

Transcript: Estefania

Acevedo-6464466058166272-6020655175647232

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Um, my name is Patoya Young, and I'm trying to... Uh, uh, I work s- I work for, um, HSS Hospitality Staffing Solutions, and I think I have t- until tomorrow to pick this, um... I guess it's medical plan. Okay, um, what is the last four of your Social? 1284. So you wanted to enroll, right? Yes, ma'am. Okay. And then what was your last name? Was it Young? Yes, ma'am. Okay. Um, for security purposes, I just need you to verify your address as well as your date of birth. 11138 Coretta Way, Orlando, Florida 32805, and my birthday is 5/10/1975. Is 407-697-0852 your phone number still? Yes, ma'am. And then I have youngfirstname0@Gmail.com. Is that still up-to-date? You want my, my email address? Yeah. Is it Young, your first name, 0 at gmail.com? N-nbyoungfirst? Yes, ma'am. Okay. Did you know what you wanted to, um, enroll into already by any chance? Uh. Or did you want me to explain the plans to you? Okay. What, what, uh, how about... What about just Stay Healthy MEC Tele, Tele, Tele-RS? Tele-RS? Yes, ma'am. Okay. So, so- Because it's just, again, I add no spouses or, or kids and they're not... Okay. So that plan is your preventative plan. So what I mean by preventative is the plan that will cover like your annual physicals, like one physical visit a year, some vaccines, some STD screenings, some cancer screenings, and even some counseling. But, um, you do know that with that plan, it won't cover any doctor visits if you go sick to the doctor, hospital visits, urgent care, emergency rooms, nor surgeries. Okay? So that's only the preventative plan. I just want you to know before you select it just in case you think that would cover doctor visits, 'cause that one is only for preventative services, but if you do choose to get the, the preventative plan, which is the MEC Tele-RS, for employee only, that's \$15.65. Okay. Uh, which one... Okay, do... Is the dental and vision on... With the... included with that? No. So none of the medical plans that they offer come in a bundle, so none of them include dental and vision. That was s- that would have to be something that you add on in addition, and those have their own separate fees. So for the dental plan, if you're looking in... because getting employee only, that would be a weekly deduction of \$3.38 for that plan. For vision, it's \$1.99. For term life, it's \$1.96. For ID protection, like if they steal your identity, for employees, that's \$1.80. For behavioral health, it's \$1.38. For short-term disability, for employees, \$3.66. Critical illness with cancer benefits, that's \$2.33. So those are all plans that you could add in addition. So let's say that you wanna get... Do you actually want me to go over the plans with you just in case? Yes, ma'am. Yes. That, that would help. Okay. So the MEC Tele-RS is that preventative plan. Okay? So the one that's only gonna cover like your physicals, some vaccines, some STD screenings, some cancer screenings. That one does not cover doctor visits if you get sick and go to the doctor. Okay? Only for- Right. ... preventative service. That one also requires you to stay within the network, so you can only use their providers to get

