

## **Transcript: Estefania**

**Acevedo-6100946033524736-5014284209700864**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hello, my name is Stephanie. How can I assist you? Hi, my name's Pablo Garcia and, um, they gave me this number to call for, um, insurance, medical insurance. Okay. What staffing agency do you work for? Um, Vers- Versacella? Is that how you say it? Um... Okay, yeah. And then, what are the last four of your- I- Hello? Yes, sir. Can you hear me? And then, what are the last four of your social? Yes, I can. Uh, 5441. Can you hear me? Yes. Okay. Is it Para Staffing? Yes. Okay. And then what is your first and last name? This is... They use both names. I just need to make sure. Okay. Pablo Garcia. For security purposes, do you mind verifying your address as well as your date of birth? Uh, 3420 East Dakota Drive, Downtown Valley, um, 851... Ooh, why can't we think of it right now? 85143. Okay. And then your date of birth. And, and what else? Uh, 5-15-67. Okay. Is your phone number still the 479-316-9107? Yes. Yes, ma'am. Then I have pgarcia367@icloud.com? Yes. Is your email ... Yes. Okay. Um, did you already have an idea about what plans you wanted to enroll into or did you want me to go ahead and send you the benefit guide? That guide has all the plans that they offer. They s- they sent me a benefit guide and there was only one plan that would come up on it. Um, if you want, I can try to send you one and see if... How many different plans is there? Well, there's more than one. Um... Oh. Give me one second. Let me verify. Okay, okay. So there's gonna be three medical plans, and then they offer five additional plans that you can include, which are dental, vision, ID Social Plus, which is identity protection, your term life line and short-term disability. They offer one preventative and then two hospital plans. Okay. Do you want me to try to resend it? And then if you want, I can go over the plans with you as well. Okay, that would be fine. Okay. Give me one second. Okay. I went ahead and sent you that to your email address. Um, do you mind verifying if you have received it? Um, I am checking. I have not... Let me check. Sometimes it goes to my junk. Okay. Colonial, um, Insurance Savings? No, that's for cars. It's gonna... It's gonna come from an email that says info@benefitsinacard.com. I would check your spam as well, 'cause sometimes, um, it sends it there. Okay. Oh, here it is. Info Benefits Guide? Correct. Okay. Hold on, I'm opening it up and trying to check. Okay, here it is. Ch- Your Choice Plan. Okay. It says Benefits in a Card. Yes, sir. So it's that guide. Is it? Um, if you wish, I can go ahead and go over the plans with you. Yes, 'cause I don't understand none of this really, what I keep trying to... Okay, I can help you. Uh, I should tell you what I need and if that will help. Okay. Which, what are you interested in? I just need, um, just, uh, medical, um, vision, and if you have, um, a dental plan that covers dentures, then I'd be interested in that. If not, then I don't need a dental plan. Okay. And that's it. So for the dental plan, it covers a preventative visit at 100%. Uh-huh. Anything basic, it covers at 80%, like a cleaning of the teeth. Mm-hmm. Basic restorative, meaning if they find a cavity and they gotta fill it, that's covered at 80%. Right. X-rays are covered at 80%. And you have a annual maximum but just

