

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Yes, I would like to enroll in a benefit. Okay. What staffing agency are you working with? TempStaff. Temp... Okay. And then what are the last four of your Social Security number? 5535. Okay. You said 5534? 5535. Okay. And your first and last name, please? Tabitha Francis. How long have you been with them? I just recently got with them on my own, probably about, like, a week now. Okay, 'cause you're... It looks like you're still not in their files. Let me make sure. You said 5535, right? And Tabitha? Mm-hmm. Yes. Yeah, so you're still not in their files. Either we can do two things. Either you're just gonna be calling throughout the week to see if we received it already and go ahead and do your enrollment, or I can go ahead and create a file for you. I do need your full Social, full address, birthdate, and we can do the enrollment that way, too. Okay. Just however you feel comfortable with. Um, but it looks like they still haven't sent us your stuff over. Yeah, so they did send a link for me to do that, 'cause it wasn't on any file. But I don't know what's going on, but I can, I can create a file. Okay. Go ahead and create a file. Okay. All right. So you're with Temp, and then I just need your full Social. 427-29-5535. And that, and that temp agency is TempStaff, right? On Lakeland? Yes, ma'am. Temp. We only have one staffing agency under that name. Um, I'm sorry. You said 427? I just want to make sure I got that right. 427-29-5535. Yeah, so they still haven't sent us your stuff over, but I can go ahead and do your enrollment. Um, your first name is Tabitha. What was the last name? W-U-N-C-H-S. And then your address? 1532 Booker, B-O-O-K-E-R Street. And it's Jackson, Mississippi, 39204. And it's all gonna be 30... And then your date of birth? 6/26/1971. Is this a good contact number, 601-954-5893? And the number you're calling from? 601-954-5893. Okay. And then what's a good email? Um, it's tabithafrancis4@gmail.com. Okay. And then did you know already which one you wanted to be enrolled into? No. I was just trying to see what options are out there. Okay. So if you want, I can go over the plans with you real quick, and then from there you can just let me know- Mm-hmm. ... what you would like to be enrolled into. Okay. Yeah, that's fine. Okay. So let me go ahead and open that file. And then, all right. So it really just depends how many plans you select, which ones they are, and if you add dependents into these plans, how much your weekly deduction comes out to be from your paycheck. Um, so for your medical plan, were you looking into enrolling by yourself or did you want to add dependents? Hello? Are you able to hear me? Yes. Um, were you looking into enrolling by yourself or with dependents? Um, like a family plan or something? Yeah, 'cause they offer employee only, employee and spouse, employee and children, and then the family plan would be employee, spouse and children. What's the spouse? Is that like me? Um, the spouse would be your wife or husband. Oh, oh, okay. Um- So they offer different levels. You could either enroll for employee only, or your employee and spouse, or employee and children, and then, or the family plan. The family