covered at 100%. It does include prescription benefits through Aleptar, and it includes something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. But like I said earlier, the MEC Tele-RS is like your most basic plan because it actually doesn't cover like if you actually need to go to the doctor 'cause you're sick or you got hurt and you gotta go to the hospital. So if you were to get the preventative one for employee, it's \$15.65. Then they also offer another plan called the VIP Standard. So the VIP Standard is the one that would cover doctor visits if you're sick, hospital visits if you're injured, urgent care, emergency rooms, and surgeries. So that one does cover that side. However, the VIP Standard does not cover preventative services, so it's backward. That one does not cover any preventative services. This is just for actual like doctor visits, hospital visits, emergency room, surgeries. Um, but VIP Standard, you could use providers outside of the network or in the network. You're not required to just stay within the network. It includes prescription benefits also, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for the generic medication. And for the non-generic one, they do offer discounts. It includes something called Virtual Urgent Care, which gives you access to medical providers virtually. And with the VIP Standard, that one helps you pay a certain flat fee towards whatever service you go for. So, for example, for hospital admission benefit, it'll help you cover \$500 per day, for a max of one day. For hospital confinement benefit, it'll help you cover \$50 per day for a max of 30 days. The VIP Standard does not include intensive care unit benefits, rehabilitation, nor any preventive surgery that you may require. But it does cover, like, surgery in hospital, uh, that it will cover a flat fee of \$250 for a max of one day. Surgery in physician office, it'll cover \$125 per day for a max of two days. For urgent care facility, it'll cover \$50 per day for a max of four days. Physician office, it'll cover \$50 per day for a max of four days. Physician's fee for occupational therapy, it'll cover \$30 per day for a max of 40 days. It'll cover medical imaging tests, advanced study, outpatient, outpatient prescription drug benefits. Um, it'll cover am- if they had to, like, take you from the ambulance, ground or air, it'll cover \$50 for ground for a max of one day, and for the air one, it'll cover \$100 for a max of one day. Um, so if you were to select the VIP Standard, that would be a weekly deduction of \$16.81. Then the last medical plan that they have to offer is one that's called the Stay Healthy MEC Enhanced. With the Stay Healthy MEC Enhanced, that one requires you to stay within the network, just like the MEC Tele-RS. But with the MEC Enhanced, um, it offers your preventative services, so one physical visit a year, some vaccines, some ST screens, some cancer screens, and it also covers doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room surgeries. So, it covers both benefits. However, this one requires copay. Um, in the areas of primary care visits, you would be limited to four visits annually per person, or 10 per family, and that copay would be at \$10. Mm-hmm. For specialty care visits, you would also be limited to four visits annually per person, or 10 per family, and the copay in that area would be at \$50. And for the urgent care visits, also limited to four visits annually per person, or 10 per family, and the copay for the urgent care visits would be at \$60. When it comes to your prescriptions, since you're covered in the hospital side as well as your preventative side, you have prescription benefits through Alexar and through for Pharmaville. But for your preventative prescriptions, you would be required to give a copay as well. So, for the pharmacy option, you would have a 30-day supply, and that copay would be at \$5. For the mail-order option, it would be a 90-day supply and the copay would be at \$15. For the MEC Enhanced, it will also help you cover a flat fee for hospital admission benefits of \$1,000 per

