

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? Hi, Stephanie. My name is Liara Peterson. I was just calling to get insurance. Okay. What staff and agency do you work for? Surge. And what are the last four of your Social? 3154. I'm sorry, you said 3154? Yes, 3154 is the last four of my Social. And then it's P-O-P-E? What was that? Um, your first and last name, please? Oh, Liara Peterson. Okay, thanks. Okay, thank you. For security purposes, can you verify your address and date of birth? 326 East Henry Street, Wooster, Ohio, 10298. I have 330-347-3807 as your phone number. Yes. Okay, thank you. Can I have your first name, last name, the number five, @gmail.com? Uh, that is a different email. I, uh... I no longer have that one. What's your new email? It's gonna be my first name, eh, marie@gmail.com. M-A-R-I-E? Yes, M-A-R-A-E. And then @gmail.com? Yes, ma'am. Okay. All right, ma'am. Did you know what you wanted to be enrolled into already, the plans? Um, I do not. Well, I did... I was just informed by Surge that you got... that I could get insurance. I just... uh, they gave me this number and told me to set it up this way. Okay. So, they do auto-enroll you into a plan the first 30 days if you don't, uh, opt out from it. So, that's the first plan that I'm gonna go over. Okay. Just in case you don't like that plan, just let me know so that I can go ahead and opt you out from it because if we- Okay. ... don't do it, they will automatically start charging you for it, um, within the first- Gotcha. ... 30 days or seeing the first check. So, this plan is called... They only offer three medical plans. This one is one of them. So, this one's called the Stay Healthy MEC Tele-RS. This plan is only a preventative plan, though, meaning it's only gonna cover things like a physical, some vaccines, some STD and cancer screenings, um, so your preventative visits. However, the MEC Tele-RS does not cover doctor visits of sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So, it does not cover no doctor visits. If you get sick or injured, anything like that, that's not covered. It can only be preventative services. And it also requires, uh, in-network requirement, so you can only use the list of their doctors and clinics to receive coverage. You do, however, receive prescription benefits for your preventive prescriptions through Medimpact. And they offer a membership with 3RS, which gives you access to the top 90% generic drugs prescribed in the US. This plan also includes virtual urgent care, which offers medical assistance virtually with medical providers. So, for this plan, you would be paying a weekly deduction of \$16.80. And this is the one where they automatically enroll you into. Okay. So, if you don't like this plan, I would have to opt you out- Okay. ... from the auto-enrollment. Yeah. And then- You can opt me out of that one. Mm-hmm. Okay. And then they also offer two other plans called the VIPs. There's the Standard and the Classic. The... What these two plans are, is these actually do cover your doctor visits of sick, hospital visits if injured, urgent care, emergency room, and surgeries. So, they cover a flat fee towards those visits. However, they do not cover what the first plan that I just went over covers. So, they will

