

## Transcript: Francesca

**Baez-5763955749076992-5910843462828032**

### Full Transcript

Thank you for calling Benetton's, Francesca, how can I assist you today? Um, yes, I was on, I just was on a call and I got disconnected. I was enrolling my, in insurance, the \$18 per add-on with the dental and the vision, and we got disconnected. My name is Dave English, I work with B.J. Stassun. Okay, I'll have to locate your account. What are the last four of the social? 3717. Please verify your mailing address and date of birth to make sure I have the right account in front of me. Uh, 32, 327 Montgomery Avenue, 334243 in Sarasota, Florida. All right, and then I'm just missing your date of birth, please. 07/20/72. Okay. Last contact same as the one you called on 407-627-3768? Yes, ma'am. All right, and the last thing is, I have your email down as fireman1705@yahoo.com. Yes, ma'am. All right. Um, so you said you were looking to enroll into dental and the plan was for medical \$16 or \$17, you said? Um, I think it was the \$17. When does the... 'cause he gave me, I just got off the phone with him. He started off at \$15 till I was, uh, 29 or 20-something, the highest one. Um, I think I told him the \$18 one. But I add on, he gave me a total for like \$23 if I add on the dental and the vision. So it sounds like it will be one of the VIP plans, either the VIP Classic, which is \$18.55, or the VIP Plus, \$29.74. Yeah, it was the 18, because he gave me a total for both of those and it was like \$23, that would be the total if I add those two on. I mean, with dental and the vision. Yes, sir. So with that VIP Classic, the dental and the vision, you are correct, it will be \$23.92. Did you need me to go over the coverage for any of those plans? Um, yes, ma'am, that's the one that I want, um, yes, the 18 to 23. All right. And did you want me to let you know what those plans covered? Yes, ma'am. Okay, so the dental's gonna cover your preventative services at 100%, your basic services, basic restore services and radiographs at 80%. The annual maximum on coverage that it will provide will be \$500 for service per year and a \$50 deductible. Okay. And then with the vision, you have a \$10 copay for the eye exam, a \$25 copay for your lenses and frames, a \$0 copay for contact lens fittings, and the annual frame allowance is \$130. Okay. All right, and then lastly, with that medical plan, it has the prescriptions with the carrier Pharamabel prescriptions. They go off by 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. It comes with an urgent care virtual package as well, and a discount for the non-generic prescriptions. As far as your hospital services, it's gonna cover your hospital admission, \$500 from the bill once a year. Hospital confinement, \$50 out of the bill per day, 30 days a year. Intensive care unit, \$100 out of the bill per day, 20 days a year. Rehabilitation, \$25 off the bill per day, 30 days a year. Surgeries at a hospital, an outpatient facility or a freestanding surgery center, it will cover \$500 from the bill once a year. If that surgery is to be done in a physician's office, it will be \$250 out of the bill per day, twice a year. The emergency room will be covered at \$50 out of the bill per day, twice a year. The urgent care facilities as well as the physician's office will be covered at \$50 each per day out of the bill for four days a

year each. Therapy facility for physical, speech or occupational, it will cover \$30 out of the bill per day, four days a year. For medical imaging tests, it will cover \$100 out of the bill per day once a year. Studies that are advanced or follow-up tests, it will cover \$25 out of the bill once a year. For outpatient drug prescription benefits, it covers \$10 out of the bill per day, 15 days a year. The ambulance will be covered by ground of \$100 out of the bill, and by air, \$200 out of the bill once a year. And preventative surgeries in a hospital, outpatient facility, or a freestanding surgery center, it will cover \$500 out of the bill once a year. If that preventative surgery is to be done in a physician's office, it will cover \$250 out of the bill once a year. And then you do also get a critical illness packet with that plan, with a benefit amount of \$5,000 for critical illness covered under that plan. So that will be everything that that VIP Classic plan will come with. Um, quick question, is that the good plan to have, or you gotta have, um, is there another one that's, uh, better than, better plan out there? I'm just curious. Of course. So legally speaking on a recorded line, it all depends on your medical needs as far as which one will be the best plan. Oh, okay, okay. Um, and how- Yes, sir, to be quite honest with... I'm sorry, go ahead. I'm going... Oh, I was just gonna say- I'm just- Okay. Um, I was just gonna let you know, to be quite honest with you, from the BIP plans, the only difference between those three plans that they offered is that a BIP Standard doesn't cover your preventative surgeries or the intensive care unit or rehabilitation benefit, whereas the Classic that you selected as well as the Plus do. And then if we look at the difference between your current selected plan, BIP Classic, and the other plan that's left for selection, the BIP Plus, the only difference will be that the Plus covers more of a dollar amount on certain services than the Col- the Classic that you're enrolled into would. Okay. So the plan that I chose, that's a pretty good plan to have? If you're looking to have medical benefits cover for services like that emergency room and surgeries, yes, sir. Okay, okay. Okay. And eventually, you can change it and you can upgrade if you want to later on down the line? So you're only eligible to make changes such as upgrading to a different plan or downgrading when you're in an open enrollment period or you have a qualified life event. Aside from that, the only changes that you'll be able to make will be canceling the plan. Okay, okay, okay. I gotcha. All right. Well, I, yes, um, I'll, I'll stick with that plan there. All right. With that being said, do you authorize your staffing company, BGS Staffing, to make the deduction of the \$23.92 per paycheck for your selected plans? Um, yes, ma'am. All right, so I submitted that request. Please allow one to two weeks for your employer to start making your deductions. When you see that very first deduction, following Monday is gonna be when coverage becomes effective. In that same week of activation, Friday will be when the carrier send out your benefit cards. Now from your current plans, the only card that's not gonna be physically sent to you via mail will be the medical plan, because that carrier, American Public Life, for some reason for the medical portion, they only do a digital card unless you called in and request it. So if you did want a physical card, once you're active, give us a call and we'll be able to put in that request for you. Okay, okay, okay. So if you go to the hospital or whatever, you w- you still will have a card, some type of card to show the doctors, correct or no? Yes, sir. That is correct. You'll basically get, like, a picture of it, because it will be a digital copy. Um, depending on the phone carrier, some of them do have the wallet feature that you're able to add in them. I know certain Androids with the Google Play, um, as well as a couple of the iPhones, you're able to add them to that wallet a- app that they have, so it will basically be the same instance. Okay, okay. So next, the, the following pay check, they will be deducted \$23 out. That's it, right? Yes, sir. Either next week or the following.

