

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. Uh, this is Sheena Hannan. I am a newly hired from HG Staffing, and I am working at the Cherokee at Gordonsville. Mm-hmm. Uh, I just wanted to, uh, apply for my benefits or my insurance. Okay, so HG Staffing? Um, you said you recently just started with them, correct? Yes. Okay. Um, so I may need to create you a file in our system. Um, what's your full social? My full sh- social? Okay. So, it is, uh, 842-03-4968. Okay. And will you spell your first and last name for me please? My last name, Hannan. H-A-N-N-A-N. And your first name? Sheena. And your first name? Sheena. Sheena. H- Uh, S-H-E-E-N-A. Okay. And your home address, including city, state and zip code? My address? 211A Fleming Street, Alexandria, Tennessee. The zip code is 37312. 37 0-12, okay. And your date of birth? December 18, 1985. 85. And a good telephone number I have is 513-815-0493? Yes, correct. And do you have a good email? My email address, loudesheena@yahoo.com. L-A-U-D-E-S-H-E-E-N-A@yahoo.com. Got it, okay. Uh, now, did you have an idea of what you wanted to be enrolled into through HG Staffing, or no? Uh... I didn't fill out any insurance yet, but they gave me a booklet. Okay. So, I was asking if... What did you want to be enrolled into? Did you have any idea, or did you have any questions regarding the benefits? I have no idea yet. Okay. I have no idea yet. Okay, so I do- But it says over here... Continue. It sh- Uh, it says over here that there's a VIP Plus, weekly deductions, 29.68. Since, um, I will be, uh, the only one that applied for it because my husband is already have his own s- uh, insurance. Okay, so you want the VIP Plus? Yeah, but what about this monthly premiums of 520.82? Uh, let me check on that. So, that is the MVP plan that's offered through HG Staffing. That's their only major medical plan. Yes. Um, however, it has a very high deductible, um, before the insurance carrier pays their set percentage. But for employee only it'll be \$520 per month. 520. Uh, can, can you talk to my husband because I think he knows everything about this insurance thing? Okay, no worries. Hello. Well, do you got some-... Got the insurance that has a lesser deductible? Um- 'Cause they didn't really go over it with her on what plans is offered. Yeah. Um, so let's see. So I do know that the VIP plans offered through HG Staffing, those are hospital indemnity, um, so the insurance carrier pays a set dollar amount to cover things as long as co-pays have been met. While major medical, you have a deductible before the insurance carrier pays their set percentage. Um, so that's the difference between the MVP plan and that VIP plans. Um, so both the VIP plans are hospital indemnity while that MVP is their major medical plan. Oh, okay. Well, the, uh, VIP, uh, what- what kind of deductible they gotta meet before that's, uh, pays? Um, so like I said, the VIP plans aren't major medical insurance plans, so there's no deductible. As long as the member pays the co-pay of whatever the provider charges, the insurance carrier pays their set percentage, or set dollar amount. And then whatever the remaining balance is would be the member's responsibility. Oh. Okay. Okay, but there's

something else. Uh, well, then... What is the deductible on that, uh, major medical? Mm-mmm. Um, so for in-network, deductible is \$6,500, and out of network's \$10,000. But after that deductible is met, literally everything's covered at 100%. Oh, okay. Now, is... That's an every year deductible, right? Correct. Okay, then you better, you better go with that then. Then the MVP plan 20. Okay. Okay, you tell him, 'cause I can't tell him what you want, you do. Okay, so I want to get the MVP plan, the 520. It's gonna be deductible every month or every week? Uh, that's monthly. Um, now regarding the- I- ... MVP plan. Uh, I would need to reach out to my back office, have them confirm eligibility with you, or with HG Staffing. Oh, okay. And then I can get back to you regarding a start date. O- Okay. Okay. Did you want any other benefits other than the VI- uh, uh, MVP plan? Well, 'cause that's the only thing that they can... D- does that cover prescriptions? Uh, yes, sir. Okay. Yeah, 'cause she'll need, need, uh, make sure it covers prescriptions and all that, but... Uh, yeah. It is not a weekly... So, they will break that 520 a month down into weekly, uh, pay, right? Correct. Okay. So, she'll pay so much a week. Mm-hmm. Okay. Okay, then check on that for her and, uh, let her know when, you know, 'cause she don't get her first check 'til this week and I know she's on, according to the book, she's got 30 days after her first check. So, she just wants to make sure she don't miss out on, in, on the enrollment. I totally understand. Um, so like I said, I'll reach out to my back office, have them confirm eligibility with HD Staffing. Okay. And then once I do receive word back regarding a start date, I can give her a call back. Okay. That'll work. Okay. But did you want any other additional benefit options through HD like dental, term life, anything like that? Or no? Uh, right now, I don't th- I don't think so. Uh, you want dental? Yeah. Well, yeah, she does. She wants the dental. Uh- What about this critical? It's covered everything in the MVP, right? Yeah. Yeah. Um, so the MVP is just a medical plan. Doesn't cover any dental or- That's just for your medical. If you have doctor's, hospital, stuff like that. What about the short-term disability? Uh, what about the short-term disability? Yeah, I can put her down for that. It's \$3.66 a week. Okay. Mm-hmm. And she w- she does want the dental. Okay. So, dental and disability. Anything else? What about this? Uh, critical illness or something like... Ah, well, we're gonna talk about it. Yeah. Well, we'll look at this and see if there's anything else. She's thinking about the critical illness also, so we'll look and see what all she wants and then when you call her back to let her know, uh, we'll have it worked out what she wants to get. Totally understand. So, like I said, I'll reach out to my back office, have them confirm eligibility, and then once I do receive a start date, I'll give her a call back, okay? Okay. Awesome. Well, y'all have a wonderful day, okay? You too. Thank you very much. You're welcome. Bye-bye. Mm-hmm, bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi. Uh, this is Sheena Hannan. I am a newly hired from HG Staffing, and I am working at the Cherokee at Gordonsville.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh, I just wanted to, uh, apply for my benefits or my insurance.