plan would be yourself, your spouse and then your children. Um, so it really does- Okay, so what about employee with children? I mean, how much they paying you? Um, it depends on the plan. So, if you want I can go over the plans and then on that level, I'll tell you how much it is for each plan. Okay. Okay? So, they offer three medical plans. Um, the first one I'm gonna go over, it's called the Stay Healthy M.E.C. So, your Stay Healthy M.E.C plan is only a preventative plan, meaning it's only going to cover things such as a physical, some vaccines, some STD and cancer screening. But it does not cover doctor visits if sick, hospitalization visits if injured, urgent care, emergency rooms, nor surgeries. So, it's only a preventative plan and it does require you to stay within the network, meaning you can only use the list of- of their doctors and clinics to receive coverage. Um, like I said, it doesn't cover no doctor visits if sick, no urgent care, no emergency room, um, no surgeries. So, it's only for your preventative services, like your annual check-ups, um, but only your list of services. Oh, okay. And like I said- Okay. ... you do have to stay within the network. Um, you do receive prescription benefits through MedImpact and they include something called, um... Oh, actually they don't include it. So yeah, it's only a preventative plan. Yeah. If you get this one for yourself and your children, it's \$21.50 weekly from your paycheck. Then they also- Now, I want something that's gonna cover some, um, 'cause I'm a diabetic and I need something that covers some things while I'm... Gotcha. Okay. And then I was gonna tell you that they also offer two other plans. There's a VIP Standard and then the- the Elite Standard. So, these two are the ones that will cover a flat fee towards your doctor visits if sick, hospitalization if injured, urgent care, emergency room, and surgeries. However, these two plans do not cover preventative care. So, they will not cover, like, a physical. They're not gonna cover your STD and cancer screening. They're not gonna cover your yearly check-ups. So, it's only towards your doctor visits if sick, hospitalization if injured, urgent care, emergency room. It'll cover a flat fee towards it. It doesn't require you to stay within the network, so you can use providers out of the network. As long as they accept it, you can use it. You do receive prescription benefits as well, through Pharmacoville, depending on the generic medication that it is. It just depends on how much you would spend. And for the non-generics, they do offer you a discount. These two plans, being the Standard and then the Elite, do include virtual urgent care, which offers medical assistance virtually with medical providers and they cover a flat fee towards your services. It looks like the VIP Standard does not cover intensive care, inpatient surgery, general anesthesia benefit, nor minor diagnostic, while the Elite Standard does. However, the Elite Standard does not include advanced studies/follow-up tests, and by the looks of it, the VIP does. Um, if you select between these two, the Standard for employee and children is \$31.16, and then the Elite Standard would be \$46.86 weekly. Um, you mentioned being diabetic. Um, I wouldn't be able to tell you if that's more like a preventative service, um, or if it's, like, considered more, like, towards your hospital indemnity. Um, so I wouldn't be able to tell you which plan. Who would be able to answer that is the actual carrier. And then when it comes to the prescriptions, the pharmacy, um, because if you select the Stay Healthy, it would be through MedImpact, and then the TBI- the VIP Standard and then the Elite Standard would be through Pharmacoville. So, that would be more like a pharmacy question. Okay. Um, but like I said- So, if I- ... the VIP and the Elite does not cover preventative care, which is like your annual check-ups, your vaccines, your STD and cancer screening. They only cover, like, a flat fee towards your urgent care, doctor visits if sick, hospital visits if injured and then the Stay Healthy is backwards, is vice versa. That one covers your preventative care, requires

you to stay within the network, but it doesn't cover any urgent care, doctor visits, hospitalization whatsoever. So, it's only a preventative plan. And which... And which one don't cover the hospital and the, um, urgent care? The Stay Healthy. Um, the Stay Healthy is the one that does not. Then the VIP Standard and then the Elite Standard does. The Elite Standard, by the looks of it, covers, um, inpatient surgery, general anesthesia benefit, minor diagnostic, while the VIP Standard does not. Okay, now if I get, if I get that... Like I get that plan, I still have to pay for dental and all that stuff too, right? Correct. Unfortunately, yes. You would still have to pay a fee towards dental and vision 'cause those have their separate deduction towards them. So, vision for employee only is \$2.42, but if you add your children, it will be \$6.54 weekly. Then, that's for vision. For dental, employee plan only is \$5.04, 40 cents. If you select employee and children, it would be \$14.58 weekly. So yeah, they all have their separate deductions, all of the plans. And then you got to keep in mind, if you choose the VIP Standard and then the Elite Standard, that one doesn't have preventative care included. So, like, your annual check-ups wouldn't be covered 'cause that's preventative. And I'm not so sure if you're, like, diabetic is more considered, like, preventative. I could be wrong, um, but that would be more, like, a carrier question. Okay. Let's just skip that and go to dental and vision for right now. Okay. So for dental, a preventative visit's covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative, so they've got a filling or cavity, that's covered at 80%. X-rays are covered at 80%. Your annual maximum for dental is \$750 and for the dental plan you would have to pay a one-time deductible. So, if you get the individual plan, it would be a \$50 but if you get the family plan, it would be a \$150. Um, the employee plan is \$5.46 weekly. Employee & Children's, \$14.58 weekly. That's within- Okay, so they don't pull no teeth on there? Um, I don't have... So, it only lets me know basic restorative. It's not gonna tell me specifically. That would be something that you would have to contact the carrier, 'cause we're just the healthcare administrators. I wouldn't be able to tell you if that's something that they cover or not, 'cause the guide doesn't specifically tell me. Oh, man. That's what I need. All right. Okay, what about vision? So vision, there's co-pays. The co-pay for an eye exam that you would have to pay is \$10. Co-pay for lenses and frames is \$25, and your frame allowance is \$130. If you select the Employee Plan, that would be \$2.42. Or if you select Employee & Children, it would be \$6.54. I was also gonna tell you that, um, if you're not so sure yet what you wanna be enrolled into, and you got questions regarding if a certain service is covered or not, like what you just asked regarding the pulling of the teeth, I can give you a contact number to contact prior to enrolling, and they can help you- Okay, that's good. ... answer those questions. 'Cause either way they, you still have 30 days from the time that you receive your first check to give us a call and enroll. After those 30 days are up, um, if you miss the 30-day period, which is your Personal Open Enrollment, you would have to enroll within Company Open Enrollment. But like I said, you still have 30 days from the time that you receive your first check to be eligible to enroll into the benefits. And I can also send you the benefit guide to your email, which is the guide that I'm looking at that goes over the plans that they- Yeah. ... um... And then I just wanted to... For your first name, do you spell it T-A-B-I-T-A? No, T-A-B-A-T-A. Where the I is, is a A. Oh, okay. Where the I's at, the A? Mm-hmm. How about that? Oh, okay. I see. Okay. So, I'm gonna go ahead and send you that just so that you can, um, look at it. And if you want, I can write it in the email, the numbers that you can call prior to enrolling. Okay. So, let me go ahead and do that real quick. Um, can I put you on a brief hold, while I get that information ready? Sure. Okay. Thank you. Okay,