not cover, like, a physical. They will not cover your annual check-ups. They will not cover STD and cancer screening. So, this one's only hospital indemnities for me. Um, it looks like they don't offer a fourth plan that covers preventative and hospital visits. So, if you did wanna have your, like, annual check-up covered and stuff, you would have to get the first one, as well as one of the VIPs. You gotta keep in mind, those are two separate deductions because the- Gotcha. ... Stay Healthy is \$15.80 and then the Standard is \$17.63 and the Classic is \$19.53. The main difference between the Standard and the Classic, though, is that the dollar amount that they cover towards those visits, the Classic is gonna cover a little bit more out of pocket than the Standard. A good example is that in surgery and hospital, for example, the Standard only covers a flat fee of \$250, while the VIP Classic covers \$500 per day. Um, for amounts of a day for that, and then same thing for amounts of the day for the Standard. So, the dollar amount is the main difference. Another example is for surgery and physician, the VIP Standard covers a flat fee of \$250... I'm sorry, \$125 per day for amounts of two days, while the VIP Classic would cover \$250 per day for amounts of two days. Um, as well as the Standard does not cover intensive care, rehabilitations, nor preventive surgery, and the VIP Classic does. Um, if you get the Standard, that's a weekly deduction of \$17.63 weekly, and the Classic is- How much-... for the standard it's \$17.63 and then for the classic it's \$19.53. be different? Um, I will... Just one second, let me think about that really quickly. And then, I was gonna to ask you, did you want me to send you the benefit guide? That benefit guide has the plans that I'm going over right now. I don't know if you want to look at it while I'm like- That would be perfect. Okay, give me one sec. I'm going to go ahead and email that. So just keep in mind the one that's called Stay Healthy, that's the one they automatically enroll you into and it's only preventative. So in other words, like for your annuals and check-ups but it doesn't cover no doctor visits if you were to go to the doctor, urgent care and stuff. Then the two VIPs actually do cover doctor visits if sick, urgent care, that type of stuff but they do not cover your preventative which would be like a physical, mammograms, birth control, whatnot. That's preventative. So if you did want to have coverage in those two areas, you would have to get the Stay Healthy and one of the VIPs because unfortunately Surge doesn't offer a fourth plan that has both of those included. So you unfortunately would have to get two different plans which of course is two different deductions weekly out of your paycheck. But I went ahead and emailed that to you. Can you please confirm that you received it? Let me see. Where did she get it? She sent it to her email. Yeah, you're fine. They want to be like, hey. I just got the benefit guide. Okay. Now wait. I just received it. Okay, um, and then did you re- did you receive it? Yes, I did. Okay. I did receive it. Okay. Um, did you want me to go over the add-ons? So that's the only medical plans that they offer. The three that I just went over and then they of course offer dental, vision, and of course those have their separate deductions as well. Like for vision, for employee-only it's \$2.15 weekly. Dental for employee-only is \$4.17 weekly. So that would just be added to your coverage, and of course at the end of the call we'll tell you how much your total would be before we enroll you. So, um, the medical ones I just went over. Did you want me to go over any of the add-ons that you're looking into? Um... I'm sorry I ended up needing treatment so I apologize. I'm so sorry. I- I have an asthma attack so I'm just trying to get insurance so I can get medicine. Oh, I'm sorry. Yeah. You're okay. You're okay. Um, so I was going to tell you that all of the medical plans have pre-prescription benefits, even the basic one which is the preventative one. That one's through MedImpact. Okay. It's going to say Alextar on there but it's really MedImpact. And then the VIPs is through

Pharmacoville. Okay. Um, but it really just, it just depends on- Um, I'm trying to take care of s- there are just so many. I've never been offered so many before. So it's just a lot. Yes, ma'am. So again like I said the Stay Healthy is like the one mainly for like your annual check-ups. Like in other words, for check-ups but it doesn't cover no doctor visits if you get sick and go to the urgent care and stuff like that or have to go to the hospital. That does not have coverage. And you do have to stay within their doctors and clinics to be covered for that one. And then the two VIPs actually do cover like your urgent care, emergency room surgery, doctor visits if sick but they will not cover preventative which is like your annual check-ups, vaccines, that type of stuff. So like I said, if you want to be covered with preventative care as well as your hospital visits you would have to get the Stay Healthy and one of the VIPs. You're allowed to choose Stay Healthy and one of the VIPs but you can't choose the two VIPs because it's technically the same thing because that one pays a little bit more out of pocket than the other. They have prescription benefits through the same carrier which is Pharmacoville. They also... The both of them include virtual urgent care. The difference between the standard and the classic, standard does not cover intensive care, rehabilitation or preventive surgery while your VIP classic does. And the VIP classic covers a little bit more in dollar amounts in certain areas like the surgery in hospital, surgery physician. Let's see what else? That one does cover intensive care, rehabilitation and preventive surgery, the standard doesn't. And, yeah... And then let me see when your deadline is because they only do give you 30 days from the... Ooh, I wouldn't be able to tell you when your deadline is, um, because I don't have the date. So I would actually have to do...I'm pretty sure you are eligible. Mm-hmm. But since there's multiple hire dates on your file, they're gonna make me do a eligibility review from the main office. What does that mean? So, technically they have to review. Since you have multiple hire dates on your file, you have one from January the 25th of last year, February the 8th of last year, like, if you worked with them before. Oh. Yeah, I did. So, since you have different dates, they're gonna make me, um, verify that you are eligible to enroll. I'm pretty sure you are, but I still have to do that process due to that. Just- Okay. ... rules that we have to go by. So, if you're not so sure yet what you wanna be enrolled into, it's fine 'cause either way, I have to send that email to the main office for them to review- Yeah, that's fine. ... just to give me the okay that I can enroll you, which I'm pretty sure you are, but I still have to do it. So, if y- you wanna look over the file, you're welcome to while I get that email back from them. Most likely, they'll, um, give me a response tomorrow and then you should be hear- That'll be okay. You should be hearing back from me. If for some reason you don't answer, I will be leaving you a voice message letting you know. Um, and then you're welcome- Sure. ... to just call us back 'cause even if you get another agent, they should be able to look at my notes that I'mma leave and just be like, "Okay, well..." And if you need more q- um, have more questions regarding the plans, um, we'll be happy to help you as well. Awesome. Thank you so much. You're welcome. So, I'mma go ahead and send that email and then I guess while I get a answer, you can just look more into it to see exactly what you wanna be enrolled. Um, you mentioned that you have asthma. I was gonna tell you that I don't know if you want me before... Like, while you're looking at it, I don't know if you want me to give you the carrier's pharmacy's, um, phone number, just so that you can be sure that that's something that they cover and if so, how much. Did you want me to provide that to you? Um, that would be great, yeah. Because you wouldn't be able to... Okay, that's fine. Um, but I'mma go ahead and send that email and then you should be hearing back from me tomorrow. Awesome. Thank you. You're welcome.

