

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Aetna. Hello. My name is Francesca. How can I assist you today? Hi, my name's Alex Scharff. I'm interested in getting health insurance coverage. What staffing company do you work with? ATC. And what are the last four of your Social? Uh, 8021. Last name, please. Scharff, S-C-H-A-R-F-F. And for security purposes, can you please verify your mailing address and your date of birth? Uh, 3606 Sunburst Boulevard, Palm Springs, California 92262. Date of birth is 7/31/1992. We have the phone number to reach you down as 760-699-1874. Mm-hmm. We show your email down as first initial, last name, @outlook.com? Yeah. Okay. So keep in mind that the enrollment you will be being enrolled into won't be active from the coverage itself. Sorry. Um, it won't be active till January 6th, 2026. That will be when these policies become effective. Okay. All right. Do you know what type of plan you want to enrolled into or that you want me to go over the ones that are being offered first? Yes, you can go over the ones that are being offered 'cause I wanna enroll. So they offer medical, FreeRx membership for the prescriptions, um, virtual primary care, dental, short-term disability for employee only, term life, vision, group accident, behavior health which is virtual therapy only, and ID expert which is for identity theft protection. Depending on how many plans as well as if you're putting a dependent, um, will depend how much your policy comes out to be. It's just me. Yeah. Is it, like, a PPO medical insurance plan? Yes, ma'am. They're PPO-limited plans. Okay. And what is, what's the name of the insurance company that I would be enrolled in? It will depend on the plan that you select. Okay. Can you help me with that? I just want medical. I don't need vision 'cause I already have... I don't need vision. So I just need medical and I need, um, what's the name of the other one? I need, um, like behavioral like for therapy and stuff. All right. So the behavior virtual health is a \$1.50 per paycheck for employee only, and that will be powered through us for that virtual plan. Mm-hmm. And then for medical, hold on, one, two, four... Ten, five. So they offer a total of five different medical plans. Out of those five medical plans, there's one called Minimum Valium Plan. So this one has a couple exceptions compared to all of the plans in general that they offered. The first one being that it is the only major medical insurance plan they offered as well as the fact that it will be the only plan that will have a monthly deduction rather than a weekly deduction. Um, it does have the statement that all employees will be offered full-time... Um, no, or full-time employees, sorry, um, will be offered to be eligible for it but you have to complete one year of service or a thousand, sorry, 560 hours to be eligible for the plan. And beyond that you are eligible and interested, it is a monthly fee of \$756.22 per month. Wow. As well as the fact that it will have an in-network deductible of \$6,500 and out-of-network of \$10,000. That's crazy expensive. Yes, ma'am, 'cause that's the only major medical insurance they offer. And then going back to the PPO plans for the medical, they have four plans in total. They're kinda divided into categories,

categories. They have the preventative which is the plan called Stay Healthy: MEC/TaylorRx. This plan is \$16.05 per paycheck but it is only going to cover your preventative services and it has a network requirement. Um, just for disclosure, network will just basically be a list of either doctors or offices that they work with. In order for them to cover the services, you'll have to go to one of them that's within that list that they have. And then for the preventative part, it's basically all those procedures that we do to make sure that we are up to health like our physical, our blood screening, our iron deficiency, those counselings we usually get during that physical for a healthy diet, avoiding UV exposures to the sun, those preventative vaccines for, like, the influenza or tetanus, as well as your generic preventative prescriptions like vitamins, statins, or FDA-approved contraceptive methods. Additional to the plan itself, it comes with a FreeRx membership and an urgent care package. Um, that urgent care package comes for all of their medical PPO plans that they offer. Mm-hmm. And... Yeah. And how much is that? Hello? Hello? Hello? Oh, hello. Can you hear me now? Yeah. Oh, there we go. And what's the cost? Um, yes ma'am. Um, so the BAP Plus is \$31.71 per paycheck. And then you have these value level of it because there's two of them. Um, that will be BAP Prime, \$43.41 per paycheck. Now those two don't cover anything preventative, just those hospital services that are, um, categorized as hospital indemnity. And then the very last one sounds almost like the preventative, it's called Stay Healthy MEC Enhanced. This one is gonna give you both benefits, preventative and then those hospital services too. As well as the fact that this is the only PPO medical plan that has copays for your doctor visits of \$10, specialist visits of \$50, and urgent care visits of \$60. But this plan only covers four visits per year. It has that network requirement and it will be \$43.81 per paycheck. And so how about, um, how about like if I get hospitalized and I need a surgery? Is there like a maximum deductible? So the two are part of their PPO plans, they don't work with deductibles. The BAP plans work with a set dollar amount. For both of them in the event that you're having that surgery in a hospital, outpatient facility, or a free-standing surgery center, the Plus will cover you at \$1,000 from the bill and you're responsible for the remaining. And the BAP Prime will cover you at \$2,000 once a year. And again with that one you're also responsible for the remainder afterwards. And then if you were- So wait, we only cover \$2,000 for a hospital stay? We don't, the carrier does, yes ma'am. In the event that you have the surgery, not the hospitalization. So okay, the one that's the two together, the one that's the two together, the preventative and the hospital which is the last one you were describing. Mm-hmm. With that one if I get hospitalized okay, and I need surgery, is there... How much do I need to pay out of pocket if it's a \$30,000 bill? So we don't have the answer to coverage-specific questions. Specifically speaking what I can provide you is the information that's in the benefit guide relevant to that question. For hospital admission the one that covers both type of benefits will cover \$1,000 from the bill. In the event that your hospitalization is considered hospital confinement it will cover \$100 per day of that confinement for 30 days a year. And then in the event that you do have a surgery it will cover \$500 from the bill. And then if that's anything- So surgery can cost 10 grand? We're aware of that, ma'am, these are PPO-limited plans. They're not gonna cover- No you're telling me... I know but you're telling me that you're only gonna cover \$500 for a \$10,000 surgery. I've never heard of a surgery that costs \$1,000. I understand ma'am. We don't own the plans, we only administer them. Yeah. Your staffing company selects these plans to offer them to their employees from different carriers. Yeah, that's really bad. And things like that. I apologize how you feel that way. Yeah, yeah, I mean obviously like it doesn't make any sense to get any of

