

Transcript: Francesca

Baez-4757972869398528-4506669870170112

Full Transcript

This call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Um, I didn't hear anything you just said, ma'am. Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Uh, yes, ma'am. Um, I have a, I have a question slash concern about my benefits. What staffing company do you work with? Uh, Michelin. Or MAU, I guess. So it will be MAU who you have your benefits with. What are the last four of your Social and the last name, please? Uh, 3440 and Robinson. Could you please verify your mailing address and date of birth for security purposes? 112 Welborn Circle. What was the other one? I'm sorry, sir? No, I said my add- you said my address and what else? And your date of birth, sir. Oh. 10/12/1998. Okay. And now I just need the address. 112 Welborn Circle. Do you have the best contact down as the phone number, 864-518-4478, same as the one you're calling on today? Yes, ma'am. Can we show your email down as jarj844@gmail.com? Yes, ma'am. Okay. I do see that your current active policy is with a medical inter plus basic and dental plan. What questions did you have in regards to your current coverage? Uh, what all, I guess, does that necessarily cover? Like, does it cover visits at the hospital or what are the copays? Sure thing. So your medical plan covers hospital daily confinements at \$50 off the bill per day, intensive care or coronary care unit, \$200 per day off the bill. Annual first occurrence hospital is \$500. For surgical, it's up to \$1,000 based on surgical schedule. The anesthesia benefit is 25% of your surgical benefit. Outpatient sickness is covered at \$75. Diagnostic testing is covered at 250 per year. Wellness exam or test is \$75 per year. And it has a group accident package which covers hospital emergency room at 250, the physician's office or emergency dental work at \$50, hospital admission at 250, daily hospital confinement at 800, intensive care unit at \$200, ADAD, which is accidental dismemberment, up to \$15,000, the ambulance, air, or ground by 250, and medical imaging at 100. All of the dollar amounts that I just mentioned is what the insurance will pay. And you're responsible for the rest. Due to the fact that it is a PPO limited plan, it doesn't cover any... I mean, it doesn't work with deductibles or copays. This specific plan just works with a set dollar amount. And then your prescription package that your medical plan comes with has a stair system of either 10, 20, or \$30. Depending on where your generic prescription falls, that's what you would pay out of pocket. And then they provide a discount on non-generic prescriptions. So my prescription, so when I, when I called them, they said any prescription I got to go pick up, I have to pay out of pocket. Okay. So if you like, I can get you transferred over to PharmaVail, which is your prescription carrier. I already talked to her. She definitely- Do you want to switch plans? I just... Uh, can I, can I switch plans? So unfortunately, your medical and dental plan are under Section 125, which the IRS regulates. The only times you're able to make changes to those plans, like switching them or canceling them, is if you have an open enrollment period or a qualified life

event. You have to wait till December. At some point during December is when your staffing company holds their company open enrollment period. We haven't received a specific date as of yet, but it will be at some point during the month of December. So you won't be able to change anything now, but you will during December. Okay. The only thing I do have to mention is, all hospital indemnity plans do have PharmaVail down as your carrier, as your carrier, I'm sorry, for the prescription plan. So irregardless of the plan that you switch to, it's going to still be with PharmaVail prescription. Okay. That's fine. All right. Um, and then aside from that, the only other plan that they have will be medical preventative. So it wouldn't cover any medication unless it's preventative and generic with the medical preventative plans. Oh, okay. All right. Would you be- I'll look at them in December 18th. On the 30th, 'cause after your company open enrollment period, depending on the staffing companies, if they're going to add any new plans or make any changes to the coverage that's being offered, they wouldn't provide that benefit guide to us till it's near their company open enrollment period. Oh, okay. Yeah, so was there any other information I can provide to assist you with today? No, ma'am. That was it. All right. I do hope you have a wonderful rest of your day. Thank you for your time today and calling Benefits in a Car. Yes, ma'am. You too. Thank you. Buh-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_2: Um, I didn't hear anything you just said, ma'am.

Speaker speaker_1: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_2: Uh, yes, ma'am. Um, I have a, I have a question slash concern about my benefits.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Uh, Michelin. Or MAU, I guess.

Speaker speaker_1: So it will be MAU who you have your benefits with. What are the last four of your Social and the last name, please?

