

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits in a Card on behalf of BGSS. I'm looking to speak with Miss Bria. This is her. Um, hey, good afternoon. I'm calling from Benefits in a Card on behalf of BGSS. We're currently processing enrollment forms, and we were c-currently processing yours, and it looks like we were missing, um, some information regarding a dependent. So you currently were ch-... Your plans were changed to employee only. It looks like we were missing a dependent when it came to your term life. Did you still wanna add a dependent for that... plan? Uh, I don't even understand without looking at it. Um, say that one more time. I was missing a part. You're fine. So we're the healthcare administrators for staff and agencies. We're current-currently processing the enrollment forms, and you selected to be enrolled into a few different plans, which is the VIP+ for employee, dental for employee, short-term disability for employee, the term life for employee and child, vision for employee, critical illness, behavioral health, ID Social Plus, Free RS, and virtual primary care for employee. Um, for one of those plans, being the term life one, you selected coverage with a child, but we were missing the child's information. So due to that, we had to- Oh, I'm meant to do the life term. I don't even understand how that works. The life insurance policy though is just like if something happens to you, the money- Yes, ma'am. ... that you accrued goes to your children. I meant to put all four of my children on there, actually. Yes. So we put them down as the beneficiaries, but we weren't sure if you still wanted, um, like, to keep the term life for employee and child or just term life for employee only. 'Cause either way, you can put beneficiaries if you do employee only, but I didn't, I wasn't, we weren't sure if you wanted to add the child as a dependent. Oh, no, I just wanted the, my four children to be on there as beneficiaries. Okay. Just in case anything happened. Okay. Um, and then we went ahead and left everything how it was. So if you want, I can go ahead and give you that total just to make sure that you're okay with that. So we have the Free RS for employee only, the virtual primary care for \$5.99 for employee only, dental for employee only for \$3.38, short-term disability for employee only for \$3.66, term life for employee only for \$1.90, vision for employee only for \$1.99, critical illness for employee only for \$2.33, group accident for employee only \$1.80, behavioral health for employee only \$1.38, ID experts employee only \$1.80, and your VIP+ which is your medical plan for employee only for \$29.74. That's a weekly deduction from your paycheck for \$60.08. Um, is that... Do you still allow BGSS to make that weekly deduction for those plans? Uh, yeah, that sounds good. Okay. Um, please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$60.08 from your paycheck, the following Monday of that deduction is when you have active coverage, and by that Thursday or Friday of your first week of active coverage, you should be getting your card. So your dental, your vision cards should be mailed out to you. Um, I was gonna inform you that

for your VIP+ which is your medical plan, normally they don't send those out to you. So you would have to put in a request if you want a physical one, but you're welcome to do that once you have, um, active coverage. So that first Monday, I would call us to inform us that you would want- To get a physical card? Yes, ma'am. But you would have to be active, so you would just have to wait for them to start doing that deduction. And then the following Monday, you're welcome to give us a call, and we can put that request in for that medical card to be sent out to you. Okay, call this number? Yes, ma'am. Okay. Sounds good. Did he have any questions? Um, are you able to explain how benefits work, or... Yes. So if you want- Okay. ... I can go ahead and send you the PDF. That PDF has all the benefits that they offer. And it'll explain, um, the ones that you selected to you, and I can go ahead and explain them to you as well if you want me to. I can do that as well, just so that you're sure, um, that you want the selected plans. Um- I'm really, it's really only the VIP+ one. I didn't wanna overpay for something that I didn't need, but I just wanted to make sure that I had enough coverage for- Okay. ... if I need help with anything 'cause I was thinking when I heard that there's like a separate or kind of a separate plan for behavioral health, I usually do visit a psychiatrist for help- Mm-hmm. ... with medication management, um, and a few diagnoses, but I was like, do I need to have the VIP+ or do I need to just have coverage for the behavioral health? Gotcha. Because with your VIP+, only covers like your doctor visits if you get sick, your hospital visits if you get injured, your urgent care visits, emergency room visits, any- Oh, okay.... I'm sorry, raise. It doesn't cover any preventative services. Or like- Oh. ... none of the plans come in, like in a bundle. They have like their separate deductions, so all of those plans that I mentioned to you, with that recode, they all have their separate little deductions. That's why I wasn't sure if you wanted me to go over the plans, just in case you wanted to sum off or something, or if you just wanted to keep it how it is, 'cause these are weekly deductions. I mean, like 60 is, for me, it's expensive, because um, I take care of five people. But um, at the same time, stuff happens, and then if you don't have coverage, now you're not... Yeah. ... You're backbuffed too. So, I think I'd rather have... Especially my glasses just broke on me. That's why. Oh, no. So, you know how I am. I know. So, definitely for stuff like that, it would be nice if I had a little bit quickly replaced. Yeah. And then I did- And it'll help. ... send you the PDF to your email in file. I don't know if you mind verifying that you received it. So that PDF that I sent you has the plans that they, um, I'm sorry, the services that they offer for that particular plan that you selected. So there's flat fees that they pay for the services that you go for. So for your VIP+, if you were to go to the hospital mission, they would pay \$1000 per day for a max of one day. For hospital confinement, they would pay a flat fee of \$100 per day for a max of 30 days. For intensive care unit, they would pay \$200 per day for a max of 20 days. For rehabilitation benefits, they would pay \$50 per day for a max of 30 days. For surgery and hospitals, they would cover \$1000 per day for a max of one day. For surgery and physician, they would cover \$250 per day for a max of two days. For emergency room, they would pay \$100 per day for a max of two days. For urgent care faculty, they would pay a flat fee of \$100 per day for a max of four days. Physician office, they would cover \$100 per day for a max of four days. Physical, speech or occupational therapy, they would cover \$60 per day for a max of four days. For medical imaging tests, they would cover \$200 per day for a max of one day. Or advanced... Okay. Mm-hmm. So that, and then the one that you selected is the one that does cover, um, a greater h- higher amount than the Standard and the Classic. The Standard would be the, the basic one, because that one doesn't cover intensive care, rehabilitation nor any preventive

