

## **Transcript: Francesca**

**Baez-5459715283795968-4947107480911872**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Francesca. How may I assist you today? Hi. I was, um, trying to apply for benefits. Okay. What staffing company do you work with? Doherty. What are the last four of your Social? Uh, 4093. And your last name? McKane-Riparetti. M-C capital K, E-A-N hyphen R-I-P-A-R-E-T-T-I. Could you verify your mailing address and date of birth to make sure I'm in the right account, please? Um, 2323 and a half, uh, 160 5th Street, Apartment 4, and then 12/03/2004. We have the best phone number to reach now on 71290... I mean, 209, sorry, 8216? Yes. And I have your email down as first name D-E riparett133@gmail.com? Yep. It has an E after that. I mean, an I as in I's after it. Is that supposed to be there or are we missing that from your last name? Um, where is it? On the last... It's, it... Oh, yeah. We are missing it, 'cause when you did, um, spell it out, we were missing it. We have it as R-I-P-A-R-E-T-T, but we don't have the E on it. It only shows up on the email. Okay. Yeah, I do have an I at the end. Okay, let me correct it. That way once you get active for coverage, it'll show up on the benefit card as well. Okay. All right, and then did you know which benefit you've wanted to enroll into? Um, the basic benefits. Is that an option? Uh, no. So your staffing company, the way they... their insurance is their plans are all separate. Um, they are charged separate as well. Okay. Depending on which plans you select, that will be what builds up your policy. Okay. For example, they offer medical plans, dental, short-term disability, term life which will be their life insurance, vision- Mm-hmm. ... critical illness, group accidents, behavior health, ID expert which is protection against identity theft. Okay. Then they have virtual primary care and lastly membership with FreeRx for the medications. So those are all the plans that are currently being offered that you're eligible to enroll into. Okay. If you want more information on any of them, just let me know on which ones. Okay. Um, well, I'll need medical, dental and do you guys do eye care? Yeah, they do have vision. Vision. Okay, yes. Vision as well. And I think that's all I would really need. All right. So they offer only one dental plan which will be \$3.38 per paycheck. Okay. It will cover your preventative services at 100%, basic services, basic restore services and radiographs at 80%. The maximum in services that it will cover per year will be \$500 and you would have a \$50 deductible. Okay. And then their vision plan, it is only one plan as well being offered. It will be \$1.99 per paycheck. It works with a copay. You have a \$10 copay for the eye exam, a \$25 copay for the lenses and the frames, a \$0 copay on the contact lens fittings and the yearly frame allowance will be \$130. All right. And then lastly for medical, there's a total of three plans that they offered. Um, they are divided into two categories. Okay. They have one plan which will only cover preventative. Preventative basically is those services that we get done to make sure that we're apt to health like your physical, your screening for blood pressure, iron deficiency, the preventative immunizations for the influenza, varicella or tetanus, as well as those counselings that we did for a healthy

diet or avoiding UV exposures. Mm-hmm. The 50/60 plan will also cover your preventative generic prescriptions like statins, vitamins or FDA approved contraceptive methods. Okay. And it does come with a FreeRx membership and an urgent care package built into it. It is \$15.70 per paycheck and it does require network. All right. The second plan will be the second benefit that they offer the type which is hospital indemnity. Hospital indemnity will be those hospital services that we get like your doctor's visits, your emergency room, urgent care or surgeries. Okay. This plan does not have a network requirement but it does not cover preventative services. Um, it does- Okay. ... also come with a urgent care virtual plan in it as well as a critical illness package built into it. That one will be \$16.81 per paycheck. All right. And then the last one is called MEC Enhanced. This is the only plan they're currently offering that will pro-... sorry, that will provide both services, hospital indemnity and hospital preventative. Mm-hmm. It is \$42.68 per paycheck. It does have a network requirement and will come with a group accident and a virtual urgent care package built into it. Um, the difference, aside from the fact that it's both services together, is also the fact that out of their three medical plans they're offering, this is the one that has copays on it. It'll have a \$10 copay for your primary care visits but only four visits per year will be covered. A \$50 copay for specialist care visits, also only four visits per year covered. And an urgent care \$60 copay for four visits per year as well. Okay. So with the \$16 one, does that also cover, like, medications and stuff like that? Yes, ma'am. The VIP Standard has the prescriptions with Pharmabel Prescription. Okay. They work on a tier system of \$10, \$20 or \$30 for the generic prescriptions. Depending on where your prescription falls, that will be what you pay out of pocket. Okay. And they do provide a discount for non-generic prescriptions. Okay. I think I like that one the most. And it does cover surgeries? Yes, ma'am. It shows that for surgery in a hospital, outpatient facility, or a freestanding surgery center, it will cover \$250 from the bill once a year. If it is in a physician's office, it will cover \$125 out of the bill twice a year. And then if it is preventative surgery, it wouldn't be covered though. That would be the only thing. Okay. And what does preventative surgery, what does that mean specifically? It just means that if it's surgery that they will be doing to ensure that you're healthy in a preventative measure, um, if we go into specifically what Google will say... Bear with me one moment. Okay. 'Cause it all really depends on what it is as well that you're getting. Um, usually it's a surgical procedure to remove organs or tissues that are at a risk of developing cancer, or any life-saving options. Okay. And what is the \$42 one, what does that, like, cover for surgeries? Let's see. This one shows that it will cover \$500 once a year if the surgery is in a hospital, the outpatient facility, or the freestanding surgery center. Okay. \$500 from the bill once a year. And then if the surgery was to be done in the physician's office, it would be \$125 being covered out of the bill. Okay. All right. Thank you. Um- Of course, you're welcome. Okay. I think I'm gonna go with the \$42 one. All right. And then is that physician, dental and that medical plan, were those the only ones that you would like to be enrolled into today? Yes. So you're looking at 48.05 per paycheck. Do you authorize Authority Staffing Solutions to make those deductions for you? Yes. All right. Please allow one to two weeks for them to start making your deductions. When you see that very first deduction, following Monday will be when your coverage becomes effective. Okay. That same week of activation, Friday, will be when your carrier sends out the benefit cards. Now, for your medical plan, it is gonna have two benefit cards. However, one of them is with a different carrier which is American Public Life. Okay. They're only gonna send a digital copy to your email. All right. If you want a hard

