

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in Eau Claire. My name is Francesca. How can I assist you today? Um, I was calling to get some information about my insurance. What staffing company do you work with? I work with RightMed. I'm going to the last row of the social and the last name. 2512 Columbus. And for security purposes, can you please verify your mailing address and date of birth? 3788 Tall Pine Way, Gainesville, Georgia, 30507-01-19-1985. I have your reach 770-680-1808? Yes. And I have your email down as your first name, letter c at gmail.com? Yes. Okay. What questions about your policy did you have? Um, is there any way that I can get, um, that information emailed to me? When you say information, like your benefit cards? Yes. Yes, ma'am. So I can send you a digital copy of them. Um, keep in mind however, currently, your benefits are not active due to non-payment. There wasn't a payment that came out my last check? So we haven't received it yet. If you did see it on last week's paycheck, it could just be processing through our system. The latest this payment is reflected on the system will be Wednesday. Okay. Okay, so I'm going to go ahead and download the vision, dental and medical preventative card. I'll also include in there the multi-plan network information since your medical preventative does require a network. Okay. Aside from getting those benefit cards, was there any other information you needed from us? Um... How, how, how much am I behind 'cause I know I missed one week. So I'm not sure if it took it out, the whole thing out for this week, the last paycheck. So how much is it saying that I'm behind? So with this insurance, they won't take just for one plan, they take the full 1938 for your full policy out through your staffing company system. Mm-hmm. So it's just this week that you're showing inactive. Okay. And even if they took it out already, if I pay now, um, can I, can it... Will it be reactivated? So I can't take a payment from you at this moment, just due to the fact that you did say- Okay. ... you saw a deduction. And like I said- Okay. ... sometimes on Mondays, they just don't reflect right away depending on how long it takes the system to either process it or how long it takes your staffing system to send it over to ours. Okay. The latest that it could take will be Wednesday. So if I take a payment right now from you over the phone and then we would process that payment again, that's going to be an issue in their system. Okay. So it won't let us take it. Mm-hmm. All right. That's all I had. All right. So I have one, two, three. So I have all of your benefit cards. I'll be sending them over from our office email, which is info@benefitsinoclar- Okay. ... and will be titled down as ID Cards. Okay. And you are aware of the limitations that your medical plan has, correct? Um, mostly. Um... Were there any big limitations? Um, so what I mean by that will be just the fact that your plan is preventative only strictly. Okay. So it's not going to cover for any hospital indemnity services. Um, those are basically those services that would be your hospital visits, emergency room, urgent care or surgeries. It will only cover those preventative services like your screenings for your blood

pressure or iron deficiency, your counseling for a healthy diet or avoiding the UV exposures from the sun, um, along with your preventative immunizations like tetanus, varicella or pertussis and your preventative generic prescriptions like vitamins, FDA-approved contraceptive methods or aspirin. So that's what I meant by the limitations of it. So it doesn't... It doesn't cover office visits? No, ma'am. Due to the fact that our plan is preventative only. The only office visit related service that it will cover will be that once a year physical to make sure that you're up to health. So how long do I have to wait to cancel the medical plan? So they don't have any restrictions on that specific plan. You're able to cancel if you like. Now as far as switching it to a different plan, you'll have to call back after December 9th. That will be when the company open enrollment period will be starting and you'll be able to add a different plan to the policy if you wish to remove the medical one at this point. Okay. So I'm, so can I remove the medical now? Yes, ma'am. I can cancel the medical, if you like, and just leave that dental, vision. Yes, can we do that? Okay. So taking out the medical and leaving you with vision and dental, you're looking at \$5.37 per paycheck. Do you authorize WellPoint Service Solutions to make those new deductions? Yeah. Okay. Okay. Cancellations do take seven to ten business days to process. Okay. So you might experience one to two more deductions, which will also mean one to two more weeks of coverage while they finish in processing out that cancellation. Okay. All right. That's right. Thank you. Was there anything else we can assist you with after this? No, ma'am. Thank you. No problem. Did you have any questions or concerns, or would you like me to send you a copy of the current benefit guide so that you can view the other medical plans available? Uh, yes. Could you do that for me, please? Of course. Um, just keep in mind there could be a possibility that the benefit guide for the company open enrollment period could be different. Just due to the fact that when they do their company open enrollment periods, if they're going to add any new plan to be offered, um, or if they're just continuing anything or rates are going up, it will only reflect it on the new benefit guide. Okay. Which will be available after December 9th. Okay. All right. But I went ahead and sent you the benefit guide that we currently have access to already. All right, thank you. My pleasure. Was there anything else we can assist you with today, aside from this? No, that's it. I hope you have a wonderful rest of your day. Thank you so much for your time and if you run into any questions, we're open 8:00 AM to 8:00 PM, Monday through Fridays, Eastern Time. Thank you. You're welcome. Have a good day. You, too. Bye-bye.

Conversation Format

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

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

Speaker speaker_2: Um, I was calling to get some information about my insurance.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: I work with RightMed.

Speaker speaker_1: I'm going to the last row of the social and the last name.

Speaker speaker_2: 2512 Columbus.

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

Speaker speaker_2: 3788 Tall Pine Way, Gainesville, Georgia, 30507-01-19-1985.

Speaker speaker_1: I have your reach 770-680-1808?

Speaker speaker_2: Yes.

Speaker speaker_1: And I have your email down as your first name, letter c at gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. What questions about your policy did you have?

Speaker speaker_2: Um, is there any way that I can get, um, that information emailed to me?

Speaker speaker_1: When you say information, like your benefit cards?

Speaker speaker_2: Yes.