day for a max of one day. Hospital confinement benefit, it'll cover \$100 per day for a max of 30 days. Surgery in hospital, it'll cover \$500 per day for a max of one day. Surgery in physician office, it'll cover \$125 per day for a max of one day. Medical imaging tests, it'll cover \$100 per day for a max of two days. Advanced study follow-up tests, it'll cover \$25 per day for a max of one day. As well as hos- hospital emergency rooms, physician's office, emergency dental work, hospital admissions, da- really hospital confinement, AD&D; employee or spouse, AD&D; in children, police ambulance, ground, or air, as well medical imaging. And for the Stay Healthy MEC Enhanced, that one is \$42.61. And it's a little bit more because compared to the MEC Tele-RS, that one is only for preventative services, and then the VIP Standard would only cover, like, your doctor visits if you're sick, hospital visits, emergency room. And then the MEC Enhanced, the last one I just went through, covers those both areas, um, but it has its copays. So, that, that's why that one's 42.61. And then, of course- So, so it's based off... Mm-hmm. No, go ahead. Go ahead. Um, and then, of course, if you would wanna add dental and vision and term life and all those additional ones, you would have to include that to your plan. And then, like, for example, let's say, let's say you're like, "Oh, I wanna get the, I just wanna get the VIP Standard, the one that's only for, like, if I actually get sick and stuff." Um, that one is \$16.81. But let's say you would want dental. That d- dental's \$3.38 for employee. And let's say you want vision, or something like that, that's \$1.98, \$1.99. Yes. For those three added together, that would be a weekly deduction from your paycheck of \$22.18, because vision is- That's, that's what I wanna do. ... \$1.90. Oh, okay. Uh- That's, that's what I wanna do. ... d- do you want those? Oh, okay. So, you wanna- Is that where you should sit at, the VIP Standard with the dental and the vision included? Oh, okay. Did you wanna add any more, or just those three? Just those three f%\$#&. Um, how, how often can I upgrade? So, the only time that you're eligible to up- upgrade, or make any changes, or add any new plans are within two periods. So, your first one, they consider the first 30 days of you receiving your very first check, which that, for you, was... Let me verify when your personal open enrollment period is over. They give you 30 days from the day that you receive your ch- first check. So, your deadline for your personal open enrollment period is December 13. And then the second period that you're able to add anything, or make any changes like that-Um, would be in the company's, company open enrollment period, which for HS&S;, let me see. I believe there's just passed if I'm not mistaken, but let me verify. Y- y- it, it's due tomorrow, the last day before the- Oh, yes. ... enrollment day. I'm sorry. Yeah. So, for you, 'cause technically for the company's, company open enrollment period, that would be a time that you're eligible to add anything as well as your personal open enrollment period. So, I would go by your personal because your last day to add anything new or to, like, add dependents would be December 13th. Okay. So, but I, I wanna only... I wanna... I wanna modify it right now, but I... but, but, but I wanna get this VIP Standard with the dental and the vision. Okay. If I could do that now, if I could do that now- Yeah, sure. ... I would like to do that. Mm-hmm. Yeah. That's fine. Um. Do you allow Hospital Staffing Solution to make the weekly deduction of \$22.18 for your VIP Standard for employee only, dental for employee only and vision for employee only? It would be... Would you be asking me for permission? Yes. Yes. Yes. That's what I will... Okay. Please allow one or two weeks for your employer to start making that deduction of \$22.18. Once you see the very first deduction of \$22.18 come out of your paycheck, the following Monday is when your coverage becomes active. And then that first week of your activation week, that Thursday or Friday, you should be getting your dental card and vision card. And I

do wanna let you know that for your VIP Standard card, they never really mail out the VIP cards out to the members. But once you see the first deduction, the following Monday is when you finally have active coverage. So, you're welcome to give us a call to request a physical one to be sent out to your address, and we can put that request in. Okay. Okay? So, you just really have to wait now for them to start making the deduction outta your paycheck. Once you see that they did that, the very first Monday following that deduction is when you have active coverage. And you're welcome to give us a call that Monday so that we can go ahead and put in that request for your VIP Standard. And then that first week of your activation week, either Thursday or Friday, you get your, um, dental and vision cards. And then later on- Okay. ... you're gonna get your VIP Standard. Mm-hmm. Okay. And then, remember, if you do wanna, like, let's say, add dental with employee and spouse, or vision employee and spouse, or add any type of dependents, you have till December 13, okay? Because if you call December 14, they're gonna tell you that you're gonna have to wait for the next company open enrollment period, which would be around the month of October. 'Cause it's typically done within the same month yearly. Okay. All right. Okay. Does that make sense? Yes, ma'am. Okay. Um, did you have any more questions? You have been enrolled. Now you just gotta wait for them to do the deductions. Okay. You said \$22 a month? \$22.18 weekly. Okay. Okay. That's... That's good. Okay. I just wanted to know. Okay. All right. Sir, if you have any more questions, you're welcome to give us a call. Okay. Thanks. Thank you. Have a nice day. All right.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Um, my name is Patoya Young, and I'm trying to... Uh, uh, I work s- I work for, um, HSS Hospitality Staffing Solutions, and I think I have t- until tomorrow to pick this, um... I guess it's medical plan. Okay, um, what is the last four of your Social? 1284.

Speaker speaker_1: So you wanted to enroll, right?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. And then what was your last name? Was it Young?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Um, for security purposes, I just need you to verify your address as well as your date of birth.

Speaker speaker_2: 11138 Coretta Way, Orlando, Florida 32805, and my birthday is 5/10/1975.

Speaker speaker_1: Is 407-697-0852 your phone number still?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And then I have youngfirstname0@Gmail.com. Is that still up-to-date?