Speaker speaker_2: Uh, 3440 and Robinson.

Speaker speaker_1: Could you please verify your mailing address and date of birth for security purposes?

Speaker speaker_2: 112 Welborn Circle. What was the other one?

Speaker speaker_1: I'm sorry, sir?

Speaker speaker_2: No, I said my add- you said my address and what else?

Speaker speaker_1: And your date of birth, sir.

Speaker speaker_2: Oh. 10/12/1998.

Speaker speaker_1: Okay. And now I just need the address.

Speaker speaker_2: 112 Welborn Circle.

Speaker speaker_1: Do you have the best contact down as the phone number, 864-518-4478, same as the one you're calling on today?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Can we show your email down as jarj844@gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. I do see that your current active policy is with a medical inter plus basic and dental plan. What questions did you have in regards to your current coverage?

Speaker speaker_2: Uh, what all, I guess, does that necessarily cover? Like, does it cover visits at the hospital or what are the copays?

Speaker speaker_1: Sure thing. So your medical plan covers hospital daily confinements at \$50 off the bill per day, intensive care or coronary care unit, \$200 per day off the bill. Annual first occurrence hospital is \$500. For surgical, it's up to \$1,000 based on surgical schedule. The anesthesia benefit is 25% of your surgical benefit. Outpatient sickness is covered at \$75. Diagnostic testing is covered at 250 per year. Wellness exam or test is \$75 per year. And it has a group accident package which covers hospital emergency room at 250, the physician's office or emergency dental work at \$50, hospital admission at 250, daily hospital confinement at 800, intensive care unit at \$200, ADAD, which is accidental dismemberment, up to \$15,000, the ambulance, air, or ground by 250, and medical imaging at 100. All of the dollar amounts that I just mentioned is what the insurance will pay. And you're responsible for the rest. Due to the fact that it is a PPO limited plan, it doesn't cover any... I mean, it doesn't work with deductibles or copays. This specific plan just works with a set dollar amount. And then your prescription package that your medical plan comes with has a stair system of either 10, 20, or \$30. Depending on where your generic prescription falls, that's what you would pay out of pocket. And then they provide a discount on non-generic prescriptions.

Speaker speaker_2: So my prescription, so when I, when I called them, they said any prescription I got to go pick up, I have to pay out of pocket.

Speaker speaker_1: Okay. So if you like, I can get you transferred over to PharmaVail, which is your prescription carrier.

Speaker speaker_2: I already talked to her. She definitely-

Speaker speaker_1: Do you want to switch plans?

Speaker speaker_2: I just... Uh, can I, can I switch plans?

Speaker speaker_1: So unfortunately, your medical and dental plan are under Section 125, which the IRS regulates. The only times you're able to make changes to those plans, like switching them or canceling them, is if you have an open enrollment period or a qualified life event. You have to wait till December. At some point during December is when your staffing company holds their company open enrollment period. We haven't received a specific date as of yet, but it will be at some point during the month of December. So you won't be able to change anything now, but you will during December.

Speaker speaker_2: Okay.

Speaker speaker_1: The only thing I do have to mention is, all hospital indemnity plans do have PharmaVail down as your carrier, as your carrier, I'm sorry, for the prescription plan. So irregardless of the plan that you switch to, it's going to still be with PharmaVail prescription.

Speaker speaker_2: Okay. That's fine.

Speaker speaker_1: All right. Um, and then aside from that, the only other plan that they have will be medical preventative. So it wouldn't cover any medication unless it's preventative and generic with the medical preventative plans.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: All right. Would you be-

Speaker speaker_2: I'll look at them in December 18th.

Speaker speaker_1: On the 30th, 'cause after your company open enrollment period, depending on the staffing companies, if they're going to add any new plans or make any changes to the coverage that's being offered, they wouldn't provide that benefit guide to us till it's near their company open enrollment period.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yeah, so was there any other information I can provide to assist you with today?

Speaker speaker_2: No, ma'am. That was it.

Speaker speaker_1: All right. I do hope you have a wonderful rest of your day. Thank you for your time today and calling Benefits in a Car.

Speaker speaker_2: Yes, ma'am. You too.

Speaker speaker_1: Thank you. Buh-bye.