

## Transcript: Franchesca

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### Full Transcript

Thank you for calling Benefits in Our Car. My name is Kristen. Okay. Um, so my name's Austin Marx, uh, I'm calling... Uh, I'm employed by AS... It used to be ASG, and it's, uh, Versilis, Versilis. I cannot remember. It starts with a V, it's like that. It's Versilis, I think. Um, and I'm inquiring about, um, medical benefits. This is the number they told me to call, um, to register. Okay. And what is the name of the staffing company, sir? Uh, it's Versilis, Versilis. 911, please. I don't know how to... Um, yeah. Versela Aeterno Staffing? Yeah. Yeah, it's Versela. Yeah. What are the last four of your Social? 0847. I apologize, sir. I think it cut off, I only got three digits, eight, four and seven. I'm missing one. Oh, it's 0. 0847. And would you mind repeating your last name for me one more time? It's Marx. M-A-R-X. Please verify your mailing address and date of birth to make sure I have the right account in front of me. It's 211 South Bluff Street, Monticello, Indiana, 47960 and 060685. You said date of birth is 060685? 95. 95. Yeah. We have the phone number to reach you down as 574-297-4667. That's correct. And we have your email down as first and last name 2024 at gmail.com. Yep. Okay. The benefits offered by your staffing company are TPO Limited Plans. Depending on how many plans as well as which plans and if you're putting a dependent will result in how much a policy will cost you that will be taken out of your pay stub prior to you receiving said pay stub. The current plans that your staffing company is offering is PreRx membership for the prescriptions, medical, dental, insurance and disability available only to the employee, term life, which is their life insurance, vision, and ID expert, which is an identity theft protection. Okay. Okay, sir. So which ones you want to be enrolled into? Um, so, uh, I didn't quite get where the line was drawn on the different ones but, uh, I guess the one... As long as I have dental and, uh, medical. Uh, my vision's good, so I'm not too worried about that. Um, and, uh, life insurance is rather not important, I guess. Um, but whichever one can help me cover... Uh, okay, so I'm being treated for drug and alcohol abuse. Um, is that covered in any of the plans? So unfortunately, we'll need an account administrator for the coverage. The best person to ask that question to that could provide you a certain response is going to be the carriers. But what I see- Okay. ... if you look towards the medical plans themselves, the only information that I have which could possibly assist in any way towards that specific service is either physical office... The, well, physician's office or the therapy facility for physical, speech or occupational services, or the virtual care in the event that they do have virtual therapy for them. But it does not specify anywhere on the benefit guide that specific type of service being covered. Um, that's why I will suggest speaking with the carriers themselves to see if that is a service- Okay. ... that's covered under the plans they offer. Okay. Um, so, uh, which... Okay, so whichever one you suggest with, is the best, the most, uh, most coverage, um, specifically in the form of dental. I have, I need dental work that needs to be done immediately. Um, so there's two things in regards to that. The first one being, I would recommend, like I do with all

