

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits 10 O'Connor. My name is Francesca. How can I assist you today? Hi, Francesca. My name is Daniel. I would love to enroll in a MEC plan. What staffing company do you work with? Noor, N-O-O-R. What are the last four of the Social? 6915. And your last name, Mr. Daniel? H-W-A-N-G. All right. Could you please verify the mailing address and date of birth to make sure we have the right account in front of us? Yeah. 111 Madison Avenue. Uh, the email... Uh, and you said mailing address and one more what? Yes, sir. Your mailing address and date of birth. Uh, 7-29-98. The best phone number that we have... Actually, we currently do not have a phone number on file. We do have the email of dannymmin729@gmail.com. Yeah. Do you also want a phone number? Um, yes, what phone number should we put on file? 201-953-2393. All right. I'll go ahead and save that information. Okay. Um, now are you aware that the NEC plan that your staffing company offers is preventative only? Um, I was actually curious. Am I, uh, able... Am I eligible to get on a... What is it called? Uh, MVP ATA compliant plan? Um, yes. Actually, I believe maybe you spoke with your staffing company about it, 'cause the front office did get into your account earlier in the morning and read- One more time. ... ineligibility. Yes, sir. I was saying that it looks like your staffing company contact us. The front office already did your eligibility review. You can enroll into it if you like. Okay. Um, I mean, if, if I can get enrolled in a healthcare plan, that'd be lovely. Uh, not an MEC. That'd be... Yeah. Okay. So which plan did you want me to run the enrollment for? I don't... No, can you please tell me what the options are? Is it, uh, Elite Pro or VIP Classic, or is that the options, or...? You have that MEC preventative. You have the VIP Standard, that Elite Pro, the Primary Virtual Benefits, and the MVP. Those are the only medical plans currently offered by your staffing company. Okay. Uh, can you possibly send me those differences in a email? Because I don't think they sent that to me. Okay. So the only thing that we have access to as far as the benefits offer is their benefit guide. I can send you a copy of that PDF file if you like. Okay. One second. I'm just gonna look through something real quick. Do you have a copy of their benefit guide? I may have one, yes. Um, trying to find... Look through it. Okay. If you do have it and it's a PDF file, the MVP will be on page number six, as it is labeled in the actual pictures. Page number six? Mm-hmm. Three, four, five, six. Okay. I don't think we're on the same page. The... Any chance or your attachment at the start of it have a family of five standing? Family of five standing? Yes, it is. Okay. Are you going based on the f- the page number that shows on top out of the 24 pages or in the actual page stuff marked on the picture itself? I tried both actually. But, uh, tell me which one is it. Is it the page on the bottom where I'm scrolling or is it the page number of the actual, uh, document? If we go off by that count out of 25, it will be page number eight. S- When you get into it, it will say, "Minimum Volume Plan." Mm. Right underneath the Primary Care One, the Virtual Primary Care page. Virtual Primary Care page? I do not... Okay, I see

Virtual Primary Care on the top and then... Okay, and then it says at the very bottom of that page five, it says, "\$5.99 for an employee." Is that correct? Yes, sir, and then the one right underneath that page will be the Minimum Volume One, the MVP plan. The MEC plan. Okay. I know. The MVP plan. Mary, Victor, Peter. Oh, MVP. Oh, okay. I don't see that right underneath. The one right underneath that is the Stay Healthy, and then Virtual Urgent Care, and then PhRMA Veil. I don't know if I got like a older brochure. It might possibly be so. Yeah, because after, right after I saw the \$5.99 employee, \$6.99 employee spouse, like that little, uh, four-option chart. Right underneath on the next page, it says, "Medical Benefits, Stay Healthy, MEC." Yes, it looks like your benefit guide doesn't have that specific plan. Yeah, it might be an older... That's what I'm guessing. Um, even when I look at an enrollment form, the only options that I can see are the Stay Healthy Plan/MEC, um, or Elite Pro or VIP Classic. So like... So as far as that enrollment form goes, it says it wouldn't have the MVP on it, just due to the fact that the MVP is the only plan that has an additional eligibility review that usually gets done. Okay. I think I just got your email. Mm-hmm. Um, okay. If you want to help me find that page number again, that'd be great. Sure thing, and here's- Oh, the Minimum Value Plan. I see it now. Mm-hmm. Got it, got it, got it. Okay. So the... I'm guessing the cheapest one is the Stay Healthy MEC, correct? Out of the medical plans that are not virtual, yes, sir. The only thing you have to keep in mind is that's not going to cover what they call hospital indemnity. Doctor visits, emergency room, urgent care, or surgery, they're not preventative, so they wouldn't be covered under the Stay Healthy. Okay. Those would be things that the VIP or Elite Pro will cover. Okay. And then what's the... Okay, I see the price differences between Stay Healthy and VIP Classic. The weekly deductions is 14 versus 23. Um... Okay. Well then, if that's the case, can I please enroll in the VIP Classic? Would this be for yourself, or will you be putting a dependent on it? Uh, it will just be myself. All right, and aside from the VIP Classic, were you looking for any other plan or just that one? I would also like to additionally add dental. All right. Which other plan would you like to add? Besides that, um, the 24-hour group accident isn't necessary because I'm already enrolled in VIP Classic, correct? Uh, no, actually the VIP Classic brings a critical illness packet, not the group accident one. So while some of the benefits that the group accident offers are covered on the... your VIP Classic, such as the physician's office, um, as well as that ambulance- And the emergency room? ... and such. Mm-hmm. Mm-hmm. But group accident is different than having a medical plan. Those benefits that are covered by s-... While some of the services might be listed still in your VIP Pro, it's not the same thing. Okay. You are able to enroll into it if you'd like to, but it's not necessary. I see. Um... Let's see here then. I'm trying to see then if it's better to go into the Stay Healthy and then add the 24-hour group because it's almost like I'm double... I'm, like, paying for something that I don't need to. Does that make sense? I understand how you will see it that way, sir. Mm-hmm. Just keep in mind the sole purpose of group accident, by definition of your staffing company, is that this is for unexpected bills that can follow and that can be overwhelming, from a simple physician's office visit to an air ambulance transportation or intensive care admission due to an accidental injury. This doesn't mean that if you wake up with a cold, it's going to cover the emergency room or the group accident. No, I understand that, yeah. Uh, group accident is more for accidents while the VIP, um, would be more just anything. Yes, sir. Yeah. Um, all righty, well then I'll just stay under the VIP Classic and then add dental please, and then I think that's it. All right. So the VIP Classic and the dental for the employee only will come out to \$29.09 per paycheck. Do you authorize Noor Staffing Group to