surgery, while the Classic and the Plus do. Okay. And I was wondering with the, whatcha gonna call 'em, with the VIP plan, how prescriptions works. 'Cause it says free RX but I'm like, okay, what actually comes out of my pocket? So, the free RS is only for your Stay Healthy plan. Um, free RS- Mm-hmm. ... is not included for the VIPs. So f- w- when it comes to your prescription, you get your prescription benefits through Pharmacoville, that's the name. And you could pay up to \$10, \$20, \$30 for your generic. It just really depends on what medicine it is. And for the non-generic, they offer you a discount. And then, is birth control preventative outpatient? Yes. I believe it is. I, I believe that's a preventative service. And then your VIP... And that's covered or no? Your VIPs will only cover like non-preventative care, so doctor visits when you're sick, hospital visits, urgent care, emergency room and surgeries. Um, your preventative care, the, the one that would cover that area would be the one that's called Stay Healthy ME/C. That one's your preventative services. And, but however- Okay, but birth control falls under there? That one's covered? I'm looking for it on here, I just don't see it. Preventative care. So anything... Yeah. Like it's not gonna specifically tell me that particular thing is, um, covered or not. But that's typically a preventative... Oh, of course. Okay, so if it says, "Preventative care, VIP+ not included," that means birth control- Correct. ... isn't covered. All right. Correct. So it's like vice versa. So for the Stay Healthy ME/C, it's only for preventative services but it won't cover, like your doctor visits if you were to get sick for some reason or get hurt, go to the hospital emergency room, that's not covered. And then it's, it's like backwards. So ME/CP don't cover preventative... And then, okay, so I wonder, preventative care, so I'm thinking if it was like a birth control pill- Mm-hmm. ... it wouldn't be covered. But if it's the Mirena IUD that they insert, does that count as preventative surgery in a hospital, and then it is included up to \$1000 a day? So, so for any specific questions like that, you would- ... have to contact like the carriers. 'Cause I'm really only- Okay. ... allowed to give you information that I see on the guide. And since it doesn't- Gotcha. ... specifically tell me if birth control's covered or not, I can't really say yes or no. Gotcha. Okay. But what I can- Okay. ... tell you is that for your Stay Healthy ME/C, that one's only for preventative care. It won't cover your doctor visits, emergency room, none of that. And then for your VIPs, they don't cover your preventative care, but they do cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. Yeah, th- and those are the only plans that they offer. So it looks like they only offer four medical plans, which are the Stay Healthy ME/C, which is only for preventative services, and then your three VIPs. Okay. Okay. And then I was gonna tell you that you also selected the free RS for employee only. So that gives you like a subscription to that website. And with the 3RS, you get access to over 800 of the top 90% genetic drugs prescribed in the US for a cheaper price as well. So you have that also. Okay. Sounds good. I'm just gonna return... Okay. Yes, ma'am. I'm going to the tire shop. Okay. And then I was also gonna tell you that there's no regulation under none of the plans that you selected, so at any time you're welcome to cancel those plans. But to add anything new, you would have to be within your personal open enrollment period, which is the first 30 days of you receiving your first check, or be within company open enrollment period. To add on anything? Yeah, to add anything additional. Okay. Ahh! Sorry. Oh my back. Okay, that feels good. Oh my goodness, my back. The nose. So now you really just have to wait for them to start doing uh, the deductions from your paycheck. And then once you see the very first one, the following Monday of that deduction is when you have active coverage and you can give us a call so that we can put in that request for your VIP plus to be sent out to you. Okay.

