

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Yeah. Um, I work for Vestela, um, a temporary staffing agency. Mm-hmm. And, and I need, I'm needing insurance and the, um, Nick, I don't know, he's kind of a, a big guy there in Beaverton, he, uh, sent me an email, uh, with, um, with this insurance plans with you guys. Okay. So you're calling to enroll? What? Yes, sir. I'm asking, are you calling to enroll? Yeah. I'm, I needed, need insurance because, you know. Okay. What are the last four of your Social? 5296. And the last name, please? Ehly. E-H-L-Y. Please verify your mailing address and date of birth to make sure I have the right account in front of me. Um, my birthdate is 12/4/64. And then I'm using my, uh, my daughter's address right now, but it's 888 West Main Street, Hillsboro, Oregon 97123. We have best point of contact, 971-412-8827. Same as the one you used to call in. Yes. And we have your email down as drewehly@gmail.com. Yes. Did you know which benefit plan you wanted to be enrolled into? Well, I mean, this... Money, money is really tight right now. I mean, um, I'm just kind of scrolling through here. Um, looks like the plan benefits summary, weekly deductions of, like, and just me employee, uh, 1796. Okay, sir. I need the name of the plan, please. Excuse me? Yes, sir. I need to know the name of the plan that you want to be enrolled into, please. I can't go by the amount that it will cost, I'm sorry. Well, I'm, I'm look- I'm trying... This one says Plan Benefit Summaries, 1796. Um- So if you're looking at the benefit guide and you're specifically on the medical plans, um, last, at the bottom should be labeled as number two. Okay, let me get down there. Uh, do, do, do, do, do. Oh, no. I think you're on page number three, actually. Um, I don't see a page number on that. The, the, the page ahead of it is, uh, see list for services listed on page 12. So I'm one down from that, but I don't see any, any, uh, numbers on that page. Oh, three. Yes. Okay. I mean, I don't know. I mean, I just, I just need a basic one because I'm not... I'm, I'm not sick very often. You know, I just need something if I need to make a doctor's appointment, like I've been out with a flu and that's why, this is why I had to do this because of the third day of missing. Um, trying to go to the urgent care, um, to get a doctor's note, I have to go in and it's like \$200 just, just to walk in the door. So that's pretty, pretty expensive if I'm going to do it that way. So based on page number three and the amount you're providing, I believe you're talking about the Stay Healthy LEC 10Rx, which will be on top of that amount. Is that correct? Yeah. Um, I, I saw something way up top here, something about what you just said. Um, uh, I don't know what this benefit card is, but... Um, yeah, just the Stay Healthy plan, whatever. So that Stay Healthy is not going to cover the services you're looking for, because that's preventative only. Um, preventative is those services that you get done to make sure you're healthy. What you're looking for is called Hospital Indemnity Services. Uh-huh. That's going to be one of their BAP plans. Um, the second option, aside from the BAP plans that will cover for you to be seen in person for emergency room or urgent care- Mm-hmm. ... is going to be their virtual

primary care plan, um, which you're looking at... Hmm, bear with me one moment. I'm not sure why their benefit guide doesn't have the prices under virtual primary care. Hello? Oh, I see why, because it's already included in the BAP plans. So it will be either one of those BAP plans, either the Standard or the Plus bundled. Uh- It will give you both virtual services and in-person services. The only difference would be that since it is a PPO limited for services such as the emergency room, urgent care, or your doctor's office. Yeah. The most that it will cover will be \$100 out of the bill and you're responsible for the remainder with the BAP Plus, or \$50 with the BAP Standard. Okay. So, uh, which one is better, the BAP Plus bundle?... for the VIP Standard Bund-D-Bundle? Legally speaking, I cannot answer that- Well, I know of it. ... question just because the line is recorded. Um, however, I can tell you that the standard does not cover intensive care or rehabilitation units as well as preventative surgery, whereas the Plus does. The Plus does. Okay. And how much is that Plus? For these pro- The Plus for employee only is \$36.97 per paycheck. And, and that comes out, um, fr- um, through, through Virtella in... once a week? Yes, sir. It will be through your pay stub prior to them providing it to you. Okay. They'll make the deduction. Okay. All right. Well, uh, yeah. So I basically... Like I said, I'm not sick very often and once I get caught up in... back to where I should be, you know, I can do a d- different type of insurance to be better, I guess for me, for me. Um, but basically I just need something that, you know, if I have to go into the doctor, which like I do tomorrow, I have to do it tomorrow or I'm probably gonna lose my job because I can't... I- I'm- can af- barely afford that \$200 just to walk into the urgent care tomorrow. I understand. Um, I do have to tell you, however, these benefits don't become immediately active. It takes one to two weeks for them to be active. Okay. As well as the fact that you only have a certain window to enroll or make changes. Your personal will be ending on the 26th of this month. And after that, you'll have to wait 'til the summer when they hold the company open enrollment period. Oh. Well, that, that's fine. So, so what do I do ha- what do I got to do to sign up for this? And Virtella knows about it? I can go ahead and process that enrollment, and we said it would be that VIP+ for employee only, correct? Yeah, just me. All right. Do you authorize Virtella Terra Staffing to make the deduction of \$36.97 for that VIP+ plan? Um, yes. But this, this insurance is if I have to go to the doctor, urgent care, and if I have to go to the emergency room or whatever. Yes, sir. It will cover- Okay. ... from all of those three visits you mentioned, \$100 from the bill and you're responsible for the remainder. Okay. Okay. Yeah, that's... So that's the one I'll do. All right. Please allow one to two weeks for them to start making your deductions. When you see the first one being made, following Monday, coverage will become effective, and Friday of that activation week, they'll send you a digital copy of that benefit card to your email. If you want a hard copy once you see the deduction, give us a call so that we can put in a mail request for a physical card to be sent to you. Okay. Okay, that works. All right. Anything else aside from processing that enrollment for you that we can assist you with today? Um, I think, I think that's it. All right. I will thank you for your time. Hope you have a wonderful rest of your day today. Oh, yeah. Thank you. Of course. Have a good one. All right. You too. Bye.

