

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? Yes, ma'am. I called earlier today 'cause I got a text, uh, saying that in a few days or whatnot, that I would be able to qualify for health insurance through my new job. And she was supposed to be sending me an email, but she never did. I never did get an email. Um, a email regarding what, though? The healthcare benefits that they offer? Like the plan? Yeah. OK, what staffing agency do you work for? It's Stoats. And then, the last four of your social? Three five, nine one. And then, your first and last name, please? Brandi Forston. For security purposes, can you verify your address and date of birth? 3551 County Road 97, Flatrock, Alabama. 35966. Dated of birth was August 30th, 1994. I have two plus six is zero eight two seven nine nine as your phone number. And then, watsonbrandi1@icloud.com, is that up-to-date? Yes, ma'am. Okay. And then, did you want me to send it to your email? I can go ahead and send you that. Either that or my text, whichever one will... I really do need some insurance for me and my husband. Okay. Yeah. So I can send you the benefit guide, um, on your email. Do you mind verifying that you received it, though? Yes, ma'am. I'm looking. Did you also check your spam and junk file? 'Cause sometimes it gets sent there. I was gonna tell you that. I've che-... I've only got a junk file and I... it's not in there. I keep checking that one too. Okay. Gotcha. Yeah, I'm... Still ain't got it. Okay. Yeah. Um... Let me go keep getting to it. Give me one second. Okay. I went ahead and emailed it to you. Do you mind confirming that you received it? Yes, ma'am. Can you send it to my iCloud? Yes. I still have not received it. So I just sent it to watsonbrandi1@icloud.com and it says that it was sent. So you- And that is say, benefits- ... I don't know, you might have to refresh. I'm sorry? Is it the Benefits tab? Yes. Okay, I got it. Okay. And then, you're welcome to look over it. Um, let me give you the deadline date for your enrollment. Did you want me to explain any plans to you? Um, do you have any questions about the plans? No, ma'am. Okay. I just wanna let you know that they do auto enroll their new hires into one of the plans called the NEC telAIRE. So if you look over that one and don't want to be enrolled, it's important that you do call to opt out from that auto enrollment, okay? All right. Because if you don't do that, they will automatically enroll you into that benefit. Um, did they ever give you the deadline date for, um, your enrollment? I can give it to you, just in case they didn't. 'Cause they do only give you that, uh, 30-day window. So let's see. So if you do wanna enroll, the last day to do so would be on the 9th of May. The 9th of May? Uh, um, it says that there's one right here for 6.99 for employee and spouse. But what does all that cover? Okay. So you do want me to go over the plans then? Yes, ma'am, please. Okay. I don't know what I'm looking at. Okay. So the first one that I'm gonna go over is the one that they automatically enroll you into. It's called the Stay Healthy NEC telAIRE. It's only a preventative plan, and it only covers your preventative services, such as a physical, some vaccines, some STD and cancer screening. But it does not cover no doctor visits sick, no