ma'am. I went ahead and emailed that information to you. Um, can you please confirm that you received the email that I sent you? Okay. And that was T-A-B-A-T-A F-U-N-C-H-E-S, the number 4, @gmail.com? Yeah, that's it. I'm tryna see. Where did it go? And it should come from info@benefitsinacard.com. Um, if you don't see it, I would also check your spam and junk file. Okay. Oh, let me try to send that one in one more time, 'cause I don't think it sent. Give me one second. Hmm. Hmm. I can try to send it again, if you didn't get it. No, that's fine. Let me see. Why y'all do that to yourself like that? But it was spelled correctly. T-A-B-A-T-A F-U-N-C-H-E-S. No. It's, it's T-A-B-A, T-A-B-A-T-A-S, F-U-N-C-H-E-S number 4@gmail.com. Okay. I don't know. It might be it. Was there a D in that email? You kinda sounded like you said D. No, I said T-A-B-A-T-A-S. It's my first and last name, number 4@gmail.com. And that's F-U-N-C-H-E-S? Yes. Yeah, number 4 at g... Uh, let me try to send it, 'cause the email's correct. I sent it one more time. Hmm. Yeah. No, no, no, no, no, no. You didn't. I can, I don't have any of that. I can also give you the phone number. I'm not sure what's on- Well, can you send me my text, in my text message from my phone then? Um, so I don't have a way to send you that through text. It would have to be email. Okay. Um, but I can definitely provide the contact numbers to you. Yeah, okay, go ahead. I can write it down. Okay. So if you have questions, I would write down for questions regarding VIP standard and elite, as well as dental, it would be 601-936-3290. That's the first number. Her name is Dilizia. And then the second number- 93290? 93290. Yes, ma'am. Okay. And then the second number is 601-936-3287. Wait a minute. Mm-hmm. Okay. I got 936-3290... 3287. So the first one's 3290, and then the second number's the same, it just ends in 3287. So 601-936-3290, that's the first one. And then the second number would be 601-936-3287. Mm, I'm not good, I'm not good with these numbers. Okay. The first one is 936- 3290. Okay. That's what I got. Okay. And then the second number is 601-936-3287. So I'm giving you two different numbers. Okay. So the first number must be 601 too? Yes. So it's the same, it just ends in, um, 90, and then the other one ends in 87. Okay. So those are the numbers for questions when it comes to dental, and then the two plans that actually do cover urgent care, emergency room and surgeries, which was your VIP standard and then your elite standard. Okay. So those are for those type of questions. And then for the Stay Healthy plan, which is only your preventative care, if you have questions regarding if something's covered under that plan, um, you have to call the carrier, who is 90 degrees. So I would put Stay Healthy 90 degrees, and then the number is 800-833-4296, option 1. Okay. Yes. So, those would be the numbers that you would call prior to enrolling if you have certain questions like the ones you asked me earlier, like, "Is a tooth pulled?" Since it doesn't specifically tell me on the guide, I'm just like limited to what information I get. I can't tell you if it's something that they cover or if it's covered or not or how much it would be. That would be something they would be able to answer. Um, I'm just not so sure why the email's not going through. Okay. All right. All right. And, um, I was also gonna tell you that when it comes... They wouldn't, I don't think they would be able to answer if your diabetic medication is covered or not. So I don't know if you want me to give you also the number of the pharmacies. Because if you get the VIP standard and then the elite standard, which is the plans that actually do cover a flat fee towards your urgent care, your doctor visits, et cetera, um, both of them are through Pharmacoville. Okay. Give me the number then. Um, so for that number, when it comes to your VIP standard and elite standard, again, the ones that cover doctor visits, et cetera, that one is gonna be 800-933- Say it to me. 800. Okay. 800- Mm-hmm. 933- Mm-hmm. 3734. Okay. And then for the Stay Healthy, which

