

## **Transcript: Estefania**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you? Yes, hi. I would like... My name is Dean Barker. I would like to see about signing up for benefits. Okay. Um, what staff and agency is it that you work for, and then could I please get the last four of your Social? BGSS. Thank you. And 064... N0645. Thank you, and for security purposes, could you please verify your full address as well as your date of birth? Okay. 13212 Natalie Circle, Unit 2, Newport News, Virginia 23608. Okay. And then what was that date of birth? September 2nd, 1998. Okay, thank you. I have 757-634-9539 as your email... I'm, I'm sorry, as your phone number. And then I have email address d.m.lastname@cox.net. Is that still correct? Yes. Okay. And then by any chance, did you know already what you wanted to enroll into, or did you want me to go ahead and explain the plans to you? Because they do have different medical plans and different plans to choose from. Depending on what plan you choose and also depending if you choose dependents is how much the weekly deductions come out to be. If you wish- Okay. ... I can also send you the benefit guide, which is the PDF that has the prices of all the plans that BGSS has to offer. Is that something that you would want me to do? Yeah. Yeah, if you could send that over, that'd be great. Okay, yeah. Give me one second. Um, do you mind me putting you on hold while I, while I send that to your email on file? Sure. Thank you. Thank you for your hold, Mr. Dean. I went ahead and emailed you the benefit guide to your email on file. It should be coming from an email that says info@benefitcentercard.com. Do you mind verifying- Sure. ... that you have received it for me? And then if you don't see it, I would check your spam as well as your junk file. Yeah, I got it. Okay. And if you wish, I can go over the plans with you just so that you can get a, a little bit better understanding. Is that something that you wish? Uh, okay. Okay. So the first plan that I'm gonna explain to you is only a preventative plan, meaning that it's only gonna cover like a one physical visit a year, some immunizations like the tetanus shot, syphilis shot, some cancer screenings, diabetes screenings, some STD screenings, and even some counseling. This plan is called the Stay Healthy MEC Tele-IRS. So this plan is mainly only preventative. It won't cover any hospital visits or doctor visits, urgent care visits. It's only for preventative service. You do have to stay within the network to be covered at 100% with the MEC Tele-IRS. It includes prescription benefits for your preventatives, prescriptions through Alexar, and it also includes something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. It also includes Lyric Health Virtual Care, which gives you access to medical providers virtually. But like I said earlier, the MEC Tele-RS is only a preventative plan and won't cover any hospital services. If you were to get the MEC Stay Healthy Plan for employee only, that would be a weekly deduction of \$15.65. They also offer three VIP plans, which are VIP Standard, VIP Classic and the VIP