a \$500. And then for the dental plan- Uh-huh. ... you would have to give a one-time deductible if you choose the individual plan of \$50, and that's only a one-time deductible, or if you choose the family plan of \$150. Okay. And that's all that it covers? It don't cover, uh, dentures or nothing like that? Yeah, that's the only thing that it covers. Okay. Okay, then I don't need that. I'll just go with just this and the medical. Okay. So they offer three different medical plans. The first one I'm gonna go over is called the Stay Healthy and Meet Tell Our Reps. What that plan is, it covers like your one physical visit a year, some STD screenings, some cancer screenings, and even some counseling. But it's only for preventative services, meaning it's not gonna cover any doctor visits if you were to get sick and go to the doctor, any hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So it's only for preventative services. It also does require you to only use their preferred providers and stay within the network to be covered. It includes prescription benefits through Alexar and something called Free RX, which gives you access to over 800 of the top 90% generic drugs prescribed in the US at a cheaper price. It also includes virtual urgent care, which gives you medical assistance with medical providers virtually. But like I said, the Stay Healthy MEC is only for preventative services, okay? So it's not gonna cover like any doctor visits if you were to get sick. Yeah. If you were to get that preventative plan, for employee only, that would be a weekly deduction of \$17.96. They also offer, um, two other medical plans. These two are called the VIPs. There's the VIP Standard and the VIP Plus. And it looks like these VIP plans come in a bundle, if I'm not mistaken. Oh. Um, so these are your plans that will cover your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and even some surgeries. These two don't require for you to stay within the network. You could use providers outside of the network or in the network to receive coverage. They also do offer prescription benefits but through PharmaBill, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer discounts. Um, it also includes the virtual urgent care, which gives you medical assistance with medical providers virtually. Um, the main difference between these two is the dollar amount that they pay for whatever service you go for. Also, that the VIP Standard is the most basic one, because it doesn't cover intensive care unit benefit, rehabilitation, nor any preventive surgery that you may require. With your VIP Plus, it does cover a higher dollar amount depending on what service you go for. So if you have a hospital admission- And how much is the VIP Plus? So for employee only, that would be a weekly deduction of \$36.97. And then for the VIP Standard, it would be a weekly deduction of \$23.02. Hmm. So out of the two of them, the one that... Let's see- Mm-hmm? Go, go ahead. I'm sorry. So I was gonna tell you that out of the two of them, the one that's gonna pay a higher dollar amount depending on what service you go for is the VIP Plus. Yeah. Um, okay. Let's go for that because I, I'm, I'm getting older and I, I, I need to see the doctors and stuff. Okay. Okay. Yeah. Um, did you want to do the employee only or did you want to add dependents? Yes. Okay. No, employee only. Gotcha. Okay. And then, um, did you want to add another one or just that one? Uh, what do you mean? Like vision? Yeah. Did you want to add vision? Yeah. How much is vision? So, vision for employee is \$2.14 weekly. Yes. Okay. And then they also have... You said you didn't want a dental. Um, what about short-term disability, term life, or ID protection? Any of those? Could you do- No, I don't, no, I don't need none of those. Okay. And then for your vision, I was gonna tell you that would require copays once a visit. So the copay for an eye exam would be, uh, just \$10. The copay for lenses or frames would be a \$25, and you have a frame allowance of \$130. Okay.

Okay. And, um, what's the copay for doctor visits? So there's no copays in the area of, um, your VIP Plus. They have their flat fees that they pay towards whatever service you go for. Oh, okay. Okay, sounds good. Yes. Um, do you allow CARA services to make the weekly deduction of \$39.11 for these two selected plans? Yes. Okay. Thank you. And then before I let you go, let me verify if they have an effective date, because sometimes some agencies, they have effective dates for their, um, coverage. So give me one second. Okay. Let me verify that. So, it has an effective date of December 23rd for these plans, okay? So, that, uh, they won't start till December 23rd? Yep, that's when they go in effect. Okay. That'll work. Yeah, that'll work. We're already December something. That's good. And then the first week of your activation week, you should be getting your vision card either that day or that Friday. Um, I was gonna let you know that for your VIP Plus, that plan, they normally don't send that card out to you by mail. Um, but if you do want to ... Uh-huh. ... card that, that week of your activation week, you're welcome to give us a call and we can go ahead and put in a request. Okay. All right. Did you have any questions for me? Uh, not at the moment. All right. Well, thank you for your time. I hope you have a great day today. You as well. Thank you. Bye-bye. Thank you. Bye. Thank you.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hello, my name is Stephanie. How can I assist you?

Speaker speaker\_2: Hi, my name's Pablo Garcia and, um, they gave me this number to call for, um, insurance, medical insurance.

Speaker speaker\_1: Okay. What staffing agency do you work for?

Speaker speaker\_2: Um, Vers- Versacella? Is that how you say it? Um...

Speaker speaker\_1: Okay, yeah. And then, what are the last four of your-

Speaker speaker\_2: I-

Speaker speaker\_1: Hello?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Can you hear me? And then, what are the last four of your social? Yes, I can. Uh, 5441. Can you hear me?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Is it Para Staffing?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And then what is your first and last name?

Speaker speaker\_2: This is... They use both names.

Speaker speaker\_1: I just need to make sure. Okay.

Speaker speaker\_2: Pablo Garcia.

Speaker speaker\_1: For security purposes, do you mind verifying your address as well as your date of birth?

