

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in Occur. My name is Francesca. How can I assist you today? Uh, yes, my name is Anthony Case. Uh, I was calling to find out when I can expect my insurance card in the mail. Sure thing. Um, so we're not the carrier but I can give you an estimate timeframe based on when the policy became effective. Okay. What's the name of the company that you work with? American Staffing Corp. And what are the last four of your social, Mr. Case? 0748. All right. And then to make sure that I did locate the correct account, could you verify your mailing address and date of birth for me please? 791 East Ozark Jubilee Drive, Nixon, Missouri, 65714. Telephone number is 903-310-8663. And what is your date of birth? 1/1/83. All right. I have your email down as arcase13@gmail.com. Correct. All right. So your coverage became effective this Monday, the 31st of March. That benefit card should be sent out either by end of today or by tomorrow. And then it's gonna take roughly either three to four weeks to get to you. I do have the digital copy that I can send to your email if you would like me to while you wait for that physical card. Yes, please, 'cause I'll have to go to a doctor's appointment next week. But of course. So- And then just keep in mind that your plan is that medical preventative plan so you do want to kee- make sure that that doctor's within network in order for that to be covered. Okay. Now, how can I change that plan? Let me see if you still have an open enrollment period. Right. So you are able to change the plan. It is, uh, however gonna take one to two weeks for them to start making the new deductions and for that plan to be active. So if you have all the way to the ninth of this month, next Wednesday, to make any policy changes. Okay. Now from the benefit plans that your staffing company offers, if you were looking for a plan that will cover doctor visits, you can either combine your current plan to keep preventative services covered with one of their BAP plans which are their hospital indemnity. Or the other option will be to enroll into the eighth tier of your current plan which is the MEC Enhanced. The only thing with the MEC Enhanced is the fact that you're still gonna be restricted with a network requirement. Was that something that you were trying to avoid? Yes. All right. So if we're trying to avoid that network requirement, we'll have to go to one of the BAP plans. And they go as follow. There's three tiers in total. There is the BAP Classic which is \$19.57 per paycheck, BAP+ which will be \$31.61 per paycheck, and the last one is the BAPXL, \$44.54 per paycheck. The difference between all three of them really is just the fact that as you go up on the tier systems, the higher the tier the higher the coverage will be for services. Okay. Um, let me do that second tier. All right. And do you want me to go over specifically what services that plan is gonna cover for you? Yes, please. Of course. So with that BAP+, you're gonna have the prescriptions with the carrier PharmaWell prescription. They also work with a tier system of \$10, \$20, or \$30 depending on where your generic prescription falls. That will be what you will pay out of pocket. Sure. As far as the hospital indemnity services go, it's gonna cover your hospital admission at \$1,000 out of the bill once a