Conversation Format

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

Speaker speaker_1: Yeah. Um, I work for Vestela, um, a temporary staffing agency.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, and I need, I'm needing insurance and the, um, Nick, I don't know, he's kind of a, a big guy there in Beaverton, he, uh, sent me an email, uh, with, um, with this insurance plans with you guys.

Speaker speaker_0: Okay. So you're calling to enroll?

Speaker speaker_1: What?

Speaker speaker_0: Yes, sir. I'm asking, are you calling to enroll?

Speaker speaker_1: Yeah. I'm, I needed, need insurance because, you know.

Speaker speaker_0: Okay. What are the last four of your Social?

Speaker speaker_1: 5296.

Speaker speaker_0: And the last name, please?

Speaker speaker_1: Ehly. E-H-L-Y.

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: Um, my birthdate is 12/4/'64. And then I'm using my, uh, my daughter's address right now, but it's 888 West Main Street, Hillsboro, Oregon 97123.

Speaker speaker_0: We have best point of contact, 971-412-8827. Same as the one you used to call in.

Speaker speaker_1: Yes.

Speaker speaker_0: And we have your email down as drewehly@gmail.com.

Speaker speaker_1: Yes.

Speaker speaker_0: Did you know which benefit plan you wanted to be enrolled into?

Speaker speaker_1: Well, I mean, this... Money, money is really tight right now. I mean, um, I'm just kind of scrolling through here. Um, looks like the plan benefits summary, weekly deductions of, like, and just me employee, uh, 1796.

Speaker speaker_0: Okay, sir. I need the name of the plan, please.

Speaker speaker_1: Excuse me?

Speaker speaker_0: Yes, sir. I need to know the name of the plan that you want to be enrolled into, please. I can't go by the amount that it will cost, I'm sorry.

Speaker speaker_1: Well, I'm, I'm look- I'm trying... This one says Plan Benefit Summaries, 1796. Um-

Speaker speaker_0: So if you're looking at the benefit guide and you're specifically on the medical plans, um, last, at the bottom should be labeled as number two.

Speaker speaker_1: Okay, let me get down there. Uh, do, do, do, do, do.

Speaker speaker_0: Oh, no. I think you're on page number three, actually.

Speaker speaker_1: Um, I don't see a page number on that. The, the, the page ahead of it is, uh, see list for services listed on page 12. So I'm one down from that, but I don't see any, any, uh, numbers on that page. Oh, three. Yes. Okay. I mean, I don't know. I mean, I just, I just need a basic one because I'm not... I'm, I'm not sick very often. You know, I just need something if I need to make a doctor's appointment, like I've been out with a flu and that's why, this is why I had to do this because of the third day of missing. Um, trying to go to the urgent care, um, to get a doctor's note, I have to go in and it's like \$200 just, just to walk in the door. So that's pretty, pretty expensive if I'm going to do it that way.

Speaker speaker_0: So based on page number three and the amount you're providing, I believe you're talking about the Stay Healthy LEC 10Rx, which will be on top of that amount. Is that correct?

Speaker speaker_1: Yeah. Um, I, I saw something way up top here, something about what you just said. Um, uh, I don't know what this benefit card is, but... Um, yeah, just the Stay Healthy plan, whatever.

