

Transcript: Francesca

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Full Transcript

Good morning. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Oh, good morning, Francesca. My name is Robin McGuinness and I am a member of Versela. And I started with them on January 21st and I received my benefits email on February 4th from Versela. And I had a couple questions. Um, I'm getting ready to enroll into the benefits program with Versela, um, especially for medical insurance. Wh- wh- what does that look like as far as timing? Um, would it become effective like immediately? Is there a waiting period? What does that kinda look like? So the insurance does not get activated immediately. It will take one to two weeks for your employer to make the first deductions since we don't have access to your pay stub. Okay. And once you see the first deduction, then following Monday is when your policy becomes effective. Okay. And by end of that week will be when they're finished creating your policy number, benefit cards and putting you into their system. Okay, perfect. And at that point, will they mail out the benefit cards, um, or will it take time or w- is it emailed to me through Versela? Depending on the carrier for the plan that you will select for medical, it could be mailed to you, um, which the longest that it takes is three to four weeks. There are certain plans medical-wise that they only send a digital copy to your email. Okay. Um, but once again, that really all depends on the carrier for the medical plan you're choosing. Okay, that makes sense. My next question is, um, right now I currently... 'Cause I lost my job December 31st, so I took out insurance myself. I pay monthly. Um, it's just like a monthly insurance. So if I were to enroll, let's say, tomorrow morning into, um, the benefits program with Versela, would in-... Would I need to carry my personal insurance through March to make sure I'm covered or if I'm okay to, you know, um, cancel my membership, my, um, insurance like at the end of February, would I be covered? Um... Or is it hard to tell? Unfortunately, we wouldn't be able to answer that. Okay. So once you have insurance with your staffing company, it will depend on how many paychecks they have in storage for you. Okay. And what I mean by that, the premium itself is paid through the system of your staffing company via that paycheck that they provide you. So once there's no longer a paycheck that your staffing company is providing you with, there won't be anywhere to make that payment from. After that policy hits four consecutive weeks of not receiving a payment, on the fifth one, it'll cancel itself out. Okay. Now, as far as having two insurances go, either BPO or limited plan so the carriers do not have an issue with you having another carrier at the same time as them. You just wanna make sure with your other carrier that you're currently having that if you are thinking of staying with them, even if it is 30 days, while having also the coverage with your staffing company, you wanna make sure they don't have an issue with that. That makes sense. Well, I... My intention is to cancel- Mm-hmm. ... my current insurance carrier as soon as, um, the staffing agency's insurance takes h- hold. Mm-hmm. So I would not... I would no longer carry that insurance. Okay. Okay. Well, I think you answered all my

questions. I appreciate it. Thank you. Of course. And then whenever you're ready to get enrolled into coverage, you can always give us a call back and we'll be able to process it with you over the phone. Oh, okay. Well, I can do it today. I mean, how long would it take? I do need to leave for work in about 20 minutes. Um, it shouldn't take 20 minutes. Usually it takes 10 to 15 minutes depending on how much information we need to provide on the plans. But the process itself- Yeah, I'm ready to enroll now. Okay. Um, what are the last four of your social? 1358. And the last name? McGuinness, M-C-G-I-N-N-I-S. All right, and can you please verify your mailing address and your date of birth to make sure we're in the right account? Absolutely. My mailing address is 1001 North Pasadena, Unit 53, Mesa, Arizona 85201. My date of birth is 3/13/1961. I have best c- point of contact down as 483... No, 480-085-7792. That is correct, yeah. 578 calling on? Yeah. All right. And then lastly, I have your email down at azgirl2@cox.net. That is correct, yes. All right. And then do you know which benefit plans you wanted to be enrolled into? Yeah, I did. I was taking a look at it. And I wanna go with, um, like the PPO. I think it's... Is it the MVP? Hold on. Let me get it. I circled it. I went through the benefits guide and, um, chose which one I wanted. Um, is it... I think it's the VIP+ bundle. All right, the 36.97 one? Um, I don't see the 36.97. Is that the... Was it... Yeah, it's the weekly deduction. Yes, you're absolutely correct. All right. And this is gonna be just for yourself with no dependent, correct? Uh, that's just myself. Correct. All right. And then aside from that medical plan was there any other plan you wanted to be enrolled into? I, I... Medical. I mean, I'm sorry, dental and vision please. Dental and vision. And that does include... The medical does include prescriptions, correct? Yes. So that specific medical plan you have selected has a membership for the... Sorry, not a membership. The insurance with the carrier PharMabel Prescriptions for the specific- Okay. ... medication part. And they work with a tier system of 10, 20 or \$30 for your generics. Okay. Depending on where it falls, that will be what you pay out of pocket, and then it gives a discount for non-generics. Okay. Nope, that's perfect. Thank you. Of course. All right, and aside from those three plans, were there any other additional plans you wanted to enroll into? No, I'm good. Thank you. All right, so with those three plans, the DIP Plus bundle, the dental and the vision, you're looking at 42.74 per paycheck, so you authorize Marcella Terra Staffing to make those deductions for you. Absolutely. All right, so you are all set. It's gonna take that one to two weeks from today for you to see those first deductions. Okay. Once you see that first one, as discussed previously, following Monday, coverage is gonna become effective, and Friday of that activation week is gonna be- Okay. ... when your carrier sends out those benefit cards. Um, now, what I was discussing with you earlier, telling you that depending on the carrier will be whether or not it's a physical or a digital email card. Right. Those DIP plans are with the same carrier as your dental plan, which is American Public Life. But for their medical plans, they only do that digital copy sent to the email that we have on file, but once you become active- Gotcha. Okay. Um, if you do want a hard copy once you're active, you can give us a call back and we can go ahead and put the mail request in there. Oh, okay. Uh, the digital ones work fine, honestly. Mm-hmm. Understood. And then, if moving forward, you have any appointments during that activation week where you will need this information, usually by Wednesday, Thursday is the earliest that we have access to the digital copies of your benefit card. Oh, okay. Perfect. So, I would just call back if I need that information? Yes, ma'am. In the event that we're not able to get a benefit card, sometimes we're able to get the policy numbers, but- Sure. ... to get that information, it might take us 24 to 48 business hours. Okay. Nope, that makes sense