Plus. These three VIP plans are your hospital indemnity plans, meaning that these are the ones that would cover any doctor visits, visit- hospitalization if injured, urgent care, emergency room, and even surgeries. The three of them include prescription benefits through PharmaBill, which they offer at a price of \$10, \$20, \$30 for generic medication. And for the non-generic, you do receive a discount. They also include the Lyric Health Virtual Care, which I had said earlier. It provides virtual assistance with medical providers. The main difference between these three is the flat fee that it helps you cover depending on the service that you go for. Out of the three of them, the VIP Standard is the most basic one, because it doesn't include intensive care unit benefits, rehabilitation benefit, nor any preventive surgeries, while the VIP Classic and the VIP Plus do. Um, out of the three of them as well, the VIP Plus is gonna pay a greater dollar amount towards the service that you go for, compared to the Standard and the Classic. So, an example of that is for surgery in hospital, the VIP Standard would cover only \$250 per day for a max of one day. While the VIP Classic will cover \$500 per day for a max of one day, and the VIP Plus would cover \$1,000 per day for a max of one day. For surgery and physician office, Standard, which is the most basic one that doesn't include intensive care, rehabilitation, or any preventive surgery, for that area of surgery and physician office, the Standard would cover only \$125 per day for a max of two days. While the VIP Classic, which is the one in the middle, would cover \$250 per day for a max of two days. And the VIP Plus would cover \$250 per day for a max of two days as well. So, the VIP Classic covers all the services that the Plus does, which is the one that pays the greater dollar amount, um, just that the flat fee amount is different. The Plus is always gonna pay for that higher dollar amount. So, if you were to select between those three hospital indemnity plans for employee only, the VIP Standard would come out a weekly deduction of \$16.78. The VIP Classic, \$18.55. Or the VIP Plus for \$29.74. There's also additional benefits that you would have to add to your plan if you wish to include them, which is, like, dental, term life, behavioral health, vision, short-term critical illness with cancer, 24-hour group accident. So, those are your add-ons that you would have to include. And then depending on if you want, like, dependents and how much the weekly deduction would come out to be. And then the last plan that I'm gonna explain is called the MVP Benef- Scheduled Benefits. It's the only major medical plan that they offer. Um, all employees new-hired working an average of at least 130 hours of service during their first three full months of employment are eligible for the MVP plan, but you do gotta keep in mind for the MVP plan, um, those deductibles are pretty high. So, and it's the only plan that they do monthly deductions. But that deductible per participant is pretty high, and it does have to be covered at 100% after that deductible. You're covered at 100% for any in-network and 50% out-of-network. Are you still there? Okay. Yeah, uh, that- that was a lot of information at once. Yes, sir. I need a second to see, but, um... And then I was gonna inform you that since you're within your personal open enrollment period, they give you 30 days from the day that you receive your first check, um, to enroll, which your deadline would be November 8th. So, if you're not so sure at this moment, you don't have to enroll, like, today. If you wish to look over the guide and review it before making a selection, you're welcome to do that. Um, I did calculate to see when your last day to enroll within your personal open enrollment period, and it's November 8th. Okay. Yeah, I'm gonna need some time to think this over. Okay. Yeah, that's fine. So, as long as you call us- Well, thank you for your help. ... before that deadline, you're welcome to enroll. And you're welcome. I hope you have a great day. I don't know if you have any more questions for me. No, I think we're good. Uh, you have

a great rest of your day too. 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 Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Yes, hi. I would like... My name is Dean Barker. I would like to see about signing up for benefits.

Speaker speaker\_1: Okay. Um, what staff and agency is it that you work for, and then could I please get the last four of your Social?

Speaker speaker\_2: BGSS.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: And 064... N0645.

Speaker speaker\_1: Thank you, and for security purposes, could you please verify your full address as well as your date of birth?

Speaker speaker\_2: Okay. 13212 Natalie Circle, Unit 2, Newport News, Virginia 23608.

Speaker speaker\_1: Okay. And then what was that date of birth?

Speaker speaker\_2: September 2nd, 1998.

Speaker speaker\_1: Okay, thank you. I have 757-634-9539 as your email... I'm, I'm sorry, as your phone number. And then I have email address d.m.lastname@cox.net. Is that still correct?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And then by any chance, did you know already what you wanted to enroll into, or did you want me to go ahead and explain the plans to you? Because they do have different medical plans and different plans to choose from. Depending on what plan you choose and also depending if you choose dependents is how much the weekly deductions come out to be. If you wish-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I can also send you the benefit guide, which is the PDF that has the prices of all the plans that BGSS has to offer. Is that something that you would want me to do?

Speaker speaker\_2: Yeah. Yeah, if you could send that over, that'd be great.

Speaker speaker\_1: Okay, yeah. Give me one second. Um, do you mind me putting you on hold while I, while I send that to your email on file?

Speaker speaker\_2: Sure.

Speaker speaker\_1: Thank you. Thank you for your hold, Mr. Dean. I went ahead and emailed you the benefit guide to your email on file. It should be coming from an email that says info@benefitcentercard.com. Do you mind verifying-

Speaker speaker\_2: Sure.

Speaker speaker\_1: ... that you have received it for me? And then if you don't see it, I would check your spam as well as your junk file.

Speaker speaker\_2: Yeah, I got it.

Speaker speaker\_1: Okay. And if you wish, I can go over the plans with you just so that you can get a, a little bit better understanding. Is that something that you wish?

Speaker speaker\_2: Uh, okay.