is the preventative one, that's gonna be Medimpact, the carrier. And then that number, let's see, is 800 also 7714648. That's for the Stay Healthy one. Okay. So when it comes to the medication, they would be able to answer that. Um, because like I said, I wouldn't know if that falls more into like a preventative, since it's diabetes, or if it's more like a hospital and been made, if it would fall more under like the VIP standard and the elite. So honestly, I would call both of them, 'cause- Okay. ... you just wanna make sure that it's something that they even cover. Okay. And like I said, you do have 30 days from the time that you receive your first check to be eligible to enroll into the benefits. Um, so for right now, we'll just go ahead and have your file ready. I'm gonna decline it for now. But like I said, you have 30 days from the time that you receive your first check to give us a call and enroll into the benefits, um, 'cause it looks like you're a new hire. And also, they're within company open enrollment. So it looks like theirs ends on the 1st of May. But if you're a new hire, they do give you 30 days from the day that you receive your first check to be eligible to enroll into the benefits. Okay. Okay? And if you have any questions, we're open from 8:00 AM up until 8:00 PM Monday through Friday. Okay. Eastern Time. All right. Thank you. You're welcome. I hope you have a great day. And if you have any questions, you're welcome to give us a call. Um, hopefully w- when you call back, your email, um, we're el- el- we're able to send you things, 'cause I'm not so sure why it's not sending it to your email. I don't think it's sending yet, if I'm honest. Okay. But it was just the information that I gave you. I had just written it down. Okay. All right. Well, I hope you have a great day. You too. Thank you. You're welcome. Mm-hmm. All right.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes, I would like to enroll in a benefit.

Speaker speaker_0: Okay. What staffing agency are you working with?

Speaker speaker_1: TempStaff.

Speaker speaker_0: Temp... Okay. And then what are the last four of your Social Security number?

Speaker speaker_1: 5535.

Speaker speaker_0: Okay. You said 5534?

Speaker speaker_1: 5535.

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

Speaker speaker_1: Tabitha Francis.

Speaker speaker_0: How long have you been with them?

Speaker speaker_1: I just recently got with them on my own, probably about, like, a week now.

Speaker speaker_0: Okay, 'cause you're... It looks like you're still not in their files. Let me make sure. You said 5535, right? And Tabitha?

Speaker speaker_1: Mm-hmm. Yes.

Speaker speaker_0: Yeah, so you're still not in their files. Either we can do two things. Either you're just gonna be calling throughout the week to see if we received it already and go ahead and do your enrollment, or I can go ahead and create a file for you. I do need your full Social, full address, birthdate, and we can do the enrollment that way, too.

Speaker speaker_1: Okay.

Speaker speaker_0: Just however you feel comfortable with. Um, but it looks like they still haven't sent us your stuff over.

Speaker speaker_1: Yeah, so they did sent a link for me to do that, 'cause it wasn't on any file. But I don't know what's going on, but I can, I can create a file.

Speaker speaker_0: Okay. Go ahead and create a file. Okay. All right. So you're with Temp, and then I just need your full Social.

Speaker speaker_1: 427-29-5535. And that, and that temp agency is TempStaff, right? On Lakeland?

Speaker speaker_0: Yes, ma'am. Temp. We only have one staffing agency under that name. Um, I'm sorry. You said 427? I just want to make sure I got that right.

Speaker speaker_1: 427-29-5535.

Speaker speaker_0: Yeah, so they still haven't sent us your stuff over, but I can go ahead and do your enrollment. Um, your first name is Tabitha. What was the last name?

