

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 PRC. I'm looking to speak with Miss Brown. Yes, this is her. Hey, good morning. We're currently processing the enrollment forms for the healthcare benefits and, um, I was actually calling you because you selected some plans, but I noticed that you also selected not to participate. So, I was- Okay. ... actually calling to verify if you did wanna, um, select any plans through that agency or if you wanted to decline the enrollment for the- Um. ... healthcare benefits. Yes, ma'am. Uh, I want to, like, enroll in it. Okay. Um, it looks like you selected the MEC TeleRS, which is the preventative plan for employee only, um, dental for employee only, and vision for employee only. Did you want me to go over what that medical plan covers though? 'Cause I'm not sure if you're aware. Um, yes, could you please go over it? Yes, ma'am. Um, so let me open that file real quick. Give me one second. Okay. So the plan that you selected is only a preventative plan, so it only covers like one physical visit a year, some vaccinations, some STD and cancer screenings, even some counseling. But it only...I mean, it's not gonna cover any actual doctor visits if you were to get sick and go to the doctor, hospital visits if you were to get injured, emergency rooms, urgent care nor surgeries. And it does require for you to stay within the network and only use their preferred providers. With the MEC TeleRS, you do get prescription benefits with the Lexar and they offer a membership with Free RS which gives you access to cheaper generic prescriptions. And that plan does include virtual urgent care which offers medical assistance virtually with medical providers. But like I said earlier, it's only a preventative plan, so it's not gonna cover any of your hospital indemnity services, meaning doctor visits if you were to go to the doctor sick. So for this plan, for the MEC TeleRS for employee only, that's \$7.95. Would you like me to, um, go over the other two 'cause they do offer... In total, it's a total of four medical plans that they offer. So you selected the preventative one which is the one that I just went over, but they do also offer three other ones. Do you want me to go over, um, the differences? Um, I just want something that, um, covers like my doctor's, doctor's care for my checkups and, um, for emergency appointments. Okay. Um, yeah. So the only one that would cover both your preventatives, meaning like one physical visit a year, some vaccinations, some SD and cancer screenings, as well as your doctor visits which is considered hospital indemnity services, would be the MEC Enhanced. So that plan is the only plan that they offer that covers both your preventatives and your hospital indemnity. The other ones, the other three either only cover your preventative, which is the one that I just went over, and then the other two, which are called the VIPs, only cover your doctor visits but wouldn't cover any checkups. Um, so the MEC Enhanced is the one that covers both benefits. Um, with that one, there is copays. So for primary care visits you would be limited to four visits annually per person or ten per family and the copay would be of \$10. For specialty care visits, you would

be limited to four visits annually per person or ten per family and the copay is of \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family and the copay would be of \$60 per visit. Since you get both your preventative services covered and your hospital indemnity services covered, you get both prescription benefits with the Lexar and with Pharmaville which depending on the generic medication that you need you could pay like \$10, \$20 or \$30. And for the non-generic they do offer a discount. When it comes to your preventative prescriptions, the pharmacy option would be a 30-day supply and a \$5 copay would be required. For your mail order option, you would be getting a 90-day supply for your generic prescriptions and a \$15 copay would be required. The MEC Enhanced also covers, um, flat fees towards your hospital indemnity services. For example, for hospital admission benefit, they would cover a flat fee of \$1,000 per day for a max of one day. Hospital confinement benefit, they would cover \$100 per day for max of 30 days. And this plan also covers hospital emergency rooms, physician office, emergency dental work, hospital admission. If you were to select the MEC Enhanced for employee only, that would be a weekly deduction of \$36.23. So that's the only plan that they offer that covers both your preventative and hospital indemnity. But with the MEC Enhanced you are required to stay within the network, so you can only stay within the network to receive coverage. Then the other two plans that they offer are the VIPs. There's the VIP Standard and the VIP Plus. With the VIPs, they'll only cover your hospital visits, so doctor visits sick, hospital visits injured, urgent care emergency room surgeries, but they don't cover your preventive services which are considered like one physical visit a year, some vaccinations, some STD and cancer screenings. So VIPs only focus on your hospital indemnity services, but with the VIPs you're not required to only use their preferred providers. You can be within the network or out of the network and will still receive coverage. You do get prescription- Okay. ... benefits as well, but through Pharmaville. And they also do offer the vergent, uh, ver- vertical urgent care, which offers medical assistance virtually with medical providers. Um, out of the two of them, the Standard is the most basic one, because it doesn't cover intensive care, rehabilitation, nor preventative surgery, while your VIP Plus does and it covers a little bit more in dollar amount. So, for your VIP Standard, it would be a weekly deduction of \$17.73 and for the VIP Plus, that's \$31.71. Um, so those are the four medical plans that they offer. NEC Enhanced is the one that offers both your preventative and hospital indemnity, but you do have to stay within the network. Your NEC Tele-RS is only your preventative services and not your hospital indemnity services, and then the two VIPs only cover your hospital indemnity but not your preventative. Okay. Well, um, I would like the one that do the hospital and preventative. Okay. Please. So, that would be your NEC Enhanced. Did you wanna do the employee only? Yes. The employee only, please. Okay. So, that would be a weekly deduction of \$43.78 from your paycheck. Did you just wanna do the medical- You said \$43? Yes, ma'am. Um, what's the, um, cheapest one? So, the cheapest one would be your NEC Tele-RS, but keep in mind that the NEC Tele-RS, that one... Give me one second. That one is \$15.50, um, but the NEC Tele-RS only covers, like, one physical visit a year, some vaccinations, some STD and cancer screening. But that's the plan that doesn't cover any of your doctor visits. Like, if you're sick already or hospital visits, urgent care nor emergency room. So, it's only for your preventative services, meaning anything before a problem actually occurs. So, that one's \$15.50. Um, the VIPs are the ones that actually cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. Those two don't require you to stay within the network,

