

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... the benefits and . My name is Francesca. How can I assist you today? Hi, my name is Shania. Um, I'm calling because I work on the workforce and I asked my boss about me enrolling in medical as well as dental insurance, and she provided me this number. Okay. What is the last four of your social? 9062. And the last name? Milton. M-I-L-T-O-N. Could you please verify your mailing address and your date of birth for security purposes? Sure. shania.williams4@outlook.com. And you said what was the other one, my date of birth? So if your mailing address and your da- Oh, okay, so mailing address is shania.williams4@outlook.com. Date of birth is November 7th, 1998. Did you provide an email address, ma'am? I need your mailing address. Oh, a mailing address. Oh, I'm sorry. 5249 Eastshore Drive, Southwest Conners, Georgia, zip code 30094. We have a best phone number to contact down as 678-873-6048. All right. All right, and bear with me one moment. And I apologize, I'm waiting for the system to load for the information. That's okay. Okay. So it does show that your company is currently on company open enrollment period, so you'll be able to enroll into benefits through that open enrollment period. Enrollment period? Yes, ma'am. You'll be able to enroll through your company open enrollment period. You said you were interested in the dental and medical? Correct. Okay. So there's only one medical, I mean, one dental plan being offered. And that dental plan will be a charge of \$3.64 for a paycheck. It will cover your preventative services at 100%, basic services, basic research services, and radiographs at an 80%, and it will have a manual as maximum in coverage of \$500, and a \$50 deductible. Okay, no problem. And then as far as the medical portion of it goes, they offer a total of five, I believe, six, six medical plans. The first one being the only major medical insurance plan that they offer, as well as the only medical plan that would be a major medical insurance, and is the only plan that's a monthly deduction. So it does have a requirement for you to be working 20 hours or more to be eligible for it, um, having additional eligibility that needs to be done. If you are found eligible and if you're interested, coverage will be effective first month following 30 days from the day of your first paycheck. It is \$365.89 per paycheck for employee only, um, per month, sorry, not per paycheck, for employee only. It will work with an in and out of networks deductible. The in-network is \$6,500. Your out-of-network will be \$10,000. For primary care visits, it will have a \$15 copay and a \$30 for the specialist visits within network. And after the out of network will be 50% after the other deductible. Oh, well, I was going to ask you- So the next item- You go ahead. No, go ahead. Oh, um, I wanted a plan where, um... Okay, so I have a lump on my breast that I'll need to take out. So which plan will be best for me? So you submitted that online. You only want us to give you information? Come again? Yes, ma'am. I'm just verifying. I apologize, I couldn't hear what, what you said. So did you want us to only- Oh. ... provide you the plan information when you're processing this online? Oh, no. I was asking what plan would

have been best for me since I have a lump on my breast that needs to be taken out in the, in some time. Legally speaking, the best plan will be the one that you decide based on what you're looking for. If you're currently looking for your doctor visits and surgeries to be covered under the plan, um, I do have to say, uh, we recommend speaking with the carrier to make sure that's not going to be considered a preexisting condition under the...But the plan- I- ... that will cover those hospital services will be one of the VIP plans. Okay, I understand. Okay. So there is VIP Standard which is 17.72, VIP Classic which is 19.63, VIP Plus which is 31.71, and VIP Pro which is \$40.43, and those are all per paycheck. Now, the difference between them will be the fact that the VIP Standard doesn't include intensive care unit or rehabilitation benefits as well as preventative surgeries, as well as the fact that the VIP Pro does not cover your ambulance, ground or air, or preventative surgeries. And then aside from that when you go up from the Standard all the way to the Pro, there are certain services that are covered more dollar amount wise than the other services on the other plans. Like for example, your emergency room visits are one of them. Um, when you go into Standard and VIP Classic, the coverage for the emergency room is only \$50 per visit that the insurance will cover, whereas with the VIP Plus it will cover \$800 and with the VIP Pro, I mean Pro, it will cover \$150. So that's what I mean when I say certain services have more of a dollar amount as you go up. Oh, okay. I understand now. I understand now. I, any chance, are you looking at a copy of the benefit guide on your end? Yes, so I can, like, properly choose, if anything. Okay, so we would be, um, I'm not sure if you're already in that page. If you're looking at them by what their number at the bottom, we would be on page number two right now. Okay, I don't think I have the... Let me see. I don't think I have it. You'd have to send it to me, then. 'Cause if not, I think you might be looking at their enrollment form that basically just has the three rows where they have little boxes next to the prices that you can get to choose. Okay, yeah. I can do that. You can send me the, um, emails so I can, like, choose which ones or anything like that. That's okay, I don't mind. Sorry? I don't mind. I said that, um, you can send it to me on my email so I can pro- I can see what they ha- have to choose from so I can have a better understanding. Okay, bear with me one moment. I'll send you a copy of the benefit guide. No problem. Thank you. All right, I sent it from our office email which is info@benefitsinocard, and it will be titled Benefit Guide. Okay, thank you so much. Okay. All righty, let's see. Oh, the only thing, which I did forget to mention is the VIP plans only cover hospital indemnity. They're not going to cover your preventative services. I understand. Okay, all right. I don't, I haven't seen the messages yet. Oh, yes, I got it. Um... Okay. This is page two? Yes, ma'am. If you guide yourself by the number that the pages have at the bottom, it will be page number two. Thank you. I believe there's about one or two of them that come out blank at the start. Okay. So my own, my own would probably be, probably be the preventative surgery one, or would it be the surgery in a physician office? Um... So we only administer the benefits. Uh, we wouldn't be able to advise you whether or not that surgery will be preventative, um, or if it would be in a surgery center, to be quite honest. If you want to have that verified prior to processing the enrollment, um, you do have time because your company doesn't end their company open enrollment period till... Till when? There we go. Um, yeah, so they do not end their company enrollment period till next month, January 10th, 2025. So if you like- Mm-hmm. ... what I can do so that you can make sure whether or not that will be covered, your surgery, I can give you their phone number and transfer you over or I can transfer you over and email you the phone number, whichever way works easier for you. Well, you can send an email because I'm working right

