

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? Yeah, I came here to enroll for my benefits for, uh, my card. I just... It said... I got a message right now, it said that I need to enroll. I got 30 days to enroll. Okay, which staffing agency is it? It's Partners Personnel. And then what is the last four of your Social? 6157. And your first and last name? Amani Last-Walker. What was that first name again, I'm sorry? Amani, A-M-A-N-I. Okay, thank you. Um, and then can you please verify your address and date of birth? Uh, 2422 Danceline Ct, Lake Elsinore California. And my date of birth is 09/07/2000. And I have 951-275-1079 as your phone number. Okay. Is that up to date? Yeah, yeah, yeah. And amaniwalker45@gmail.com, is that up to date? Yeah. Okay, so let's see. Did you know already what you wanted to be enrolled into? No, not really. Uh, they just told me... I just got a message right now, it just says, "Enroll in the benefits." So I don't know what it is. That's why, you know, I'm calling you guys. Oh, okay, so it's only healthcare benefits that they offer through their staffing agency. If you do enroll, depending on how many plans you select, which ones they are, and if you add dependents to your plans has a lot to do with how much the weekly deduction for these plans are from your paycheck. Um, so they all have different prices and stuff, so it really just depends on how many you select, which ones they are, and it's only healthcare benefits, like dental, vision, a preventative. If you want, I can go over the plans with you. Yeah, can you go for... Uh, can you do that please? Yes. Um, and if you want, I can also send you a email... with the plans that I'm about to go over. All right. I went ahead and emailed that PDF to you that has all the plan with their prices. Um, can you please verify to confirm that you did receive it? And then it should confirm my email. Yeah, I got it. Okay, let me know. Okay. So the plans really depend on how... The price of the plan, the price of your weekly deduction really depends on how many plans you select and which ones they are. When it comes to the medical, were you looking into enrolling by yourself or with dependents? Just myself. Okay. So the first one that I'm gonna go over is called the Stay Healthy MEC Tele-RS. That plan is only a preventative plan, meaning it's only gonna cover, like, a physical, some vaccines, some STD/cancer screening, but it doesn't cover any of your doctor visits, the sick, urgent care, emergency room, hospital visits, none of that. So it's only for your preventative visits, mainly like your annual check-ups. So this one's called the Stay Healthy MEC Tele-RS, as well as it does require you to stay within the network, so you are only allowed to use the list of their doctors and clinics to be covered. Um, you do, however, receive prescription benefits through Med&Pad, and it offers a membership with 3RF which gives you access to the top 90% generic drugs prescribed in the US. If you select the Stay Healthy plan for employee only, you would be paying a weekly deduction of \$16.80 from your paycheck. Then they also offer three other ones called the VIP series. So VIP Standard, the VIP Plus, and the VIP Prime. These three don't require you to stay within network, meaning you can go