year. Hospital confinement is gonna be covered at \$100 out of the bill per day, 30 days a year max. Okay. Intensive care unit is covered at \$200 out of the bill per day, 20 days per year. Rehabilitation is \$50 out of the bill per day, 30 days a year as well. For surgeries in the hospital and outpatient facility or a freestanding surgery center, that will be \$1,000 from the bill once a year. And if that surgery is in a physician's office, then it will cover \$250 out of the bill twice a year. The emergency room is covered at \$100 out of the bill twice a year. Urgent care facilities is also covered at \$100 per day out of the bill, four days a year. Physician's office as well, \$100 out of the bill per day, four days a year. For physical therapy, whether it is physical, speech, or occupational facility, it will be \$60 per day, four days a year. Medical imaging tests are covered at two tho- 200, sorry, \$200 out of the bill once a year. Advanced studies or follow-up tests will be covered at \$50 from the bill once a year. You also have outpatient prescription drug benefit which will cover \$20 out of the bill per day, 15 days a year. For the ambulance, by ground is gonna cover \$200 from the bill, and if it is by air, it will cover \$400 from the bill once a year. It also covers your preventative surgery. If it is in a hospital, an outpatient facility, or a freestanding surgery center, it will cover \$1,000 out of the bill once a year. And if that preventative surgery, and it's a physician's office, it's going to be covered at \$500 out of the bill once a year. Additionally, it's going to bring two different packages, one of them being the critical illness packet. It's going to have a benefit amount of \$5,000 which is divided into intensive care, heart attacks, permanent damage due to a stroke, major organ failure, or end-stage renal failure. Critical illness as such are covered under that benefit. And then the last thing that it offers you is a virtual urgent care package with the plan. So that will be everything that specific plan will be covering you once you're enrolled into it. Okay. Okay, yeah, that'll work. All right, do you want me to go ahead and does that change for you? Yes. All right, so instead of being the current deduction that you're having of \$16.85, it's going to be \$31.61 per paycheck. Do you authorize American StaffCorps to make those deductions for you? Yes. All right, so it's going to take one to two weeks for them to start making the new deductions and when you see the deduction change to the \$31.61, following Monday will be when that policy's going to become active, and then Friday of activation week they'll send you the digital copy to the email. That specific plan is with American Public Life for medical for some reason, they only do a digital card sent to the email on file, but once you're active, give us a call and we'll request a physical card to be sent to your address instead. Okay, now let me ask you, uh, I need something for vision and life. Is that something that they offer as well? Yes, sir, so they have one plan offer only for each. Their vision plan, you're looking at \$2.15 per paycheck is gonna go with co-pays, you'll have a \$10 co-pay for the eye exam, a \$25 co-pay for the lenses and frames, a \$0 co-pay for contact lens fittings, and then yearly you'll have \$130 for your frame allowance. Okay, uh, I need to add that as well. All right and then the other thing we mentioned was the life insurance, correct? Yes. So the life insurance which they call term life will be \$2.11 per paycheck. It is going to cover you up to the age of 64 for \$20,000. Once you turn 65, that \$20,000 is gonna decrease by 25% and it's gonna keep doing so every five years. Okay. I'd like to go ahead and add that. All right, and then aside from that, from the plans that they're currently offering that we're not enrolling you on currently will be dental, short-term disability, and group accident. Uh, what, what's, uh, what do y'all have for dental? All right, for dental it will be \$3.63 per paycheck. This one works with percentages, so you'll have preventative services cover at 100%, basic services, basic restorative services and radiographs cover at 80%. The annual maximum that it's gonna cover for services is \$500 and

you'll have a \$50 deductible. Okay, so it won't cover dentures? If they are not for preventative reasons, no. Okay, yeah, I don't need it then. All right. Let's see, so the only other two that we haven't discussed will be that group accident and that short-term disability. Uh, how much is the second one? The short-term disability? Yes. It will be \$3.94 per paycheck. You have a requirement to work 20 hours or more per week. The elimination period will be seven days and then the benefit itself is a 90-day benefit period with a benefit amount of \$650 per month during those 90 days. Okay, no, I don't need that. That'll be all that I need. All right, so we're only submitting for that VIP+ to change the medical and then the life insurance term life and the vision plan, correct? Yes. All right, so all three of them will be \$35.87 per paycheck and then just 'cause the line is recorded, do you authorize American StaffCorp to make the deduction of \$35.87 per paycheck? Yes. All right. And who would you like to put down as the beneficiary for the life insurance? I just need their first and last name and relationship to you. Robin Case. C-A-T-E? C-A-S-E, like a suitcase. And what is their relationship to you? Spouse. All right, so you are all set, um, additionally the only thing I'm missing to let you know regarding this change we're making is that both the plan that you were currently enrolled into that we're changing as well as the vision is under something called Section 125 which means that those plans are free of taxes. Due to them being free of taxes, the IRS does have restrictions on them where you won't be able to make changes or cancellations unless you have a company open enrollment period, personal enrollment period or a qualified life event. Okay- So after the 9th of this month, the next time you'll be able to either cancel or make changes to those specific two plans will be December when your company holds their open enrollment period. Okay, yeah, that's fine. All right, so you are all set. Um, the email that we sent you with the benefit card is going to be from the office which is info@benefitsinacard.com and it should be titled ID Card. Okay, and when did you say that I needed to call back, uh, to get my other one? Um, yeah, so once you see the first deduction on your paycheck of the new \$35.87, probably Monday of that is when you're gonna be active. I personally recommend calling either Wednesday, Thursday of your activation week so that way we can give you digital copies of the benefit cards. Okay. All right, will do. All right, any questions or concerns or any other things that I can assist you with today? No, that's it. All right, it was a pleasure assisting you today, Mr. Case, I hope you have a wonderful rest of your day. You too. Thank you, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in Occur. My name is Francesca. How can I assist you today?