Speaker speaker_2: You want my, my email address?

Speaker speaker_1: Yeah. Is it Young, your first name, 0 at gmail.com?

Speaker speaker_2: N- nbyoungfirst? Yes, ma'am.

Speaker speaker_1: Okay. Did you know what you wanted to, um, enroll into already by any chance?

Speaker speaker_2: Uh.

Speaker speaker_1: Or did you want me to explain the plans to you?

Speaker speaker_2: Okay. What, what, uh, how about... What about just Stay Healthy MEC Tele, Tele, Tele-RS?

Speaker speaker_1: Tele-RS?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. So, so-

Speaker speaker_2: Because it's just, again, I add no spouses or, or kids and they're not...

Speaker speaker_1: Okay. So that plan is your preventative plan. So what I mean by preventative is the plan that will cover like your annual physicals, like one physical visit a year, some vaccines, some STD screenings, some cancer screenings, and even some counseling. But, um, you do know that with that plan, it won't cover any doctor visits if you go sick to the doctor, hospital visits, urgent care, emergency rooms, nor surgeries. Okay? So that's only the preventative plan. I just want you to know before you select it just in case you think that would cover doctor visits, 'cause that one is only for preventative services, but if you do choose to get the, the preventative plan, which is the MEC Tele-RS, for employee only, that's \$15.65.

Speaker speaker_2: Okay. Uh, which one... Okay, do... Is the dental and vision on... With the... included with that?

Speaker speaker_1: No. So none of the medical plans that they offer come in a bundle, so none of them include dental and vision. That was s- that would have to be something that you add on in addition, and those have their own separate fees. So for the dental plan, if you're looking in... because getting employee only, that would be a weekly deduction of \$3.38 for that plan. For vision, it's \$1.99. For term life, it's \$1.96. For ID protection, like if they steal your identity, for employees, that's \$1.80. For behavioral health, it's \$1.38. For short-term disability, for employees, \$3.66. Critical illness with cancer benefits, that's \$2.33. So those are all plans that you could add in addition. So let's say that you wanna get... Do you actually want me to go over the plans with you just in case?

Speaker speaker_2: Yes, ma'am. Yes. That, that would help.

Speaker speaker_1: Okay. So the MEC Tele-RS is that preventative plan. Okay? So the one that's only gonna cover like your physicals, some vaccines, some STD screenings, some

cancer screenings. That one does not cover doctor visits if you get sick and go to the doctor. Okay? Only for-

Speaker speaker_2: Right.