wherever you want as long as the doctor accepts the insurance. You do receive prescription benefits through Pharmacoville, which depending on the generic medication depends on how much you would spend, and for the non-generics they offer you a discount. It also includes the virtual urgent care which offers medical assistance virtually with medical providers, so there's three of them, and they cover a flat fee towards your vis... Depending on the one you select has a lot to do with how much they pay out-of-pocket. Out of the three, the Standard is the basic 'cause it doesn't cover your intensive care, rehabilitation, nor any preventive surgery, while the VIP Plus and the VIP Prime do. Um, out of the three, the Prime is gonna cover a little bit more. A good example is for surgery and hospital. If you select the Standard, that one covers \$250 per day for a maximum of eight, while the Plus will cover \$1,000 per day for a maximum of eight, and then the VIP Prime would cover \$2,000 per day for a maximum of eight. Um, the VIP, however, they only cover those doctor visits, the sick, urgent care, emergency room, surgeries, but they don't cover what the Stay Healthy covers. So they're not gonna cover preventative visits such as a physical, your annual check-ups, vaccines, STD/cancer screening. The VIPs don't cover that. Um, so if you select..... between the three VIPs, the standard is 1766 weekly for employee only or the plus is 3161 weekly for employee or the prime, that would be \$43.28 weekly. The last medical plan that I'm gonna go over is called the Stay Healthy NEC Enhanced. So with the S- Stay Healthy NEC Enhanced, this one covers both benefits when it comes to preventative and hospital indemnity, meaning it covers what the Stay Healthy plan covers as well as the VIPs combined into one plan. So it covers both benefits, however, this one requires you to make co-pays and the other ones don't. So this one covers both areas, but you do have to make co-pays and you do have to stay within a network. So you are only allowed to use the list of your doctors and clinics to be covered. When it comes to your primary care visits, specialty care visits and your urgent care visits, in those three areas, you're limited to four visits annually per person or ten per family. When it comes to primary care, you would have to pay a \$10 co-pay per visit. When it comes to your specialty care visits, you would have to pay a \$50 co-pay visit. And when it comes to your urgent care visits, you would have to pay \$60 per visit. Um, like I said, you do have to stay within that where, and y- you also have to make co-pays in the area of your prescriptions. So for the pharmacy option, you do have a 30-day supply and for your generic drugs, you would have to make a co-pay of \$5. For your mail order option, you have a 90-day supply and you would be required to pay a \$15 co-pay. You also do have prescription benefits through MedImpact and Pharmacoville as well as it also offers virtual urgent care which, like I said earlier, offers medical assistance virtually with medical providers. If you select the Stay Healthy NEC Enhanced for employee only, that's \$43.76 weekly from your paycheck. Um, so those- So what... Huh? Question. So if you said the standard, how much money they take off the standard? The VIP standard? Yeah. That one is 1766 weekly and that's the one that covers, um, doctor visits, urgent care, hos- emergency room, but it doesn't have- Seventeen thousand and 62 cents? 66 cents. 1766. Okay. And then the, and then the, the, the VIP prime is \$43, \$43- And prime. ... and 28 cents? Correct. Mm-hmm. Okay. So out of the- And then that, and then the, that... Hold on. Mm-hmm. I'm just gonna ask you a question. Hold on. Give me a second. So I'm trying to see. So that, the VIP prime, the one... I can, like, let's say if I wanted to go to like a dermatologist, will it cover that or no? So I can't give you information that's not on the actual packet that I sent you. So if it doesn't say dermatologist where it says insurance, private group hospitality, indemnity with critical illness plus cancer, you see all

those services that it tells you? Anything that's not on there, I wouldn't be allowed to tell you if it's covered or not. So I would actually have to provide you two contact numbers to reach out to. Uh, they directly work with a carrier and you could ask them that question, if dermatology is something that the VIPs would cover. Um, but I wouldn't be able to answer that. So if you want, I can provide that contact number. There's two different ones that you can reach out for specific questions regarding the VIPs. Okay. I'm trying to see now. Hold on. I'm trying to see. And then just keep in mind that with your VIPs, uh, no preventative services are covered. They're only hospital indemnities, the VIPs. Break that down. What you mean? I'm sorry? B- can you break that down for me? I'm kind of confused. What do you mean by that? Preventative visits are like your annual checkups, STD screening, anything before a problem starts. Hospital indemnity means when you're actually like sick or you have to go to the urgent care emergency room, doctor visits if sick. So your VIPs are only hospital indemnity services because they only cover urgent care, emergency room, doctor visits if sick, um, hospital visits, but they don't cover preventative. Preventative would be like a physical, your yearly checkups, STD screening, cancer screening. Anything like to see if you're up to health, the VIPs don't cover. Only when a problem actually occurs. All right. And then if you're looking into being covered with both areas when it comes to preventative and hospital indemnity, the only one that covers both areas is the Stay Healthy NEC Enhanced, the one that says NEC Enhanced. That one covers both areas. However, like I said, you do have to make co-pays and you do have to stay within a network. So you can only use certain doctors and clinics to be covered, and that one's \$43.76 weekly. All right. You know what? Uh, let me... I'm gonna look this up and then I'm gonna figure, I'm gonna do my little research on it and then I'm gonna call you back. Okay. All right. I hope you have a great day. All right. Just keep in mind, they do only give you those 30 days from the time that you receive your first check to be eligible. All right. All right. Have a nice day.

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: Yeah, I came here to enroll for my benefits for, uh, my card. I just... It said... I got a message right now, it said that I need to enroll. I got 30 days to enroll.

Speaker speaker_0: Okay, which staffing agency is it?

Speaker speaker_1: It's Partners Personnel.

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

Speaker speaker_1: 6157.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Amani Last-Walker.

Speaker speaker_0: What was that first name again, I'm sorry?

Speaker speaker_1: Amani, A-M-A-N-I.

Speaker speaker_0: Okay, thank you. Um, and then can you please verify your address and date of birth?