Speaker speaker_1: Uh, yes, my name is Anthony Case. Uh, I was calling to find out when I can expect my insurance card in the mail.

Speaker speaker_0: Sure thing. Um, so we're not the carrier but I can give you an estimate timeframe based on when the policy became effective.

Speaker speaker_1: Okay.

Speaker speaker_0: What's the name of the company that you work with?

Speaker speaker_1: American Staffing Corp.

Speaker speaker_0: And what are the last four of your social, Mr. Case?

Speaker speaker_1: 0748.

Speaker speaker_0: All right. And then to make sure that I did locate the correct account, could you verify your mailing address and date of birth for me please?

Speaker speaker_1: 791 East Ozark Jubilee Drive, Nixon, Missouri, 65714. Telephone number is 903-310-8663.

Speaker speaker_0: And what is your date of birth?

Speaker speaker_1: 1/1/'83.

Speaker speaker_0: All right. I have your email down as arcase13@gmail.com.

Speaker speaker_1: Correct.

Speaker speaker_0: All right. So your coverage became effective this Monday, the 31st of March. That benefit card should be sent out either by end of today or by tomorrow. And then it's gonna take roughly either three to four weeks to get to you. I do have the digital copy that I can send to your email if you would like me to while you wait for that physical card.

Speaker speaker_1: Yes, please, 'cause I'll have to go to a doctor's appointment next week.

Speaker speaker_0: But of course.

Speaker speaker_1: So-

Speaker speaker_0: And then just keep in mind that your plan is that medical preventative plan so you do want to kee- make sure that that doctor's within network in order for that to be covered.

Speaker speaker_1: Okay. Now, how can I change that plan?

Speaker speaker_0: Let me see if you still have an open enrollment period. Right. So you are able to change the plan. It is, uh, however gonna take one to two weeks for them to start making the new deductions and for that plan to be active. So if you have all the way to the ninth of this month, next Wednesday, to make any policy changes.

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Speaker speaker_1: Yes.

Speaker speaker_0: All right. So if we're trying to avoid that network requirement, we'll have to go to one of the BAP plans. And they go as follow. There's three tiers in total. There is the BAP Classic which is \$19.57 per paycheck, BAP+ which will be \$31.61 per paycheck, and the last one is the BAPXL, \$44.54 per paycheck. The difference between all three of them really is just the fact that as you go up on the tier systems, the higher the tier the higher the coverage will be for services.

Speaker speaker_1: Okay. Um, let me do that second tier.

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Speaker speaker_0: The short-term disability?

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Speaker speaker_0: All right, so we're only submitting for that VIP+ to change the medical and then the life insurance term life and the vision plan, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, so all three of them will be \$35.87 per paycheck and then just 'cause the line is recorded, do you authorize American StaffCorp to make the deduction of \$35.87 per paycheck?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. And who would you like to put down as the beneficiary for the life insurance? I just need their first and last name and relationship to you.

Speaker speaker_1: Robin Case.

Speaker speaker_0: C-A-T-E?

Speaker speaker_1: C-A-S-E, like a suitcase.

Speaker speaker_0: And what is their relationship to you?

Speaker speaker_1: Spouse.

Speaker speaker_0: All right, so you are all set, um, additionally the only thing I'm missing to let you know regarding this change we're making is that both the plan that you were currently enrolled into that we're changing as well as the vision is under something called Section 125 which means that those plans are free of taxes. Due to them being free of taxes, the IRS does have restrictions on them where you won't be able to make changes or cancellations unless you have a company open enrollment period, personal enrollment period or a qualified life event.

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Speaker speaker_0: All right, any questions or concerns or any other things that I can assist you with today?

Speaker speaker_1: No, that's it.

Speaker speaker_0: All right, it was a pleasure assisting you today, Mr. Case, I hope you have a wonderful rest of your day.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you, bye-bye.