Speaker speaker_1: ... preventative service. That one also requires you to stay within the network, so you can only use their providers to get covered at 100%. It does include prescription benefits through Aleptar, and it includes something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. But like I said earlier, the MEC Tele-RS is like your most basic plan because it actually doesn't cover like if you actually need to go to the doctor 'cause you're sick or you got hurt and you gotta go to the hospital. So if you were to get the preventative one for employee, it's \$15.65. Then they also offer another plan called the VIP Standard. So the VIP Standard is the one that would cover doctor visits if you're sick, hospital visits if you're injured, urgent care, emergency rooms, and surgeries. So that one does cover that side. However, the VIP Standard does not cover preventative services, so it's backward. That one does not cover any preventative services. This is just for actual like doctor visits, hospital visits, emergency room, surgeries. Um, but VIP Standard, you could use providers outside of the network or in the network. You're not required to just stay within the network. It includes prescription benefits also, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for the generic medication. And for the non-generic one, they do offer discounts. It includes something called Virtual Urgent Care, which gives you access to medical providers virtually. And with the VIP Standard, that one helps you pay a certain flat fee towards whatever service you go for. So, for example, for hospital admission benefit, it'll help you cover \$500 per day, for a max of one day. For hospital confinement benefit, it'll help you cover \$50 per day for a max of 30 days. The VIP Standard does not include intensive care unit benefits, rehabilitation, nor any preventive surgery that you may require. But it does cover, like, surgery in hospital, uh, that it will cover a flat fee of \$250 for a max of one day. Surgery in physician office, it'll cover \$125 per day for a max of two days. For urgent care facility, it'll cover \$50 per day for a max of four days. Physician office, it'll cover \$50 per day for a max of four days. Physician's fee for occupational therapy, it'll cover \$30 per day for a max of 40 days. It'll cover medical imaging tests, advanced study, outpatient, outpatient prescription drug benefits. Um, it'll cover am- if they had to, like, take you from the ambulance, ground or air, it'll cover \$50 for ground for a max of one day, and for the air one, it'll cover \$100 for a max of one day. Um, so if you were to select the VIP Standard, that would be a weekly deduction of \$16.81. Then the last medical plan that they have to offer is one that's called the Stay Healthy MEC Enhanced. With the Stay Healthy MEC Enhanced, that one requires you to stay within the network, just like the MEC Tele-RS. But with the MEC Enhanced, um, it offers your preventative services, so one physical visit a year, some vaccines, some ST screens, some cancer screens, and it also covers doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room surgeries. So, it covers both benefits. However, this one requires copay. Um, in the areas of primary care visits, you would be limited to four visits annually per person, or 10 per family, and that copay would be at \$10.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: For specialty care visits, you would also be limited to four visits annually per person, or 10 per family, and the copay in that area would be at \$50. And for the urgent care visits, also limited to four visits annually per person, or 10 per family, and the copay for the urgent care visits would be at \$60. When it comes to your prescriptions, since you're covered in the hospital side as well as your preventative side, you have prescription benefits through Alexar and through for Pharmaville. But for your preventative prescriptions, you would be required to give a copay as well. So, for the pharmacy option, you would have a 30-day supply, and that copay would be at \$5. For the mail-order option, it would be a 90-day supply and the copay would be at \$15. For the MEC Enhanced, it will also helps you cover a flat fee for hospital admission benefits of \$1,000 per day for a max of one day. Hospital confinement benefit, it'll cover \$100 per day for a max of 30 days. Surgery in hospital, it'll cover \$500 per day for a max of one day. Surgery in physician office, it'll cover \$125 per day for a max of one day. Medical imaging tests, it'll cover \$100 per day for a max of two days. Advanced study follow-up tests, it'll cover \$25 per day for a max of one day. As well as hos- hospital emergency rooms, physician's office, emergency dental work, hospital admissions, da- really hospital confinement, AD&D; employee or spouse, AD&D; in children, police ambulance, ground, or air, as well medical imaging. And for the Stay Healthy MEC Enhanced, that one is \$42.61. And it's a little bit more because compared to the MEC Tele-RS, that one is only for preventative services, and then the VIP Standard would only cover, like, your doctor visits if you're sick, hospital visits, emergency room. And then the MEC Enhanced, the last one I just went through, covers those both areas, um, but it has its copays. So, that, that's why that one's 42.61. And then, of course-

Speaker speaker_3: So, so it's based off...

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: No, go ahead. Go ahead.

Speaker speaker_1: Um, and then, of course, if you would wanna add dental and vision and term life and all those additional ones, you would have to include that to your plan. And then, like, for example, let's say, let's say you're like, "Oh, I wanna get the, I just wanna get the VIP Standard, the one that's only for, like, if I actually get sick and stuff." Um, that one is \$16.81. But let's say you would want dental. That d- dental's \$3.38 for employee. And let's say you want vision, or something like that, that's \$1.98, \$1.99.

Speaker speaker_3: Yes.

Speaker speaker_1: For those three added together, that would be a weekly deduction from your paycheck of \$22.18, because vision is-

Speaker speaker_3: That's, that's what I wanna do.

Speaker speaker_1: ... \$1.90. Oh, okay. Uh-

Speaker speaker_3: That's, that's what I wanna do.

Speaker speaker_1: ... d- do you want those? Oh, okay. So, you wanna-

Speaker speaker_3: Is that where you should sit at, the VIP Standard with the dental and the vision included?

Speaker speaker_1: Oh, okay. Did you wanna add any more, or just those three?