Speaker speaker\_2: Uh, 3420 East Dakota Drive, Downtown Valley, um, 851... Ooh, why can't we think of it right now? 85143.

Speaker speaker\_1: Okay. And then your date of birth.

Speaker speaker\_2: And, and what else? Uh, 5-15-67.

Speaker speaker\_1: Okay. Is your phone number still the 479-316-9107?

Speaker speaker\_2: Yes. Yes, ma'am.

Speaker speaker\_1: Then I have pgarcia367@icloud.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Is your email ...

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, did you already have an idea about what plans you wanted to enroll into or did you want me to go ahead and send you the benefit guide? That guide has all the plans that they offer.

Speaker speaker\_2: They s- they sent me a benefit guide and there was only one plan that would come up on it.

Speaker speaker\_1: Um, if you want, I can try to send you one and see if...

Speaker speaker\_2: How many different plans is there?

Speaker speaker\_1: Well, there's more than one. Um...

Speaker speaker\_2: Oh.

Speaker speaker\_1: Give me one second. Let me verify.

Speaker speaker\_2: Okay, okay.

Speaker speaker\_1: So there's gonna be three medical plans, and then they offer five additional plans that you can include, which are dental, vision, ID Social Plus, which is identity protection, your term life line and short-term disability. They offer one preventative and then two hospital plans.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Do you want me to try to resend it? And then if you want, I can go over the plans with you as well.

Speaker speaker\_2: Okay, that would be fine.

Speaker speaker\_1: Okay. Give me one second. Okay. I went ahead and sent you that to your email address. Um, do you mind verifying if you have received it?

Speaker speaker\_2: Um, I am checking. I have not... Let me check. Sometimes it goes to my junk.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Colonial, um, Insurance Savings? No, that's for cars.

Speaker speaker\_1: It's gonna... It's gonna come from an email that says info@benefitsinacard.com. I would check your spam as well, 'cause sometimes, um, it sends it there.

Speaker speaker\_2: Okay. Oh, here it is. Info Benefits Guide?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Okay. Hold on, I'm opening it up and trying to check. Okay, here it is. Ch-Your Choice Plan. Okay. It says Benefits in a Card.

Speaker speaker\_1: Yes, sir. So it's that guide.

Speaker speaker\_2: Is it?

Speaker speaker\_1: Um, if you wish, I can go ahead and go over the plans with you.

Speaker speaker\_2: Yes, 'cause I don't understand none of this really, what I keep trying to...

Speaker speaker\_1: Okay, I can help you.

Speaker speaker\_2: Uh, I should tell you what I need and if that will help.

Speaker speaker\_1: Okay. Which, what are you interested in?

Speaker speaker\_2: I just need, um, just, uh, medical, um, vision, and if you have, um, a dental plan that covers dentures, then I'd be interested in that. If not, then I don't need a dental plan.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And that's it.

Speaker speaker\_1: So for the dental plan, it covers a preventative visit at 100%.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: Anything basic, it covers at 80%, like a cleaning of the teeth.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Basic restorative, meaning if they find a cavity and they gotta fill it, that's covered at 80%.

Speaker speaker\_2: Right.

Speaker speaker\_1: X-rays are covered at 80%. And you have a annual maximum but just a \$500. And then for the dental plan-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... you would have to give a one-time deductible if you choose the individual plan of \$50, and that's only a one-time deductible, or if you choose the family plan of \$150.

Speaker speaker\_2: Okay. And that's all that it covers? It don't cover, uh, dentures or nothing like that?

Speaker speaker\_1: Yeah, that's the only thing that it covers.

Speaker speaker\_2: Okay. Okay, then I don't need that. I'll just go with just this and the medical.