urgent care, no emergency room. Um, so it's only for those preventative visits and it does require in network. Um, with this plan you do receive prescription benefits through Med impact and they offer a membership with 3rx, which gives you access to the top 90% generic drugs prescribed in the US. One second. Okay, and then, um... It also offers virtual urgent care, which offers medical assistance virtually with medical providers. If you select the Stay Healthy MEC 12R, it's for employee only, it's \$16.80 weekly, employee and spouse is \$21.70 weekly, and for employee, for employee and children, it's \$22.39 weekly. So that's for the preventative one. Again, the preventative one that I just went over, it's the one that they automatically enroll you into. It does not cover no doctor visits that sit whatsoever. It's just for your preventative visits, and it does require you to stay within the network and only use their list of their doctors and clinics. Um, also, they offer two other different plans called the VIP, the VIP Standard and the VIP Classic. These two plans are the ones that will cover... It's the ones that will cover your doctor visits, see hospitalization if injured, urgent care, emergency room, and even some surgeries. But they do not cover your preventative care, which would be what the first one covers, which is the Stay Healthy, which is a physical vaccines, STD and cancer screening. None of that is covered with the VIP, so it's only for those doctor visits, let's say. You do receive prescription benefits through PharmaVille. And they offer you a membership with a virtual urgent care, which like I said, m- offers a medical assistance virtually with medical providers. Out of the two of them, the VIP Standard is the most basic one because it doesn't include intensive care unit, rehabilitation, nor preventive surgery, while the VIP Classic does. If you select the VIP Standard for employee only, that's \$17.62 weekly, and for employee plus spouse, it would be \$33.46 weekly. The VIP Classic would be \$19.53 weekly for employee, and for employee and spouse it would be \$37.95. So those are the three medical plans. The Stay Healthy being the one that they automatically enroll you into if you don't opt out, which is only preventative, and then the two medical plans being the VIP Standard and the VIP Classic, which only cover those doctor visits, sick, urgent care, emergency room. For the standard, like I said, for employee and spouse, it's 33.46. And for the VIP Classic, it's 37.95. And like I said, the standard is the most basic one 'cause it doesn't cover intensive care, rehabilitation, nor preventive surgery. And of course they do offer additional benefits which is vision, dental, term life, 24 hour group accident, short term disability, behavioral health. And those do have their separate deductions to them. Hm, okay. I'm trying to think on which one would be better for us, because... I mean, we both got some health issues we need to go back to the doctor for, but I need insurance that's gonna co- help cover that. But also the prescriptions and everything. So all of them have prescription benefits. Okay. Both of the fr- medical plans have prescription benefits, the preventative one through MedImpact and the two VIPs through PharmaVille. And what's the difference between those two? It's just different carriers. Um, for the preventative, it's only for your preventative prescriptions and then for PharmaVille, generic, you pay, you can pay up to 10, 20, \$30. It just depends on the medication. And for the non-generic, they give you a discount. Hm, okay. All right. I guess I'll talk to my husband and see which one would be best. Okay. Okay, that's fine. Just keep in mind if you do not like the Stay Healthy plan, just remember that you do have to call to opt out from the auto enrollment. Um, or do you want me to go ahead and opt you out from automatically being enrolled into something? 'Cause I can do that also. You'll still be able to enroll either way, but it would kick you out from the auto enrollment, just in case you forget. I mean, go ahead and keep it on. So it is your choice. Okay? Because I do- Or just keep it how

it is? Okay. Oh sorry, you're breaking up. Can you repeat that? I said go ahead and just keep me in, but eventually I do wanna add my husband to my health insurance. Okay. Um, like I said, if that one's automatically, you automatically get enrolled into that one if you don't opt out within the first 30 days. If you do get enrolled, it's gonna enroll you only for yourself though. It doesn't select a dependent. Oh. So I would just keep that in mind. Okay, I'll probably end up calling back tomorrow if y'all open. We're not open tomorrow. Um- You would have to call back Monday. Uh, I'll make a note and call back Monday. Okay. Uh, just give us enough time to be able to figure out which one we want. Okay, that's fine. All right. Thank you. You're welcome. Have a nice day. You too. Bye-bye.

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: Yes, ma'am. I called earlier today 'cause I got a text, uh, saying that in a few days or whatnot, that I would be able to qualify for health insurance through my new job. And she was supposed to be sending me an email, but she never did. I never did get an email.

Speaker speaker_0: Um, a email regarding what, though? The healthcare benefits that they offer? Like the plan?

Speaker speaker_1: Yeah. OK, what staffing agency do you work for? It's Stoats.

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

Speaker speaker_1: Three five, nine one.

Speaker speaker_0: And then, your first and last name, please?

Speaker speaker_1: Brandi Forston.

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

Speaker speaker_1: 3551 County Road 97, Flatrock, Alabama. 35966. Dated of birth was August 30th, 1994.