the members, checking with them if any of your current situations will be considered a preexisting issue that wouldn't be covered per their policy. Uh, but the second thing will be, there's only one dental plan that is offered and the maximum that it will cover you per year for services is \$500. So after you already exceed the \$500 in service per year, that won't cover anything more to next year, 2026. Okay. That's, that's fine. That's... Okay. We'll go with that then. So that one... All right, so that one- Yeah. ... dental plan is \$3.63. The coverage will be 100% for preventative services, basic services, week's care, restorative services and radiographs are covered about 80%.... the idea maximum of the 500 and then it has a \$50 deductible. Okay, that's fine. Uh, and then, uh, prescriptions also. Um, I take, have medicine every two weeks. Okay. So with that one, you have two options, um, which kind of goes into the medical as well. So with their medical plans, the ones that we'll definitely be covering for you to see a in-person doctor is going to be one of their VIP plans. Both of those plans, as far as it goes towards prescriptions, they work with the carrier Pharmabel prescriptions. The way that they work with it is they have a tier system of 10, 20 or 30 for your generic prescriptions. Depending on where that specific prescription falls, that's what you pay out of pocket. Aside from that, it will be a discount for the non-generic. The other coverage as far as it goes for prescription wise that your staffing company offers will be that for your X membership, which provides you access to 90% of the generic drugs prescribed in the US for free. Only thing to keep in mind, anything AQ gets picked up at the pharmacy, but anything that's chronic has to be shipped to your home, which it will be at no cost to you, but it cannot be picked at the pharmacy because the membership will not cover it. Okay. And now, like, chronic is just regular? Like, uh, because what it is, is... So every two weeks I go to, uh, in person to a, uh, um, a Suboxone clinic and every two weeks I get a brand new prescription for, uh, Suboxone. So it's not necessarily like chronic, it's not a regular refill, it's something, a new prescription every week. And what I have to do is I have to go there, I sign for it and I have to, uh, provide my ID. So the best thing that I can say is going into the FreeRx membership website and using the drug search to see how it will specifically be covered under the membership. Okay. And so where, where would that be? It will be on the FreeRx.com website. Okay. Okay. And then... It says that we can't even find... can't find the results for my med. So that will mean that it is not covered more than likely. I can give you the phone number to the pharmacy to double check with them, but if the name of your prescription is not coming up in the website, it will mean that it's not covered under the membership. Okay. That's wonderful. But whatever. I mean, it's only \$30 every two years, so... All right. Hold on, let me try 911. I will say... Maybe I was staying home. You do have other way till the 16th of February to enroll. Um, give or take based on our business hours, you have till the 14, that Friday. If you like, just so that you can be sure that what you enrolling into will coverage the services that you're looking to have covered, I can send you an email with the phone number for Pharmavel to see if those prescriptions will be covered under them. I must also send you the information for two specific lines where usually member calls for those VIP plans to see if certain things are covered and it will also be for the dental. Um, that way, if you would like, I can either submit the enrollment now and then you verify with them or we can hold off on submitting an enrollment for you to verify that everything you're looking to have covered will in fact be covered before we submit the enrollment. Okay. Uh, so I'll be able to actually ask them the hard questions as to, like, you know, what, you know, will this be covered? And they'll be able to answer my questions. Yes, sir, because the thing is, we're limited to what the benefit guide provides us. Yeah.

Anything specific like a specific procedure or medication will have to be verified with the carriers directly. Okay. So, uh, yeah, if you send me an email, that would be awesome and I can find out, you know, what will and will not be covered under what plan. Of course, and then are you going to hold off the enrollment for now while we verify that information? Yeah, because I- I... Those are my only two main concerns with dental prescriptions and, uh, I guess the, uh, regular visits because it's \$140 every two weeks without it and it's kind of rough. So, that's something that I need or it's just... Or I'm just gonna go ... So, yeah. Um, yeah. Being transparent with you. So, it's just something that I got to do. Um, yeah. And do you want me to also attach in that email a copy of the benefit guide as well? Uh, I've got a copy of it, um, that I'm actually looking at right now. And so it... I'm trying to see. The VIP plus bundle is something that I would be thinking about because the stay healthy ... eh, there's a lot of things that aren't included. And then the VIP Plus bundle is probably the best option really 'cause I just want to... Because I imagine that to get the specific things that I'm looking for, I'm gonna have to be able... I'm gonna have to have the Plus so that I can have those certain things covered. There will be a lot of things that I might not use on there, but I'll need 'em. Correct? 'Cause I- Yes, sir. ... probably need to get the specific... Yeah. 'Cause the MEC StayHealthy is only preventative. The only thing to keep in mind is that VIP plans do not cover anything preventative. Okay. So what do you mean by preventative? The only one that does... So preventative services are the services that we use to make sure we're up to health, like your annual physical, screens, screening, sorry, for blood pressure or iron deficiency, um, immunizations like influenza or varicella, along with your generic prescriptions. So it doesn't cover any of that? No. The VIP plans do not cover anything preventative. The same way that the StayHealthy, which is the only preventative plan, does not cover what the VIP plans covered, is vice versa. The VIP plans do not cover what the StayHealthy does. Oh, okay. Fine. Okay. I'm, I'm beep. ... looking at... It's pre-RS so definitely not yet, so it's a pain. All right. Well, I, uh, I'd like to call and get a hold of... Oh. But, just- Yeah. It's okay. Yeah. I, I would like to hold and call and, uh, answer more questions if I could please, before we went any further. Of course. I just didn't know- Give me a minute. ... where to go next, so. Um, so from this moment, the next thing will be for you to contact one of those people, one of the companies, either Pharmaville or the special question lines that I'm sending to your email. If you like, I can transfer you to either or them at the moment, um, whether it be Pharmaville to check on the prescriptions or there's two special questions lines with American Public Life. Uh, I'll probably just, uh, call 'em, Michelle, 'cause I gotta get back to work. My break's over, so. Understood. I have sent you the information to your email. It's going to be titled Benefit TIN Outcard. Okay. If you do not see in your junk or spam mail once you have a free time, just give us a call so we can try to resend that to you. Awesome. Thank you so much. You're awesome. Of course. It was a pleasure, sir. I hope this information assists you and we look forward to hearing back from you to enroll you. All righty. Thank you. You're welcome. Enjoy your day. Thank you. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in Our Car. My name is Kristen. Okay.

