Can you give it to me please? Uh, 320-828-0146. Okay. Give me one second. And that was Saint as, like F-A-I-N-T C-L-O-U-D? Say one more time. And that was St. Cloud, right? 1015 7th Street North, St. Cloud. Yeah, that's St. Cloud, yeah. 5603? Okay. Yeah. Got it. And then what's- Apartment one. ... a good email? Email is tcwboop69@gmail.com. Email is tcwboop69@gmail.com. Okay, thank you. All right, I have T as in Tom, C as in Charlie, W as in water, C as in cat, O as in octopus, O as in octopus, P as in Peter 69@gmail.com? Yes. Okay. All right. Do you allow Dorothy's Staffing Solutions to make the weekly deduction of \$48.05 for the MEC Enhance, which is your medical plan, vision for employee only for \$1.99, and dental for \$3.38? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of that amount come out of your paycheck, the following Monday of that very first deduction is when these plans become effective. Um, and then by that first week of your activation week, you should be receiving your, um, your dental card, vision card and your medical card. And then, if you have, like, a doctor's appointment coming up and you still don't have your cards, you're welcome to give us

a call that week and we can email them to you as well. But now y- you really just have to play the waiting game and wait for them to start making the first deduction out of your paycheck. Once you see the very first one of the 48.05, the following Monday of that first deduction is when your plans become effective. And by that first week, Thursday or Friday, you should be getting your three cards. All right, then. Thank you. You're welcome. And if you do wanna add any additional plans, just keep in mind that they only give you 30 days from the day that you receive your first check to do so. If you do miss that period, um, you would have to wait for the next company open enrollment, which is held in December. Okay? Um, okay. All right. Did you have any other questions? No, I don't. Thank you very much. You're welcome. Have a nice day. You too, hon. Bye.

## 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: Yes, my name is Perry Cooper, and I've been working for, uh, Dorsey Jobs Staffing Position since August. And, um, I'm still a temp here but here's, here's the deal. I wanna know can I still get insurance?

Speaker speaker\_0: So I have to see if you're eligible or not. Um, I have to get in your file. Uh, what are the last four of your Social?

Speaker speaker\_1: 2826.

Speaker speaker\_0: And you say you're with Dorothy, right?

Speaker speaker\_1: Right, Dorothy Staffing.

Speaker speaker\_0: Jordan?

Speaker speaker\_1: Dorothy.

Speaker speaker\_0: Cole?

Speaker speaker\_1: D-O-R-T-H-

Speaker speaker\_0: No. Your name, is it Jordan Cole?

Speaker speaker\_1: No, my name is Perry Cooper.

Speaker speaker\_0: Perry Cooper. I'm sorry, what were the last four again of your Social?

Speaker speaker\_1: 2826.

Speaker speaker\_0: 2826. Okay. So they might still not have you in their system, so I would have to create a file because I'm not seeing you with those last four. Um, I would need your full Social for that. Um, if you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... could just give me one number at a time, please.

Speaker speaker\_1: Okay. 4-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... 9, 9.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: 6, 6.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: 28, 26.

Speaker speaker\_0: Mm-hmm. Okay, yeah. So you are definitely eligible. You said those first three were 499, correct?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay, yeah. So they still don't have you in your file, so you aren't eligible. Um, I would need to get your full information, like your, um, first and last name, date of birth, so that I can go ahead and finish up your file. And then, if you want-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... I can go ahead and go over the plans with you. Once we do select the plans, however, they don't start right away. It typically takes one or two weeks for your staffing agency to start making that first deduction. Once they make the first deduction of whatever the amount is for the selected plans, the following Monday of that first deduction is when the plans become effective. So once you enroll, we just have to play the waiting game for them to start processing that first deduction from your paycheck. And once they do, the following Monday, the plans become active.

Speaker speaker\_1: Okay, how much is the plan?

Speaker speaker\_0: Um, it depends because they offer different medical plans. It looks like they offer, let's see, give me one second. It looks like they offer one, two, three. They offer three different medical plans. Um, the VIP Standard is the medical plan that only covers doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. It doesn't require you to stay within the network as long as they take that insurance. Um, however, it doesn't cover your preventative services, which are considered like a physical, some vaccines, um, your yearly check-ups, um, STD and cancer screenings. That's preventative, so the VIP Standard doesn't cover that. They also offer the MEC Enhanced, which offer is the only plan out of the three that covers both your preventative and your hospital indemnity. So the MEC Enhanced does cover, um, doctor visits if sick, hospital visits if injured, and it would also cover your preventative services, which is considered like a physical, some vaccines, some STD and cancer screenings. That one's the MEC Enhanced. It requires you to stay within the network, however, and it has its copays as well. Then the last one is the MEC Telare, which is only a preventative plan, so it's only gonna cover a physical,

some vaccines, some, um, STD and cancer screenings, but it doesn't cover any doctor visits if sick, hospital visits if injured. So it just depends on the plan that you select, how many, and if you add dependents because all of the plans have different prices. So I don't know if you want me to go ahead and send you the benefit guide to your email. And then once I create your file, if you want, I can go over the plans, like, in detail.