copy once you become active, give us a call so we can submit in a request for them to send a physical card to your house as well. Okay. And then I wanted to ask, do you want me to send you the network information for that plan so that you can look for providers near your area while you're waiting to get activated? Yes, please. All right. Mm-hmm. So you are all set. Was there anything else we can assist you with today? I believe that's it. All right. Thank you so much for giving us a call today and thank you for allowing me to assist you today. Great. Thank you so much. My pleasure. Have a wonderful rest of your day. You too. Bye-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 Francesca. How may I assist you today?

Speaker speaker\_2: Hi. I was, um, trying to apply for benefits.

Speaker speaker\_1: Okay. What staffing company do you work with?

Speaker speaker\_2: Doherty.

Speaker speaker\_1: What are the last four of your Social?

Speaker speaker\_2: Uh, 4093.

Speaker speaker\_1: And your last name?

Speaker speaker\_2: McKane-Riparetti. M-C capital K, E-A-N hyphen R-I-P-A-R-E-T-T-I.

Speaker speaker\_1: Could you verify your mailing address and date of birth to make sure I'm in the right account, please?

Speaker speaker\_2: Um, 2323 and a half, uh, 160 5th Street, Apartment 4, and then 12/03/2004.

Speaker speaker\_1: We have the best phone number to reach now on 71290... I mean, 209, sorry, 8216?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And I have your email down as first name D-E riparett133@gmail.com?

Speaker speaker\_2: Yep.

Speaker speaker\_1: It has an E after that. I mean, an I as in I's after it. Is that supposed to be there or are we missing that from your last name?

Speaker speaker\_2: Um, where is it? On the last...

Speaker speaker\_1: It's, it... Oh, yeah. We are missing it, 'cause when you did, um, spell it out, we were missing it. We have it as R-I-P-A-R-E-T-T, but we don't have the E on it. It only shows up on the email.

Speaker speaker\_2: Okay. Yeah, I do have an I at the end.

Speaker speaker\_1: Okay, let me correct it. That way once you get active for coverage, it'll show up on the benefit card as well.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right, and then did you know which benefit you've wanted to enroll into?

Speaker speaker\_2: Um, the basic benefits. Is that an option?

Speaker speaker\_1: Uh, no. So your staffing company, the way they... their insurance is their plans are all separate. Um, they are charged separate as well.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Depending on which plans you select, that will be what builds up your policy.

Speaker speaker\_2: Okay.

Speaker speaker\_1: For example, they offer medical plans, dental, short-term disability, term life which will be their life insurance, vision-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... critical illness, group accidents, behavior health, ID expert which is protection against identity theft.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Then they have virtual primary care and lastly membership with FreeRx for the medications. So those are all the plans that are currently being offered that you're eligible to enroll into.

Speaker speaker\_2: Okay.

Speaker speaker\_1: If you want more information on any of them, just let me know on which ones.

Speaker speaker\_2: Okay. Um, well, I'll need medical, dental and do you guys do eye care?

Speaker speaker\_1: Yeah, they do have vision.

Speaker speaker\_2: Vision. Okay, yes. Vision as well. And I think that's all I would really need.

Speaker speaker\_1: All right. So they offer only one dental plan which will be \$3.38 per paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_1: It will cover your preventative services at 100%, basic services, basic restore services and radiographs at 80%. The maximum in services that it will cover per year

will be \$500 and you would have a \$50 deductible.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then their vision plan, it is only one plan as well being offered. It will be \$1.99 per paycheck. It works with a copay. You have a \$10 copay for the eye exam, a \$25 copay for the lenses and the frames, a \$0 copay on the contact lens fittings and the yearly frame allowance will be \$130.

Speaker speaker\_2: All right.

Speaker speaker\_1: And then lastly for medical, there's a total of three plans that they offered. Um, they are divided into two categories.

Speaker speaker\_2: Okay.