Speaker speaker\_1: Um, so my name's Austin Marx, uh, I'm calling... Uh, I'm employed by AS... It used to be ASG, and it's, uh, Versilis, Versilis. I cannot remember. It starts with a V, it's like that. It's Versilis, I think. Um, and I'm inquiring about, um, medical benefits. This is the number they told me to call, um, to register.

Speaker speaker\_0: Okay. And what is the name of the staffing company, sir?

Speaker speaker\_1: Uh, it's Versilis, Versilis. 911, please. I don't know how to... Um, yeah.

Speaker speaker\_0: Versela Aeterno Staffing?

Speaker speaker\_1: Yeah. Yeah, it's Versela. Yeah.

Speaker speaker\_0: What are the last four of your Social?

Speaker speaker\_1: 0847.

Speaker speaker\_0: I apologize, sir. I think it cut off, I only got three digits, eight, four and seven. I'm missing one.

Speaker speaker\_1: Oh, it's 0. 0847.

Speaker speaker\_0: And would you mind repeating your last name for me one more time?

Speaker speaker\_1: It's Marx. M-A-R-X.

Speaker speaker\_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker\_1: It's 211 South Bluff Street, Monticello, Indiana, 47960 and 060685.

Speaker speaker\_0: You said date of birth is 060685?

Speaker speaker\_1: 95.

Speaker speaker\_0: 95.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: We have the phone number to reach you down as 574-297-4667.

Speaker speaker\_1: That's correct.

Speaker speaker\_0: And we have your email down as first and last name 2024 at gmail.com.

Speaker speaker\_1: Yep.

Speaker speaker\_0: Okay. The benefits offered by your staffing company are TPO Limited Plans. Depending on how many plans as well as which plans and if you're putting a dependent will result in how much a policy will cost you that will be taken out of your pay stub prior to you receiving said pay stub. The current plans that your staffing company is offering is PreRx membership for the prescriptions, medical, dental, insurance and disability available only to the employee, term life, which is their life insurance, vision, and ID expert, which is an identity theft protection.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay, sir. So which ones you want to be enrolled into?

Speaker speaker\_1: Um, so, uh, I didn't quite get where the line was drawn on the different ones but, uh, I guess the one... As long as I have dental and, uh, medical. Uh, my vision's good, so I'm not too worried about that. Um, and, uh, life insurance is rather not important, I guess. Um, but whichever one can help me cover... Uh, okay, so I'm being treated for drug and alcohol abuse. Um, is that covered in any of the plans?

Speaker speaker\_0: So unfortunately, we'll need an account administrator for the coverage. The best person to ask that question to that could provide you a certain response is going to be the carriers. But what I see-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if you look towards the medical plans themselves, the only information that I have which could possibly assist in any way towards that specific service is either physical office... The, well, physician's office or the therapy facility for physical, speech or occupational services, or the virtual care in the event that they do have virtual therapy for them. But it does not specify anywhere on the benefit guide that specific type of service being covered. Um, that's why I will suggest speaking with the carriers themselves to see if that is a service-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that's covered under the plans they offer.