Speaker speaker_0: I have two plus six is zero eight two seven nine nine as your phone number. And then, watsonbrandi1@icloud.com, is that up-to-date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then, did you want me to send it to your email? I can go ahead and send you that.

Speaker speaker_1: Either that or my text, whichever one will... I really do need some insurance for me and my husband.

Speaker speaker_0: Okay. Yeah. So I can send you the benefit guide, um, on your email. Do you mind verifying that you received it, though?

Speaker speaker_1: Yes, ma'am. I'm looking.

Speaker speaker_0: Did you also check your spam and junk file? 'Cause sometimes it gets sent there. I was gonna tell you that.

Speaker speaker_1: I've che-... I've only got a junk file and I... it's not in there. I keep checking that one too.

Speaker speaker_0: Okay. Gotcha.

Speaker speaker_1: Yeah, I'm... Still ain't got it.

Speaker speaker_0: Okay. Yeah. Um... Let me go keep getting to it. Give me one second. Okay. I went ahead and emailed it to you. Do you mind confirming that you received it?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Can you send it to my iCloud?

Speaker speaker_1: Yes. I still have not received it.

Speaker speaker_0: So I just sent it to watsonbrandi1@icloud.com and it says that it was sent. So you-

Speaker speaker_1: And that is say, benefits-

Speaker speaker_0: ... I don't know, you might have to refresh. I'm sorry?

Speaker speaker_1: Is it the Benefits tab?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, I got it.

Speaker speaker_0: Okay. And then, you're welcome to look over it. Um, let me give you the deadline date for your enrollment. Did you want me to explain any plans to you?

Speaker speaker_1: Um, do you have any questions about the plans? No, ma'am.

Speaker speaker_0: Okay. I just wanna let you know that they do auto enroll their new hires into one of the plans called the NEC telAIRE. So if you look over that one and don't want to be enrolled, it's important that you do call to opt out from that auto enrollment, okay?

Speaker speaker_1: All right.

Speaker speaker_0: Because if you don't do that, they will automatically enroll you into that benefit. Um, did they ever give you the deadline date for, um, your enrollment? I can give it to you, just in case they didn't. 'Cause they do only give you that, uh, 30-day window. So let's see. So if you do wanna enroll, the last day to do so would be on the 9th of May.

Speaker speaker_1: The 9th of May? Uh, um, it says that there's one right here for 6.99 for employee and spouse. But what does all that cover?

Speaker speaker_0: Okay. So you do want me to go over the plans then?

Speaker speaker_1: Yes, ma'am, please.

Speaker speaker_0: Okay.

Speaker speaker_1: I don't know what I'm looking at.