Speaker speaker_1: Uh, 2422 Danceline Ct, Lake Elsinore California. And my date of birth is 09/07/2000.

Speaker speaker_0: And I have 951-275-1079 as your phone number.

Speaker speaker_1: Okay.

Speaker speaker_0: Is that up to date?

Speaker speaker_1: Yeah, yeah, yeah.

Speaker speaker_0: And amaniwalker45@gmail.com, is that up to date?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, so let's see. Did you know already what you wanted to be enrolled into?

Speaker speaker_1: No, not really. Uh, they just told me... I just got a message right now, it just says, "Enroll in the benefits." So I don't know what it is. That's why, you know, I'm calling you guys.

Speaker speaker_0: Oh, okay, so it's only healthcare benefits that they offer through their staffing agency. If you do enroll, depending on how many plans you select, which ones they are, and if you add dependents to your plans has a lot to do with how much the weekly deduction for these plans are from your paycheck. Um, so they all have different prices and stuff, so it really just depends on how many you select, which ones they are, and it's only healthcare benefits, like dental, vision, a preventative. If you want, I can go over the plans with you.

Speaker speaker_1: Yeah, can you go for... Uh, can you do that please?

Speaker speaker_0: Yes. Um, and if you want, I can also send you a email... with the plans that I'm about to go over. All right. I went ahead and emailed that PDF to you that has all the plan with their prices. Um, can you please verify to confirm that you did receive it? And then it should confirm my email.

Speaker speaker_1: Yeah, I got it.

Speaker speaker_0: Okay, let me know. Okay. So the plans really depend on how... The price of the plan, the price of your weekly deduction really depends on how many plans you select and which ones they are. When it comes to the medical, were you looking into enrolling by yourself or with dependents?

Speaker speaker_1: Just myself.

Speaker speaker_0: Okay. So the first one that I'm gonna go over is called the Stay Healthy MEC Tele-RS. That plan is only a preventative plan, meaning it's only gonna cover, like, a physical, some vaccines, some STD/cancer screening, but it doesn't cover any of your doctor visits, the sick, urgent care, emergency room, hospital visits, none of that. So it's only for your preventative visits, mainly like your annual check-ups. So this one's called the Stay Healthy MEC Tele-RS, as well as it does require you to stay within the network, so you are only allowed to use the list of their doctors and clinics to be covered. Um, you do, however, receive prescription benefits through Med&Pad, and it offers a membership with 3RF which gives you access to the top 90% generic drugs prescribed in the US. If you select the Stay Healthy plan for employee only, you would be paying a weekly deduction of \$16.80 from your paycheck. Then they also offer three other ones called the VIP series. So VIP Standard, the VIP Plus, and the VIP Prime. These three don't require you to stay within network, meaning you can go wherever you want as long as the doctor accepts the insurance. You do receive prescription benefits through Pharmacoville, which depending on the generic medication depends on how much you would spend, and for the non-generics they offer you a discount. It also includes the virtual urgent care which offers medical assistance virtually with medical providers, so there's three of them, and they cover a flat fee towards your vis... Depending on the one you select has a lot to do with how much they pay out-of-pocket. Out of the three, the Standard is the basic 'cause it doesn't cover your intensive care, rehabilitation, nor any preventive surgery, while the VIP Plus and the VIP Prime do. Um, out of the three, the Prime is gonna cover a little bit more. A good example is for surgery and hospital. If you select the Standard, that one covers \$250 per day for a maximum of eight, while the Plus will cover \$1,000 per day for a maximum of eight, and then the VIP Prime would cover \$2,000 per day for a maximum of eight. Um, the VIP, however, they only cover those doctor visits, the sick, urgent care, emergency room, surgeries, but they don't cover what the Stay Healthy covers. So they're not gonna cover preventative visits such as a physical, your annual check-ups, vaccines, STD/cancer screening. The VIPs don't cover that. Um, so if you select..... between the three VIPs, the standard is 1766 weekly for employee only or the plus is 3161 weekly for employee or the prime, that would be \$43.28 weekly. The last medical plan that I'm gonna go over is called the Stay Healthy NEC Enhanced. So with the S- Stay Healthy NEC Enhanced, this one covers both benefits when it comes to preventative and hospital indemnity, meaning it covers what the Stay Healthy plan covers as well as the VIPs combined into one plan. So it covers both benefits, however, this one requires you to make co-pays and the other ones don't. So this one covers both areas, but you do have to make co-pays and you do have to stay within a network. So you are only allowed to use the list of your doctors and clinics to be covered. When it comes to your primary care visits, specialty care visits and your urgent care visits, in those three areas, you're limited to four visits annually per person or ten per family. When it comes to primary care, you would have to pay a \$10 co-pay per visit. When it comes to your specialty care visits, you would have to pay a \$50 co-pay visit. And when it comes to your urgent care visits, you would have to pay \$60 per visit. Um, like I said, you do have to stay within that where, and y- you also have to make co-pays in the area of your prescriptions. So for the pharmacy option, you do have a 30-day supply and for your generic drugs, you would have to make a co-pay of \$5. For your mail order option, you have a 90-day supply and you would be required to pay a \$15 co-pay. You also do have prescription benefits through MedImpact and Pharmacoville as well as it also offers virtual urgent care which, like I said