Okay, then. All right. Thank you very much, ma'am. Of course. And then the last day for your open enrollment period, which is your current personal one, will be April 6th, 2025. If you would like, I can send you a copy of the benefit guide just so that you can view while we're in the event, whether there was anything that we missed. Okay then. I appreciate that. Of course. So I'll send it to you from our office email, which will be info@benefitsinnocard, and it will be titled Benefit Guide. And it will have our hours of operation as well as our phone number in there for you. Okay then. Thank you very much, ma'am. It was a pleasure. Was there anything else we can assist you with today, Mr. English? Uh, oh, no, ma'am..... Well, thank you so much for your time and giving us a call today. Have a great day. Thank you. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benetton's, Francesca, how can I assist you today?

Speaker speaker\_1: Um, yes, I was on, I just was on a call and I got disconnected. I was enrolling my, in insurance, the \$18 per add-on with the dental and the vision, and we got disconnected. My name is Dave English, I work with B.J. Stassun.

Speaker speaker\_0: Okay, I'll have to locate your account. What are the last four of the social?

Speaker speaker\_1: 3717.

Speaker speaker\_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker\_1: Uh, 32, 327 Montgomery Avenue, 334243 in Sarasota, Florida.

Speaker speaker\_0: All right, and then I'm just missing your date of birth, please.

Speaker speaker\_1: 07/20/72.

Speaker speaker\_0: Okay. Last contact same as the one you called on 407-627-3768?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: All right, and the last thing is, I have your email down as fireman1705@yahoo.com.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: All right. Um, so you said you were looking to enroll into dental and the plan was for medical \$16 or \$17, you said?

Speaker speaker\_1: Um, I think it was the \$17. When does the... 'cause he gave me, I just got off the phone with him. He started off at \$15 till I was, uh, 29 or 20-something, the highest one. Um, I think I told him the \$18 one. But I add on, he gave me a total for like \$23 if I add on the dental and the vision.

Speaker speaker\_0: So it sounds like it will be one of the VIP plans, either the VIP Classic, which is \$18.55, or the VIP Plus, \$29.74.

Speaker speaker\_1: Yeah, it was the 18, because he gave me a total for both of those and it was like \$23, that would be the total if I add those two on. I mean, with dental and the vision.

Speaker speaker\_0: Yes, sir. So with that VIP Classic, the dental and the vision, you are correct, it will be \$23.92. Did you need me to go over the coverage for any of those plans?

Speaker speaker\_1: Um, yes, ma'am, that's the one that I want, um, yes, the 18 to 23.

Speaker speaker\_0: All right. And did you want me to let you know what those plans covered?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay, so the dental's gonna cover your preventative services at 100%, your basic services, basic restore services and radiographs at 80%. The annual maximum on coverage that it will provide will be \$500 for service per year and a \$50 deductible.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then with the vision, you have a \$10 copay for the eye exam, a \$25 copay for your lenses and frames, a \$0 copay for contact lens fittings, and the annual frame allowance is \$130.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, and then lastly, with that medical plan, it has the prescriptions with the carrier Pharamabel prescriptions. They go off by 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. It comes with an urgent care virtual package as well, and a discount for the non-generic prescriptions. As far as your hospital services, it's gonna cover your hospital admission, \$500 from the bill once a year. Hospital confinement, \$50 out of the bill per day, 30 days a year. Intensive care unit, \$100 out of the bill per day, 20 days a year. Rehabilitation, \$25 off the bill per day, 30 days a year. Surgeries at a hospital, an outpatient facility or a freestanding surgery center, it will cover \$500 from the bill once a year. If that surgery is to be done in a physician's office, it will be \$250 out of the bill per day, twice a year. The emergency room will be covered at \$50 out of the bill per day, twice a year. The urgent care facilities as well as the physician's office will be covered at \$50 each per day out of the bill for four days a year each. Therapy facility for physical, speech or occupational, it will cover \$30 out of the bill per day, four days a year. For medical imaging tests, it will cover \$100 out of the bill per day once a year. Studies that are advanced or follow-up tests, it will cover \$25 out of the bill once a year. For outpatient drug prescription benefits, it covers \$10 out of the bill per day, 15 days a year. The ambulance will be covered by ground of \$100 out of the bill, and by air, \$200 out of the bill once a year. And preventative surgeries in a hospital, outpatient facility, or a freestanding surgery center, it will cover \$500 out of the bill once a year. If that preventative surgery is to be done in a physician's office, it will cover \$250 out of the bill once a year. And then you do also get a critical illness packet with that plan, with a benefit amount of \$5,000 for critical illness covered under that plan. So that will be everything that that VIP Classic plan will