Speaker speaker_0: So that Stay Healthy is not going to cover the services you're looking for, because that's preventative only. Um, preventative is those services that you get done to make sure you're healthy. What you're looking for is called Hospital Indemnity Services.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: That's going to be one of their BAP plans. Um, the second option, aside from the BAP plans that will cover for you to be seen in person for emergency room or urgent care-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is going to be their virtual primary care plan, um, which you're looking at... Hmm, bear with me one moment. I'm not sure why their benefit guide doesn't have the prices under virtual primary care.

Speaker speaker_1: Hello?

Speaker speaker_0: Oh, I see why, because it's already included in the BAP plans. So it will be either one of those BAP plans, either the Standard or the Plus bundled.

Speaker speaker_1: Uh-

Speaker speaker_0: It will give you both virtual services and in-person services. The only difference would be that since it is a PPO limited for services such as the emergency room, urgent care, or your doctor's office.

Speaker speaker_1: Yeah.

Speaker speaker_0: The most that it will cover will be \$100 out of the bill and you're responsible for the remainder with the BAP Plus, or \$50 with the BAP Standard.

Speaker speaker_1: Okay. So, uh, which one is better, the BAP Plus bundle?... for the VIP Standard Bub-D-Bundle?

Speaker speaker_0: Legally speaking, I cannot answer that-

Speaker speaker_1: Well, I know of it.

Speaker speaker_0: ... question just because the line is recorded. Um, however, I can tell you that the standard does not cover intensive care or rehabilitation units as well as preventative surgery, whereas the Plus does.

Speaker speaker_1: The Plus does. Okay. And how much is that Plus? For these pro-

Speaker speaker_0: The Plus for employee only is \$36.97 per paycheck.

Speaker speaker_1: And, and that comes out, um, fr- um, through, through Virtella in... once a week?

Speaker speaker_0: Yes, sir. It will be through your pay stub prior to them providing it to you.

Speaker speaker_1: Okay.

Speaker speaker_0: They'll make the deduction.

Speaker speaker_1: Okay. All right. Well, uh, yeah. So I basically... Like I said, I'm not sick very often and once I get caught up in... back to where I should be, you know, I can do a different type of insurance to be better, I guess for me, for me. Um, but basically I just need something that, you know, if I have to go into the doctor, which like I do tomorrow, I have to do it tomorrow or I'm probably gonna lose my job because I can't... I- I'm- can af- barely afford that \$200 just to walk into the urgent care tomorrow.

Speaker speaker_0: I understand. Um, I do have to tell you, however, these benefits don't become immediately active. It takes one to two weeks for them to be active.

Speaker speaker_1: Okay.

Speaker speaker_0: As well as the fact that you only have a certain window to enroll or make changes. Your personal will be ending on the 26th of this month. And after that, you'll have to wait 'til the summer when they hold the company open enrollment period.

Speaker speaker_1: Oh. Well, that, that's fine. So, so what do I do ha- what do I got to do to sign up for this? And Virtella knows about it?

Speaker speaker_0: I can go ahead and process that enrollment, and we said it would be that VIP+ for employee only, correct?

Speaker speaker_1: Yeah, just me.

Speaker speaker_0: All right. Do you authorize Virtella Terra Staffing to make the deduction of \$36.97 for that VIP+ plan?

Speaker speaker_1: Um, yes. But this, this insurance is if I have to go to the doctor, urgent care, and if I have to go to the emergency room or whatever.

Speaker speaker_0: Yes, sir. It will cover-

Speaker speaker_1: Okay.

Speaker speaker_0: ... from all of those three visits you mentioned, \$100 from the bill and you're responsible for the remainder.

Speaker speaker_1: Okay. Okay. Yeah, that's... So that's the one I'll do.

Speaker speaker_0: All right. Please allow one to two weeks for them to start making your deductions. When you see the first one being made, following Monday, coverage will become effective, and Friday of that activation week, they'll send you a digital copy of that benefit card to your email. If you want a hard copy once you see the deduction, give us a call so that we can put in a mail request for a physical card to be sent to you.

Speaker speaker_1: Okay. Okay, that works.

Speaker speaker_0: All right. Anything else aside from processing that enrollment for you that we can assist you with today?

Speaker speaker_1: Um, I think, I think that's it.

Speaker speaker_0: All right. I will thank you for your time. Hope you have a wonderful rest of your day today.

Speaker speaker_1: Oh, yeah. Thank you.

Speaker speaker_0: Of course. Have a good one.

Speaker speaker_1: All right. You too. Bye.