now, so that'll be fine. All right. And then I'll also put in that email for you the network providers in the event that you need to go with a preventative plan. It does require network, and it will be through the multi-plan network. That information will also be in that email for you. Okay. No problem. Thank you so much for your info. Of course. Bye. Enjoy the rest of your evening, and if anything I can always call back, okay? Understood. I hope you have a wonderful rest of your day, and thank you for giving us a call. You too. Bye-bye.

Conversation Format

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

Speaker speaker_1: ... the benefits and . My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi, my name is Shania. Um, I'm calling because I work on the workforce and I asked my boss about me enrolling in medical as well as dental insurance, and she provided me this number.

Speaker speaker_1: Okay. What is the last four of your social?

Speaker speaker_2: 9062.

Speaker speaker_1: And the last name?

Speaker speaker_2: Milton. M-I-L-T-O-N.

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

Speaker speaker_2: Sure. shania.williams4@outlook.com. And you said what was the other one, my date of birth?

Speaker speaker_1: So if your mailing address and your da-

Speaker speaker_2: Oh, okay, so mailing address is shania.williams4@outlook.com. Date of birth is November 7th, 1998.

Speaker speaker_1: Did you provide an email address, ma'am? I need your mailing address.

Speaker speaker_2: Oh, a mailing address. Oh, I'm sorry. 5249 Eastshore Drive, Southwest Conners, Georgia, zip code 30094.

Speaker speaker_1: We have a best phone number to contact down as 678-873-6048.

Speaker speaker_2: All right.

Speaker speaker_1: All right, and bear with me one moment. And I apologize, I'm waiting for the system to load for the information.

Speaker speaker_2: That's okay.

Speaker speaker_1: Okay. So it does show that your company is currently on company open enrollment period, so you'll be able to enroll into benefits through that open enrollment period.

Speaker speaker_2: Enrollment period?

Speaker speaker_1: Yes, ma'am. You'll be able to enroll through your company open enrollment period. You said you were interested in the dental and medical?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. So there's only one medical, I mean, one dental plan being offered. And that dental plan will be a charge of \$3.64 for a paycheck. It will cover your preventative services at 100%, basic services, basic research services, and radiographs at an 80%, and it will have a manual as maximum in coverage of \$500, and a \$50 deductible.

Speaker speaker_2: Okay, no problem.

Speaker speaker_1: And then as far as the medical portion of it goes, they offer a total of five, I believe, six, six medical plans. The first one being the only major medical insurance plan that they offer, as well as the only medical plan that would be a major medical insurance, and is the only plan that's a monthly deduction. So it does have a requirement for you to be working 20 hours or more to be eligible for it, um, having additional eligibility that needs to be done. If you are found eligible and if you're interested, coverage will be effective first month following 30 days from the day of your first paycheck. It is \$365.89 per paycheck for employee only, um, per month, sorry, not per paycheck, for employee only. It will work with an in and out of networks deductible. The in-network is \$6,500. Your out-of-network will be \$10,000. For primary care visits, it will have a \$15 copay and a \$30 for the specialist visits within network. And after the out of network will be 50% after the other deductible.

Speaker speaker_2: Oh, well, I was going to ask you-

Speaker speaker_1: So the next item-

Speaker speaker_2: You go ahead.

Speaker speaker_1: No, go ahead.

Speaker speaker_2: Oh, um, I wanted a plan where, um... Okay, so I have a lump on my breast that I'll need to take out. So which plan will be best for me?

Speaker speaker_1: So you submitted that online. You only want us to give you information?

Speaker speaker_2: Come again?

Speaker speaker_1: Yes, ma'am. I'm just verifying. I apologize, I couldn't hear what, what you said. So did you want us to only-

Speaker speaker_2: Oh.