but those two don't cover your preventative services which would be considered, like, one physical visit a year. Like your check-ups. Those won't be covered with the VIPs. Only doctor visits, if you were to already be sick, or hospital visits if you were to get injured, your emergency room, urgent care and surgeries. It looks like the Standard, which is the most basic one, that one's \$17.73 for employee, and then the VIP Plus is \$31.71 for employee. Um... Okay, I'll do the, the \$17 one, the one that, um, covers my preventive, my, um, doctor visits and my emergency room visits. Okay. So, um, were you wanting the VIP Standard or the Plus? I can go over the plan, over the differences real quick. I think it's... My, the, the, my ER... What is it called? The, the first one? Okay. The Standard? Um, just keep in mind that the Standard is the one that doesn't c- cover intensive care unit benefits, rehabilitation benefit, nor preventative surgeries. Um, the VIP Plus does cover those areas. Okay. You can do the VIP Plus, but that's the \$30, correct? Yeah. That's \$31.71. So, your VIPs are the ones that only cover your doctor visits if sick, hospital visits if injured, but they don't cover your preventative services. Um, out of the Standard and the Plus, the Plus does cover your intensive care unit benefits, rehabilitation benefit, and your preventative surgeries, and they cover a little bit more towards that flat fee depending on what service you go for. So, for example, if you were to have a surgery in hospital, the VIP Standard only covers \$250 per day for a max of one day, while your VIP Plus would cover \$1,000 per day for a max of one day. Um, so for the Standard, it would be a weekly deduction of \$17.73, and then for the VIP Plus, it would be \$31.71. I'll do the, um, Standard, please. Okay. All right. And then, did you just wanna do that one? They also do offer vision, dental, short-term critical illness, but they do have very, um, separate deductions to them. Okay. Um, yeah, I just wanna do that one. Okay. Okay. So, for VIP Standard, I have \$17.73 weekly for employee only. That would be a weekly deduction of \$17.70, 73 cents. Do you allow TRC Staffing to make the weekly deduction of \$17.73 from your paycheck for this selected plan? Yes, ma'am. Please allow one or two weeks for your staffing agency to start doing that first deduction. Once you see the very first deduction of the \$17.73 come out of your paycheck, the following Monday of that first deduction is when you have active coverage and then I was gonna let you know that for your VIP Standard card, they don't mail those cards out to the members, but if you do want a physical card, once you become active, the following Monday of your activation week, you're welcome to give us a call if you do want a physical card and we can put in a request for you to receive it. And, um, if you, for some reason have a doctor's appointment and still don't have your card once you request it, you can give us a call and we can email you, um, that card via email as well. Yes, ma'am. Okay. So, if you do want a card, just keep in mind to give us a call once you become active so that we can put in a request. All right. Did you have any questions? No, ma'am. Not at the moment. All right. Well, I hope you have a great day. Thank you for your time. Thank you. You do the same. Bye-bye.

Conversation Format

Speaker speaker_0: 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 PRC. I'm looking to speak with Miss Brown.

Speaker speaker_1: Yes, this is her.

Speaker speaker_0: Hey, good morning. We're currently processing the enrollment forms for the healthcare benefits and, um, I was actually calling you because you selected some plans, but I noticed that you also selected not to participate. So, I was-

Speaker speaker_1: Okay.

