

Transcript: Estefania

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Full Transcript

Thank you for calling Benefit Center Card. Hello, can I assist you? Hello, Stephanie. My name is Nicolas, and I would like to enroll in health insurance. Ooh, I can't hear you. Can you repeat that? My name's Nicolas Gutierrez, and I'm trying to get, uh, health insurance. I'm sorry. I'm having trouble hearing you. Okay, hold on one sec. Can you hear me now? Yes, now I can. How can I help you? Okay. I'm trying to get insurance. Okay. What staffing agency? Uh, SSP. Okay. I'm trying to get my wife here to speak for me. She'll let you know what I really need. And then, where's the last four of your social? 1087. I'm not sure if that helps. Okay, for security purposes, can you verify your address and date of birth? Uh, 1427 Honor Drive, DeSoto, Texas 75115. And my birthday is June 5th, '72. What was that ZIP Code? 75115? 75115, yes. Okay. And then, you said 127? I didn't catch the remaining of your address. Uh, 14... 1427 Honor Drive. You said Honor? Yes. H-O-N-O-R. And that's Drive. Yes. Mm-hmm. And you said Sota, Texas, S-O-T-A? D-E-S-O-T-O. Okay, thank you. Okay. And then I have your phone number as 214-682-8267. Is that up-to-date? Yes. I don't have an email filed. Do you wanna provide one? Uh, email is nikkyshato at yahoo.com. Okay, thank you sir. All right. So, let's see. Okay, you were looking into enrolling? Yes. All right. Did you know what you wanted to be enrolled into already? Uh, just, uh, health and, uh, dental. So which one of the health though, 'cause they offer three different ones? Uh... Which one, uh... Which one do you recommend? I'm just being... Ooh. So I can't really give you recommendations, due to liability, but I can go over the differences between the three, and then you can just let me know which ones you like. Okay. Um, so they offer three different medical plans. Um, so the first one's called the Stay Healthy ME/C. That plan is only a preventative plan, so what I mean by preventative, it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any of your doctor visits, hospital visits if injured, urgent care emergency rooms, nor surgeries. So it doesn't cover those things, but it does cover your preventative visits. You do get prescription benefits through Medimpact, but like I said, it's only a preventative plan. So if you select this plan, it does also require you to only use the list of your doctors and clinics to receive coverage, and you would be paying \$15.91 from your paycheck. Then they offer two other plans called the VIPs. There's a VIP Classic and the VIP Pro. So these two VIP plans are the ones that will cover doctor visits, stay, consultation if injured, urgent care emergency room and surgeries. They don't require you to stay within the network, so you can use whatever provider you want, as long as they accept the insurance. And you also do receive prescription benefits, but before I move on, this plan also includes something called Virtual Urgent Care, which offers medical assistance virtually via telephone video call from medical providers. And those two VIPs, being the Classic and the Pro, cover a flat fee towards your services. Um, out of the VIP Classic and the Pro, the Pro's gonna cover a little bit more in dollar amounts than the Classic. So a good example is for hospital

