## Transcript: Franchesca Baez-5636198708723712-5041256922791936

## **Full Transcript**

Hello. Your call may be monitored or recorded for quality assurance purposes. Good afternoon. My name is Francesca BenefitHena Card, looking to speak with Mr. Tren-Treston, sorry if I mispronounce it, on behalf of Hospitality Staffing Solutions. Yes. Hello, sir. Well, we're calling you about the enrollment form for the insurance that you had filled out during April 17th. Uh-huh. The reason we called is two of the medical plans you selected cannot be combined together. Uh-huh. You selected their VAP Hospital Indemnity Plan, which is \$16.81 per paycheck. Uh-huh. And then you also selected their Stay Healthy, MEC Enhanced, \$42.61 per paycheck, which is hospital indemnity and preventative. Uh-huh. So you can only have either or. Uh-huh. Do you know which one you would like me to submit the enrollment form, or do you want me to provide you more concrete information about the difference of the two plans? Yes, you would, please. Of course. So with the VAP Standard, the preventative services are not going to be covered under it. Mm-hmm. However- Mm-hmm. ... you do not have any restriction as far as network goes. Mm-hmm. The only thing being is, coverage-wise, with the VAP Standard, you get a set dollar amount for specific services. Mm-hmm. Now, with the MEC Enhanced, not only does it cover the preventative services, but it also does have a network requirement. Uh-huh. Another big difference would be the fact that your primary visits, specialist, and urgent care visits are covered with a copay. Mm-hmm. But you only have four of each of those visits per year. Okay. Whereas with the VAP Standard, for instance, your emergency room with the VAP... Actually urgent care, sorry. The urgent care facilities with the VAP plan will be covered \$50 from the bill for visits- Mm-hmm. ... per year. Whereas with the MEC Enhanced, if you were to look at the urgent care, you'll have a \$60 copay instead per visit. Uh-huh. Yeah, so what's the one that's a preventative? I'm sorry? Yeah, go with the preventative then. The one with the copays? Yeah. All right. So we'll go ahead and submit that enrollment for the preventative. Mm-hmm. And then the other thing I do want to say is that plan with the preventative comes with a group accident package, which you also selected. Mm-hmm. Do you want me to simply only leave the one that the medical plan will have on it and not add an additional one for now? Yeah, that'll, that'll be fine. All right. And then there's another occasion for one of your selections that will have a similar issue. Okay. Being that you also selected to be enrolled into virtual primary care services. Mm-hmm. So that plan that you're going to be enrolled into already offers your primary services. Mm-hmm. But it does have a virtual urgent care plan. Mm-hmm. The only difference will be that the virtual plan with the medical plan is for urgent care, and the one that you selected- Mm-hmm. ... which is an additional \$5.99, is for preventative services. Okay, you take that off then. That's fine. All right, so those were the only things that were a bit of an issue with your enrollment. Mm-hmm. So with these selections that we have left, you'll be looking at a total of \$61.44 per paycheck, being deducted. Do you authorize Hospitality Staffing Solutions to make those deductions

once you do start working with them? Yeah. All right, so you are all set, sir. The next thing will be for them to give you a call and advise you that they have an assignment for you, if they have not done so already. All right. Okay, thank you. Of course. Thank you for your time and taking my call. Have a great day. Thank you. Map-

## **Conversation Format**

Speaker speaker\_0: Hello.

Speaker speaker\_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_2: Good afternoon. My name is Francesca BenefitHena Card, looking to speak with Mr. Tren- Treston, sorry if I mispronounce it, on behalf of Hospitality Staffing Solutions.

Speaker speaker\_0: Yes.

Speaker speaker\_2: Hello, sir. Well, we're calling you about the enrollment form for the insurance that you had filled out during April 17th.

Speaker speaker 0: Uh-huh.

Speaker speaker\_2: The reason we called is two of the medical plans you selected cannot be combined together.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_2: You selected their VAP Hospital Indemnity Plan, which is \$16.81 per paycheck.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_2: And then you also selected their Stay Healthy, MEC Enhanced, \$42.61 per paycheck, which is hospital indemnity and preventative.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_2: So you can only have either or.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_2: Do you know which one you would like me to submit the enrollment form, or do you want me to provide you more concrete information about the difference of the two plans?

Speaker speaker\_0: Yes, you would, please.

Speaker speaker\_2: Of course. So with the VAP Standard, the preventative services are not going to be covered under it.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: However-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... you do not have any restriction as far as network goes.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: The only thing being is, coverage-wise, with the VAP Standard, you get a set dollar amount for specific services.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Now, with the MEC Enhanced, not only does it cover the preventative services, but it also does have a network requirement.

Speaker speaker\_0: Uh-huh.

Speaker speaker\_2: Another big difference would be the fact that your primary visits, specialist, and urgent care visits are covered with a copay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker 2: But you only have four of each of those visits per year.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Whereas with the VAP Standard, for instance, your emergency room with the VAP... Actually urgent care, sorry. The urgent care facilities with the VAP plan will be covered \$50 from the bill for visits-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... per year. Whereas with the MEC Enhanced, if you were to look at the urgent care, you'll have a \$60 copay instead per visit.

Speaker speaker\_0: Uh-huh. Yeah, so what's the one that's a preventative?

Speaker speaker\_2: I'm sorry?

Speaker speaker\_0: Yeah, go with the preventative then.

Speaker speaker\_2: The one with the copays?

Speaker speaker\_0: Yeah.

Speaker speaker\_2: All right. So we'll go ahead and submit that enrollment for the preventative.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: And then the other thing I do want to say is that plan with the preventative comes with a group accident package, which you also selected.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Do you want me to simply only leave the one that the medical plan will have on it and not add an additional one for now?

Speaker speaker\_0: Yeah, that'll, that'll be fine.

Speaker speaker\_2: All right. And then there's another occasion for one of your selections that will have a similar issue.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Being that you also selected to be enrolled into virtual primary care services.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: So that plan that you're going to be enrolled into already offers your primary services.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: But it does have a virtual urgent care plan.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: The only difference will be that the virtual plan with the medical plan is for urgent care, and the one that you selected-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... which is an additional \$5.99, is for preventative services.

Speaker speaker\_0: Okay, you take that off then. That's fine.

Speaker speaker\_2: All right, so those were the only things that were a bit of an issue with your enrollment.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: So with these selections that we have left, you'll be looking at a total of \$61.44 per paycheck, being deducted. Do you authorize Hospitality Staffing Solutions to make those deductions once you do start working with them?

Speaker speaker\_0: Yeah.

Speaker speaker\_2: All right, so you are all set, sir. The next thing will be for them to give you a call and advise you that they have an assignment for you, if they have not done so already.

Speaker speaker\_0: All right. Okay, thank you.

Speaker speaker\_2: Of course. Thank you for your time and taking my call. Have a great day.

Speaker speaker\_0: Thank you.

Speaker speaker\_2: Map-