this insurance because it just doesn't make any sense. It's completely optional. It won't affect negative your job-wise if you're not one to enroll into it. The only one I would like to enroll is the behavioral with the therapy. Okay. Is that possible to just get that? Yes ma'am, I can enroll you into just behavioral health. Okay. All right. We authorize ATC Healthcare to make the deduction of \$1.50 per paycheck for the behavior health plan you selected. Okay. Okay. So with that being said, January 6th, 2025 will be when your policy becomes effective. And then due to it being a plan that doesn't have a benefit card there wouldn't be one arriving to your home. There should be a welcome email after January 6th that is sent to the email we have on file. Okay. All right. Was there anything else we can assist you with today? I think that's it, thank you. No problem, I hope you have a wonderful rest of your day. Thanks, bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Aetna.

Speaker speaker_2: Hello.

Speaker speaker_1: My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi, my name's Alex Scharff. I'm interested in getting health insurance coverage.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: ATC.

Speaker speaker_1: And what are the last four of your Social?

Speaker speaker_2: Uh, 8021.

Speaker speaker_1: Last name, please.

Speaker speaker_2: Scharff, S-C-H-A-R-F-F.

Speaker speaker_1: And for security purposes, can you please verify your mailing address and your date of birth?

Speaker speaker_2: Uh, 3606 Sunburst Boulevard, Palm Springs, California 92262. Date of birth is 7/31/1992.

Speaker speaker_1: We have the phone number to reach you down as 760-699-1874.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: We show your email down as first initial, last name, @outlook.com?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So keep in mind that the enrollment you will be being enrolled into won't be active from the coverage itself. Sorry. Um, it won't be active till January 6th, 2026. That will be when these policies become effective.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Do you know what type of plan you want to enrolled into or that you want me to go over the ones that are being offered first?

Speaker speaker_2: Yes, you can go over the ones that are being offered 'cause I wanna enroll.

Speaker speaker_1: So they offer medical, FreeRx membership for the prescriptions, um, virtual primary care, dental, short-term disability for employee only, term life, vision, group accident, behavior health which is virtual therapy only, and ID expert which is for identity theft protection. Depending on how many plans as well as if you're putting a dependent, um, will depend how much your policy comes out to be.

Speaker speaker_2: It's just me. Yeah. Is it, like, a PPO medical insurance plan?

Speaker speaker_1: Yes, ma'am. They're PPO-limited plans.

Speaker speaker_2: Okay. And what is, what's the name of the insurance company that I would be enrolled in?

Speaker speaker_1: It will depend on the plan that you select.

Speaker speaker_2: Okay. Can you help me with that? I just want medical. I don't need vision 'cause I already have... I don't need vision. So I just need medical and I need, um, what's the name of the other one? I need, um, like behavioral like for therapy and stuff.

Speaker speaker_1: All right. So the behavior virtual health is a \$1.50 per paycheck for employee only, and that will be powered through us for that virtual plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then for medical, hold on, one, two, four... Ten, five. So they offer a total of five different medical plans. Out of those five medical plans, there's one called Minimum Valium Plan. So this one has a couple exceptions compared to all of the plans in general that they offered. The first one being that it is the only major medical insurance plan they offered as well as the fact that it will be the only plan that will have a monthly deduction rather than a weekly deduction. Um, it does have the statement that all employees will be offered full-time... Um, no, or full-time employees, sorry, um, will be offered to be eligible for it but you have to complete one year of service or a thousand, sorry, 560 hours to be eligible for the plan. And beyond that you are eligible and interested, it is a monthly fee of \$756.22 per month.

Speaker speaker_2: Wow.

Speaker speaker_1: As well as the fact that it will have an in-network deductible of \$6,500 and out-of-network of \$10,000.

Speaker speaker_2: That's crazy expensive.