Speaker speaker\_1: Okay. So the first plan that I'm gonna explain to you is only a preventative plan, meaning that it's only gonna cover like a one physical visit a year, some immunizations like the tetanus shot, syphilis shot, some cancer screenings, diabetes screenings, some STD screenings, and even some counseling. This plan is called the Stay Healthy MEC Tele-IRS. So this plan is mainly only preventative. It won't cover any hospital visits or doctor visits, urgent care visits. It's only for preventative service. You do have to stay within the network to be covered at 100% with the MEC Tele-IRS. It includes prescription benefits for your preventatives, prescriptions through Alexar, and it also includes something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. It also includes Lyric Health Virtual Care, which gives you access to medical providers virtually. But like I said earlier, the MEC Tele-RS is only a preventative plan and won't cover any hospital services. If you were to get the MEC Stay Healthy Plan for employee only, that would be a weekly deduction of \$15.65. They also offer three VIP plans, which are VIP Standard, VIP Classic and the VIP Plus. These three VIP plans are your hospital indemnity plans, meaning that these are the ones that would cover any doctor visits, visi- hospitalization if injured, urgent care, emergency room, and even surgeries. The three of them include prescription benefits through PharmaBill, which they offer at a price of \$10, \$20, \$30 for generic medication. And for the non-generic, you do receive a discount. They also include the Lyric Health Virtual Care, which I had said earlier. It provides virtual assistance with medical providers. The main difference between these three is the flat fee that it helps you cover depending on the service that you go for. Out of the three of them, the VIP Standard is the most basic one, because it doesn't include intensive care unit benefits, rehabilitation benefit, nor any preventive surgeries, while the VIP Classic and the VIP Plus do. Um, out of the three of them as well, the VIP Plus is gonna pay a greater dollar amount towards the service that you go for, compared to the Standard and the Classic. So, an example of that is for surgery in hospital, the VIP Standard would cover only \$250 per day for a max of one day. While the VIP Classic will cover \$500 per day for a max of one day, and the VIP Plus would cover \$1,000 per day for a max of one day. For surgery and physician office, Standard, which is the most basic one that doesn't include inten- intensive care, rehabilitation, or any preventive surgery, for that area of surgery and physician office, the Standard would

cover only \$125 per day for a max of two days. While the VIP Classic, which is the one in the middle, would cover \$250 per day for a max of two days. And the VIP Plus would cover \$250 per day for a max of two days as well. So, the VIP Classic covers all the services that the Plus does, which is the one that pays the greater dollar amount, um, just that the flat fee amount is different. The Plus is always gonna pay for that higher dollar amount. So, if you were to select between those three hospital indemnity plans for employee only, the VIP Standard would come out a weekly deduction of \$16.78. The VIP Classic, \$18.55. Or the VIP Plus for \$29.74. There's also additional benefits that you would have to add to your plan if you wish to include them, which is, like, dental, term life, behavioral health, vision, short-term critical illness with cancer, 24-hour group accident. So, those are your add-ons that you would have to include. And th- depending on if you want, like, dependents and how much the weekly deduction would come out to be. And then the last plan that I'm gonna explain is called the MVP Benef-Scheduled Benefits. It's the only major medical plan that they offer. Um, all employees new-hired working an average of at least 130 hours of service during their first three full months of employment are eligible for the MVP plan, but you do gotta keep in mind for the MVP plan, um, those deductibles are pretty high. So, and it's the only plan that they do monthly deductions. But that deductible per participant is pretty high, and it does have to be covered at 100% after that deductible. You're covered at 100% for any in-network and 50% out-of-network. Are you still there?

Speaker speaker\_3: Okay. Yeah, uh, that- that was a lot of information at once.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: I need a second to see, but, um...

Speaker speaker\_1: And then I was gonna inform you that since you're within your personal open enrollment period, they give you 30 days from the day that you receive your first check, um, to enroll, which your deadline would be November 8th. So, if you're not so sure at this moment, you don't have to enroll, like, today. If you wish to look over the guide and review it before making a selection, you're welcome to do that. Um, I did calculate to see when your last day to enroll within your personal open enrollment period, and it's November 8th.

Speaker speaker\_3: Okay. Yeah, I'm gonna need some time to think this over.

Speaker speaker\_1: Okay. Yeah, that's fine. So, as long as you call us-

Speaker speaker\_3: Well, thank you for your help.

Speaker speaker\_1: ... before that deadline, you're welcome to enroll. And you're welcome. I hope you have a great day. I don't know if you have any more questions for me.

Speaker speaker\_3: No, I think we're good. Uh, you have a great rest of your day too.

Speaker speaker\_1: You're welcome. Have a nice day. Thank you.

Speaker speaker\_3: Bye.