Speaker speaker_3: Just those three f%\$#&. Um, how, how often can I upgrade?

Speaker speaker_1: So, the only time that you're eligible to up- upgrade, or make any changes, or add any new plans are within two periods. So, your first one, they consider the first 30 days of you receiving your very first check, which that, for you, was... Let me verify when your personal open enrollment period is over. They give you 30 days from the day that you receive your ch- first check. So, your deadline for your personal open enrollment period is December 13. And then the second period that you're able to add anything, or make any changes like that-Um, would be in the company's, company open enrollment period, which for HS&S;, let me see. I believe there's just passed if I'm not mistaken, but let me verify.

Speaker speaker_3: Y- y- it, it's due tomorrow, the last day before the-

Speaker speaker_1: Oh, yes.

Speaker speaker_3: ... enrollment day.

Speaker speaker_1: I'm sorry. Yeah. So, for you, 'cause technically for the company's, company open enrollment period, that would be a time that you're eligible to add anything as well as your personal open enrollment period. So, I would go by your personal because your last day to add anything new or to, like, add dependents would be December 13th.

Speaker speaker_3: Okay. So, but I, I wanna only... I wanna... I wanna modify it right now, but I... but, but, but I wanna get this VIP Standard with the dental and the vision.

Speaker speaker_1: Okay.

Speaker speaker_3: If I could do that now, if I could do that now-

Speaker speaker_1: Yeah, sure.

Speaker speaker_3: ... I would like to do that.

Speaker speaker_1: Mm-hmm. Yeah. That's fine. Um. Do you allow Hospital Staffing Solution to make the weekly deduction of \$22.18 for your VIP Standard for employee only, dental for employee only and vision for employee only?

Speaker speaker_3: It would be... Would you be asking me for permission?

Speaker speaker_1: Yes.

Speaker speaker_3: Yes. Yes. That's what I will...

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making that deduction of \$22.18. Once you see the very first deduction of \$22.18 come out of your paycheck, the following Monday is when your coverage becomes active. And then that first week of your activation week, that Thursday or Friday, you should be getting your dental card

and vision card. And I do wanna let you know that for your VIP Standard card, they never really mail out the VIP cards out to the members. But once you see the first deduction, the following Monday is when you finally have active coverage. So, you're welcome to give us a call to request a physical one to be sent out to your address, and we can put that request in.

Speaker speaker_3: Okay.

Speaker speaker_1: Okay? So, you just really have to wait now for them to start making the deduction outta your paycheck. Once you see that they did that, the very first Monday following that deduction is when you have active coverage. And you're welcome to give us a call that Monday so that we can go ahead and put in that request for your VIP Standard. And then that first week of your activation week, either Thursday or Friday, you get your, um, dental and vision cards. And then later on-

Speaker speaker_3: Okay.

Speaker speaker_1: ... you're gonna get your VIP Standard. Mm-hmm.

Speaker speaker_3: Okay.

Speaker speaker_1: And then, remember, if you do wanna, like, let's say, add dental with employee and spouse, or vision employee and spouse, or add any type of dependents, you have till December 13, okay? Because if you call December 14, they're gonna tell you that you're gonna have to wait for the next company open enrollment period, which would be around the month of October. 'Cause it's typically done within the same month yearly.

Speaker speaker_3: Okay. All right.

Speaker speaker_1: Okay. Does that make sense?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Okay. Um, did you have any more questions? You have been enrolled. Now you just gotta wait for them to do the deductions.

Speaker speaker_3: Okay. You said \$22 a month?

Speaker speaker_1: \$22.18 weekly.

Speaker speaker_3: Okay. Okay. That's... That's good.

Speaker speaker_1: Okay.

Speaker speaker_3: I just wanted to know. Okay.

Speaker speaker_1: All right. Sir, if you have any more questions, you're welcome to give us a call.

Speaker speaker_3: Okay. Thanks.

Speaker speaker_1: Thank you. Have a nice day.

Speaker speaker_3: All right.