Speaker speaker\_1: Okay. Um, so, uh, which... Okay, so whichever one you suggest with, is the best, the most, uh, most coverage, um, specifically in the form of dental. I have, I need dental work that needs to be done immediately.

Speaker speaker\_0: Um, so there's two things in regards to that. The first one being, I would recommend, like I do with all the members, checking with them if any of your current situations will be considered a preexisting issue that wouldn't be covered per their policy. Uh, but the second thing will be, there's only one dental plan that is offered and the maximum that it will cover you per year for services is \$500. So after you already exceed the \$500 in service per year, that won't cover anything more to next year, 2026.

Speaker speaker\_1: Okay. That's, that's fine. That's...

Speaker speaker\_0: Okay.

Speaker speaker\_1: We'll go with that then.

Speaker speaker\_0: So that one... All right, so that one-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... dental plan is \$3.63. The coverage will be 100% for preventative services, basic services, week's care, restorative services and radiographs are covered about

80%.... the idea maximum of the 500 and then it has a \$50 deductible.

Speaker speaker\_1: Okay, that's fine. Uh, and then, uh, prescriptions also. Um, I take, have medicine every two weeks.

Speaker speaker\_0: Okay. So with that one, you have two options, um, which kind of goes into the medical as well. So with their medical plans, the ones that we'll definitely be covering for you to see a in-person doctor is going to be one of their VIP plans. Both of those plans, as far as it goes towards prescriptions, they work with the carrier Pharmabel prescriptions. The way that they work with it is they have a tier system of 10, 20 or 30 for your generic prescriptions. Depending on where that specific prescription falls, that's what you pay out of pocket. Aside from that, it will be a discount for the non-generic. The other coverage as far as it goes for prescription wise that your staffing company offers will be that for your X membership, which provides you access to 90% of the generic drugs prescribed in the US for free. Only thing to keep in mind, anything AQ gets picked up at the pharmacy, but anything that's chronic has to be shipped to your home, which it will be at no cost to you, but it cannot be picked at the pharmacy because the membership will not cover it.

Speaker speaker\_1: Okay. And now, like, chronic is just regular? Like, uh, because what it is, is... So every two weeks I go to, uh, in person to a, uh, um, a Suboxone clinic and every two weeks I get a brand new prescription for, uh, Suboxone. So it's not necessarily like chronic, it's not a regular refill, it's something, a new prescription every week. And what I have to do is I have to go there, I sign for it and I have to, uh, provide my ID.

Speaker speaker\_0: So the best thing that I can say is going into the FreeRx membership website and using the drug search to see how it will specifically be covered under the membership.

Speaker speaker\_1: Okay. And so where, where would that be?

Speaker speaker\_0: It will be on the FreeRx.com website.

Speaker speaker\_1: Okay. Okay. And then... It says that we can't even find... can't find the results for my med.

Speaker speaker\_0: So that will mean that it is not covered more than likely. I can give you the phone number to the pharmacy to double check with them, but if the name of your prescription is not coming up in the website, it will mean that it's not covered under the membership.

Speaker speaker\_1: Okay. That's wonderful. But whatever. I mean, it's only \$30 every two years, so... All right. Hold on, let me try 911. I will say... Maybe I was staying home.

Speaker speaker\_0: You do have other way till the 16th of February to enroll. Um, give or take based on our business hours, you have till the 14, that Friday. If you like, just so that you can be sure that what you enrolling into will coverage the services that you're looking to have covered, I can send you an email with the phone number for Pharmavel to see if those prescriptions will be covered under them. I must also send you the information for two specific lines where usually member calls for those VIP plans to see if certain things are covered and it

will also be for the dental. Um, that way, if you would like, I can either submit the enrollment now and then you verify with them or we can hold off on submitting an enrollment for you to verify that everything you're looking to have covered will in fact be covered before we submit the enrollment.

Speaker speaker\_1: Okay. Uh, so I'll be able to actually ask them the hard questions as to, like, you know, what, you know, will this be covered? And they'll be able to answer my questions.