make those deductions for you? Twenty-nine... Almost 30 bucks a mo- a week. 30 times 120 versus, uh, 14.76 plus 20... 20 times 40. Um, sure, I authorize it, Noor. Yes, please. All right, please allow one to two weeks for the employer to start making your deductions. When you see the first deduction being made, following Monday your coverage will become effective. And that same week of activation, Friday, is going to be when your carriers, American Public Life, for both plans will send out the benefit cards. Now the VIP Classic Plan only has a digital card sent to your email on that Friday of activation, but if you want a hard copy give us a call on your activation week so that we may pull in the mail request. Can I not request it right now for a phy- physical card? No, sir, because you're not an American P- I mean American Public Life system, they don't have a way to connect your mail request to anything right now. I see, okay. Uh, so... Mm-hmm. All righty then. Sounds good. Thank you very much for your help. Sure thing. Was there anything else aside from the enrollment that we can assist you in today? Nope. Have a great day. Thank you, you too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10 O'Connor. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi, Francesca. My name is Daniel. I would love to enroll in a MEC plan.

Speaker speaker_0: What staffing company do you work with?

Speaker speaker_1: Noor, N-O-O-R.

Speaker speaker_0: What are the last four of the Social?

Speaker speaker_1: 6915.

Speaker speaker_0: And your last name, Mr. Daniel?

Speaker speaker_1: H-W-A-N-G.

Speaker speaker_0: All right. Could you please verify the mailing address and date of birth to make sure we have the right account in front of us?

Speaker speaker_1: Yeah. 111 Madison Avenue. Uh, the email... Uh, and you said mailing address and one more what?

Speaker speaker_0: Yes, sir. Your mailing address and date of birth.

Speaker speaker_1: Uh, 7-29-98.

Speaker speaker_0: The best phone number that we have... Actually, we currently do not have a phone number on file. We do have the email of dannymin729@gmail.com.

Speaker speaker_1: Yeah. Do you also want a phone number?

Speaker speaker_0: Um, yes, what phone number should we put on file?

Speaker speaker_1: 201-953-2393.

Speaker speaker_0: All right. I'll go ahead and save that information. Okay. Um, now are you aware that the NEC plan that your staffing company offers is preventative only?

Speaker speaker_1: Um, I was actually curious. Am I, uh, able... Am I eligible to get on a... What is it called? Uh, MVP ATA compliant plan?

Speaker speaker_0: Um, yes. Actually, I believe maybe you spoke with your staffing company about it, 'cause the front office did get into your account earlier in the morning and read-

Speaker speaker_1: One more time.

Speaker speaker_0: ... ineligibility. Yes, sir. I was saying that it looks like your staffing company contact us. The front office already did your eligibility review. You can enroll into it if you like.

Speaker speaker_1: Okay. Um, I mean, if, if I can get enrolled in a healthcare plan, that'd be lovely. Uh, not an MEC. That'd be... Yeah.

Speaker speaker_0: Okay. So which plan did you want me to run the enrollment for?

Speaker speaker_1: I don't... No, can you please tell me what the options are? Is it, uh, Elite Pro or VIP Classic, or is that the options, or...?

Speaker speaker_0: You have that MEC preventative. You have the VIP Standard, that Elite Pro, the Primary Virtual Benefits, and the MVP. Those are the only medical plans currently offered by your staffing company.

Speaker speaker_1: Okay. Uh, can you possibly send me those differences in a email? Because I don't think they sent that to me.

Speaker speaker_0: Okay. So the only thing that we have access to as far as the benefits offer is their benefit guide. I can send you a copy of that PDF file if you like.

