

## **Transcript: Estefania**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. I'm calling from Benefits in a Card on behalf of Hospital Staffing Solutions. I'm looking into speaking with Mr. Davis. Excuse me? Um, hey, good morning. I'm calling from Benefits in a Card on behalf of your staffing agency. We're currently processing the enrollment forms, and you selected to be enrolled into one of the healthcare benefits called the VIP Standard. Um, it looks your enrollment form you selected a family plan, but didn't give, um, any of the dependents' information. So, I was actually calling to see if you wanted that plan by yourself, for employee only, or if you still wanted to add your family, which would be considered like your spouse and, um, children. I wanna add my children. Um, just your children, or did you wanna do the employee and family? 'Cause there's employee and child and then employee and family and then employee and spouse and then just the standalone, which would be employee only. Uh, employee and family. Employee and family? Uh-huh. That add my children, right? Yes. And your spouse, the family one. And then if you just wanna do you and your kids, it would be employee and child. So it looks like- Yeah, that's good enough. ... for employee and child is \$28.62. Yeah, that's good enough. I'm sorry? It's good enough. I wanna do employee and child. Okay. So that would be a weekly deduction of \$25.84 for that plan. Um, did you wanna add any additional plans? In your enrollment form, you only selected that one, but I'm not sure if you wanna select any more. I'd have to go back and read. Did you want me to go over the plans real quick with you? Yes, you can. Okay. So... So, you selected... Indemnity plan, meaning that plan is gonna cover your doctor visits if you were to get sick, your hospital visits if you get injured, urgent care, emergency, and surgeries. Um, however, for your VIP Standard, that one doesn't include intensive care, rehabilitation, nor any preventive surgery. Uh, for employee and child, that would be a weekly deduction of \$25.84. They also offer another plan called the Stay Healthy MUC Enhance. The MUC Enhance offers both your preventative services, which would be one physical visit a year, some vaccinations, some STD and cancer screening, and it also covers hospital indemnity, which is what your VIP Standard covers. Um, however, with the MUC Enhance, you are required copays in the area of primary care, which you would be limited to four visits annually per person, or 10 per family. The copay in that area would be of \$10 for the MUC Enhance. For specialty care visits, you would be limited to four visits annually per person, or 10 per family, and the copay in that area would be of \$50. For urgent care visits, you're limited four visits annually per person, or 10 per family. The copay in that area is of \$60. With the MUC Enhance, you have both your preventative prescription benefits with Elevar as well as with Pharmaville, but with your preventative prescriptions, you are required a copay. So for the pharmacy option, it would be a 30-day supply. The copay is of \$5. For mail-order option, it's a 90-day supply, and the copay would be of \$15. For the MUC Enhance, that would be a weekly deduction of 4-, \$42.61 for

employee only, but for employee and child, it would be \$70.31. They also offer additional benefits that you could add in addition, so that would be your, like, dental plan, vision plan, term life, short-term critical illness, 24-hour accident. Were you looking into adding any of the additional benefits, like dental, vision, term life, critical illness, short-term, 24-hour? Any of those? No, I want dental. Dental? Okay, so for the dental plan, a preventative visit is covered at 100%. Anything basic like a cleansing of the teeth, if you go for a cleaning, that's covered at 80%. Basic restorative is covered at 80%. X-rays are covered at 80%. Annual maximum is of \$500, and then for the dental plan, you would have to give a one-time deductible, but for that deductible, you only have to give it once. For em- were you looking for the dental plan for, um, employee only, or did you wanna add your children as well? My children's... You don't want none of them? Huh? You don't want none of them? I was just trying to try that. What you trying to mean? Why? I don't know what you want me to do. For the dental plan, were you looking into doing employee only or with, um, children? Children only. Okay, so that would be a weekly deduction of \$8.92. Okay. Um, did, did you wanna add dental? Yes. Okay, so for employee and child, that would be \$8.92 weekly. Did you wanna add any more plans? That would leave your short-term, term life, vision, critical illness, group accident, your preventative plan, which is the one that would cover, like, one physical visit a year, some vaccinations, some STD and cancer screening, and some counseling. And then they also offer, um, ID experts, which is like identity theft. Did you wanna add any of those, or just the two that you selected? Yeah. Um, did you, did you just wanna add those two, your medical plan and then dental? Yeah. Or did you wanna add any more? No, this is it. Okay. So for VIP Standard for employee and child, that's a weekly deduction from your check from, for \$25.84. And for dental, it would be weekly deduction of \$8.92 for employee and child. That would add to a total of a weekly deduction from your paycheck of \$34.72. Do you allow HSS to make that weekly deduction for those two plans? Yes. Okay, please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction come out of your paycheck of the \$34.72, the following Monday, that deduction is when you have active coverage. And for the VIP Standard card, they normally don't mail those out to the members. So, if you do want a physical card, you're welcome to give us a, a call that first Monday that you have active coverage so that we can put a request for you to receive a physical one. But that first week of your activation week, you for sure should be getting your dental card either that Thursday or Friday. Okay. But if you do want a physical card, you're welcome to give us a call once you see that we took that money out of your paycheck the following Monday so that we can put that request in for you. Okay. All right. Did you have any questions? No, this is it. All right. Well, I hope you have a great day. You too.

## Conversation Format

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

Speaker speaker\_1: Good afternoon. I'm calling from Benefits in a Card on behalf of Hospital Staffing Solutions. I'm looking into speaking with Mr. Davis.

Speaker speaker\_2: Excuse me?