Speaker speaker\_0: Yes, sir, because the thing is, we're limited to what the benefit guide provides us.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Anything specific like a specific procedure or medication will have to be verified with the carriers directly.

Speaker speaker\_1: Okay. So, uh, yeah, if you send me an email, that would be awesome and I can find out, you know, what will and will not be covered under what plan.

Speaker speaker\_0: Of course, and then are you going to hold off the enrollment for now while we verify that information?

Speaker speaker\_1: Yeah, because I- I... Those are my only two main concerns with dental prescriptions and, uh, I guess the, uh, regular visits because it's \$140 every two weeks without it and it's kind of rough. So, that's something that I need or it's just... Or I'm just gonna go ... So, yeah.

Speaker speaker\_0: Um, yeah.

Speaker speaker\_1: Being transparent with you. So, it's just something that I got to do. Um, yeah.

Speaker speaker\_0: And do you want me to also attach in that email a copy of the benefit guide as well?

Speaker speaker\_1: Uh, I've got a copy of it, um, that I'm actually looking at right now. And so it... I'm trying to see. The VIP plus bundle is something that I would be thinking about because the stay healthy ... .. eh, there's a lot of things that aren't included. And then the VIP Plus bundle is probably the best option really 'cause I just want to... Because I imagine that to get the specific things that I'm looking for, I'm gonna have to be able... I'm gonna have to have the Plus so that I can have those certain things covered. There will be a lot of things that I might not use on there, but I'll need 'em. Correct? 'Cause I-

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: ... probably need to get the specific... Yeah.

Speaker speaker\_0: 'Cause the MEC StayHealthy is only preventative. The only thing to keep in mind is that VIP plans do not cover anything preventative.

Speaker speaker\_1: Okay. So what do you mean by preventative?

Speaker speaker\_0: The only one that does... So preventative services are the services that we use to make sure we're up to health, like your annual physical, screens, screening, sorry, for blood pressure or iron deficiency, um, immunizations like influenza or varicella, along with your generic prescriptions.

Speaker speaker\_1: So it doesn't cover any of that?

Speaker speaker\_0: No. The VIP plans do not cover anything preventative. The same way that the StayHealthy, which is the only preventative plan, does not cover what the VIP plans covered, is vice versa. The VIP plans do not cover what the StayHealthy does.

Speaker speaker\_1: Oh, okay. Fine. Okay. I'm, I'm

Speaker speaker\_2: beep.

Speaker speaker\_1: ... looking at... It's pre-RS so definitely not yet, so it's a pain. All right. Well, I, uh, I'd like to call and get a hold of... Oh.

Speaker speaker\_0: But, just-

Speaker speaker\_1: Yeah. It's okay. Yeah. I, I would like to hold and call and, uh, answer more questions if I could please, before we went any further.

Speaker speaker\_0: Of course.

Speaker speaker\_1: I just didn't know-

Speaker speaker\_0: Give me a minute.

Speaker speaker\_1: ... where to go next, so.

Speaker speaker\_0: Um, so from this moment, the next thing will be for you to contact one of those people, one of the companies, either Pharmaville or the special question lines that I'm sending to your email. If you like, I can transfer you to either or them at the moment, um, whether it be Pharmaville to check on the prescriptions or there's two special questions lines with American Public Life.

Speaker speaker\_1: Uh, I'll probably just, uh, call 'em, Michelle, 'cause I gotta get back to work. My break's over, so.

Speaker speaker\_0: Understood. I have sent you the information to your email. It's going to be titled Benefit TIN Outcard.

Speaker speaker\_1: Okay.

Speaker speaker\_0: If you do not see in your junk or spam mail once you have a free time, just give us a call so we can try to resend that to you.

Speaker speaker\_1: Awesome. Thank you so much. You're awesome.



Speaker speaker\_0: Of course. It was a pleasure, sir. I hope this information assists you and we look forward to hearing back from you to enroll you.

Speaker speaker\_1: All righty. Thank you.

Speaker speaker\_0: You're welcome. Enjoy your day.

Speaker speaker\_1: Thank you. You too.