Speaker speaker_1: Yes, ma'am, 'cause that's the only major medical insurance they offer. And then going back to the PPO plans for the medical, they have four plans in total. They're kinda divided into categories, categories. They have the preventative which is the plan called Stay Healthy: MEC/TaylorRx. This plan is \$16.05 per paycheck but it is only going to cover your preventative services and it has a network requirement. Um, just for disclosure, network will just basically be a list of either doctors or offices that they work with. In order for them to cover the services, you'll have to go to one of them that's within that list that they have. And then for the preventative part, it's basically all those procedures that we do to make sure that we are up to health like our physical, our blood screening, our iron deficiency, those counselings we usually get during that physical for a healthy diet, avoiding UV exposures to the sun, those preventative vaccines for, like, the influenza or tetanus, as well as your generic preventative prescriptions like vitamins, statins, or FDA-approved contraceptive methods. Additional to the plan itself, it comes with a FreeRx membership and an urgent care package. Um, that urgent care package comes for all of their medical PPO plans that they offer.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And...

Speaker speaker_2: Yeah. And how much is that? Hello? Hello? Hello?

Speaker speaker_1: Oh, hello. Can you hear me now?

Speaker speaker_2: Yeah.

Speaker speaker_1: Oh, there we go.

Speaker speaker_2: And what's the cost?

Speaker speaker_1: Um, yes ma'am. Um, so the BAP Plus is \$31.71 per paycheck. And then you have these value level of it because there's two of them. Um, that will be BAP Prime, \$43.41 per paycheck. Now those two don't cover anything preventative, just those hospital services that are, um, categorized as hospital indemnity. And then the very last one sounds almost like the preventative, it's called Stay Healthy MEC Enhanced. This one is gonna give you both benefits, preventative and then those hospital services too. As well as the fact that this is the only PPO medical plan that has copays for your doctor visits of \$10, specialist visits of \$50, and urgent care visits of \$60. But this plan only covers four visits per year. It has that network requirement and it will be \$43.81 per paycheck.

Speaker speaker_2: And so how about, um, how about like if I get hospitalized and I need a surgery? Is there like a maximum deductible?

Speaker speaker_1: So the two are part of their PPO plans, they don't work with deductibles. The BAP plans work with a set dollar amount. For both of them in the event that you're having that surgery in a hospital, outpatient facility, or a free-standing surgery center, the Plus will cover you at \$1,000 from the bill and you're responsible for the remaining. And the BAP Prime will cover you at \$2,000 once a year. And again with that one you're also responsible for the remainder afterwards. And then if you were-

Speaker speaker_2: So wait, we only cover \$2,000 for a hospital stay?

Speaker speaker_1: We don't, the carrier does, yes ma'am. In the event that you have the surgery, not the hospitalization.

Speaker speaker_2: So okay, the one that's the two together, the one that's the two together, the preventative and the hospital which is the last one you were describing.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: With that one if I get hospitalized okay, and I need surgery, is there... How much do I need to pay out of pocket if it's a \$30,000 bill?

Speaker speaker_1: So we don't have the answer to coverage-specific questions. Specifically speaking what I can provide you is the information that's in the benefit guide relevant to that question. For hospital admission the one that covers both type of benefits will cover \$1,000 from the bill. In the event that your hospitalization is considered hospital confinement it will cover \$100 per day of that confinement for 30 days a year. And then in the event that you do have a surgery it will cover \$500 from the bill. And then if that's anything-

Speaker speaker_2: So surgery can cost 10 grand?

Speaker speaker_1: We're aware of that, ma'am, these are PPO-limited plans. They're not gonna cover-

Speaker speaker_2: No you're telling me... I know but you're telling me that you're only gonna cover \$500 for a \$10,000 surgery. I've never heard of a surgery that costs \$1,000.

Speaker speaker_1: I understand ma'am. We don't own the plans, we only administer them.

Speaker speaker_2: Yeah.

Speaker speaker_1: Your staffing company selects these plans to offer them to their employees from different carriers.

Speaker speaker_2: Yeah, that's really bad.

Speaker speaker_1: And things like that. I apologize how you feel that way.

Speaker speaker_2: Yeah, yeah, I mean obviously like it doesn't make any sense to get any of this insurance because it just doesn't make any sense.

Speaker speaker_1: It's completely optional. It won't affect negative your job-wise if you're not one to enroll into it.

Speaker speaker_2: The only one I would like to enroll is the behavioral with the therapy.

Speaker speaker_1: Okay.

Speaker speaker_2: Is that possible to just get that?

Speaker speaker_1: Yes ma'am, I can enroll you into just behavioral health.

Speaker speaker_2: Okay. All right.

Speaker speaker_1: We authorize ATC Healthcare to make the deduction of \$1.50 per paycheck for the behavior health plan you selected.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. So with that being said, January 6th, 2025 will be when your policy becomes effective. And then due to it being a plan that doesn't have a benefit card there wouldn't be one arriving to your home. There should be a welcome email after January 6th that is sent to the email we have on file.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Was there anything else we can assist you with today?

Speaker speaker_2: I think that's it, thank you.

Speaker speaker_1: No problem, I hope you have a wonderful rest of your day.

Speaker speaker_2: Thanks, bye.