come with.

Speaker speaker\_1: Um, quick question, is that the good plan to have, or you gotta have, um, is there another one that's, uh, better than, better plan out there? I'm just curious.

Speaker speaker\_0: Of course. So legally speaking on a recorded line, it all depends on your medical needs as far as which one will be the best plan.

Speaker speaker\_1: Oh, okay, okay. Um, and how-

Speaker speaker\_0: Yes, sir, to be quite honest with... I'm sorry, go ahead.

Speaker speaker\_1: I'm going...

Speaker speaker\_0: Oh, I was just gonna say-

Speaker speaker\_1: I'm just-

Speaker speaker\_0: Okay. Um, I was just gonna let you know, to be quite honest with you, from the BIP plans, the only difference between those three plans that they offered is that a BIP Standard doesn't cover your preventative surgeries or the intensive care unit or rehabilitation benefit, whereas the Classic that you selected as well as the Plus do. And then if we look at the difference between your current selected plan, BIP Classic, and the other plan that's left for selection, the BIP Plus, the only difference will be that the Plus covers more of a dollar amount on certain services than the Col- the Classic that you're enrolled into would.

Speaker speaker\_1: Okay. So the plan that I chose, that's a pretty good plan to have?

Speaker speaker\_0: If you're looking to have medical benefits cover for services like that emergency room and surgeries, yes, sir.

Speaker speaker\_1: Okay, okay. Okay. And eventually, you can change it and you can upgrade if you want to later on down the line?

Speaker speaker\_0: So you're only eligible to make changes such as upgrading to a different plan or downgrading when you're in an open enrollment period or you have a qualified life event. Aside from that, the only changes that you'll be able to make will be canceling the plan.

Speaker speaker\_1: Okay, okay, okay. I gotcha. All right. Well, I, yes, um, I'll, I'll stick with that plan there.

Speaker speaker\_0: All right. With that being said, do you authorize your staffing company, BGS Staffing, to make the deduction of the \$23.92 per paycheck for your selected plans?

Speaker speaker\_1: Um, yes, ma'am.

Speaker speaker\_0: All right, so I submitted that request. Please allow one to two weeks for your employer to start making your deductions. When you see that very first deduction, following Monday is gonna be when coverage becomes effective. In that same week of activation, Friday will be when the carrier send out your benefit cards. Now from your current plans, the only card that's not gonna be physically sent to you via mail will be the medical plan, because that carrier, American Public Life, for some reason for the medical portion, they

only do a digital card unless you called in and request it. So if you did want a physical card, once you're active, give us a call and we'll be able to put in that request for you.

Speaker speaker\_1: Okay, okay, okay. So if you go to the hospital or whatever, you w- you still will have a card, some type of card to show the doctors, correct or no?

Speaker speaker\_0: Yes, sir. That is correct. You'll basically get, like, a picture of it, because it will be a digital copy. Um, depending on the phone carrier, some of them do have the wallet feature that you're able to add in them. I know certain Androids with the Google Play, um, as well as a couple of the iPhones, you're able to add them to that wallet a- app that they have, so it will basically be the same instance.

Speaker speaker\_1: Okay, okay. So next, the, the following pay check, they will be deducted \$23 out. That's it, right?

Speaker speaker\_0: Yes, sir. Either next week or the following.

Speaker speaker\_1: Okay, then. All right. Thank you very much, ma'am.

Speaker speaker\_0: Of course. And then the last day for your open enrollment period, which is your current personal one, will be April 6th, 2025. If you would like, I can send you a copy of the benefit guide just so that you can view while we're in the event, whether there was anything that we missed.

Speaker speaker\_1: Okay then. I appreciate that.

Speaker speaker\_0: Of course. So I'll send it to you from our office email, which will be info@benefitsinnocard, and it will be titled Benefit Guide. And it will have our hours of operation as well as our phone number in there for you.

Speaker speaker\_1: Okay then. Thank you very much, ma'am.

Speaker speaker\_0: It was a pleasure. Was there anything else we can assist you with today, Mr. English?

Speaker speaker\_1: Uh, oh, no, ma'am.....

Speaker speaker\_0: Well, thank you so much for your time and giving us a call today. Have a great day.

Speaker speaker\_1: Thank you. Bye-bye.

Speaker speaker\_0: Bye.