admission. The VIP Classic covers \$500 per day for a month of a day, while your VIP Pro will cover \$2,000 per day for a month of a day. Another example is for- Hello? ... surgery and hospital. This one has a price difference, so the VIP, by the looks of it, covers a little bit more when it comes to the surgery and hospital part, and that one covers \$500 per day for a month of a day, while your VIP Pro will cover \$250 per day for a month of a day. Surgery physician, also VIP Class, it covers a little bit more. That one covers \$250 per day for an up to two days. The VIP Pro will cover \$125 per day for an up to two days. Um, for emergency room though, the VIP Classic only covers \$50 per day for an up to two days, while your VIP Pro covers \$150 per day for an up to two days. Urgent care, the VIP Classic covers \$50 per day for an up to four days, while your VIP Pro will cover \$150 per day for an up to four days. So in some areas, the VIP Pro covers a little bit more than the Classic. Um, so if you select the VIP Classic- Oh, okay. ... for employee only, that's \$22.72 weekly, and if you select the VIP Pro, that's \$39.18 weekly from your paycheck. Uh, yeah, let's go with the third one. Okay. And then did you still want to do, um... did you say dental? Yes, dental. Did you just want to do those two, or did you want to add any other plans? Well, no, just dental and, uh, this, uh, vision. Do you have vision? Yeah, for vision, that one is \$2.42 weekly from your paycheck. Hm. And, uh, dental? So dental is \$5.40 weekly from your paycheck. If you get those three, it's a weekly deduction of \$47 even from your paycheck. Oh, good. If, if, if you just get dental and your medical plan, it would be \$44.58 weekly. So with the three, it's \$47 even. Uh, no, let's go with just the dental and, uh, the health. Okay, so that looks like it's going to be a weekly deduction of \$44.58 from your paycheck. Um, please allow one or two weeks for your staffing agency to start making the first deduction of the \$44.58 from your paycheck. Once you see that very first deduction come out of your check, the following Monday of that first deduction is when your plan becomes effective, and then the following Monday is when your... I'm sorry, that same week of your plan being active, you should be receiving your dental card. Um, for your VIP Pro Card though, I was gonna let you know that that card, they normally don't mail it out to you. So if you do want a physical medical card, once you become active, you're welcome to give us a call and we can email it to you. Okay. All, all righty then. Sounds good. Did you have any other questions? No. If you did want to add any other plans later on, um, your last day to do so would be May 30th. All righty. Yeah, so May the 30th- Sounds good. ... will be the last day to add anything new or make any changes. Mm-hmm. All right. Well, let's just go with that for right now. Okay. That's it. And I was also gonna tell you that if you are waiting on your cards once you become active and you have an appointment for some reason and you still don't have your cards, you can just call us and we can email them to you electronically. Awesome. So I just call this number? Correct. Yes, sir. Oh, okay. Awesome. Sounds good. Thank you. You're welcome. Have a nice day. Uh-huh. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit Center Card. Hello, can I assist you?

Speaker speaker_1: Hello, Stephanie. My name is Nicolas, and I would like to enroll in health insurance.

Speaker speaker_0: Ooh, I can't hear you. Can you repeat that?

Speaker speaker_1: My name's Nicolas Gutierrez, and I'm trying to get, uh, health insurance.

Speaker speaker_0: I'm sorry. I'm having trouble hearing you.

Speaker speaker_1: Okay, hold on one sec. Can you hear me now?

Speaker speaker_0: Yes, now I can. How can I help you?

Speaker speaker_1: Okay. I'm trying to get insurance.

Speaker speaker_0: Okay. What staffing agency?

Speaker speaker_1: Uh, SSP.

Speaker speaker_0: Okay.

Speaker speaker_1: I'm trying to get my wife here to speak for me. She'll let you know what I really need.

Speaker speaker_0: And then, where's the last four of your social?

Speaker speaker_1: 1087. I'm not sure if that helps.

Speaker speaker_0: Okay, for security purposes, can you verify your address and date of birth?

Speaker speaker_1: Uh, 1427 Honor Drive, DeSoto, Texas 75115. And my birthday is June 5th, '72.

Speaker speaker_0: What was that ZIP Code? 75115?

Speaker speaker_1: 75115, yes.

Speaker speaker_0: Okay. And then, you said 127? I didn't catch the remaining of your address.

Speaker speaker_1: Uh, 14... 1427 Honor Drive.

Speaker speaker_0: You said Honor?

Speaker speaker_1: Yes. H-O-N-O-R. And that's Drive. Yes.

Speaker speaker_0: Mm-hmm. And you said Sota, Texas, S-O-T-A?

Speaker speaker_1: D-E-S-O-T-O.

Speaker speaker_0: Okay, thank you. Okay. And then I have your phone number as 214-682-8267. Is that up-to-date?

Speaker speaker_1: Yes.

Speaker speaker_0: I don't have an email filed. Do you wanna provide one?

Speaker speaker_1: Uh, email is nikkyshto at yahoo.com.

Speaker speaker_0: Okay, thank you sir. All right. So, let's see. Okay, you were looking into enrolling?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. Did you know what you wanted to be enrolled into already?

Speaker speaker_1: Uh, just, uh, health and, uh, dental.

Speaker speaker_0: So which one of the health though, 'cause they offer three different ones?

Speaker speaker_1: Uh... Which one, uh... Which one do you recommend? I'm just being...