Speaker speaker_0: Okay, so HG Staffing? Um, you said you recently just started with them, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so I may need to create you a file in our system. Um, what's your full social?

Speaker speaker_1: My full sh- social? Okay. So, it is, uh, 842-03-4968.

Speaker speaker_0: Okay. And will you spell your first and last name for me please?

Speaker speaker_1: My last name, Hannan. H-A-N-N-A-N.

Speaker speaker_0: And your first name?

Speaker speaker_1: Sheena.

Speaker speaker_0: And your first name?

Speaker speaker_1: Sheena. Sheena. H- Uh, S-H-E-E-N-A.

Speaker speaker_0: Okay. And your home address, including city, state and zip code?

Speaker speaker_1: My address? 211A Fleming Street, Alexandria, Tennessee. The zip code is 37312.

Speaker speaker_0: 37 0-12, okay. And your date of birth?

Speaker speaker_1: December 18, 1985.

Speaker speaker_0: 85. And a good telephone number I have is 513-815-0493?

Speaker speaker_1: Yes, correct.

Speaker speaker_0: And do you have a good email?

Speaker speaker_1: My email address, loudesheena@yahoo.com.
L-A-U-D-E-S-H-E-E-N-A@yahoo.com.

Speaker speaker_0: Got it, okay. Uh, now, did you have an idea of what you wanted to be enrolled into through HG Staffing, or no?

Speaker speaker_1: Uh... I didn't fill out any insurance yet, but they gave me a booklet.

Speaker speaker_0: Okay. So, I was asking if... What did you want to be enrolled into? Did you have any idea, or did you have any questions regarding the benefits?

Speaker speaker_1: I have no idea yet.

Speaker speaker_0: Okay.

Speaker speaker_1: I have no idea yet.

Speaker speaker_0: Okay, so I do-

Speaker speaker_1: But it says over here...

Speaker speaker_0: Continue.

Speaker speaker_1: It sh- Uh, it says over here that there's a VIP Plus, weekly deductions, 29.68. Since, um, I will be, uh, the only one that applied for it because my husband is already have his own s- uh, insurance.

Speaker speaker_0: Okay, so you want the VIP Plus?

Speaker speaker_1: Yeah, but what about this monthly premiums of 520.82?

Speaker speaker_0: Uh, let me check on that. So, that is the MVP plan that's offered through HG Staffing. That's their only major medical plan.

Speaker speaker_1: Yes.

Speaker speaker_0: Um, however, it has a very high deductible, um, before the insurance carrier pays their set percentage. But for employee only it'll be \$520 per month.

Speaker speaker_1: 520. Uh, can, can you talk to my husband because I think he knows everything about this insurance thing?

Speaker speaker_0: Okay, no worries.

Speaker speaker_2: Hello. Well, do you got some-... Got the insurance that has a lesser deductible?

Speaker speaker_0: Um-

Speaker speaker_2: 'Cause they didn't really go over it with her on what plans is offered.

Speaker speaker_0: Yeah. Um, so let's see. So I do know that the VIP plans offered through HG Staffing, those are hospital indemnity, um, so the insurance carrier pays a set dollar amount to cover things as long as co-pays have been met. While major medical, you have a deductible before the insurance carrier pays their set percentage. Um, so that's the difference between the MVP plan and that VIP plans. Um, so both the VIP plans are hospital indemnity while that MVP is their major medical plan.