Speaker speaker_0: ... actually calling to verify if you did wanna, um, select any plans through that agency or if you wanted to decline the enrollment for the-

Speaker speaker_1: Um.

Speaker speaker_0: ... healthcare benefits.

Speaker speaker_1: Yes, ma'am. Uh, I want to, like, enroll in it.

Speaker speaker_0: Okay. Um, it looks like you selected the MEC TeleRS, which is the preventative plan for employee only, um, dental for employee only, and vision for employee only. Did you want me to go over what that medical plan covers though? 'Cause I'm not sure if you're aware.

Speaker speaker_1: Um, yes, could you please go over it?

Speaker speaker_0: Yes, ma'am. Um, so let me open that file real quick. Give me one second. Okay. So the plan that you selected is only a preventative plan, so it only covers like one physical visit a year, some vaccinations, some STD and cancer screenings, even some counseling. But it only...I mean, it's not gonna cover any actual doctor visits if you were to get sick and go to the doctor, hospital visits if you were to get injured, emergency rooms, urgent care nor surgeries. And it does require for you to stay within the network and only use their preferred providers. With the MEC TeleRS, you do get prescription benefits with the Lexar and they offer a membership with Free RS which gives you access to cheaper generic prescriptions. And that plan does include virtual urgent care which offers medical assistance virtually with medical providers. But like I said earlier, it's only a preventative plan, so it's not gonna cover any of your hospital indemnity services, meaning doctor visits if you were to go to the doctor sick. So for this plan, for the MEC TeleRS for employee only, that's \$7.95. Would you like me to, um, go over the other two 'cause they do offer... In total, it's a total of four medical plans that they offer. So you selected the preventative one which is the one that I just went over, but they do also offer three other ones. Do you want me to go over, um, the differences?

Speaker speaker_1: Um, I just want something that, um, covers like my doctor's, doctor's care for my checkups and, um, for emergency appointments.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, yeah.

Speaker speaker_0: So the only one that would cover both your preventatives, meaning like one physical visit a year, some vaccinations, some SD and cancer screenings, as well as your doctor visits which is considered hospital indemnity services, would be the MEC Enhanced.

So that plan is the only plan that they offer that covers both your preventative and your hospital indemnity. The other ones, the other three either only cover your preventative, which is the one that I just went over, and then the other two, which are called the VIPs, only cover your doctor visits but wouldn't cover any checkups. Um, so the MEC Enhanced is the one that covers both benefits. Um, with that one, there is copays. So for primary care visits you would be limited to four visits annually per person or ten per family and the copay would be of \$10. For specialty care visits, you would be limited to four visits annually per person or ten per family and the copay is of \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family and the copay would be of \$60 per visit. Since you get both your preventative services covered and your hospital indemnity services covered, you get both prescription benefits with the Lexar and with Pharmaville which depending on the generic medication that you need you could pay like \$10, \$20 or \$30. And for the non-generic they do offer a discount. When it comes to your preventative prescriptions, the pharmacy option would be a 30-day supply and a \$5 copay would be required. For your mail order option, you would be getting a 90-day supply for your generic prescriptions and a \$15 copay would be required. The MEC Enhanced also covers, um, flat fees towards your hospital indemnity services. For example, for hospital admission benefit, they would cover a flat fee of \$1,000 per day for a max of one day. Hospital confinement benefit, they would cover \$100 per day for max of 30 days. And this plan also covers hospital emergency rooms, physician office, emergency dental work, hospital admission. If you were to select the MEC Enhanced for employee only, that would be a weekly deduction of \$36.23. So that's the only plan that they offer that covers both your preventative and hospital indemnity. But with the MEC Enhanced you are required to stay within the network, so you can only stay within the network to receive coverage. Then the other two plans that they offer are the VIPs. There's the VIP Standard and the VIP Plus. With the VIPs, they'll only cover your hospital visits, so doctor visits sick, hospital visits injured, urgent care emergency room surgeries, but they don't cover your preventive services which are considered like one physical visit a year, some vaccinations, some STD and cancer screenings. So VIPs only focus on your hospital indemnity services, but with the VIPs you're not required to only use their preferred providers. You can be within the network or out of the network and will still receive coverage. You do get prescription-

Speaker speaker_1: Okay.

Speaker speaker_0: ... benefits as well, but through Pharmaville. And they also do offer the vergent, uh, ver- vertical urgent care, which offers medical assistance virtually with medical providers. Um, out of the two of them, the Standard is the most basic one, because it doesn't cover intensive care, rehabilitation, nor preventative surgery, while your VIP Plus does and it covers a little bit more in dollar amount. So, for your VIP Standard, it would be a weekly deduction of \$17.73 and for the VIP Plus, that's \$31.71. Um, so those are the four medical plans that they offer. NEC Enhanced is the one that offers both your preventative and hospital indemnity, but you do have to stay within the network. Your NEC Tele-RS is only your preventative services and not your hospital indemnity services, and then the two VIPs only cover your hospital indemnity but not your preventative.