completely. All right, so you are all set, Ms. Robbins. Your last day to make any coverage changes is going to be March 5th. That's when your open enrollment period ends. Okay, perfect. Nope, I think I'm good, but... and you've been amazing. Thank you so much for all your help. It was my pleasure. I hope you have a wonderful rest of your day today. You too. Thank you. Take care. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Oh, good morning, Francesca. My name is Robin McGuinness and I am a member of Versela. And I started with them on January 21st and I received my benefits email on February 4th from Versela. And I had a couple questions. Um, I'm getting ready to enroll into the benefits program with Versela, um, especially for medical insurance. Wh- wh- what does that look like as far as timing? Um, would it become effective like immediately? Is there a waiting period? What does that kinda look like?

Speaker speaker_0: So the insurance does not get activated immediately. It will take one to two weeks for your employer to make the first deductions since we don't have access to your pay stub.

Speaker speaker_1: Okay.

Speaker speaker_0: And once you see the first deduction, then following Monday is when your policy becomes effective.

Speaker speaker_1: Okay.

Speaker speaker_0: And by end of that week will be when they're finished creating your policy number, benefit cards and putting you into their system.

Speaker speaker_1: Okay, perfect. And at that point, will they mail out the benefit cards, um, or will it take time or w- is it emailed to me through Versela?

Speaker speaker_0: Depending on the carrier for the plan that you will select for medical, it could be mailed to you, um, which the longest that it takes is three to four weeks. There are certain plans medical-wise that they only send a digital copy to your email.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but once again, that really all depends on the carrier for the medical plan you're choosing.

Speaker speaker_1: Okay, that makes sense. My next question is, um, right now I currently... 'Cause I lost my job December 31st, so I took out insurance myself. I pay monthly. Um, it's just like a monthly insurance. So if I were to enroll, let's say, tomorrow morning into, um, the benefits program with Versela, would in-... Would I need to carry my personal insurance

through March to make sure I'm covered or if I'm okay to, you know, um, cancel my membership, my, um, insurance like at the end of February, would I be covered?

Speaker speaker_0: Um...

Speaker speaker_1: Or is it hard to tell?

Speaker speaker_0: Unfortunately, we wouldn't be able to answer that.

Speaker speaker_1: Okay.

Speaker speaker_0: So once you have insurance with your staffing company, it will depend on how many paychecks they have in storage for you.

Speaker speaker_1: Okay.

Speaker speaker_0: And what I mean by that, the premium itself is paid through the system of your staffing company via that paycheck that they provide you. So once there's no longer a paycheck that your staffing company is providing you with, there won't be anywhere to make that payment from. After that policy hits four consecutive weeks of not receiving a payment, on the fifth one, it'll cancel itself out.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, as far as having two insurances go, either BPO or limited plan so the carriers do not have an issue with you having another carrier at the same time as them. You just wanna make sure with your other carrier that you're currently having that if you are thinking of staying with them, even if it is 30 days, while having also the coverage with your staffing company, you wanna make sure they don't have an issue with that.

Speaker speaker_1: That makes sense. Well, I... My intention is to cancel-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... my current insurance carrier as soon as, um, the staffing agency's insurance takes h- hold.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I would not... I would no longer carry that insurance.

Speaker speaker_0: Okay.

Speaker speaker_1: Okay. Well, I think you answered all my questions. I appreciate it. Thank you.

Speaker speaker_0: Of course. And then whenever you're ready to get enrolled into coverage, you can always give us a call back and we'll be able to process it with you over the phone.

Speaker speaker_1: Oh, okay. Well, I can do it today. I mean, how long would it take? I do need to leave for work in about 20 minutes.

Speaker speaker_0: Um, it shouldn't take 20 minutes. Usually it takes 10 to 15 minutes depending on how much information we need to provide on the plans. But the process itself-

Speaker speaker_1: Yeah, I'm ready to enroll now.