Speaker speaker_0: Okay. So the first one that I'm gonna go over is the one that they automatically enroll you into. It's called the Stay Healthy NEC telAIRE. It's only a preventative plan, and it only covers your preventative services, such as a physical, some vaccines, some STD and cancer screening. But it does not cover no doctor visits sick, no urgent care, no emergency room. Um, so it's only for those preventative visits and it does require in network. Um, with this plan you do receive prescription benefits through Med impact and they offer a membership with 3rx, which gives you access to the top 90% generic drugs prescribed in the US. One second. Okay, and then, um... It also offers virtual urgent care, which offers medical assistance virtually with medical providers. If you select the Stay Healthy MEC 12R, it's for employee only, it's \$16.80 weekly, employee and spouse is \$21.70 weekly, and for employee, for employee and children, it's \$22.39 weekly. So that's for the preventative one. Again, the preventative one that I just went over, it's the one that they automatically enroll you into. It does not cover no doctor visits that sit whatsoever. It's just for your preventative visits, and it does require you to stay within the network and only use their list of their doctors and clinics. Um, also, they offer two other different plans called the VIP, the VIP Standard and the VIP Classic. These two plans are the ones that will cover... It's the ones that will cover your doctor visits, see hospitalization if injured, urgent care, emergency room, and even some surgeries. But they do not cover your preventative care, which would be what the first one covers, which is the Stay Healthy, which is a physical vaccines, STD and cancer screening. None of that is covered with the VIP, so it's only for those doctor visits, let's say. You do receive prescription benefits through PharmaVille. And they offer you a membership with a virtual urgent care, which like I said, m- offers a medical assistance virtually with medical providers. Out of the two of them, the VIP Standard is the most basic one because it doesn't include intensive care unit, rehabilitation, nor preventive surgery, while the VIP Classic does. If you select the VIP Standard for employee only, that's \$17.62 weekly, and for employee plus spouse, it would be \$33.46 weekly. The VIP Classic would be \$19.53 weekly for employee, and for employee and spouse it would be \$37.95. So those are the three medical plans. The Stay Healthy being the one that they automatically enroll you into if you don't opt out, which is only preventative, and then the two medical plans being the VIP Standard and the VIP Classic, which only cover those doctor visits, sick, urgent care, emergency room. For the standard, like I said, for employee and spouse, it's 33.46. And for the VIP Classic, it's 37.95. And like I said, the standard is the most basic one 'cause it doesn't cover intensive care, rehabilitation, nor preventive surgery. And of course they do offer additional benefits which is vision, dental, term life, 24 hour group accident, short term disability, behavioral health. And those do have their separate deductions to them.

Speaker speaker_1: Hm, okay. I'm trying to think on which one would be better for us, because... I mean, we both got some health issues we need to go back to the doctor for, but I need insurance that's gonna co- help cover that. But also the prescriptions and everything.

Speaker speaker_0: So all of them have prescription benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: Both of the fr- medical plans have prescription benefits, the preventative one through MedImpact and the two VIPs through PharmaVille.

Speaker speaker_1: And what's the difference between those two?

Speaker speaker_0: It's just different carriers. Um, for the preventative, it's only for your preventative prescriptions and then for PharmaVille, generic, you pay, you can pay up to 10, 20, \$30. It just depends on the medication. And for the non-generic, they give you a discount.

Speaker speaker_1: Hm, okay. All right. I guess I'll talk to my husband and see which one would be best.

Speaker speaker_0: Okay. Okay, that's fine. Just keep in mind if you do not like the Stay Healthy plan, just remember that you do have to call to opt out from the auto enrollment. Um, or do you want me to go ahead and opt you out from automatically being enrolled into something? 'Cause I can do that also. You'll still be able to enroll either way, but it would kick you out from the auto enrollment, just in case you forget.

Speaker speaker_1: I mean, go ahead and keep it on.

Speaker speaker_0: So it is your choice.

Speaker speaker_1: Okay? Because I do-

Speaker speaker_0: Or just keep it how it is?

Speaker speaker_1: Okay.

Speaker speaker_0: Oh sorry, you're breaking up. Can you repeat that?

Speaker speaker_1: I said go ahead and just keep me in, but eventually I do wanna add my husband to my health insurance.

Speaker speaker_0: Okay. Um, like I said, if that one's automatically, you automatically get enrolled into that one if you don't opt out within the first 30 days. If you do get enrolled, it's gonna enroll you only for yourself though. It doesn't select a dependent.

Speaker speaker_1: Oh.

Speaker speaker_0: So I would just keep that in mind.

Speaker speaker_1: Okay, I'll probably end up calling back tomorrow if y'all open.

Speaker speaker_0: We're not open tomorrow.

Speaker speaker_1: Um-

Speaker speaker_0: You would have to call back Monday.

Speaker speaker_1: Uh, I'll make a note and call back Monday.

Speaker speaker_0: Okay.

Speaker speaker_1: Uh, just give us enough time to be able to figure out which one we want.

Speaker speaker_0: Okay, that's fine.

Speaker speaker_1: All right. Thank you.

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

Speaker speaker_1: You too. Bye-bye.