Speaker speaker\_1: They have one plan which will only cover preventative. Preventative basically is those services that we get done to make sure that we're apt to health like your physical, your screening for blood pressure, iron deficiency, the preventative immunizations for the influenza, varicella or tetanus, as well as those counselings that we did for a healthy diet or avoiding UV exposures.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: The 50/60 plan will also cover your preventative generic prescriptions like statins, vitamins or FDA approved contraceptive methods.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And it does come with a FreeRx membership and an urgent care package built into it. It is \$15.70 per paycheck and it does require network.

Speaker speaker\_2: All right.

Speaker speaker\_1: The second plan will be the second benefit that they offer the type which is hospital indemnity. Hospital indemnity will be those hospital services that we get like your doctor's visits, your emergency room, urgent care or surgeries.

Speaker speaker\_2: Okay.

Speaker speaker\_1: This plan does not have a network requirement but it does not cover preventative services. Um, it does-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... also come with a urgent care virtual plan in it as well as a critical illness package built into it. That one will be \$16.81 per paycheck.

Speaker speaker\_2: All right.

Speaker speaker\_1: And then the last one is called MEC Enhanced. This is the only plan they're currently offering that will pro-... sorry, that will provide both services, hospital indemnity and hospital preventative.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: It is \$42.68 per paycheck. It does have a network requirement and will come with a group accident and a virtual urgent care package built into it. Um, the difference, aside from the fact that it's both services together, is also the fact that out of their three medical plans they're offering, this is the one that has copays on it. It'll have a \$10 copay for your primary care visits but only four visits per year will be covered. A \$50 copay for specialist care visits, also only four visits per year covered. And an urgent care \$60 copay for four visits per year as well.

Speaker speaker\_2: Okay. So with the \$16 one, does that also cover, like, medications and stuff like that?

Speaker speaker\_1: Yes, ma'am. The VIP Standard has the prescriptions with Pharmabel Prescription.

Speaker speaker\_2: Okay.

Speaker speaker\_1: They work on a tier system of \$10, \$20 or \$30 for the generic prescriptions. Depending on where your prescription falls, that will be what you pay out of pocket.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And they do provide a discount for non-generic prescriptions.

Speaker speaker\_2: Okay. I think I like that one the most. And it does cover surgeries?

Speaker speaker\_1: Yes, ma'am. It shows that for surgery in a hospital, outpatient facility, or a freestanding surgery center, it will cover \$250 from the bill once a year. If it is in a physician's office, it will cover \$125 out of the bill twice a year. And then if it is preventative surgery, it wouldn't be covered though. That would be the only thing.

Speaker speaker\_2: Okay. And what does preventative surgery, what does that mean specifically?

Speaker speaker\_1: It just means that if it's surgery that they will be doing to ensure that you're healthy in a preventative measure, um, if we go into specifically what Google will say... Bear with me one moment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: 'Cause it all really depends on what it is as well that you're getting. Um, usually it's a surgical procedure to remove organs or tissues that are at a risk of developing cancer, or any life-saving options.

Speaker speaker\_2: Okay. And what is the \$42 one, what does that, like, cover for surgeries?

Speaker speaker\_1: Let's see. This one shows that it will cover \$500 once a year if the surgery is in a hospital, the outpatient facility, or the freestanding surgery center.

Speaker speaker\_2: Okay.

Speaker speaker\_1: \$500 from the bill once a year. And then if the surgery was to be done in the physician's office, it would be \$125 being covered out of the bill.

Speaker speaker\_2: Okay. All right. Thank you. Um-

Speaker speaker\_1: Of course, you're welcome.

Speaker speaker\_2: Okay. I think I'm gonna go with the \$42 one.

Speaker speaker\_1: All right. And then is that physician, dental and that medical plan, were those the only ones that you would like to be enrolled into today?

Speaker speaker\_2: Yes.

Speaker speaker\_1: So you're looking at 48.05 per paycheck. Do you authorize Authority Staffing Solutions to make those deductions for you?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right. Please allow one to two weeks for them to start making your deductions. When you see that very first deduction, following Monday will be when your coverage becomes effective.

Speaker speaker\_2: Okay.

Speaker speaker\_1: That same week of activation, Friday, will be when your carrier sends out the benefit cards. Now, for your medical plan, it is gonna have two benefit cards. However, one of them is with a different carrier which is American Public Life.

Speaker speaker\_2: Okay.

Speaker speaker\_1: They're only gonna send a digital copy to your email.

Speaker speaker\_2: All right.

Speaker speaker\_1: If you want a hard copy once you become active, give us a call so we can submit in a request for them to send a physical card to your house as well.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then I wanted to ask, do you want me to send you the network information for that plan so that you can look for providers near your area while you're waiting to get activated?

Speaker speaker\_2: Yes, please.

Speaker speaker\_1: All right.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So you are all set. Was there anything else we can assist you with today?

Speaker speaker\_2: I believe that's it.

Speaker speaker\_1: All right. Thank you so much for giving us a call today and thank you for allowing me to assist you today.

Speaker speaker\_2: Great. Thank you so much.

Speaker speaker\_1: My pleasure. Have a wonderful rest of your day.

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: Bye.