Speaker speaker_1: W-U-N-C-H-S.

Speaker speaker_0: And then your address?

Speaker speaker_1: 1532 Booker, B-O-O-K-E-R Street. And it's Jackson, Mississippi, 39204. And it's all gonna be 30...

Speaker speaker_0: And then your date of birth?

Speaker speaker_1: 6/26/1971.

Speaker speaker_0: Is this a good contact number, 601-954-5893? And the number you're calling from?

Speaker speaker_1: 601-954-5893.

Speaker speaker_0: Okay. And then what's a good email?

Speaker speaker_1: Um, it's tabithafrancis4@gmail.com.

Speaker speaker_0: Okay. And then did you know already which one you wanted to be enrolled into?

Speaker speaker_1: No. I was just trying to see what options are out there.

Speaker speaker_0: Okay. So if you want, I can go over the plans with you real quick, and then from there you can just let me know-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... what you would like to be enrolled into.

Speaker speaker_1: Okay. Yeah, that's fine.

Speaker speaker_0: Okay. So let me go ahead and open that file. And then, all right. So it really just depends how many plans you select, which ones they are, and if you add dependents into these plans, how much your weekly deduction comes out to be from your paycheck. Um, so for your medical plan, were you looking into enrolling by yourself or did you want to add dependents? Hello? Are you able to hear me?

Speaker speaker_1: Yes.

Speaker speaker_0: Um, were you looking into enrolling by yourself or with dependents?

Speaker speaker_1: Um, like a family plan or something?

Speaker speaker_0: Yeah, 'cause they offer employee only, employee and spouse, employee and children, and then the family plan would be employee, spouse and children.

Speaker speaker_1: What's the spouse? Is that like me?

Speaker speaker_0: Um, the spouse would be your wife or husband.

Speaker speaker_1: Oh, oh, okay. Um-

Speaker speaker_0: So they offer different levels. You could either enroll for employee only, or your employee and spouse, or employee and children, and then, or the family plan. The family plan would be yourself, your spouse and then your children. Um, so it really does-

Speaker speaker_1: Okay, so what about employee with children? I mean, how much they paying you?

Speaker speaker_0: Um, it depends on the plan. So, if you want I can go over the plans and then on that level, I'll tell you how much it is for each plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? So, they offer three medical plans. Um, the first one I'm gonna go over, it's called the Stay Healthy M.E.C. So, your Stay Healthy M.E.C plan is only a preventative plan, meaning it's only going to cover things such as a physical, some vaccines, some STD and cancer screening. But it does not cover doctor visits if sick, hospitalization visits if injured, urgent care, emergency rooms, nor surgeries. So, it's only a preventative plan and it does require you to stay within the network, meaning you can only use the list of- of

their doctors and clinics to receive coverage. Um, like I said, it doesn't cover no doctor visits if sick, no urgent care, no emergency room, um, no surgeries. So, it's only for your preventative services, like your annual check-ups, um, but only your list of services.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And like I said-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you do have to stay within the network. Um, you do receive prescription benefits through MedImpact and they include something called, um... Oh, actually they don't include it. So yeah, it's only a preventative plan.

Speaker speaker_1: Yeah.

Speaker speaker_0: If you get this one for yourself and your children, it's \$21.50 weekly from your paycheck. Then they also-

Speaker speaker_1: Now, I want something that's gonna cover some, um, 'cause I'm a diabetic and I need something that covers some things while I'm...

Speaker speaker_0: Gotcha. Okay. And then I was gonna tell you that they also offer two other plans. There's a VIP Standard and then the- the Elite Standard. So, these two are the ones that will cover a flat fee towards your doctor visits if sick, hospitalization if injured, urgent care, emergency room, and surgeries. However, these two plans do not cover preventative care. So, they will not cover, like, a physical. They're not gonna cover your STD and cancer screening. They're not gonna cover your yearly check-ups. So, it's only towards your doctor visits if sick, hospitalization if injured, urgent care, emergency room. It'll cover a flat fee towards it. It doesn't require you to stay within the network, so you can use providers out of the network. As long as they accept it, you can use it. You do receive prescription benefits as well, through Pharmacoville, depending on the generic medication that it is. It just depends on how much you would spend. And for the non-generics, they do offer you a discount. These two plans, being the Standard and then the Elite, do include virtual urgent care, which offers medical assistance virtually with medical providers and they cover a flat fee towards your services. It looks like the VIP Standard does not cover intensive care, inpatient surgery, general anesthesia benefit, nor minor diagnostic, while the Elite Standard does. However, the Elite Standard does not include advanced studies/follow-up tests, and by the looks of it, the VIP does. Um, if you select between these two, the Standard for employee and children is \$31.16, and then the Elite Standard would be \$46.86 weekly. Um, you mentioned being diabetic. Um, I wouldn't be able to tell you if that's more like a preventative service, um, or if it's, like, considered more, like, towards your hospital indemnity. Um, so I wouldn't be able to tell you which plan. Who would be able to answer that is the actual carrier. And then when it comes to the prescriptions, the pharmacy, um, because if you select the Stay Healthy, it would be through MedImpact, and then the TBI- the VIP Standard and then the Elite Standard would be through Pharmacoville. So, that would be more like a pharmacy question.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but like I said-