Did you have any other questions? Not really, 'cause everything was covered. All right. Well, I hope you have a great day. Thank you. I hope you do as well.

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: Hi, Stephanie. My name is Liara Peterson. I was just calling to get insurance.

Speaker speaker_0: Okay. What staff and agency do you work for?

Speaker speaker_1: Surge.

Speaker speaker_0: And what are the last four of your Social?

Speaker speaker_1: 3154.

Speaker speaker_0: I'm sorry, you said 3154?

Speaker speaker_1: Yes, 3154 is the last four of my Social.

Speaker speaker_0: And then it's P-O-P-E?

Speaker speaker_1: What was that?

Speaker speaker_0: Um, your first and last name, please?

Speaker speaker_1: Oh, Liara Peterson.

Speaker speaker_0: Okay, thanks. Okay, thank you. For security purposes, can you verify your address and date of birth?

Speaker speaker_1: 326 East Henry Street, Wooster, Ohio, 10298.

Speaker speaker_0: I have 330-347-3807 as your phone number.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, thank you. Can I have your first name, last name, the number five, @gmail.com?

Speaker speaker_1: Uh, that is a different email. I, uh... I no longer have that one.

Speaker speaker_0: What's your new email?

Speaker speaker_1: It's gonna be my first name, eh, marie@gmail.com.

Speaker speaker_0: M-A-R-I-E?

Speaker speaker_1: Yes, M-A-R-A-E.

Speaker speaker_0: And then @gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. All right, ma'am. Did you know what you wanted to be enrolled into already, the plans?

Speaker speaker_1: Um, I do not. Well, I did... I was just informed by Surge that you got... that I could get insurance. I just... uh, they gave me this number and told me to set it up this way.

Speaker speaker_0: Okay. So, they do auto-enroll you into a plan the first 30 days if you don't, uh, opt out from it. So, that's the first plan that I'm gonna go over.

Speaker speaker_1: Okay.

Speaker speaker_0: Just in case you don't like that plan, just let me know so that I can go ahead and opt you out from it because if we-

Speaker speaker_1: Okay.

Speaker speaker_0: ... don't do it, they will automatically start charging you for it, um, within the first-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... 30 days or seeing the first check. So, this plan is called... They only offer three medical plans. This one is one of them. So, this one's called the Stay Healthy MEC Tele-RS. This plan is only a preventative plan, though, meaning it's only gonna cover things like a physical, some vaccines, some STD and cancer screenings, um, so your preventative visits. However, the MEC Tele-RS does not cover doctor visits of sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So, it does not cover no doctor visits. If you get sick or injured, anything like that, that's not covered. It can only be preventative services. And it also requires, uh, in-network requirement, so you can only use the list of their doctors and clinics to receive coverage. You do, however, receive prescription benefits for your preventive prescriptions through Medimpact. And they offer a membership with 3RS, which gives you access to the top 90% generic drugs prescribed in the US. This plan also includes virtual urgent care, which offers medical assistance virtually with medical providers. So, for this plan, you would be paying a weekly deduction of \$16.80. And this is the one where they automatically enroll you into.

Speaker speaker_1: Okay.

Speaker speaker_0: So, if you don't like this plan, I would have to opt you out-

Speaker speaker_1: Okay.

Speaker speaker_0: ... from the auto-enrollment.

Speaker speaker_1: Yeah.

Speaker speaker_0: And then-

Speaker speaker_1: You can opt me out of that one.

