

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, Justin. Um, my name is Tina Abidi, and I, I guess I was just reaching out. Um, I started working with Verstella on 3/21 on my first assignment or, I mean, I guess I've previously worked with them too. But, um, the person that I was in contact with had told me to reach out if I hadn't received the benefits email from you guys yet, and I'm not sure if I have. Uh, I couldn't, I couldn't find it. I couldn't... I can't recall coming across it, not knowing which email it would come from. Uh, is there any way you can check for me? Um, yeah. I can possibly get you enrolled over the phone. Okay. So Verstella, what's the last four of your Social? It's 6823. And your first and last name again? I'm sorry. Yeah. Tina, so T-I-N-A, last name is Abidi, A as in apple, B as in boy, I as in island, D as in dog, I as in island. And for security purposes, can you verify your home address, including city, state and zip code? Yes. 319 128th Street Southeast, um, Apartment M126, Everett, Washington 98208. And confirm your date of birth? January 1st, 1985. And a good telephone number have a 720-937-1709. Yes. That is the only number I have. And the email I have is tina_abidi@Yahoo? Yes. Mm-hmm. Okay. Um, now were you given a benefit guide through Verstella, or no? Um, nothing, not really. They just said to expect an email from you guys by the 15th of this month, and I noticed it's way past that. So I just wanted to... Uh, I called them right now, and they gave me your number. So that's all the information I have. Okay. No worries. Um, so I'll go ahead and email you a copy of the benefit guide just so you have it, and then give you a brief rundown of what's offered. So just bear with me one second, okay? Okay. Thank you. You're welcome. Um, but the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. Mm-hmm. However, if you don't see it- Okay. ... in your inbox, be sure to check the spam or check the junk folder, okay? Okay. Okay. And so let's see here. Now with Verstella, um, I do know that they offer three or four different medical plans... Hmm. Three different medical plans, my apologies: the Stay Healthy MEC TeleRx, the VIP Standard bundle, and the VIP Plus bundle. However, the Stay Healthy MEC TeleRx, that just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Uh, for employee only, it's \$17.96 per week. Then they have the VIP Standard bundle and the VIP Plus bundle. Now, those are pretty much the exact same with the coverages for hospitals, doctors, and medications. The only major difference is how much the insurance carrier pays to cover things. So, prime example, so say for example you have to go to the hospital. Hospital admission- Mm-hmm. ... benefit, under the VIP Standard, the insurance carrier will pay \$500 a day, while under the VIP Plus bundle, they pay out \$1,000 a day. So, like I said, that's pretty much the only major difference between those two plans. However, they range from \$22.86... uh, well, \$23.02 to \$36.97 for employee only. I gotcha. Okay. And then they do offer other things like short-term disability, um, dental, vision,

term life, and then IDX Social Plus. Okay. And, um, in the onboarding with Verstella, I believe I, I filled out... Um, it was just a sheet on which one I wanted to go with. It was one that had the vision and dental, um, and, and medical, I guess. Um, based off of that, will you be able to tell which one that one was? Um, no, we don't have a document where you submitted, uh, to Verstella on file. Okay. Um, but I mean, I could give you how much it would be with each individual medical plan- Okay. That'll do. ... with, and vision. Okay. Um, so we have the VIP Standard bundle at \$23.02. However, adding dental and vision to that would be \$28.79 per week. Um... Hmm. But if we do the most basic one, it's 17 something? Yes. So the MEC TeleRx is \$17.96. However, adding dental and vision to that one, uh, would make your total deductions \$23.73. But then that, that just doesn't include... You sent the hospital for the 500 and the 1,000. Correct. So the MEC-TeleRx just covers preventative services, so like annual exams, diabetes screenings, vaccinations, STD checks, pretty much things that generally make you stay healthy. Yeah. Um... But then, and that goes for the medical and, um, the vision and dental as well or... Like, for the dental, can I have a cleaning? Or does it have, like, cleaning sessions or, or anything else? Um, yes. So when it does come to dental, all of the preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months; however, when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible. Okay. I mean, I, I... Based on our conversation, I think just the basic one with the vision and dental should be fine, um, just until I get permanently hired with the company I'm working with currently. Um, I don't really have any medical needs. It's just, like, just in case something happens. Totally understand. Um, so the MEC-TeleRx plus dental and vision? Yeah. Okay, so doing those three would make your total deductions \$23.73 per week. Do you authorize, uh, Versela to make that deduction for you? I do. Yeah. It's- Okay. Yeah. It's okay. Okay. Um, now I do wanna let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$23.73 come off your paycheck, coverage begins the Monday we receive that deduction from Versela. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Other than that- Okay. ... is there anything else I can assist you with today, Tina? Um, no, but then if I do become permanent earlier, I guess all of this will be kind of null and void potentially or... Um, well, I do know that after four consecutive weeks of nonpayment you'll receive information regarding COBRA coverage. So COBRA coverage is the exact same coverage that was offered through Versela, just with a different insurance carrier. Gotcha. Okay. And it's totally optional. Yeah. That's okay. I mean, I, I, yeah. That'll... It's okay. Everything that we decided on is good. Okay. Is there anything else I can assist you with today? No. Thank you so much. You've been very helpful. You're welcome. You have a great day, okay? You too. Bye. All right. Buh-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, Justin. Um, my name is Tina Abidi, and I, I guess I was just reaching out. Um, I started working with Verstella on 3/21 on my first assignment or, I mean, I guess I've previously worked with them too. But, um, the person that I was in contact with had told me to reach out if I hadn't received the benefits email from you guys yet, and I'm not sure if I have. Uh, I couldn't, I couldn't find it. I couldn't... I can't recall coming across it, not knowing which email it would come from. Uh, is there any way you can check for me?