Speaker speaker_1: So, if I-

Speaker speaker_0: ... the VIP and the Elite does not cover preventative care, which is like your annual check-ups, your vaccines, your STD and cancer screening. They only cover, like, a flat fee towards your urgent care, doctor visits if sick, hospital visits if injured and then the Stay Healthy is backwards, is vice versa. That one covers your preventative care, requires you to stay within the network, but it doesn't cover any urgent care, doctor visits, hospitalization whatsoever. So, it's only a preventative plan.

Speaker speaker_1: And which... And which one don't cover the hospital and the, um, urgent care?

Speaker speaker_0: The Stay Healthy. Um, the Stay Healthy is the one that does not. Then the VIP Standard and then the Elite Standard does. The Elite Standard, by the looks of it, covers, um, inpatient surgery, general anesthesia benefit, minor diagnostic, while the VIP Standard does not.

Speaker speaker_1: Okay, now if I get, if I get that... Like I get that plan, I still have to pay for dental and all that stuff too, right?

Speaker speaker_0: Correct. Unfortunately, yes. You would still have to pay a fee towards dental and vision 'cause those have their separate deduction towards them. So, vision for employee only is \$2.42, but if you add your children, it will be \$6.54 weekly. Then, that's for vision. For dental, employee plan only is \$5.04, 40 cents. If you select employee and children, it would be \$14.58 weekly. So yeah, they all have their separate deductions, all of the plans. And then you got to keep in mind, if you choose the VIP Standard and then the Elite Standard, that one doesn't have preventative care included. So, like, your annual check-ups wouldn't be covered 'cause that's preventative. And I'm not so sure if you're, like, diabetic is more considered, like, preventative. I could be wrong, um, but that would be more, like, a carrier question.

Speaker speaker_2: Okay. Let's just skip that and go to dental and vision for right now.

Speaker speaker_0: Okay. So for dental, a preventative visit's covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative, so they've got a filling or cavity, that's covered at 80%. X-rays are covered at 80%. Your annual maximum for dental is \$750 and for the dental plan you would have to pay a one-time deductible. So, if you get the individual plan, it would be a \$50 but if you get the family plan, it would be a \$150. Um, the employee plan is \$5.46 weekly. Employee & Children's, \$14.58 weekly. That's within-

Speaker speaker_2: Okay, so they don't pull no teeth on there?

Speaker speaker_0: Um, I don't have... So, it only lets me know basic restorative. It's not gonna tell me specifically. That would be something that you would have to contact the carrier, 'cause we're just the healthcare administrators. I wouldn't be able to tell you if that's something that they cover or not, 'cause the guide doesn't specifically tell me.

Speaker speaker_2: Oh, man. That's what I need. All right. Okay, what about vision?

Speaker speaker_0: So vision, there's co-pays. The co-pay for an eye exam that you would have to pay is \$10. Co-pay for lenses and frames is \$25, and your frame allowance is \$130. If you select the Employee Plan, that would be \$2.42. Or if you select Employee & Children, it would be \$6.54. I was also gonna tell you that, um, if you're not so sure yet what you wanna be enrolled into, and you got questions regarding if a certain service is covered or not, like what you just asked regarding the pulling of the teeth, I can give you a contact number to contact prior to enrolling, and they can help you-

Speaker speaker_2: Okay, that's good.