Speaker speaker_0: Okay. Um, what are the last four of your social?

Speaker speaker_1: 1358.

Speaker speaker_0: And the last name?

Speaker speaker_1: McGuinness, M-C-G-I-N-N-I-S.

Speaker speaker_0: All right, and can you please verify your mailing address and your date of birth to make sure we're in the right account?

Speaker speaker_1: Absolutely. My mailing address is 1001 North Pasadena, Unit 53, Mesa, Arizona 85201. My date of birth is 3/13/1961.

Speaker speaker_0: I have best c- point of contact down as 483... No, 480-085-7792.

Speaker speaker_1: That is correct, yeah.

Speaker speaker_0: 578 calling on?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right. And then lastly, I have your email down at azgirl2@cox.net.

Speaker speaker_1: That is correct, yes.

Speaker speaker_0: All right. And then do you know which benefit plans you wanted to be enrolled into?

Speaker speaker_1: Yeah, I did. I was taking a look at it. And I wanna go with, um, like the PPO. I think it's... Is it the MVP? Hold on. Let me get it. I circled it. I went through the benefits guide and, um, chose which one I wanted. Um, is it... I think it's the VIP+ bundle.

Speaker speaker_0: All right, the 36.97 one?

Speaker speaker_1: Um, I don't see the 36.97. Is that the... Was it... Yeah, it's the weekly deduction. Yes, you're absolutely correct.

Speaker speaker_0: All right. And this is gonna be just for yourself with no dependent, correct?

Speaker speaker_1: Uh, that's just myself. Correct.

Speaker speaker_0: All right. And then aside from that medical plan was there any other plan you wanted to be enrolled into?

Speaker speaker_1: I, I... Medical. I mean, I'm sorry, dental and vision please.

Speaker speaker_0: Dental and vision.

Speaker speaker_1: And that does include... The medical does include prescriptions, correct?

Speaker speaker_0: Yes. So that specific medical plan you have selected has a membership for the... Sorry, not a membership. The insurance with the carrier PharMabel Prescriptions for the specific-

Speaker speaker_1: Okay.

Speaker speaker_0: ... medication part. And they work with a tier system of 10, 20 or \$30 for your generics.

Speaker speaker_1: Okay.

Speaker speaker_0: Depending on where it falls, that will be what you pay out of pocket, and then it gives a discount for non-generics.

Speaker speaker_1: Okay. Nope, that's perfect. Thank you.

Speaker speaker_0: Of course. All right, and aside from those three plans, were there any other additional plans you wanted to enroll into?

Speaker speaker_1: No, I'm good. Thank you.

Speaker speaker_0: All right, so with those three plans, the DIP Plus bundle, the dental and the vision, you're looking at 42.74 per paycheck, so you authorize Marcella Terra Staffing to make those deductions for you.

Speaker speaker_1: Absolutely.

Speaker speaker_0: All right, so you are all set. It's gonna take that one to two weeks from today for you to see those first deductions.

Speaker speaker_1: Okay.

Speaker speaker_0: Once you see that first one, as discussed previously, following Monday, coverage is gonna become effective, and Friday of that activation week is gonna be-

Speaker speaker_1: Okay.

Speaker speaker_0: ... when your carrier sends out those benefit cards. Um, now, what I was discussing with you earlier, telling you that depending on the carrier will be whether or not it's a physical or a digital email card.

Speaker speaker_1: Right.

Speaker speaker_0: Those DIP plans are with the same carrier as your dental plan, which is American Public Life. But for their medical plans, they only do that digital copy sent to the email that we have on file, but once you become active-

Speaker speaker_1: Gotcha.

Speaker speaker_0: Okay. Um, if you do want a hard copy once you're active, you can give us a call back and we can go ahead and put the mail request in there.

Speaker speaker_1: Oh, okay. Uh, the digital ones work fine, honestly.

Speaker speaker_0: Mm-hmm. Understood. And then, if moving forward, you have any appointments during that activation week where you will need this information, usually by Wednesday, Thursday is the earliest that we have access to the digital copies of your benefit card.

Speaker speaker_1: Oh, okay. Perfect. So, I would just call back if I need that information?

Speaker speaker_0: Yes, ma'am. In the event that we're not able to get a benefit card, sometimes we're able to get the policy numbers, but-

Speaker speaker_1: Sure.

Speaker speaker_0: ... to get that information, it might take us 24 to 48 business hours.

Speaker speaker_1: Okay. Nope, that makes sense completely.

Speaker speaker_0: All right, so you are all set, Ms. Robbins. Your last day to make any coverage changes is going to be March 5th. That's when your open enrollment period ends.

Speaker speaker_1: Okay, perfect. Nope, I think I'm good, but... and you've been amazing. Thank you so much for all your help.

Speaker speaker_0: It was my pleasure. I hope you have a wonderful rest of your day today.

Speaker speaker_1: You too. Thank you. Take care. Bye-bye.

Speaker speaker_0: Bye.