earlier, offers medical assistance virtually with medical providers. If you select the Stay Healthy NEC Enhanced for employee only, that's \$43.76 weekly from your paycheck. Um, so those-

Speaker speaker_2: So what...

Speaker speaker_0: Huh?

Speaker speaker_2: Question. So if you said the standard, how much money they take off the standard?

Speaker speaker_0: The VIP standard?

Speaker speaker_2: Yeah.

Speaker speaker_0: That one is 1766 weekly and that's the one that covers, um, doctor visits, urgent care, hos- emergency room, but it doesn't have-

Speaker speaker_2: Seventeen thousand and 62 cents?

Speaker speaker_0: 66 cents. 1766.

Speaker speaker_2: Okay. And then the, and then the, the, the VIP prime is \$43, \$43-

Speaker speaker_0: And prime.

Speaker speaker_2: ... and 28 cents?

Speaker speaker_0: Correct. Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_0: So out of the-

Speaker speaker_2: And then that, and then the, that... Hold on.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: I'm just gonna ask you a question. Hold on. Give me a second. So I'm trying to see. So that, the VIP prime, the one... I can, like, let's say if I wanted to go to like a dermatologist, will it cover that or no?

Speaker speaker_0: So I can't give you information that's not on the actual packet that I sent you. So if it doesn't say dermatologist where it says insurance, private group hospitality, indemnity with critical illness plus cancer, you see all those services that it tells you? Anything that's not on there, I wouldn't be allowed to tell you if it's covered or not. So I would actually have to provide you two contact numbers to reach out to. Uh, they directly work with a carrier and you could ask them that question, if dermatology is something that the VIPs would cover. Um, but I wouldn't be able to answer that. So if you want, I can provide that contact number. There's two different ones that you can reach out for specific questions regarding the VIPs.

Speaker speaker_2: Okay. I'm trying to see now. Hold on. I'm trying to see.

Speaker speaker_0: And then just keep in mind that with your VIPs, uh, no preventative services are covered. They're only hospital indemnities, the VIPs.

Speaker speaker_2: Break that down. What you mean?

Speaker speaker_0: I'm sorry?

Speaker speaker_2: B- can you break that down for me? I'm kind of confused. What do you mean by that?

Speaker speaker_0: Preventative visits are like your annual checkups, STD screening, anything before a problem starts. Hospital indemnity means when you're actually like sick or you have to go to the urgent care emergency room, doctor visits if sick. So your VIPs are only hospital indemnity services because they only cover urgent care, emergency room, doctor visits if sick, um, hospital visits, but they don't cover preventative. Preventative would be like a physical, your yearly checkups, STD screening, cancer screening. Anything like to see if you're up to health, the VIPs don't cover. Only when a problem actually occurs.

Speaker speaker_2: All right.

Speaker speaker_0: And then if you're looking into being covered with both areas when it comes to preventative and hospital indemnity, the only one that covers both areas is the Stay Healthy NEC Enhanced, the one that says NEC Enhanced. That one covers both areas. However, like I said, you do have to make co-pays and you do have to stay within a network. So you can only use certain doctors and clinics to be covered, and that one's \$43.76 weekly.

Speaker speaker_2: All right. You know what? Uh, let me... I'm gonna look this up and then I'm gonna figure, I'm gonna do my little research on it and then I'm gonna call you back.

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

Speaker speaker_2: All right.

Speaker speaker_0: Just keep in mind, they do only give you those 30 days from the time that you receive your first check to be eligible.

Speaker speaker_2: All right.

Speaker speaker_0: All right. Have a nice day.