Speaker speaker_0: Mm-hmm. Okay. And then they also offer two other plans called the VIPs. There's the Standard and the Classic. The... What these two plans are, is these actually do cover your doctor visits of sick, hospital visits if injured, urgent care, emergency room, and surgeries. So, they cover a flat fee towards those visits. However, they do not cover what the first plan that I just went over covers. So, they will not cover, like, a physical. They will not cover your annual check-ups. They will not cover STD and cancer screening. So, this one's only hospital indemnities for me. Um, it looks like they don't offer a fourth plan that covers preventative and hospital visits. So, if you did wanna have your, like, annual check-up covered and stuff, you would have to get the first one, as well as one of the VIPs. You gotta keep in mind, those are two separate deductions because the-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... Stay Healthy is \$15.80 and then the Standard is \$17.63 and the Classic is \$19.53. The main difference between the Standard and the Classic, though, is that the dollar amount that they cover towards those visits, the Classic is gonna cover a little bit more out of pocket than the Standard. A good example is that in surgery and hospital, for example, the Standard only covers a flat fee of \$250, while the VIP Classic covers \$500 per day. Um, for amounts of a day for that, and then same thing for amounts of the day for the Standard. So, the dollar amount is the main difference. Another example is for surgery and physician, the VIP Standard covers a flat fee of \$250... I'm sorry, \$125 per day for amounts of two days, while the VIP Classic would cover \$250 per day for amounts of two days. Um, as well as the Standard does not cover intensive care, rehabilitations, nor preventive surgery, and the VIP Classic does. Um, if you get the Standard, that's a weekly deduction of \$17.63 weekly, and the Classic is-

Speaker speaker_1: How much-

Speaker speaker_0: ... for the standard it's \$17.63 and then for the classic it's \$19.53. be different?

Speaker speaker_2: Um, I will... Just one second, let me think about that really quickly.

Speaker speaker_0: And then, I was gonna to ask you, did you want me to send you the benefit guide? That benefit guide has the plans that I'm going over right now. I don't know if you want to look at it while I'm like-

Speaker speaker_2: That would be perfect.

Speaker speaker_0: Okay, give me one sec. I'm going to go ahead and email that. So just keep in mind the one that's called Stay Healthy, that's the one they automatically enroll you into and it's only preventative. So in other words, like for your annuals and check-ups but it doesn't cover no doctor visits if you were to go to the doctor, urgent care and stuff. Then the two VIPs actually do cover doctor visits if sick, urgent care, that type of stuff but they do not cover your preventative which would be like a physical, mammograms, birth control, whatnot. That's preventative. So if you did want to have coverage in those two areas, you would have to get the Stay Healthy and one of the VIPs because unfortunately Surge doesn't offer a fourth

plan that has both of those included. So you unfortunately would have to get two different plans which of course is two different deductions weekly out of your paycheck. But I went ahead and emailed that to you. Can you please confirm that you received it?

Speaker speaker_2: Let me see. Where did she get it?

Speaker speaker_3: She sent it to her email.

Speaker speaker_4: Yeah, you're fine.

Speaker speaker_3: They want to be like, hey.

Speaker speaker_4: I just got the benefit guide.

Speaker speaker_2: Okay. Now wait. I just received it.

Speaker speaker_0: Okay, um, and then did you re- did you receive it?

Speaker speaker_2: Yes, I did.

Speaker speaker_0: Okay.

Speaker speaker_2: I did receive it.

Speaker speaker_0: Okay. Um, did you want me to go over the add-ons? So that's the only medical plans that they offer. The three that I just went over and then they of course offer dental, vision, and of course those have their separate deductions as well. Like for vision, for employee-only it's \$2.15 weekly. Dental for employee-only is \$4.17 weekly. So that would just be added to your coverage, and of course at the end of the call we'll tell you how much your total would be before we enroll you. So, um, the medical ones I just went over. Did you want me to go over any of the add-ons that you're looking into?

Speaker speaker_2: Um... I'm sorry I ended up needing treatment so I apologize.

Speaker speaker_0: I'm so sorry. I-

Speaker speaker_2: I have an asthma attack so I'm just trying to get insurance so I can get medicine.

Speaker speaker_0: Oh, I'm sorry. Yeah.

Speaker speaker_2: You're okay. You're okay.

Speaker speaker_0: Um, so I was going to tell you that all of the medical plans have pre-prescription benefits, even the basic one which is the preventative one. That one's through MedImpact.

Speaker speaker_2: Okay.

