

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Francesca, I was curious if I can sign up for health insurance through Dougherty. Okay. Let's take a look and see if you're eligible. What are the last four of the social on your last name? Uh, 8502. Fisher is the last name. F-I-S-C-H-E-R. To make sure that I located the correct account, please verify your mailing address and date of birth. Uh, 2/10/1971. And can you please also verify your full mailing address? My mailing address is 22682 State Highway 15, St. Cl- Saint Augusta, Minnesota 56301. I have best contact 320-330-2133. Yes. And I have your email down as rangerphone75@gmail.com. Rangerphone71, yep. All right. Um, yes, sir. So your personal enrollment period started last week so you are still eligible for enrollment. Do you know which benefit plans you want to be enrolled into? Could I be enrolled in the health and not dental? I'm not sure exactly. Yes, sir. Cool. Okay. So all of the benefit plans that your staffing company offers, they're all separate. Um, they're not in any bundle based on the benefit guide. So you are able to get individual ones, not having to have another one. Nice. Let's see, three... So they offer a total of four different medical plans. Um, the first one I'll go over is the only major medical insurance that they offer. All of the other plans are PPO limited and this is called a Minimum Volume Plan, MVP. Okay. It does have the requirement of you working 20 hours or more per week. Yeah. And it is a monthly deduction rather than weekly of \$130 for employee only, with an in-network deductible of \$6,500 and out-of-network of \$10,000. That sounds something for me. Yeah, I'm just looking into, uh... Yeah, I just got a problem with my knee. I got some... nothing serious. Just wanna go to the doctor. Okay. Um, and then aside from that one, the other ones is they do have a virtual primary care plan which is 5.99 weekly for employee only. It will provide you virtual urgent care and primary care, care coordination and care navigation as well as discounted labs. And then the other last three are PPO limited. They are separated into two categories. There's one called Stay Healthy MEC TeleRx which is preventative only. Preventative services are basically those services you get done to make sure you're up to health, your physical, your screenings for your blood pressure, iron deficiency. The counseling's for a healthy diet, avoiding of the exposures from the sun. Along with those preventative immunizations like the influenza, tetanus, varicella and your generic preventative prescriptions like vitamin, statins. It is \$15.70. It does come with a FreeRx membership for prescriptions. Aside from that one, there is a ha- Excuse me. Excuse me. FreeRx membership for prescriptions. What was it? FreeRx membership for prescriptions. Okay. Okay, sorry. Go on. That's okay. And then the other one is VIP Standard. That one is what they call hospital indemnity which is your hospital visits, your urgent care, emergency room, surgeries. It is \$16.81. And then the last plan is gonna give you both cover preventative and hospital indemnity. And this one is \$42.68. The only thing about these three plans is that both Stay Healthy, the Enhanced which is the 42.68 as well as the Preventative

which was the 15.70, those two plans have a network requirement. But that VIP Standard that we went over, the 15.81, that one does not have any network requirement. And all three plans have virtual urgent care. I think 16.81 should be my plan then. All right. Do you want me to go over the specific coverage it will cover? No, I should be all right. I think I'll get the gist of it. They'll send me paperwork, I'm sure. Okay. And then aside from that one, was there anything else you wanted? Um, aside from that they offer vision, dental, life insurance, short term disability, group accident- I'm thinking- ... behavior health. Mm-hmm? I think I was looking for something just temporary because I'm... the employer I'm working for will hire me on here in about four or five months I guess. So I just, in the meantime, I'd like to get it through you guys. Understood. All right. I do want to clarify, we only administer them so technically it will be through your staffing company. Okay. So that... Okay. I just need... I just need a card, I guess, right? An insurance card? Yes, sir. So once I process the- Like it's something like that? Yes, sir. Once I process the enrollment, it's gonna roughly take one to two weeks for your employer to start making your deductions. And then when you see the first deduction of the 16.81, following Monday that policy's gonna be effective. And by end of that week, Friday, they'll send you a digital copy to your email. If you do want a hard copy once you're active, give us a call and we can request a physical card. Nice. All right. All right. And the only thing we're missing, Mr. Fisher, will be the verbal disclosure that you're giving authorization to Authority Staffing Solutions to deduct \$16.81 per paycheck for the medical plan you selected. That's per week, right? Yes, sir. Or every two weeks? Okay. I agree, yes. All right. So with the enrollment, we're all set. Um, now I'm gonna send you a PDF file which will be their benefit guide to your email. You have 'til March 22nd to make any coverage changes if you like, and then the information about what your coverage has, the plan that we selected today which will be that VIP plan- Okay. ... it'll also be on that benefit guide for you. All right. Right, so you are all set. You're gonna be receiving it from info@benefitsinacard.com, your benefit guide. Okay. Was there anything aside from the enrollment that you needed assistance with or just this? No, just this. Francisco... Francesca, that's your name? Yes, sir. Yes, sir. Francesca. Beautiful name. Th- Thank you. Thank you so much for your time tonight. Of course, it was a pleasure. I hope you have a wonderful rest of your day and thank you for calling us today. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Francesca, I was curious if I can sign up for health insurance through Dougherty.

Speaker speaker_0: Okay. Let's take a look and see if you're eligible. What are the last four of the social on your last name?

Speaker speaker_1: Uh, 8502. Fisher is the last name. F-I-S-C-H-E-R.

Speaker speaker_0: To make sure that I located the correct account, please verify your mailing address and date of birth.

Speaker speaker_1: Uh, 2/10/1971.

Speaker speaker_0: And can you please also verify your full mailing address?

Speaker speaker_1: My mailing address is 22682 State Highway 15, St. Cl- Saint Augusta, Minnesota 56301.

Speaker speaker_0: I have best contact 320-330-2133.

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your email down as rangerphone75@gmail.com.