Speaker speaker_2: Oh, okay. Well, the, uh, VIP, uh, what- what kind of deductible they gotta meet before that's, uh, pays?

Speaker speaker_0: Um, so like I said, the VIP plans aren't major medical insurance plans, so there's no deductible. As long as the member pays the co-pay of whatever the provider charges, the insurance carrier pays their set percentage, or set dollar amount. And then whatever the remaining balance is would be the member's responsibility.

Speaker speaker_2: Oh. Okay.

Speaker speaker_1: Okay, but there's something else.

Speaker speaker_2: Uh, well, then... What is the deductible on that, uh, major medical?

Speaker speaker_1: Mm-mmm.

Speaker speaker_0: Um, so for in-network, deductible is \$6,500, and out of network's \$10,000. But after that deductible is met, literally everything's covered at 100%.

Speaker speaker_2: Oh, okay. Now, is... That's an every year deductible, right?

Speaker speaker_0: Correct.

Speaker speaker_2: Okay, then you better, you better go with that then.

Speaker speaker_1: Then the MVP plan 20. Okay.

Speaker speaker_2: Okay, you tell him, 'cause I can't tell him what you want, you do.

Speaker speaker_1: Okay, so I want to get the MVP plan, the 520. It's gonna be deductible every month or every week?

Speaker speaker_0: Uh, that's monthly. Um, now regarding the-

Speaker speaker_1: I-

Speaker speaker_0: ... MVP plan. Uh, I would need to reach out to my back office, have them confirm eligibility with you, or with HG Staffing.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And then I can get back to you regarding a start date.

Speaker speaker_1: O- Okay.

Speaker speaker_0: Okay. Did you want any other benefits other than the VI- uh, uh, MVP plan?

Speaker speaker_3: Well, 'cause that's the only thing that they can...

Speaker speaker_2: D- does that cover prescriptions?

Speaker speaker_0: Uh, yes, sir.

Speaker speaker_2: Okay. Yeah, 'cause she'll need, need, uh, make sure it covers prescriptions and all that, but... Uh, yeah.

Speaker speaker_3: It is not a weekly...

Speaker speaker_2: So, they will break that 520 a month down into weekly, uh, pay, right?

Speaker speaker_0: Correct.

Speaker speaker_2: Okay. So, she'll pay so much a week.

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: Okay. Okay, then check on that for her and, uh, let her know when, you know, 'cause she don't get her first check 'til this week and I know she's on, according to the book, she's got 30 days after her first check. So, she just wants to make sure she don't miss out on, in, on the enrollment.

Speaker speaker_0: I totally understand. Um, so like I said, I'll reach out to my back office, have them confirm eligibility with HD Staffing.

Speaker speaker_3: Okay.

Speaker speaker_0: And then once I do receive word back regarding a start date, I can give her a call back.

Speaker speaker_2: Okay. That'll work.

Speaker speaker_0: Okay. But did you want any other additional benefit options through HD like dental, term life, anything like that? Or no?

Speaker speaker_2: Uh, right now, I don't th- I don't think so. Uh, you want dental?

Speaker speaker_3: Yeah.

Speaker speaker_2: Well, yeah, she does. She wants the dental. Uh-

Speaker speaker_3: What about this critical? It's covered everything in the MVP, right? Yeah.

Speaker speaker_2: Yeah.

Speaker speaker_0: Um, so the MVP is just a medical plan. Doesn't cover any dental or-

Speaker speaker_2: That's just for your medical. If you have doctor's, hospital, stuff like that.

Speaker speaker_3: What about the short-term disability?

Speaker speaker_2: Uh, what about the short-term disability?

Speaker speaker_0: Yeah, I can put her down for that. It's \$3.66 a week.

Speaker speaker_2: Okay.

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: And she w- she does want the dental.

Speaker speaker_0: Okay. So, dental and disability. Anything else?

Speaker speaker_3: What about this? Uh, critical illness or something like... Ah, well, we're gonna talk about it.

Speaker speaker_2: Yeah. Well, we'll look at this and see if there's anything else. She's thinking about the critical illness also, so we'll look and see what all she wants and then when you call her back to let her know, uh, we'll have it worked out what she wants to get.

Speaker speaker_0: Totally understand. So, like I said, I'll reach out to my back office, have them confirm eligibility, and then once I do receive a start date, I'll give her a call back, okay?

Speaker speaker_2: Okay.

Speaker speaker_0: Awesome. Well, y'all have a wonderful day, okay?

Speaker speaker_2: You too. Thank you very much.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_2: Mm-hmm, bye.