Speaker speaker_0: Ooh. So I can't really give you recommendations, due to liability, but I can go over the differences between the three, and then you can just let me know which ones you like.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so they offer three different medical plans. Um, so the first one's called the Stay Healthy ME/C. That plan is only a preventative plan, so what I mean by preventative, it's only gonna cover like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any of your doctor visits, hospital visits if injured, urgent care emergency rooms, nor surgeries. So it doesn't cover those things, but it does cover your preventative visits. You do get prescription benefits through Medimpact, but like I said, it's only a preventative plan. So if you select this plan, it does also require you to only use the list of your doctors and clinics to receive coverage, and you would be paying \$15.91 from your paycheck. Then they offer two other plans called the VIPs. There's a VIP Classic and the VIP Pro. So these two VIP plans are the ones that will cover doctor visits, stay, consultation if injured, urgent care emergency room and surgeries. They don't require you to stay within the network, so you can use whatever provider you want, as long as they accept the insurance. And you also do receive prescription benefits, but before I move on, this plan also includes something called Virtual Urgent Care, which offers medical assistance virtually via telephone video call from medical providers. And those two VIPs, being the Classic and the Pro, cover a flat fee towards your services. Um, out of the VIP Classic and the Pro, the Pro's gonna cover a little bit more in dollar amounts than the Classic. So a good example is for hospital admission. The VIP Classic covers \$500 per day for a month of a day, while your VIP Pro will cover \$2,000 per day for a month of a day. Another example is for-

Speaker speaker_1: Hello?

Speaker speaker_0: ... surgery and hospital. This one has a price difference, so the VIP, by the looks of it, covers a little bit more when it comes to the surgery and hospital part, and that one covers \$500 per day for a month of a day, while your VIP Pro will cover \$250 per day for a month of a day. Surgery physician, also VIP Class, it covers a little bit more. That one covers \$250 per day for an up to two days. The VIP Pro will cover \$125 per day for an up to two days. Um, for emergency room though, the VIP Classic only covers \$50 per day for an up to two days, while your VIP Pro covers \$150 per day for an up to two days. Urgent care, the VIP

Classic covers \$50 per day for an up to four days, while your VIP Pro will cover \$150 per day for an up to four days. So in some areas, the VIP Pro covers a little bit more than the Classic. Um, so if you select the VIP Classic-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... for employee only, that's \$22.72 weekly, and if you select the VIP Pro, that's \$39.18 weekly from your paycheck.

Speaker speaker_1: Uh, yeah, let's go with the third one.

Speaker speaker_0: Okay. And then did you still want to do, um... did you say dental?

Speaker speaker_1: Yes, dental.

Speaker speaker_0: Did you just want to do those two, or did you want to add any other plans?

Speaker speaker_1: Well, no, just dental and, uh, this, uh, vision. Do you have vision?

Speaker speaker_0: Yeah, for vision, that one is \$2.42 weekly from your paycheck.

Speaker speaker_1: Hm. And, uh, dental?

Speaker speaker_0: So dental is \$5.40 weekly from your paycheck. If you get those three, it's a weekly deduction of \$47 even from your paycheck.

Speaker speaker_1: Oh, good.

Speaker speaker_0: If, if, if you just get dental and your medical plan, it would be \$44.58 weekly. So with the three, it's \$47 even.

Speaker speaker_1: Uh, no, let's go with just the dental and, uh, the health.

Speaker speaker_0: Okay, so that looks like it's going to be a weekly deduction of \$44.58 from your paycheck. Um, please allow one or two weeks for your staffing agency to start making the first deduction of the \$44.58 from your paycheck. Once you see that very first deduction come out of your check, the following Monday of that first deduction is when your plan becomes effective, and then the following Monday is when your... I'm sorry, that same week of your plan being active, you should be receiving your dental card. Um, for your VIP Pro Card though, I was gonna let you know that that card, they normally don't mail it out to you. So if you do want a physical medical card, once you become active, you're welcome to give us a call and we can email it to you.

Speaker speaker_1: Okay. All, all righty then. Sounds good.

Speaker speaker_0: Did you have any other questions?

Speaker speaker_1: No.

Speaker speaker_0: If you did want to add any other plans later on, um, your last day to do so would be May 30th.

Speaker speaker_1: All righty.

Speaker speaker_0: Yeah, so May the 30th-

Speaker speaker_1: Sounds good.

Speaker speaker_0: ... will be the last day to add anything new or make any changes.

Speaker speaker_1: Mm-hmm. All right. Well, let's just go with that for right now.

Speaker speaker_0: Okay.

Speaker speaker_1: That's it.

Speaker speaker_0: And I was also gonna tell you that if you are waiting on your cards once you become active and you have an appointment for some reason and you still don't have your cards, you can just call us and we can email them to you electronically.

Speaker speaker_1: Awesome. So I just call this number?

Speaker speaker_0: Correct. Yes, sir.

Speaker speaker_1: Oh, okay. Awesome. Sounds good. Thank you.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: Uh-huh. Bye-bye.