Okay. Sounds good. Did you have any questions? Uh, no, not right now. But if I do, I can save this number, call this number back? Mm-hmm. Yes, ma'am. And then we could just explain anything that you may have questions about. And if it, like, if it's something specifically, like if, let's say, are braces covered or is um... Yeah. ... something like that covered, we would be happy to transfer you to the carrier and they would be happy to answer those detailed questions- Okay. ... like that. That sounds good. Okay. All right. Thank you. You're welcome. Thank you for your time. I hope you have a great day. You as well. Thank you.

Conversation Format

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

Speaker speaker_1: Hey, good afternoon. I'm calling from Benefits in a Card on behalf of BGSS. I'm looking to speak with Miss Bria.

Speaker speaker_2: This is her.

Speaker speaker_1: Um, hey, good afternoon. I'm calling from Benefits in a Card on behalf of BGSS. We're currently processing enrollment forms, and we were c-currently processing yours, and it looks like we were missing, um, some information regarding a dependent. So you currently were ch-... Your plans were changed to employee only. It looks like we were missing a dependent when it came to your term life. Did you still wanna add a dependent for that... plan?

Speaker speaker_2: Uh, I don't even understand without looking at it. Um, say that one more time. I was missing a part.

Speaker speaker_1: You're fine. So we're the healthcare administrators for staff and agencies. We're current- currently processing the enrollment forms, and you selected to be enrolled into a few different plans, which is the VIP+ for employee, dental for employee, short-term disability for employee, the term life for employee and child, vision for employee, critical illness, behavioral health, ID Social Plus, Free RS, and virtual primary care for employee. Um, for one of those plans, being the term life one, you selected coverage with a child, but we were missing the child's information. So due to that, we had to-

Speaker speaker_2: Oh, I'm meant to do the life term. I don't even understand how that works. The life insurance policy though is just like if something happens to you, the money-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: ... that you accrued goes to your children. I meant to put all four of my children on there, actually.

Speaker speaker_1: Yes. So we put them down as the beneficiaries, but we weren't sure if you still wanted, um, like, to keep the term life for employee and child or just term life for employee only. 'Cause either way, you can put beneficiaries if you do employee only, but I didn't, I wasn't, we weren't sure if you wanted to add the child as a dependent.

Speaker speaker_2: Oh, no, I just wanted the, my four children to be on there as beneficiaries.

Speaker speaker_1: Okay.

Speaker speaker_2: Just in case anything happened.

Speaker speaker_1: Okay. Um, and then we went ahead and left everything how it was. So if you want, I can go ahead and give you that total just to make sure that you're okay with that. So we have the Free RS for employee only, the virtual primary care for \$5.99 for employee only, dental for employee only for \$3.38, short-term disability for employee only for \$3.66, term life for employee only for \$1.90, vision for employee only for \$1.99, critical illness for employee only for \$2.33, group accident for employee only \$1.80, behavioral health for employee only \$1.38, ID experts employee only \$1.80, and your VIP+ which is your medical plan for employee only for \$29.74. That's a weekly deduction from your paycheck for \$60.08. Um, is that... Do you still allow BGSS to make that weekly deduction for those plans?

Speaker speaker_2: Uh, yeah, that sounds good.

Speaker speaker_1: Okay. Um, please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$60.08 from your paycheck, the following Monday of that deduction is when you have active coverage, and by that Thursday or Friday of your first week of active coverage, you should be getting your card. So your dental, your vision cards should be mailed out to you. Um, I was gonna inform you that for your VIP+ which is your medical plan, normally they don't send those out to you. So you would have to put in a request if you want a physical one, but you're welcome to do that once you have, um, active coverage. So that first Monday, I would call us to inform us that you would want-

Speaker speaker_2: To get a physical card?