Speaker speaker\_1: Um, hey, good morning. I'm calling from Benefits in a Card on behalf of your staffing agency. We're currently processing the enrollment forms, and you selected to be enrolled into one of the healthcare benefits called the VIP Standard. Um, it looks your enrollment form you selected a family plan, but didn't give, um, any of the dependents' information. So, I was actually calling to see if you wanted that plan by yourself, for employee only, or if you still wanted to add your family, which would be considered like your spouse and, um, children.

Speaker speaker\_2: I wanna add my children.

Speaker speaker\_1: Um, just your children, or did you wanna do the employee and family? 'Cause there's employee and child and then employee and family and then employee and spouse and then just the standalone, which would be employee only.

Speaker speaker\_2: Uh, employee and family.

Speaker speaker\_1: Employee and family?

Speaker speaker\_2: Uh-huh. That add my children, right?

Speaker speaker\_1: Yes. And your spouse, the family one. And then if you just wanna do you and your kids, it would be employee and child. So it looks like-

Speaker speaker\_2: Yeah, that's good enough.

Speaker speaker\_1: ... for employee and child is \$28.62.

Speaker speaker\_2: Yeah, that's good enough.

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: It's good enough. I wanna do employee and child.

Speaker speaker\_1: Okay. So that would be a weekly deduction of \$25.84 for that plan. Um, did you wanna add any additional plans? In your enrollment form, you only selected that one, but I'm not sure if you wanna select any more.

Speaker speaker\_2: I'd have to go back and read.

Speaker speaker\_1: Did you want me to go over the plans real quick with you?

Speaker speaker\_2: Yes, you can.

Speaker speaker\_1: Okay. So... So, you selected... Indemnity plan, meaning that plan is gonna cover your doctor visits if you were to get sick, your hospital visits if you get injured, urgent care, emergency, and surgeries. Um, however, for your VIP Standard, that one doesn't include intensive care, rehabilitation, nor any preventive surgery. Uh, for employee and child, that would be a weekly deduction of \$25.84. They also offer another plan called the Stay Healthy MUC Enhance. The MUC Enhance offers both your preventative services, which would be one physical visit a year, some vaccinations, some STD and cancer screening, and it also covers hospital indemnity, which is what your VIP Standard covers. Um, however, with the MUC Enhance, you are required copays in the area of primary care, which you would be

limited to four visits annually per person, or 10 per family. The copay in that area would be of \$10 for the MUC Enhance. For specialty care visits, you would be limited to four visits annually per person, or 10 per family, and the copay in that area would be of \$50. For urgent care visits, you're limited four visits annually per person, or 10 per family. The copay in that area is of \$60. With the MUC Enhance, you have both your preventative prescription benefits with Elevar as well as with Pharmaville, but with your preventative prescriptions, you are required a copay. So for the pharmacy option, it would be a 30-day supply. The copay is of \$5. For mail-order option, it's a 90-day supply, and the copay would be of \$15. For the MUC Enhance, that would be a weekly deduction of 4-, \$42.61 for employee only, but for employee and child, it would be \$70.31. They also offer additional benefits that you could add in addition, so that would be your, like, dental plan, vision plan, term life, short-term critical illness, 24-hour accident. Were you looking into adding any of the additional benefits, like dental, vision, term life, critical illness, short-term, 24-hour? Any of those?

Speaker speaker\_2: No, I want dental.

Speaker speaker\_1: Dental? Okay, so for the dental plan, a preventative visit is covered at 100%. Anything basic like a cleansing of the teeth, if you go for a cleaning, that's covered at 80%. Basic restorative is covered at 80%. X-rays are covered at 80%. Annual maximum is of \$500, and then for the dental plan, you would have to give a one-time deductible, but for that deductible, you only have to give it once. For em- were you looking for the dental plan for, um, employee only, or did you wanna add your children as well?

Speaker speaker\_2: My children's... You don't want none of them?

Speaker speaker\_3: Huh?

Speaker speaker\_2: You don't want none of them?

Speaker speaker\_3: I was just trying to try that.

Speaker speaker\_2: What you trying to mean?

Speaker speaker\_3: Why? I don't know what you want me to do.

Speaker speaker\_1: For the dental plan, were you looking into doing employee only or with, um, children?

Speaker speaker\_2: Children only.

Speaker speaker\_1: Okay, so that would be a weekly deduction of \$8.92.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, did, did you wanna add dental?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, so for employee and child, that would be \$8.92 weekly. Did you wanna add any more plans? That would leave your short-term, term life, vision, critical illness, group accident, your preventative plan, which is the one that would cover, like, one physical

visit a year, some vaccinations, some STD and cancer screening, and some counseling. And then they also offer, um, ID experts, which is like identity theft. Did you wanna add any of those, or just the two that you selected?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, did you, did you just wanna add those two, your medical plan and then dental?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Or did you wanna add any more?

Speaker speaker\_2: No, this is it.

Speaker speaker\_1: Okay. So for VIP Standard for employee and child, that's a weekly deduction from your check from, for \$25.84. And for dental, it would be weekly deduction of \$8.92 for employee and child. That would add to a total of a weekly deduction from your paycheck of \$34.72. Do you allow HSS to make that weekly deduction for those two plans?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction come out of your paycheck of the \$34.72, the following Monday, that deduction is when you have active coverage. And for the VIP Standard card, they normally don't mail those out to the members. So, if you do want a physical card, you're welcome to give us a, a call that first Monday that you have active coverage so that we can put a request for you to receive a physical one. But that first week of your activation week, you for sure should be getting your dental card either that Thursday or Friday.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But if you do want a physical card, you're welcome to give us a call once you see that we took that money out of your paycheck the following Monday so that we can put that request in for you.

Speaker speaker\_2: Okay.

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

Speaker speaker\_2: No, this is it.

Speaker speaker\_1: All right. Well, I hope you have a great day.

Speaker speaker\_2: You too.