Speaker speaker\_1: Okay. So they offer three different medical plans. The first one I'm gonna go over is called the Stay Healthy and Meet Tell Our Reps. What that plan is, it covers like your one physical visit a year, some STD screenings, some cancer screenings, and even some counseling. But it's only for preventative services, meaning it's not gonna cover any doctor visits if you were to get sick and go to the doctor, any hospital visits if you were to get injured, urgent care, emergency room, nor surgeries. So it's only for preventative services. It also does require you to only use their preferred providers and stay within the network to be covered. It includes prescription benefits through Alexar and something called Free RX, which gives you access to over 800 of the top 90% generic drugs prescribed in the US at a cheaper price. It also includes virtual urgent care, which gives you medical assistance with medical providers virtually. But like I said, the Stay Healthy MEC is only for preventative services, okay? So it's not gonna cover like any doctor visits if you were to get sick.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: If you were to get that preventative plan, for employee only, that would be a weekly deduction of \$17.96. They also offer, um, two other medical plans. These two are called the VIPs. There's the VIP Standard and the VIP Plus. And it looks like these VIP plans come in a bundle, if I'm not mistaken.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Um, so these are your plans that will cover your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and even some surgeries. These two don't require for you to stay within the network. You could use providers outside of the network or in the network to receive coverage. They also do offer prescription benefits but through PharmaBill, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer discounts. Um, it also includes the virtual urgent care, which gives you medical assistance with medical providers virtually. Um, the main difference between these two is the dollar amount that they pay for whatever service you go for. Also, that the VIP Standard is the most basic one, because it doesn't cover

intensive care unit benefit, rehabilitation, nor any preventive surgery that you may require. With your VIP Plus, it does cover a higher dollar amount depending on what service you go for. So if you have a hospital admission-

Speaker speaker\_2: And how much is the VIP Plus?

Speaker speaker\_1: So for employee only, that would be a weekly deduction of \$36.97. And then for the VIP Standard, it would be a weekly deduction of \$23.02.

Speaker speaker\_2: Hmm.

Speaker speaker\_1: So out of the two of them, the one that...

Speaker speaker\_2: Let's see-

Speaker speaker\_1: Mm-hmm?

Speaker speaker\_2: Go, go ahead. I'm sorry.

Speaker speaker\_1: So I was gonna tell you that out of the two of them, the one that's gonna pay a higher dollar amount depending on what service you go for is the VIP Plus.

Speaker speaker\_2: Yeah. Um, okay. Let's go for that because I, I'm, I'm getting older and I, I, I need to see the doctors and stuff.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, did you want to do the employee only or did you want to add dependents?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay.

Speaker speaker\_2: No, employee only.

Speaker speaker\_1: Gotcha. Okay. And then, um, did you want to add another one or just that one?

Speaker speaker\_2: Uh, what do you mean? Like vision?

Speaker speaker\_1: Yeah. Did you want to add vision?

Speaker speaker\_2: Yeah. How much is vision?

Speaker speaker\_1: So, vision for employee is \$2.14 weekly.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And then they also have... You said you didn't want a dental. Um, what about short-term disability, term life, or ID protection? Any of those? Could you do-

Speaker speaker\_2: No, I don't, no, I don't need none of those.

Speaker speaker\_1: Okay. And then for your vision, I was gonna tell you that would require copays once a visit. So the copay for an eye exam would be, uh, just \$10. The copay for lenses or frames would be a \$25, and you have a frame allowance of \$130.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And, um, what's the copay for doctor visits?

Speaker speaker\_1: So there's no copays in the area of, um, your VIP Plus. They have their flat fees that they pay towards whatever service you go for.

Speaker speaker\_2: Oh, okay. Okay, sounds good.

Speaker speaker\_1: Yes. Um, do you allow CARA services to make the weekly deduction of \$39.11 for these two selected plans?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Thank you. And then before I let you go, let me verify if they have a effective date, because sometimes some agencies, they have effective dates for their, um, coverage. So give me one second.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Let me verify that. So, it has an effective date of December 23rd for these plans, okay?

Speaker speaker\_2: So, that, uh, they won't start till December 23rd?

Speaker speaker\_1: Yep, that's when they go in effect.

Speaker speaker\_2: Okay. That'll work. Yeah, that'll work. We're already December something. That's good.

Speaker speaker\_1: And then the first week of your activation week, you should be getting your vision card either that day or that Friday. Um, I was gonna let you know that for your VIP Plus, that plan, they normally don't send that card out to you by mail. Um, but if you do want to ...

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... card that, that week of your activation week, you're welcome to give us a call and we can go ahead and put in a request.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. Did you have any questions for me?

Speaker speaker\_2: Uh, not at the moment.

Speaker speaker\_1: All right. Well, thank you for your time. I hope you have a great day today.



Speaker speaker\_2: You as well. Thank you. Bye-bye.

Speaker speaker\_1: Thank you. Bye.

Speaker speaker\_3: Thank you.