Speaker speaker_1: Yes, ma'am. But you would have to be active, so you would just have to wait for them to start doing that deduction. And then the following Monday, you're welcome to give us a call, and we can put that request in for that medical card to be sent out to you.

Speaker speaker_2: Okay, call this number?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Sounds good.

Speaker speaker_1: Did he have any questions?

Speaker speaker_2: Um, are you able to explain how benefits work, or...

Speaker speaker_1: Yes. So if you want-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I can go ahead and send you the PDF. That PDF has all the benefits that they offer. And it'll explain, um, the ones that you selected to you, and I can go ahead and

explain them to you as well if you want me to. I can do that as well, just so that you're sure, um, that you want the selected plans. Um-

Speaker speaker_2: I'm really, it's really only the VIP+ one. I didn't wanna overpay for something that I didn't need, but I just wanted to make sure that I had enough coverage for-

Speaker speaker_1: Okay.

Speaker speaker_2: ... if I need help with anything 'cause I was thinking when I heard that there's like a separate or kind of a separate plan for behavioral health, I usually do visit a psychiatrist for help-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... with medication management, um, and a few diagnoses, but I was like, do I need to have the VIP+ or do I need to just have coverage for the behavioral health?

Speaker speaker_1: Gotcha. Because with your VIP+, only covers like your doctor visits if you get sick, your hospital visits if you get injured, your urgent care visits, emergency room visits, any-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... I'm sorry, raise. It doesn't cover any preventative services. Or like-

Speaker speaker_2: Oh.

Speaker speaker_1: ... none of the plans come in, like in a bundle. They have like their separate deductions, so all of those plans that I mentioned to you, with that recode, they all have their separate little deductions. That's why I wasn't sure if you wanted me to go over the plans, just in case you wanted to sum off or something, or if you just wanted to keep it how it is, 'cause these are weekly deductions.

Speaker speaker_2: I mean, like 60 is, for me, it's expensive, because um, I take care of five people. But um, at the same time, stuff happens, and then if you don't have coverage, now you're not...

Speaker speaker_1: Yeah.

Speaker speaker_2: ... You're backbuffed too. So, I think I'd rather have... Especially my glasses just broke on me. That's why.

Speaker speaker_1: Oh, no.

Speaker speaker_2: So, you know how I am.

Speaker speaker_1: I know.

Speaker speaker_2: So, definitely for stuff like that, it would be nice if I had a little bit quickly replaced.

Speaker speaker_1: Yeah. And then I did-

Speaker speaker_2: And it'll help.

Speaker speaker_1: ... send you the PDF to your email in file. I don't know if you mind verifying that you received it. So that PDF that I sent you has the plans that they, um, I'm sorry, the services that they offer for that particular plan that you selected. So there's flat fees that they pay for the services that you go for. So for your VIP+, if you were to go to the hospital mission, they would pay \$1000 per day for a max of one day. For hospital confinement, they would pay a flat fee of \$100 per day for a max of 30 days. For intensive care unit, they would pay \$200 per day for a max of 20 days. For rehabilitation benefits, they would pay \$50 per day for a max of 30 days. For surgery and hospitals, they would cover \$1000 per day for a max of one day. For surgery and physician, they would cover \$250 per day for a max of two days. For emergency room, they would pay \$100 per day for a max of two days. For urgent care faculty, they would pay a flat fee of \$100 per day for a max of four days. Physician office, they would cover \$100 per day for a max of four days. Physical, speech or occupational therapy, they would cover \$60 per day for a max of four days. For medical imaging tests, they would cover \$200 per day for a max of one day. Or advanced...

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm. So that, and then the one that you selected is the one that does cover, um, a greater h- higher amount than the Standard and the Classic. The Standard would be the, the basic one, because that one doesn't cover intensive care, rehabilitation nor any preventive surgery, while the Classic and the Plus do.

Speaker speaker_2: Okay. And I was wondering with the, whatcha gonna call 'em, with the VIP plan, how prescriptions works. 'Cause it says free RX but I'm like, okay, what actually comes out of my pocket?

Speaker speaker_1: So, the free RS is only for your Stay Healthy plan. Um, free RS-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is not included for the VIPs. So f- w- when it comes to your prescription, you get your prescription benefits through Pharmacoville, that's the name. And you could pay up to \$10, \$20, \$30 for your generic. It just really depends on what medicine it is. And for the non-generic, they offer you a discount.