Speaker speaker_1: Rangerphone71, yep.

Speaker speaker_0: All right. Um, yes, sir. So your personal enrollment period started last week so you are still eligible for enrollment. Do you know which benefit plans you want to be enrolled into?

Speaker speaker_1: Could I be enrolled in the health and not dental? I'm not sure exactly.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Cool.

Speaker speaker_0: Okay. So all of the benefit plans that your staffing company offers, they're all separate. Um, they're not in any bundle based on the benefit guide. So you are able to get individual ones, not having to have another one.

Speaker speaker_1: Nice.

Speaker speaker_0: Let's see, three... So they offer a total of four different medical plans. Um, the first one I'll go over is the only major medical insurance that they offer. All of the other plans are PPO limited and this is called a Minimum Volume Plan, MVP.

Speaker speaker_1: Okay.

Speaker speaker_0: It does have the requirement of you working 20 hours or more per week.

Speaker speaker_1: Yeah.

Speaker speaker_0: And it is a monthly deduction rather than weekly of \$130 for employee only, with an in-network deductible of \$6,500 and out-of-network of \$10,000.

Speaker speaker_1: That sounds something for me. Yeah, I'm just looking into, uh... Yeah, I just got a problem with my knee. I got some... nothing serious. Just wanna go to the doctor.

Speaker speaker_0: Okay. Um, and then aside from that one, the other ones is they do have a virtual primary care plan which is 5.99 weekly for employee only. It will provide you virtual urgent care and primary care, care coordination and care navigation as well as discounted labs. And then the other last three are PPO limited. They are separated into two categories.

There's one called Stay Healthy MEC TeleRx which is preventative only. Preventative services are basically those services you get done to make sure you're up to health, your physical, your screenings for your blood pressure, iron deficiency. The counseling's for a healthy diet, avoiding of the exposures from the sun. Along with those preventative immunizations like the influenza, tetanus, varicella and your generic preventative prescriptions like vitamin, statins. It is \$15.70. It does come with a FreeRx membership for prescriptions. Aside from that one, there is a ha-

Speaker speaker_1: Excuse me. Excuse me.

Speaker speaker_0: FreeRx membership for prescriptions.

Speaker speaker_1: What was it?

Speaker speaker_0: FreeRx membership for prescriptions.

Speaker speaker_1: Okay. Okay, sorry. Go on.

Speaker speaker_0: That's okay. And then the other one is VIP Standard. That one is what they call hospital indemnity which is your hospital visits, your urgent care, emergency room, surgeries. It is \$16.81. And then the last plan is gonna give you both cover preventative and hospital indemnity. And this one is \$42.68. The only thing about these three plans is that both Stay Healthy, the Enhanced which is the 42.68 as well as the Preventative which was the 15.70, those two plans have a network requirement. But that VIP Standard that we went over, the 15.81, that one does not have any network requirement. And all three plans have virtual urgent care.

Speaker speaker_1: I think 16.81 should be my plan then.

Speaker speaker_0: All right. Do you want me to go over the specific coverage it will cover?

Speaker speaker_1: No, I should be all right. I think I'll get the gist of it. They'll send me paperwork, I'm sure.

Speaker speaker_0: Okay. And then aside from that one, was there anything else you wanted? Um, aside from that they offer vision, dental, life insurance, short term disability, group accident-

Speaker speaker_1: I'm thinking-

Speaker speaker_0: ... behavior health. Mm-hmm?

Speaker speaker_1: I think I was looking for something just temporary because I'm... the employer I'm working for will hire me on here in about four or five months I guess. So I just, in the meantime, I'd like to get it through you guys.

Speaker speaker_0: Understood. All right. I do want to clarify, we only administer them so technically it will be through your staffing company.

Speaker speaker_1: Okay. So that... Okay. I just need... I just need a card, I guess, right? An insurance card?

Speaker speaker_0: Yes, sir. So once I process the-

Speaker speaker_1: Like it's something like that?

Speaker speaker_0: Yes, sir. Once I process the enrollment, it's gonna roughly take one to two weeks for your employer to start making your deductions. And then when you see the first deduction of the 16.81, following Monday that policy's gonna be effective. And by end of that week, Friday, they'll send you a digital copy to your email. If you do want a hard copy once you're active, give us a call and we can request a physical card.

Speaker speaker_1: Nice. All right.

Speaker speaker_0: All right. And the only thing we're missing, Mr. Fisher, will be the verbal disclosure that you're giving authorization to Authority Staffing Solutions to deduct \$16.81 per paycheck for the medical plan you selected.

Speaker speaker_1: That's per week, right?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Or every two weeks? Okay. I agree, yes.

Speaker speaker_0: All right. So with the enrollment, we're all set. Um, now I'm gonna send you a PDF file which will be their benefit guide to your email. You have 'til March 22nd to make any coverage changes if you like, and then the information about what your coverage has, the plan that we selected today which will be that VIP plan-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it'll also be on that benefit guide for you.

Speaker speaker_1: All right.

Speaker speaker_0: Right, so you are all set. You're gonna be receiving it from info@benefitsinacard.com, your benefit guide.

Speaker speaker_1: Okay.

Speaker speaker_0: Was there anything aside from the enrollment that you needed assistance with or just this?

Speaker speaker_1: No, just this. Francisco... Francesca, that's your name?

Speaker speaker_0: Yes, sir. Yes, sir. Francesca.

Speaker speaker_1: Beautiful name. Th-

Speaker speaker_0: Thank you.

Speaker speaker_1: Thank you so much for your time tonight.

Speaker speaker_0: Of course, it was a pleasure. I hope you have a wonderful rest of your day and thank you for calling us today.

Speaker speaker_1: Bye-bye.

Speaker speaker_0: Bye-bye.