Speaker speaker_1: ... provide you the plan information when you're processing this online?

Speaker speaker_2: Oh, no. I was asking what plan would have been best for me since I have a lump on my breast that needs to be taken out in the, in some time.

Speaker speaker_1: Legally speaking, the best plan will be the one that you decide based on what you're looking for. If you're currently looking for your doctor visits and surgeries to be covered under the plan, um, I do have to say, uh, we recommend speaking with the carrier to make sure that's not going to be considered a preexisting condition under the...But the plan-

Speaker speaker_2: I-

Speaker speaker_1: ... that will cover those hospital services will be one of the VIP plans.

Speaker speaker_2: Okay, I understand. Okay.

Speaker speaker_1: So there is VIP Standard which is 17.72, VIP Classic which is 19.63, VIP Plus which is 31.71, and VIP Pro which is \$40.43, and those are all per paycheck. Now, the difference between them will be the fact that the VIP Standard doesn't include intensive care unit or rehabilitation benefits as well as preventative surgeries, as well as the fact that the VIP Pro does not cover your ambulance, ground or air, or preventative surgeries. And then aside from that when you go up from the Standard all the way to the Pro, there are certain services that are covered more dollar amount wise than the other services on the other plans. Like for example, your emergency room visits are one of them. Um, when you go into Standard and VIP Classic, the coverage for the emergency room is only \$50 per visit that the insurance will cover, whereas with the VIP Plus it will cover \$800 and with the VIP Plus, I mean Pro, it will cover \$150. So that's what I mean when I say certain services have more of a dollar amount as you go up.

Speaker speaker_2: Oh, okay. I understand now. I understand now.

Speaker speaker_1: I, any chance, are you looking at a copy of the benefit guide on your end?

Speaker speaker_2: Yes, so I can, like, properly choose, if anything.

Speaker speaker_1: Okay, so we would be, um, I'm not sure if you're already in that page. If you're looking at them by what their number at the bottom, we would be on page number two right now.

Speaker speaker_2: Okay, I don't think I have the... Let me see. I don't think I have it. You'd have to send it to me, then.

Speaker speaker_1: 'Cause if not, I think you might be looking at their enrollment form that basically just has the three rows where they have little boxes next to the prices that you can get to choose.

Speaker speaker_2: Okay, yeah. I can do that. You can send me the, um, emails so I can, like, choose which ones or anything like that. That's okay, I don't mind.

Speaker speaker_1: Sorry?

Speaker speaker_2: I don't mind. I said that, um, you can send it to me on my email so I can pro- I can see what they ha- have to choose from so I can have a better understanding.

Speaker speaker_1: Okay, bear with me one moment. I'll send you a copy of the benefit guide. No problem. Thank you. All right, I sent it from our office email which is info@benefitsinocard, and it will be titled Benefit Guide.

Speaker speaker_2: Okay, thank you so much. Okay. All righty, let's see.

Speaker speaker_1: Oh, the only thing, which I did forget to mention is the VIP plans only cover hospital indemnity. They're not going to cover your preventative services.

Speaker speaker_2: I understand. Okay, all right. I don't, I haven't seen the messages yet. Oh, yes, I got it. Um... Okay. This is page two?

Speaker speaker_1: Yes, ma'am. If you guide yourself by the number that the pages have at the bottom, it will be page number two.

Speaker speaker_2: Thank you.

Speaker speaker_1: I believe there's about one or two of them that come out blank at the start.

Speaker speaker_2: Okay. So my own, my own would probably be, probably be the preventative surgery one, or would it be the surgery in a physician office? Um...

Speaker speaker_1: So we only administer the benefits. Uh, we wouldn't be able to advise you whether or not that surgery will be preventative, um, or if it would be in a surgery center, to be quite honest. If you want to have that verified prior to processing the enrollment, um, you do have time because your company doesn't end their company open enrollment period till...

Speaker speaker_2: Till when?

Speaker speaker_1: There we go. Um, yeah, so they do not end their company enrollment period till next month, January 10th, 2025. So if you like-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... what I can do so that you can make sure whether or not that will be covered, your surgery, I can give you their phone number and transfer you over or I can transfer you over and email you the phone number, whichever way works easier for you.

Speaker speaker_2: Well, you can send an email because I'm working right now, so that'll be fine.

Speaker speaker_1: All right. And then I'll also put in that email for you the network providers in the event that you need to go with a preventative plan. It does require network, and it will be through the multi-plan network. That information will also be in that email for you.

Speaker speaker_2: Okay. No problem. Thank you so much for your info.

Speaker speaker_1: Of course.

Speaker speaker_2: Bye. Enjoy the rest of your evening, and if anything I can always call back, okay?

Speaker speaker_1: Understood. I hope you have a wonderful rest of your day, and thank you for giving us a call.

Speaker speaker_2: You too. Bye-bye.