Speaker speaker_0: Um, yeah. I can possibly get you enrolled over the phone.

Speaker speaker_1: Okay.

Speaker speaker_0: So Vertella, what's the last four of your Social?

Speaker speaker_1: It's 6823.

Speaker speaker_0: And your first and last name again? I'm sorry.

Speaker speaker_1: Yeah. Tina, so T-I-N-A, last name is Abidi, A as in apple, B as in boy, I as in island, D as in dog, I as in island.

Speaker speaker_0: And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker_1: Yes. 319 128th Street Southeast, um, Apartment M126, Everett, Washington 98208.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: January 1st, 1985.

Speaker speaker_0: And a good telephone number have a 720-937-1709.

Speaker speaker_1: Yes. That is the only number I have.

Speaker speaker_0: And the email I have is tina_abidi@Yahoo?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: Okay. Um, now were you given a benefit guide through Verstella, or no?

Speaker speaker_1: Um, nothing, not really. They just said to expect an email from you guys by the 15th of this month, and I noticed it's way past that. So I just wanted to... Uh, I called them right now, and they gave me your number. So that's all the information I have.

Speaker speaker_0: Okay. No worries. Um, so I'll go ahead and email you a copy of the benefit guide just so you have it, and then give you a brief rundown of what's offered. So just bear with me one second, okay?

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: You're welcome. Um, but the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: However, if you don't see it-

Speaker speaker_1: Okay.

Speaker speaker_0: ... in your inbox, be sure to check the spam or check the junk folder, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. And so let's see here. Now with Verstella, um, I do know that they offer three or four different medical plans... Hmm. Three different medical plans, my apologies: the Stay Healthy MEC TeleRx, the VIP Standard bundle, and the VIP Plus bundle. However, the Stay Healthy MEC TeleRx, that just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Uh, for employee only, it's \$17.96 per week. Then they have the VIP Standard bundle and the VIP Plus bundle. Now, those are pretty much the exact same with the coverages for hospitals, doctors, and medications. The only major difference is how much the insurance carrier pays to cover things. So, prime example, so say for example you have to go to the hospital. Hospital admission-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... benefit, under the VIP Standard, the insurance carrier will pay \$500 a day, while under the VIP Plus bundle, they pay out \$1,000 a day. So, like I said, that's pretty much the only major difference between those two plans. However, they range from \$22.86... uh, well, \$23.02 to \$36.97 for employee only.

Speaker speaker_1: I gotcha.

Speaker speaker_0: Okay. And then they do offer other things like short-term disability, um, dental, vision, term life, and then IDX Social Plus.

Speaker speaker_1: Okay. And, um, in the onboarding with Verstella, I believe I, I filled out... Um, it was just a sheet on which one I wanted to go with. It was one that had the vision and dental, um, and, and medical, I guess. Um, based off of that, will you be able to tell which one that one was?

Speaker speaker_0: Um, no, we don't have a document where you submitted, uh, to Verstella on file.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but I mean, I could give you how much it would be with each individual medical plan-

Speaker speaker_1: Okay. That'll do.

Speaker speaker_0: ... with, and vision. Okay. Um, so we have the VIP Standard bundle at \$23.02. However, adding dental and vision to that would be \$28.79 per week.

Speaker speaker_1: Um... Hmm. But if we do the most basic one, it's 17 something?

Speaker speaker_0: Yes. So the MEC TeleRx is \$17.96. However, adding dental and vision to that one, uh, would make your total deductions \$23.73.

Speaker speaker_1: But then that, that just doesn't include... You sent the hospital for the 500 and the 1,000.

Speaker speaker_0: Correct. So the MEC-TeleRx just covers preventative services, so like annual exams, diabetes screenings, vaccinations, STD checks, pretty much things that generally make you stay healthy.

Speaker speaker_1: Yeah. Um... But then, and that goes for the medical and, um, the vision and dental as well or... Like, for the dental, can I have a cleaning? Or does it have, like, cleaning sessions or, or anything else?

Speaker speaker_0: Um, yes. So when it does come to dental, all of the preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months; however, when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible.

Speaker speaker_1: Okay. I mean, I, I... Based on our conversation, I think just the basic one with the vision and dental should be fine, um, just until I get permanently hired with the company I'm working with currently. Um, I don't really have any medical needs. It's just, like, just in case something happens.

Speaker speaker_0: Totally understand. Um, so the MEC-TeleRx plus dental and vision?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, so doing those three would make your total deductions \$23.73 per week. Do you authorize, uh, Versela to make that deduction for you?

Speaker speaker_1: I do. Yeah. It's-

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah. It's okay.

Speaker speaker_0: Okay. Um, now I do wanna let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$23.73 come off your paycheck, coverage begins the Monday we receive that deduction from Versela. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Other than that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... is there anything else I can assist you with today, Tina?

Speaker speaker_1: Um, no, but then if I do become permanent earlier, I guess all of this will be kind of null and void potentially or...

Speaker speaker_0: Um, well, I do know that after four consecutive weeks of nonpayment you'll receive information regarding COBRA coverage. So COBRA coverage is the exact

same coverage that was offered through Versela, just with a different insurance carrier.

Speaker speaker_1: Gotcha. Okay.

Speaker speaker_0: And it's totally optional.

Speaker speaker_1: Yeah. That's okay. I mean, I, I, yeah. That'll... It's okay. Everything that we decided on is good.

Speaker speaker_0: Okay. Is there anything else I can assist you with today?

Speaker speaker_1: No. Thank you so much. You've been very helpful.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: You too. Bye.

Speaker speaker_0: All right. Buh-bye.