Speaker speaker_0: ... answer those questions. 'Cause either way they, you still have 30 days from the time that you receive your first check to give us a call and enroll. After those 30 days are up, um, if you miss the 30-day period, which is your Personal Open Enrollment, you would have to enroll within Company Open Enrollment. But like I said, you still have 30 days from the time that you receive your first check to be eligible to enroll into the benefits. And I can also send you the benefit guide to your email, which is the guide that I'm looking at that goes over the plans that they-

Speaker speaker_2: Yeah.

Speaker speaker_0: ... um... And then I just wanted to... For your first name, do you spell it T-A-B-I-T-A?

Speaker speaker_2: No, T-A-B-A-T-A. Where the I is, is a A.

Speaker speaker_0: Oh, okay. Where the I's at, the A?

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: How about that? Oh, okay. I see. Okay. So, I'm gonna go ahead and send you that just so that you can, um, look at it. And if you want, I can write it in the email, the numbers that you can call prior to enrolling.

Speaker speaker_2: Okay.

Speaker speaker_0: So, let me go ahead and do that real quick. Um, can I put you on a brief hold, while I get that information ready?

Speaker speaker_2: Sure.

Speaker speaker_0: Okay. Thank you. Okay, ma'am. I went ahead and emailed that information to you. Um, can you please confirm that you received the email that I sent you?

Speaker speaker_3: Okay.

Speaker speaker_0: And that was T-A-B-A-T-A F-U-N-C-H-E-S, the number 4, @gmail.com?

Speaker speaker_3: Yeah, that's it. I'm tryna see.

Speaker speaker_4: Where did it go?

Speaker speaker_0: And it should come from info@benefitsinacard.com. Um, if you don't see it, I would also check your spam and junk file.

Speaker speaker_3: Okay.

Speaker speaker_0: Oh, let me try to send that one in one more time, 'cause I don't think it sent. Give me one second.

Speaker speaker_3: Hmm. Hmm.

Speaker speaker_0: I can try to send it again, if you didn't get it.

Speaker speaker_3: No, that's fine. Let me see. Why y'all do that to yourself like that?

Speaker speaker_0: But it was spelled correctly. T-A-B-A-T-A F-U-N-C-H-E-S.

Speaker speaker_3: No. It's, it's T-A-B-A, T-A-B-A-T-A-S, F-U-N-C-H-E-S number 4@gmail.com.

Speaker speaker_0: Okay.

Speaker speaker_3: I don't know. It might be it.

Speaker speaker_0: Was there a D in that email? You kinda sounded like you said D.

Speaker speaker_3: No, I said T-A-B-A-T-A-S. It's my first and last name, number 4@gmail.com.

Speaker speaker_0: And that's F-U-N-C-H-E-S?

Speaker speaker_3: Yes.

Speaker speaker_0: Yeah, number 4 at g... Uh, let me try to send it, 'cause the email's correct. I sent it one more time.

Speaker speaker_3: Hmm. Yeah. No, no, no, no, no, no. You didn't.

Speaker speaker_5: I can, I don't have any of that.

Speaker speaker_0: I can also give you the phone number. I'm not sure what's on-

Speaker speaker_5: Well, can you send me my text, in my text message from my phone then?

Speaker speaker_0: Um, so I don't have a way to send you that through text. It would have to be email.

Speaker speaker_5: Okay.

Speaker speaker_0: Um, but I can definitely provide the contact numbers to you.

Speaker speaker_5: Yeah, okay, go ahead. I can write it down.

Speaker speaker_0: Okay. So if you have questions, I would write down for questions regarding VIP standard and elite, as well as dental, it would be 601-936-3290. That's the first

number. Her name is Dilizia. And then the second number-

Speaker speaker_5: 93290?

Speaker speaker_0: 93290. Yes, ma'am.

Speaker speaker_5: Okay.

Speaker speaker_0: And then the second number is 601-936-3287.

Speaker speaker_5: Wait a minute.

Speaker speaker_0: Mm-hmm.

Speaker speaker_5: Okay. I got 936-3290...

Speaker speaker_0: 3287. So the first one's 3290, and then the second number's the same, it just ends in 3287. So 601-936-3290, that's the first one. And then the second number would be 601-936-3287.

Speaker speaker_5: Mm, I'm not good, I'm not good with these numbers. Okay. The first one is 936-

Speaker speaker_0: 3290.

Speaker speaker_5: Okay. That's what I got.