Speaker speaker_1: Yes, ma'am. So I can send you a digital copy of them. Um, keep in mind however, currently, your benefits are not active due to non-payment.

Speaker speaker_2: There wasn't a payment that came out my last check?

Speaker speaker_1: So we haven't received it yet. If you did see it on last week's paycheck, it could just be processing through our system. The latest this payment is reflected on the system will be Wednesday.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay, so I'm going to go ahead and download the vision, dental and medical preventative card. I'll also include in there the multi-plan network information since your medical preventative does require a network.

Speaker speaker_2: Okay.

Speaker speaker_1: Aside from getting those benefit cards, was there any other information you needed from us?

Speaker speaker_2: Um... How, how, how much am I behind 'cause I know I missed one week. So I'm not sure if it took it out, the whole thing out for this week, the last paycheck. So how much is it saying that I'm behind?

Speaker speaker_1: So with this insurance, they won't take just for one plan, they take the full 1938 for your full policy out through your staffing company system.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So it's just this week that you're showing inactive.

Speaker speaker_2: Okay. And even if they took it out already, if I pay now, um, can I, can it... Will it be reactivated?

Speaker speaker_1: So I can't take a payment from you at this moment, just due to the fact that you did say-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you saw a deduction. And like I said-

Speaker speaker_2: Okay.

Speaker speaker_1: ... sometimes on Mondays, they just don't reflect right away depending on how long it takes the system to either process it or how long it takes your staffing system to send it over to ours.

Speaker speaker_2: Okay.

Speaker speaker_1: The latest that it could take will be Wednesday. So if I take a payment right now from you over the phone and then we would process that payment again, that's going to be an issue in their system.

Speaker speaker_2: Okay.

Speaker speaker_1: So it won't let us take it. Mm-hmm.

Speaker speaker_2: All right. That's all I had.

Speaker speaker_1: All right. So I have one, two, three. So I have all of your benefit cards. I'll be sending them over from our office email, which is info@benefitsinoclare-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and will be titled down as ID Cards.

Speaker speaker_2: Okay.

Speaker speaker_1: And you are aware of the limitations that your medical plan has, correct?

Speaker speaker_2: Um, mostly. Um... Were there any big limitations?

Speaker speaker_1: Um, so what I mean by that will be just the fact that your plan is preventative only strictly.

Speaker speaker_2: Okay.

Speaker speaker_1: So it's not going to cover for any hospital indemnity services. Um, those are basically those services that would be your hospital visits, emergency room, urgent care or surgeries. It will only cover those preventative services like your screenings for your blood pressure or iron deficiency, your counseling for a healthy diet or avoiding the UV exposures from the sun, um, along with your preventative immunizations like tetanus, varicella or pertussis and your preventative generic prescriptions like vitamins, FDA-approved contraceptive methods or aspirin. So that's what I meant by the limitations of it.

Speaker speaker_2: So it doesn't... It doesn't cover office visits?

Speaker speaker_1: No, ma'am. Due to the fact that our plan is preventative only. The only office visit related service that it will cover will be that once a year physical to make sure that you're up to health.

Speaker speaker_2: So how long do I have to wait to cancel the medical plan?

Speaker speaker_1: So they don't have any restrictions on that specific plan. You're able to cancel if you like. Now as far as switching it to a different plan, you'll have to call back after December 9th. That will be when the company open enrollment period will be starting and you'll be able to add a different plan to the policy if you wish to remove the medical one at this point.

Speaker speaker_3: Okay. So I'm, so can I remove the medical now?

Speaker speaker_1: Yes, ma'am. I can cancel the medical, if you like, and just leave that dental, vision.

Speaker speaker_3: Yes, can we do that?

Speaker speaker_1: Okay. So taking out the medical and leaving you with vision and dental, you're looking at \$5.37 per paycheck. Do you authorize WellPoint Service Solutions to make those new deductions?

Speaker speaker_3: Yeah. Okay.

Speaker speaker_1: Okay. Cancellations do take seven to ten business days to process.

Speaker speaker_3: Okay.

Speaker speaker_1: So you might experience one to two more deductions, which will also mean one to two more weeks of coverage while they finish in processing out that cancellation.

Speaker speaker_3: Okay. All right.

Speaker speaker_1: That's right.

Speaker speaker_3: Thank you.

Speaker speaker_1: Was there anything else we can assist you with after this?

Speaker speaker_3: No, ma'am. Thank you.

Speaker speaker_1: No problem. Did you have any questions or concerns, or would you like me to send you a copy of the current benefit guide so that you can view the other medical plans available?

Speaker speaker_3: Uh, yes. Could you do that for me, please?

Speaker speaker_1: Of course. Um, just keep in mind there could be a possibility that the benefit guide for the company open enrollment period could be different. Just due to the fact that when they do their company open enrollment periods, if they're going to add any new

plan to be offered, um, or if they're just continuing anything or rates are going up, it will only reflect it on the new benefit guide.

Speaker speaker_3: Okay.

Speaker speaker_1: Which will be available after December 9th.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. But I went ahead and sent you the benefit guide that we currently have access to already.

Speaker speaker_3: All right, thank you.

Speaker speaker_1: My pleasure. Was there anything else we can assist you with today, aside from this?

Speaker speaker_3: No, that's it.

Speaker speaker_1: I hope you have a wonderful rest of your day. Thank you so much for your time and if you run into any questions, we're open 8:00 AM to 8:00 PM, Monday through Fridays, Eastern Time.

Speaker speaker_3: Thank you.

Speaker speaker_1: You're welcome. Have a good day.

Speaker speaker_3: You, too. Bye-bye.