

## Transcript: Francesca

**Baez-6251405295534080-5333454283390976**

### Full Transcript

Thank you for calling Manassas General. My name is Francesca. How can I assist you today? Hi, there. How are you? Good. How are you? Oh, *f25* is great. What, um, vision insurance do you all have? So we don't have the insurance because we don't own it, but the insurance of the staffing company that we administer or offer is PPO Limited Plans with the Carrier American Public Life, with dental and medical. And then there is one medical preventative with 90 Degree. Vision is with MetLife. Mm-hmm. And what is the insurance? Who is the insurance coverage to? BlueCross or someone else? No, ma'am. Those companies that I already mentioned, they're the owners of those plans. MetLife is the vision carrier, so that's- Okay. ... who the vision is with. Dental and a certain medical plan is through American Public Life. The medical preventative- Okay. ... plans are through 90 Degree. And those- 90 Degree. ... will be the carriers for the plans they're currently offering. Uh, so it's not BlueCross BlueShield or something? I never heard of them. I was trying to see- No, ma'am. The reason why it's not BlueCross BlueShield is because BlueCross and BlueShield offer major medical insurance. They don't offer PPO Limited Plans. And those are the benefit plans that are currently being offered by the staffing company. So Staff Life only offer PPO coverage? I'm sorry? Wasn't you saying they only offering PPO coverage? Yes, ma'am. That is correct. Yes. Whereas BlueCross BlueShield, they don't really offer PPO Limited, to my understanding. They only offer major medical insurance, but they're not one of the carriers for the plans that the staffing companies offered. So what is your, what is... How does your insurance work? If you get y'all insurance, how do it work? The insurance the staffing companies offer work by being deducted out of your paycheck that the employees receive prior to it being given to you. It will be based on the frequency that you get paid. If you get paid weekly, then it will be weekly deductions. If you get paid biweekly, it will be biweekly deductions. The price of the policy will depend on how many people you want to have covered, if you want your spouse- And what are the deductions on there? ... and your spouse or children, as well as the fact that it will also depend on how many plans you're selecting, since all plans are offered separately. Ah, I gotcha. So what if you do like, um, a health insurance and a vision insurance? What if it's a single person? What staffing company will it be for? Serge. Let's see. So the vision plan with Surge, you said, and the medical, correct? Mm-hmm. Their vision plan is \$2.15 per paycheck for employee only. The medical will depend on which one you select. Their preventative is \$16.80 per paycheck, and there are two hospital indemnities. The VIP Standard is \$17.63, and the VIP Classic is \$19.53. Okay. So it's \$95.07. Okay. That's all I was trying to see. Well, then thank you very much. Of course. Any- So- ... other questions that I can assist you with, or were they all? No, that's it. Thank you. Of course. It was my pleasure. I hope you enjoy the rest of your day today. You bet. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Manassas General. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hi, there. How are you?

Speaker speaker\_0: Good. How are you?

Speaker speaker\_1: Oh, f25 is great. What, um, vision insurance do you all have?

Speaker speaker\_0: So we don't have the insurance because we don't own it, but the insurance of the staffing company that we administer or offer is PPO Limited Plans with the Carrier American Public Life, with dental and medical. And then there is one medical preventative with 90 Degree. Vision is with MetLife.

Speaker speaker\_1: Mm-hmm. And what is the insurance? Who is the insurance coverage to? BlueCross or someone else?

Speaker speaker\_0: No, ma'am. Those companies that I already mentioned, they're the owners of those plans. MetLife is the vision carrier, so that's-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... who the vision is with. Dental and a certain medical plan is through American Public Life. The medical preventative-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... plans are through 90 Degree. And those-

Speaker speaker\_1: 90 Degree.

Speaker speaker\_0: ... will be the carriers for the plans they're currently offering.

Speaker speaker\_1: Uh, so it's not BlueCross BlueShield or something? I never heard of them. I was trying to see-

Speaker speaker\_0: No, ma'am. The reason why it's not BlueCross BlueShield is because BlueCross and BlueShield offer major medical insurance. They don't offer PPO Limited Plans. And those are the benefit plans that are currently being offered by the staffing company.

Speaker speaker\_1: So Staff Life only offer PPO coverage?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: Wasn't you saying they only offering PPO coverage?

Speaker speaker\_0: Yes, ma'am. That is correct. Yes. Whereas BlueCross BlueShield, they don't really offer PPO Limited, to my understanding. They only offer major medical insurance, but they're not one of the carriers for the plans that the staffing companies offered.

Speaker speaker\_1: So what is your, what is... How does your insurance work? If you get y'all insurance, how do it work?

Speaker speaker\_0: The insurance the staffing companies offer work by being deducted out of your paycheck that the employees receive prior to it being given to you. It will be based on the frequency that you get paid. If you get paid weekly, then it will be weekly deductions. If you get paid biweekly, it will be biweekly deductions. The price of the policy will depend on how many people you want to have covered, if you want your spouse-

Speaker speaker\_1: And what are the deductions on there?

Speaker speaker\_0: ... and your spouse or children, as well as the fact that it will also depend on how many plans you're selecting, since all plans are offered separately.

Speaker speaker\_1: Ah, I gotcha. So what if you do like, um, a health insurance and a vision insurance? What if it's a single person?

Speaker speaker\_0: What staffing company will it be for?

Speaker speaker\_1: Serge.

Speaker speaker\_0: Let's see. So the vision plan with Surge, you said, and the medical, correct?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Their vision plan is \$2.15 per paycheck for employee only. The medical will depend on which one you select. Their preventative is \$16.80 per paycheck, and there are two hospital indemnities. The VIP Standard is \$17.63, and the VIP Classic is \$19.53.

Speaker speaker\_1: Okay. So it's \$95.07. Okay. That's all I was trying to see. Well, then thank you very much.

Speaker speaker\_0: Of course. Any-

Speaker speaker\_1: So-

Speaker speaker\_0: ... other questions that I can assist you with, or were they all?

Speaker speaker\_1: No, that's it. Thank you.

Speaker speaker\_0: Of course. It was my pleasure. I hope you enjoy the rest of your day today.

Speaker speaker\_1: You bet. Bye-bye.