Speaker speaker\_1: Okay, you can do that. I want one that's gonna cover everything. You got one that's gonna cover everything?

Speaker speaker\_0: So, um, the only medical plan that's gonna cover your preventative and your hospital indemnity is the MEC Enhanced. That one, however, does require you to stay within the network, so you do have to only use your clinic's and doctor's to be covered. Um, out of the three medical plans, one covers only your, like, doctor visits once you're actually sick, but not your preventative services, which are, like, your yearly check-ups. The other one only covers your yearly check-ups, but no doctor visits if you're sick. And then the third one covers both of those benefits, but it requires copays and it requires you to stay within the network. The one that offers-

Speaker speaker\_1: Which one?

Speaker speaker\_0: ... both benefits is the MEC Enhanced. And that one, for employee only, is \$42.58. Then the one that's only preventative is \$15.70. And then the one that's only, like, hospital indemnity is \$16.81.

Speaker speaker\_1: I want the one that's gonna cover... I want the highest one. I wanna make sure that-

Speaker speaker\_0: Okay, so that... So that one's \$42.68 a week.

Speaker speaker\_1: A week?

Speaker speaker\_0: Yes. So these are weekly deductions from your paycheck.

Speaker speaker\_1: So will it also cover prescriptions?

Speaker speaker\_0: Yeah, so all of the medical plans do, and if you choose the one that covers both your preventative and your hospital indemnity, you receive for your preventative prescription through Med Impact, and then through your hospital indemnity, it would be, um, PhRMA Bill.

Speaker speaker\_1: Okay, and will it also cover when I have to go see the, the, uh, the, uh...

Speaker speaker\_0: So like dental, vision and that stuff are add-ons that you could add in addition, but they don't come included into the medical plans. So for example, dental, the dental plan, they only offer one. Um, if you select dental, that's \$3.38 a week. Vision is \$1.99 weekly. So let's say you choose the MEC Enhanced, which is the one that covers both your preventative and hospital indemnity, that one's \$42.68 a week. And then you also, let's say you want to add dental. That's \$3.38. For those two selected plans, it would be a weekly deduction from your paycheck of \$46.06.

Speaker speaker\_2: Yeah. And, and dental and vision, right?

Speaker speaker\_0: Uh, no. If you were to select like your MEC Enhanced, which is your medical plan, and dental, but if you add vision on top of that, that would be \$1.99 which would bump it up to \$48.05 weekly.

Speaker speaker\_2: Yeah, let me get that.

Speaker speaker\_0: Okay.

Speaker speaker\_2: I want all of it.

Speaker speaker\_0: So you want, you want to do the MEC Enhanced which is the one that covers up your preventative services as well as your hospital indemnity?

Speaker speaker\_2: Yeah, the 48. Yeah, that covers everything.

Speaker speaker\_0: Okay. And then if you want, I can go a little bit more in detail about that one just so that you have a little bit more information. So when it comes to your Stay Healthy MEC Enhanced, this is the only plan, medical plan that they offer out of the three that covers both your preventative services which are a physical, some vaccines, some STD and cancer screenings, and it also covers your hospital indemnity which are doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgeries. This one however does require you co-pays. So for primary care visits, you would be limited to four visits annually per person or ten per family, and a \$10 co-pay per visit would be required. When it comes to your specialty care visits, a \$50 co-pay per visit would be required, and you would also be limited to four visits annually per person or ten per family. For urgent care visits, you would also be limited to four visits annually per person or ten per family and a \$60 co-pay would be required. This plan does require you to stay within the network so you do get access to the multi-plan phone number. And it offers prescription benefits through two different areas. For your preventative prescription it would be through Med Impact and for your hospital indemnity it would be Pharmacoville. When it comes to your generic prescriptions pharmacy option, you have a 30-day supply and a \$5 co-pay would be required. For your mail order option you have a 90-day supply and a \$15 co-pay would be required. When it comes to Pharmacoville you can pay up to \$10, \$20, \$30 depending on the generic medication that it is and for the non-generics they do offer you a discount. This plan also does include something called Virtual Urgent Care which offers medical assistance virtually via telephone or video call with medical providers and they cover a flat fee towards your hospital indemnity service. So for example, it looks like hospital admission benefit, they'll cover \$1000 per day for a max of one day. Hospital confinement benefit they'll cover \$100 per day for a max of 30 days. Surgery in hospital they'll cover \$500 per day for a max of one day. Surgery in physician office they'll cover a flat fee of \$125 per day for a max of one day and then they also cover group accident. Um, so for employee that's \$42.68. Then you also selected dental so for dental, a preventative visit's covered at 100%. Something basic is like a cleansing of the teeth, that's covered at 80%. Basic restorative, so they got a filling like a cavity, something basic like that's covered at 80%. X-rays are also covered at-

Speaker speaker\_2: What about implants?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_2: What about implants? Do they do implants?

