

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in the Car. My name is Francesca. How can I assist you today? How are you doing, Francesca? Good morning. Good morning, ma'am. How can we assist you? I was calling to see how does this, uh, y'all insurance work. Like what's the difference with the VIP+ or the VIPPrime? Of course, so we don't own any of the plans. They are administered only by us, but the staffing companies are the ones that own them. What staffing company do you work with? ATC, um, ATC Healthcare. There we go. And are you a team lead or a regular employee? I'm going to be a regular employee. Yep, aid. Let's see. Here we are. So based on the benefit guide, the difference between the VIP+ and the Prime is that with the Prime, you will get more of a dollar amount services or certain- Mm-hmm. ... services like with the Plus, surgeries in the hospital, outpatient facility or a freestanding surgery center covers you at \$1,000 compared to what the Prime will cover at u- uh, \$2,000. And then surgeries in the physician's office with the Plus is cover at \$250 twice a year as well with the Prime it will be \$8,000 in comparison twice a year. And then the visit to the emergency room, urgent care physician's office are cover \$100 per day whereas with the Prime is \$150 per day. Aside from that, um, the other o- things will be the therapy facility with the Plus is cover at \$60 with the Prime at \$90 per day. Medical imaging with the Plus is cover at \$200 with the Prime \$400. Advanced studies or follow-up tests with the Plus is \$50 and with the Prime is \$800 per day. And then the other two things, three things actually, sorry, will be the ambulance with the Plus by ground is \$200 and air \$400 and then with the Prime it will be \$400 by ground and \$800 by air and then also the preventative surgeries you get double the amount with the Prime. For the surgery in the hospital, outpatient facility or the surgery center, it covers \$1,000 per day whereas with the Prime it covers \$2,000 and then if it was to be a surgery in your physician's office, with the Plus it will be cover of \$500 and with the Prime it will be cover at \$8,000 and all of those dollar amounts is what the insurance covers and you're responsible for the remainder. Okay, so like with all the other little side things, you would have to add like the dental to it and the vision? Yes, ma'am. Okay. Basically you have to build your own policy. All of the plans are sold separately. Gotcha. I see another one says, "Stay healthy, EMC enhanced HCA." Is that... 'cause I, I don't... I just see the, the sent- is a little different. Look like the price is the same. Is this about the same plan, HCA compliment plan? Yes, ma'am. So the difference between that will be the fact that the Stay Healthy plans, due to them being preventative Uh-huh. ... ACA compliant. Uh-huh. That's what it means with that there, but the one that you're looking at is the only plan medical-wise that will offer hospital indemnity which is what the VIP plans offer as well as the preventative services and then for your primary care specialist and urgent care they give you a copay for four visits per year of each, but it does- Okay. ... have a net cost requirement. Okay. Okay, well I was just trying to see because I, I was just about to start this job and I was just trying to get some insurance because I know

things happening. I really didn't, the girl couldn't really tell me about it. She just told me to call the number so... Okay. Yes ma'am. Well, all right. Is there anything else? No, that's it. I appreciate it. Of course. I hope you have a wonderful rest of your day and thank you for calling Benefits in the Car today. Thank you.

Conversation Format

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

Speaker speaker_1: How are you doing, Francesca? Good morning.

Speaker speaker_0: Good morning, ma'am. How can we assist you?

Speaker speaker_1: I was calling to see how does this, uh, y'all insurance work. Like what's the difference with the VIP+ or the VIPPrime?

Speaker speaker_0: Of course, so we don't own any of the plans. They are administered only by us, but the staffing companies are the ones that own them. What staffing company do you work with?

Speaker speaker_1: ATC, um, ATC Healthcare.

Speaker speaker_0: There we go. And are you a team lead or a regular employee?

Speaker speaker_1: I'm going to be a regular employee. Yep, aid.

Speaker speaker_0: Let's see. Here we are. So based on the benefit guide, the difference between the VIP+ and the Prime is that with the Prime, you will get more of a dollar amount services or certain-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... services like with the Plus, surgeries in the hospital, outpatient facility or a freestanding surgery center covers you at \$1,000 compared to what the Prime will cover at u- uh, \$2,000. And then surgeries in the physician's office with the Plus is cover at \$250 twice a year as well with the Prime it will be \$8,000 in comparison twice a year. And then the visit to the emergency room, urgent care physician's office are cover \$100 per day whereas with the Prime is \$150 per day. Aside from that, um, the other o- things will be the therapy facility with the Plus is cover at \$60 with the Prime at \$90 per day. Medical imaging with the Plus is cover at \$200 with the Prime \$400. Advanced studies or follow-up tests with the Plus is \$50 and with the Prime is \$800 per day. And then the other two things, three things actually, sorry, will be the ambulance with the Plus by ground is \$200 and air \$400 and then with the Prime it will be \$400 by ground and \$800 by air and then also the preventative surgeries you get double the amount with the Prime. For the surgery in the hospital, outpatient facility or the surgery center, it covers \$1,000 per day whereas with the Prime it covers \$2,000 and then if it was to be a surgery in your physician's office, with the Plus it will be cover of \$500 and with the Prime it will be cover at \$8,000 and all of those dollar amounts is what the insurance

covers and you're responsible for the remainder.

Speaker speaker_1: Okay, so like with all the other little side things, you would have to add like the dental to it and the vision?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_0: Basically you have to build your own policy. All of the plans are sold separately.

Speaker speaker_1: Gotcha. I see another one says, "Stay healthy, EMC enhanced HCA." Is that... 'cause I, I don't... I just see the, the sent- is a little different. Look like the price is the same. Is this about the same plan, HCA compliment plan?

Speaker speaker_0: Yes, ma'am. So the difference between that will be the fact that the Stay Healthy plans, due to them being preventative

Speaker speaker_2: Uh-huh.

Speaker speaker_0: ... ACA compliant.

Speaker speaker_2: Uh-huh.

Speaker speaker_0: That's what it means with that there, but the one that you're looking at is the only plan medical-wise that will offer hospital indemnity which is what the VIP plans offer as well as the preventative services and then for your primary care specialist and urgent care they give you a copay for four visits per year of each, but it does-

Speaker speaker_1: Okay.

Speaker speaker_0: ... have a net cost requirement.

Speaker speaker_1: Okay. Okay, well I was just trying to see because I, I was just about to start this job and I was just trying to get some insurance because I know things happening. I really didn't, the girl couldn't really tell me about it. She just told me to call the number so... Okay.

Speaker speaker_0: Yes ma'am.

Speaker speaker_1: Well, all right.

Speaker speaker_0: Is there anything else?

Speaker speaker_1: No, that's it. I appreciate it.

Speaker speaker_0: Of course. I hope you have a wonderful rest of your day and thank you for calling Benefits in the Car today.

Speaker speaker_1: Thank you.