Speaker speaker_1: Okay. One second. I'm just gonna look through something real quick.

Speaker speaker_0: Do you have a copy of their benefit guide?

Speaker speaker_1: I may have one, yes. Um, trying to find... Look through it.

Speaker speaker_0: Okay. If you do have it and it's a PDF file, the MVP will be on page number six, as it is labeled in the actual pictures.

Speaker speaker_1: Page number six?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Three, four, five, six. Okay. I don't think we're on the same page.

Speaker speaker_0: The... Any chance or your attachment at the start of it have a family of five standing?

Speaker speaker_1: Family of five standing? Yes, it is.

Speaker speaker_0: Okay. Are you going based on the f- the page number that shows on top out of the 24 pages or in the actual page stuff marked on the picture itself?

Speaker speaker_1: I tried both actually. But, uh, tell me which one is it. Is it the page on the bottom where I'm scrolling or is it the page number of the actual, uh, document?

Speaker speaker_0: If we go off by that count out of 25, it will be page number eight.

Speaker speaker_1: S-

Speaker speaker_0: When you get into it, it will say, "Minimum Volume Plan." Mm. Right underneath the Primary Care One, the Virtual Primary Care page.

Speaker speaker_1: Virtual Primary Care page? I do not... Okay, I see Virtual Primary Care on the top and then... Okay, and then it says at the very bottom of that page five, it says, "\$5.99 for an employee." Is that correct?

Speaker speaker_0: Yes, sir, and then the one right underneath that page will be the Minimum Volume One, the MVP plan.

Speaker speaker_1: The MEC plan. Okay.

Speaker speaker_0: I know. The MVP plan. Mary, Victor, Peter.

Speaker speaker_1: Oh, MVP. Oh, okay. I don't see that right underneath. The one right underneath that is the Stay Healthy, and then Virtual Urgent Care, and then PhRMA Veil. I don't know if I got like a older brochure.

Speaker speaker_0: It might possibly be so.

Speaker speaker_1: Yeah, because after, right after I saw the \$5.99 employee, \$6.99 employee spouse, like that little, uh, four-option chart. Right underneath on the next page, it says, "Medical Benefits, Stay Healthy, MEC."

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Speaker speaker_0: So as far as that enrollment form goes, it says it wouldn't have the MVP on it, just due to the fact that the MVP is the only plan that has an additional eligibility review that usually gets done.

Speaker speaker_1: Okay. I think I just got your email.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, okay. If you want to help me find that page number again, that'd be great.

Speaker speaker_0: Sure thing, and here's-

Speaker speaker_1: Oh, the Minimum Value Plan. I see it now.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Got it, got it, got it. Okay. So the... I'm guessing the cheapest one is the Stay Healthy MEC, correct?

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Speaker speaker_0: Would this be for yourself, or will you be putting a dependent on it?

Speaker speaker_1: Uh, it will just be myself.

Speaker speaker_0: All right, and aside from the VIP Classic, were you looking for any other plan or just that one?

Speaker speaker_1: I would also like to additionally add dental.

Speaker speaker_0: All right. Which other plan would you like to add?

Speaker speaker_1: Besides that, um, the 24-hour group accident isn't necessary because I'm already enrolled in VIP Classic, correct?

Speaker speaker_0: Uh, no, actually the VIP Classic brings a critical illness packet, not the group accident one. So while some of the benefits that the group accident offers are covered on the... your VIP Classic, such as the physician's office, um, as well as that ambulance-

Speaker speaker_1: And the emergency room?

Speaker speaker_0: ... and such.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Mm-hmm. But group accident is different than having a medical plan. Those benefits that are covered by s-... While some of the services might be listed still in your VIP Pro, it's not the same thing.

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like, paying for something that I don't need to. Does that make sense?

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Speaker speaker_0: All right. So the VIP Classic and the dental for the employee only will come out to \$29.09 per paycheck. Do you authorize Noor Staffing Group to make those deductions for you?

Speaker speaker_1: Twenty-nine... Almost 30 bucks a mo- a week. 30 times 120 versus, uh, 14.76 plus 20... 20 times 40. Um, sure, I authorize it, Noor. Yes, please.

Speaker speaker_0: All right, please allow one to two weeks for the employer to start making your deductions. When you see the first deduction being made, following Monday your coverage will become effective. And that same week of activation, Friday, is going to be when your carriers, American Public Life, for both plans will send out the benefit cards. Now the VIP Classic Plan only has a digital card sent to your email on that Friday of activation, but if you want a hard copy give us a call on your activation week so that we may pull in the mail request.

Speaker speaker_1: Can I not request it right now for a phy- physical card?

Speaker speaker_0: No, sir, because you're not an American P- I mean American Public Life system, they don't have a way to connect your mail request to anything right now.

Speaker speaker_1: I see, okay. Uh, so...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All righty then. Sounds good. Thank you very much for your help.

Speaker speaker_0: Sure thing. Was there anything else aside from the enrollment that we can assist you in today?

Speaker speaker_1: Nope.

Speaker speaker_0: Have a great day.

Speaker speaker_1: Thank you, you too.