Speaker speaker_2: And then, is birth control preventative outpatient?

Speaker speaker_1: Yes. I believe it is. I, I believe that's a preventative service. And then your VIP...

Speaker speaker_2: And that's covered or no?

Speaker speaker_1: Your VIPs will only cover like non-preventative care, so doctor visits when you're sick, hospital visits, urgent care, emergency room and surgeries. Um, your preventative care, the, the one that would cover that area would be the one that's called Stay Healthy ME/C. That one's your preventative services. And, but however-

Speaker speaker_2: Okay, but birth control falls under there? That one's covered? I'm looking for it on here, I just don't see it. Preventative care.

Speaker speaker_1: So anything... Yeah. Like it's not gonna specifically tell me that particular thing is, um, covered or not. But that's typically a preventative...

Speaker speaker_2: Oh, of course. Okay, so if it says, "Preventative care, VIP+ not included," that means birth control-

Speaker speaker_1: Correct.

Speaker speaker_2: ... isn't covered. All right.

Speaker speaker_1: Correct. So it's like vice versa. So for the Stay Healthy ME/C, it's only for preventative services but it won't cover, like your doctor visits if you were to get sick for some reason or get hurt, go to the hospital emergency room, that's not covered. And then it's, it's like backwards. So ME/CP don't cover preventative...

Speaker speaker_2: And then, okay, so I wonder, preventative care, so I'm thinking if it was like a birth control pill-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... it wouldn't be covered. But if it's the Mirena IUD that they insert, does that count as preventative surgery in a hospital, and then it is included up to \$1000 a day?

Speaker speaker_1: So, so for any specific questions like that, you would- ... have to contact like the carriers. 'Cause I'm really only-

Speaker speaker_2: Okay.

Speaker speaker_1: ... allowed to give you information that I see on the guide. And since it doesn't-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... specifically tell me if birth control's covered or not, I can't really say yes or no.

Speaker speaker_2: Gotcha. Okay.

Speaker speaker_1: But what I can-

Speaker speaker_2: Okay.

Speaker speaker_1: ... tell you is that for your Stay Healthy ME/C, that one's only for preventative care. It won't cover your doctor visits, emergency room, none of that. And then for your VIPs, they don't cover your preventative care, but they do cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. Yeah, th- and those are the only plans that they offer. So it looks like they only offer four medical plans, which are the Stay Healthy ME/C, which is only for preventative services, and then your three VIPs.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: And then I was gonna tell you that you also selected the free RS for employee only. So that gives you like a subscription to that website. And with the 3RS, you get access to over 800 of the top 90% genetic drugs prescribed in the US for a cheaper price as well. So you have that also.

Speaker speaker_3: Okay. Sounds good. I'm just gonna return... Okay.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_3: I'm going to the tire shop. Okay.

Speaker speaker_1: And then I was also gonna tell you that there's no regulation under none of the plans that you selected, so at any time you're welcome to cancel those plans. But to add anything new, you would have to be within your personal open enrollment period, which is the first 30 days of you receiving your first check, or be within company open enrollment period.

Speaker speaker_3: To add on anything?

Speaker speaker_1: Yeah, to add anything additional.

Speaker speaker_3: Okay. Ahh! Sorry. Oh my back. Okay, that feels good. Oh my goodness, my back. The nose.

Speaker speaker_1: So now you really just have to wait for them to start doing uh, the deductions from your paycheck. And then once you see the very first one, the following Monday of that deduction is when you have active coverage and you can give us a call so that we can put in that request for your VIP plus to be sent out to you.

Speaker speaker_3: Okay. Okay. Sounds good.

Speaker speaker_1: Did you have any questions?

Speaker speaker_3: Uh, no, not right now. But if I do, I can save this number, call this number back?

Speaker speaker_1: Mm-hmm. Yes, ma'am. And then we could just explain anything that you may have questions about. And if it, like, if it's something specifically, like if, let's say, are braces covered or is um...

Speaker speaker_3: Yeah.

Speaker speaker_1: ... something like that covered, we would be happy to transfer you to the carrier and they would be happy to answer those detailed questions-

Speaker speaker_3: Okay.

Speaker speaker_1: ... like that.

Speaker speaker_3: That sounds good. Okay.

Speaker speaker_1: All right.

Speaker speaker_3: Thank you.

Speaker speaker_1: You're welcome. Thank you for your time. I hope you have a great day.

Speaker speaker_3: You as well. Thank you.