Speaker speaker_0: It's going to say Alextar on there but it's really MedImpact. And then the VIPs is through Pharmacoville.

Speaker speaker_2: Okay.

Speaker speaker_0: Um, but it really just, it just depends on-

Speaker speaker_2: Um, I'm trying to take care of s- there are just so many. I've never been offered so many before. So it's just a lot.

Speaker speaker_0: Yes, ma'am. So again like I said the Stay Healthy is like the one mainly for like your annual check-ups. Like in other words, for check-ups but it doesn't cover no doctor visits if you get sick and go to the urgent care and stuff like that or have to go to the hospital. That does not have coverage. And you do have to stay within their doctors and clinics to be covered for that one. And then the two VIPs actually do cover like your urgent care, emergency room surgery, doctor visits if sick but they will not cover preventative which is like your annual check-ups, vaccines, that type of stuff. So like I said, if you want to be covered with preventative care as well as your hospital visits you would have to get the Stay Healthy and one of the VIPs. You're allowed to choose Stay Healthy and one of the VIPs but you can't choose the two VIPs because it's technically the same thing because that one pays a little bit more out of pocket than the other. They have prescription benefits through the same carrier which is Pharmacoville. They also... The both of them include virtual urgent care. The difference between the standard and the classic, standard does not cover intensive care, rehabilitation or preventive surgery while your VIP classic does. And the VIP classic covers a little bit more in dollar amounts in certain areas like the surgery in hospital, surgery physician. Let's see what else? That one does cover intensive care, rehabilitation and preventive surgery, the standard doesn't. And, yeah... And then let me see when your deadline is because they only do give you 30 days from the... Ooh, I wouldn't be able to tell you when your deadline is, um, because I don't have the date. So I would actually have to do...I'm pretty sure you are eligible.

Speaker speaker_5: Mm-hmm.

Speaker speaker_0: But since there's multiple hire dates on your file, they're gonna make me do a eligibility review from the main office.

Speaker speaker_5: What does that mean?

Speaker speaker_0: So, technically they have to review. Since you have multiple hire dates on your file, you have one from January the 25th of last year, February the 8th of last year, like, if you worked with them before.

Speaker speaker_5: Oh. Yeah, I did.

Speaker speaker_0: So, since you have different dates, they're gonna make me, um, verify that you are eligible to enroll. I'm pretty sure you are, but I still have to do that process due to that. Just-

Speaker speaker_5: Okay.

Speaker speaker_0: ... rules that we have to go by. So, if you're not so sure yet what you wanna be enrolled into, it's fine 'cause either way, I have to send that email to the main office for them to review-

Speaker speaker_5: Yeah, that's fine.

Speaker speaker_0: ... just to give me the okay that I can enroll you, which I'm pretty sure you are, but I still have to do it. So, if y- you wanna look over the file, you're welcome to while I get that email back from them. Most likely, they'll, um, give me a response tomorrow and then you should be hear-

Speaker speaker_5: That'll be okay.

Speaker speaker_0: You should be hearing back from me. If for some reason you don't answer, I will be leaving you a voice message letting you know. Um, and then you're welcome-

Speaker speaker_5: Sure.

Speaker speaker_0: ... to just call us back 'cause even if you get another agent, they should be able to look at my notes that I'mma leave and just be like, "Okay, well..." And if you need more q- um, have more questions regarding the plans, um, we'll be happy to help you as well.

Speaker speaker_5: Awesome. Thank you so much.

Speaker speaker_0: You're welcome. So, I'mma go ahead and send that email and then I guess while I get a answer, you can just look more into it to see exactly what you wanna be enrolled. Um, you mentioned that you have asthma. I was gonna tell you that I don't know if you want me before... Like, while you're looking at it, I don't know if you want me to give you the carrier's pharmacy's, um, phone number, just so that you can be sure that that's something that they cover and if so, how much. Did you want me to provide that to you?

Speaker speaker_5: Um, that would be great, yeah.

Speaker speaker_0: Because you wouldn't be able to... Okay, that's fine. Um, but I'mma go ahead and send that email and then you should be hearing back from me tomorrow.

Speaker speaker_5: Awesome. Thank you.

Speaker speaker_0: You're welcome. Did you have any other questions?

Speaker speaker_5: Not really, 'cause everything was covered.

Speaker speaker_0: All right. Well, I hope you have a great day.

Speaker speaker_5: Thank you. I hope you do as well.