Speaker speaker_1: Okay. Well, um, I would like the one that do the hospital and preventative.

Speaker speaker_0: Okay.

Speaker speaker_1: Please.

Speaker speaker_0: So, that would be your NEC Enhanced. Did you wanna do the employee only?

Speaker speaker_1: Yes. The employee only, please.

Speaker speaker_0: Okay. So, that would be a weekly deduction of \$43.78 from your paycheck. Did you just wanna do the medical-

Speaker speaker_1: You said \$43?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Um, what's the, um, cheapest one?

Speaker speaker_0: So, the cheapest one would be your NEC Tele-RS, but keep in mind that the NEC Tele-RS, that one... Give me one second. That one is \$15.50, um, but the NEC Tele-RS only covers, like, one physical visit a year, some vaccinations, some STD and cancer screening. But that's the plan that doesn't cover any of your doctor visits. Like, if you're sick already or hospital visits, urgent care nor emergency room. So, it's only for your preventative services, meaning anything before a problem actually occurs. So, that one's \$15.50. Um, the VIPs are the ones that actually cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. Those two don't require you to stay within the network, but those two don't cover your preventative services which would be considered, like, one physical visit a year. Like your check-ups. Those won't be covered with the VIPs. Only doctor visits, if you were to already be sick, or hospital visits if you were to get injured, your emergency room, urgent care and surgeries. It looks like the Standard, which is the most basic one, that one's \$17.73 for employee, and then the VIP Plus is \$31.71 for employee. Um...

Speaker speaker_1: Okay, I'll do the, the \$17 one, the one that, um, covers my preventive, my, um, doctor visits and my emergency room visits.

Speaker speaker_0: Okay. So, um, were you wanting the VIP Standard or the Plus? I can go over the plan, over the differences real quick.

Speaker speaker_1: I think it's... My, the, the, my ER... What is it called? The, the first one?

Speaker speaker_0: Okay. The Standard? Um, just keep in mind that the Standard is the one that doesn't cover intensive care unit benefits, rehabilitation benefit, nor preventative surgeries. Um, the VIP Plus does cover those areas.

Speaker speaker_1: Okay. You can do the VIP Plus, but that's the \$30, correct?

Speaker speaker_0: Yeah. That's \$31.71. So, your VIPs are the ones that only cover your doctor visits if sick, hospital visits if injured, but they don't cover your preventative services. Um, out of the Standard and the Plus, the Plus does cover your intensive care unit benefits, rehabilitation benefit, and your preventative surgeries, and they cover a little bit more towards

that flat fee depending on what service you go for. So, for example, if you were to have a surgery in hospital, the VIP Standard only covers \$250 per day for a max of one day, while your VIP Plus would cover \$1,000 per day for a max of one day. Um, so for the Standard, it would be a weekly deduction of \$17.73, and then for the VIP Plus, it would be \$31.71.

Speaker speaker_1: I'll do the, um, Standard, please.

Speaker speaker_0: Okay. All right. And then, did you just wanna do that one? They also do offer vision, dental, short-term critical illness, but they do have very, um, separate deductions to them.

Speaker speaker_1: Okay. Um, yeah, I just wanna do that one.

Speaker speaker_0: Okay. Okay. So, for VIP Standard, I have \$17.73 weekly for employee only. That would be a weekly deduction of \$17.70, 73 cents. Do you allow TRC Staffing to make the weekly deduction of \$17.73 from your paycheck for this selected plan?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Please allow one or two weeks for your staffing agency to start doing that first deduction. Once you see the very first deduction of the \$17.73 come out of your paycheck, the following Monday of that first deduction is when you have active coverage and then I was gonna let you know that for your VIP Standard card, they don't mail those cards out to the members, but if you do want a physical card, once you become active, the following Monday of your activation week, you're welcome to give us a call if you do want a physical card and we can put in a request for you to receive it. And, um, if you, for some reason have a doctor's appointment and still don't have your card once you request it, you can give us a call and we can email you, um, that card via email as well.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So, if you do want a card, just keep in mind to give us a call once you become active so that we can put in a request. All right. Did you have any questions?

Speaker speaker_1: No, ma'am. Not at the moment.

Speaker speaker_0: All right. Well, I hope you have a great day. Thank you for your time.

Speaker speaker_1: Thank you. You do the same. Bye-bye.