Speaker speaker\_0: So something specific like that, that's a question that you would have to ask the carrier since we're just the healthcare administrators and it doesn't-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ...specifically tell me. I wouldn't be able to answer that question.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And then I was going to tell you that for x-rays, that's covered at 80%. Dental plan has a annual maximum of \$500 and for your dental plan, you would have to provide a one-time deductible. Um, if you, since you're choosing the employee plan, that would only be a \$50 and you would only have to provide that once. Then vision has its co-pays. So the co-pay for an eye exam is \$10, co-pay for lenses and frames is \$25 and you have a frame allowance of \$130. For employee, when it comes to vision, that's \$1.99 a week. So it looks like with those three that you selected, it would be a weekly deduction of \$48.05 from your paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And then, um, I do need to go ahead and create your file so I do need your information which is like your first, last name, address, date of birth, phone number and email.

Speaker speaker\_2: Okay. May I write?

Speaker speaker\_0: Mm-hmm. You said your first name, w- did you say Kerry?

Speaker speaker\_2: Yep. Kerry Cooper.

Speaker speaker\_0: Is it Cooper? Okay.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: And then what is your address?

Speaker speaker\_2: Um, one hot second here.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Let me just look over here for my license. All right, here we go. Um, all right, here we go. Um, my address is 1015...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: 7th Street North-

Speaker speaker\_0: Okay.

Speaker speaker\_3: Apar- Apartment one, St. Cloud, Minneapolis, zip code 56303. Date of birth 03/30/1961.



Speaker speaker\_0: Mm-hmm. And then is this a good phone number?

Speaker speaker\_3: Uh, yes.

Speaker speaker\_0: Can you give it to me please?

Speaker speaker\_3: Uh, 320-828-0146.

Speaker speaker\_0: Okay. Give me one second. And that was Saint as, like F-A-I-N-T C-L-O-U-D?

Speaker speaker\_3: Say one more time.

Speaker speaker\_0: And that was St. Cloud, right? 1015 7th Street North, St. Cloud.

Speaker speaker\_3: Yeah, that's St. Cloud, yeah.

Speaker speaker\_0: 5603? Okay.

Speaker speaker\_3: Yeah.

Speaker speaker\_0: Got it. And then what's-

Speaker speaker\_3: Apartment one.

Speaker speaker\_0: ... a good email?

Speaker speaker\_3: Email is tcwboop69@gmail.com. Email is tcwboop69@gmail.com.

Speaker speaker\_0: Okay, thank you. All right, I have T as in Tom, C as in Charlie, W as in water, C as in cat, O as in octopus, O as in octopus, P as in Peter 69@gmail.com?

Speaker speaker\_3: Yes.

Speaker speaker\_0: Okay. All right. Do you allow Dorothy's Staffing Solutions to make the weekly deduction of \$48.05 for the MEC Enhance, which is your medical plan, vision for employee only for \$1.99, and dental for \$3.38?

Speaker speaker\_3: Yes.

Speaker speaker\_0: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of that amount come out of your paycheck, the following Monday of that very first deduction is when these plans become effective. Um, and then by that first week of your activation week, you should be receiving your, um, your dental card, vision card and your medical card. And then, if you have, like, a doctor's appointment coming up and you still don't have your cards, you're welcome to give us a call that week and we can email them to you as well. But now y- you really just have to play the waiting game and wait for them to start making the first deduction out of your paycheck. Once you see the very first one of the 48.05, the following Monday of that first deduction is when your plans become effective. And by that first week, Thursday or Friday, you should be getting your three cards.

Speaker speaker\_3: All right, then. Thank you.

Speaker speaker\_0: You're welcome. And if you do wanna add any additional plans, just keep in mind that they only give you 30 days from the day that you receive your first check to do so. If you do miss that period, um, you would have to wait for the next company open enrollment, which is held in December. Okay?

Speaker speaker\_3: Um, okay.

Speaker speaker\_0: All right. Did you have any other questions?

Speaker speaker\_3: No, I don't. Thank you very much.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_3: You too, hon. Bye.