Speaker speaker_0: Okay. And then the second number is 601-936-3287. So I'm giving you two different numbers.

Speaker speaker_5: Okay. So the first number must be 601 too?

Speaker speaker_0: Yes. So it's the same, it just ends in, um, 90, and then the other one ends in 87.

Speaker speaker_5: Okay.

Speaker speaker_0: So those are the numbers for questions when it comes to dental, and then the two plans that actually do cover urgent care, emergency room and surgeries, which was your VIP standard and then your elite standard.

Speaker speaker_5: Okay.

Speaker speaker_0: So those are for those type of questions. And then for the Stay Healthy plan, which is only your preventative care, if you have questions regarding if something's covered under that plan, um, you have to call the carrier, who is 90 degrees. So I would put Stay Healthy 90 degrees, and then the number is 800-833-4296, option 1.

Speaker speaker_5: Okay.

Speaker speaker_0: Yes. So, those would be the numbers that you would call prior to enrolling if you have certain questions like the ones you asked me earlier, like, "Is a tooth pulled?" Since it doesn't specifically tell me on the guide, I'm just like limited to what information I get. I can't tell you if it's something that they cover or if it's covered or not or how

much it would be. That would be something they would be able to answer. Um, I'm just not so sure why the email's not going through.

Speaker speaker_5: Okay. All right.

Speaker speaker_0: All right. And, um, I was also gonna tell you that when it comes... They wouldn't, I don't think they would be able to answer if your diabetic medication is covered or not. So I don't know if you want me to give you also the number of the pharmacies. Because if you get the VIP standard and then the elite standard, which is the plans that actually do cover a flat fee towards your urgent care, your doctor visits, et cetera, um, both of them are through Pharmacoville.

Speaker speaker_5: Okay. Give me the number then.

Speaker speaker_0: Um, so for that number, when it comes to your VIP standard and elite standard, again, the ones that cover doctor visits, et cetera, that one is gonna be 800-933-

Speaker speaker_5: Say it to me.

Speaker speaker_0: 800.

Speaker speaker_5: Okay. 800-

Speaker speaker_0: Mm-hmm. 933-

Speaker speaker_5: Mm-hmm.

Speaker speaker_0: 3734.

Speaker speaker_5: Okay.

Speaker speaker_0: And then for the Stay Healthy, which is the preventative one, that's gonna be Medimpact, the carrier. And then that number, let's see, is 800 also 7714648. That's for the Stay Healthy one.

Speaker speaker_5: Okay.

Speaker speaker_0: So when it comes to the medication, they would be able to answer that. Um, because like I said, I wouldn't know if that falls more into like a preventative, since it's diabetes, or if it's more like a hospital and been made, if it would fall more under like the VIP standard and the elite. So honestly, I would call both of them, 'cause-

Speaker speaker_5: Okay.

Speaker speaker_0: ... you just wanna make sure that it's something that they even cover.

Speaker speaker_5: Okay.

Speaker speaker_0: And like I said, you do have 30 days from the time that you receive your first check to be eligible to enroll into the benefits. Um, so for right now, we'll just go ahead and have your file ready. I'm gonna decline it for now. But like I said, you have 30 days from the time that you receive your first check to give us a call and enroll into the benefits, um, 'cause it looks like you're a new hire. And also, they're within company open enrollment. So it

looks like theirs ends on the 1st of May. But if you're a new hire, they do give you 30 days from the day that you receive your first check to be eligible to enroll into the benefits.

Speaker speaker_5: Okay.

Speaker speaker_0: Okay? And if you have any questions, we're open from 8:00 AM up until 8:00 PM Monday through Friday.

Speaker speaker_5: Okay.

Speaker speaker_0: Eastern Time.

Speaker speaker_5: All right. Thank you.

Speaker speaker_0: You're welcome. I hope you have a great day. And if you have any questions, you're welcome to give us a call. Um, hopefully w- when you call back, your email, um, we're el- el- we're able to send you things, 'cause I'm not so sure why it's not sending it to your email. I don't think it's sending yet, if I'm honest.

Speaker speaker_5: Okay.

Speaker speaker_0: But it was just the information that I gave you. I had just written it down.

Speaker speaker_5: Okay.

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

Speaker speaker_5: You too. Thank you.

Speaker speaker_0: You're welcome.

Speaker speaker_5: Mm-hmm. All right.