

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Yes, um, I was just callin' to see if I could get some information. Um, my, uh, insurance is gonna be changing and, um, we're actually getting insurance through, what is it called there? Let's see. Benefits Med- Benefits and a Card. Benefits and a Card. And I just wasn't sure, like I was trying to look online here, here to see kinda what, um, my benefits would be with it. And I just wanted to see if you could tell me like possibly, you know, what out-of-pocket expense I would have or even if I could like see a doctor around my area here. Yeah. Um, what's the staffing agency you work for? It's, it's, it's... The staffing agency, hold on. Let's see. It's- Nor- Norstaffing. And the last four of your Social? 6403. And you said Kim, right? Yes. Okay. And for security purposes, could you verify your home address, including city, state and zip code? Sure. It's 1035 West Main Street, Annville, PA, 17003. And confirm your date of birth? March the 7th, 1969. And if your telephone number has a 717-304-8512? That's correct. And the email has as young-o@comcast.net? Yes. Okay, so let's see here. So looking at a file, looks like you have a pending request sent for enr- or a future request sent for enrollment, uh, for the VIP Classic, which is your medical plan that covers hospitals, doctors and medications, dental, term life, which is life insurance, and vision, all for employee only. However, the VIP Classic though, the medical plan that's offered through Norstaffing are hospital indemnity. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. While major medical insurance, you have a deductible that you have to meet before the insurance carrier pays their set percentage and then you are responsible for the remaining 20% or 30%. Um, but with these, you just pay the copay and the insurance carrier pays their set dollar amount and then whatever the remaining balance is would be your responsibility. Oh, do you know what like the copays would be? Um, depending on what provider you go to, um, usually doctor's visits are \$25. However, if you visit like a specialist, like a ears, nose and throat doctor for example, it's \$50. And there was like a basic kind of minimal, uh, coverage one and then a, the VIP. Um, is it, is there a difference between... I mean, like can I get that, the VIP one or...? Um, so you already have the VIP Classic, um, for a future request sent for enrollment for that one. Uh, the MEC standalone, that one just covers preventative healthcare services only. So like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, but let me verify this Elite Pro. Just bear with me one second. So the Elite Pro is pretty much the same as the VIP Classic, just more coverage. Um, so you have more coverage under the Elite Pro than you would the VIP Classic, which they both cover hospitals, doctors and medications. What is the maximum? What- I'm sorry, my niece is here helping me with this because I'm really bad. But what did you say? What is the maximum? Yeah, like what is the- Oh, what is the maximum that they cover? Um, so say for example you have intensive care unit benefits. Um, under the VIP Classic they'll pay out \$100

a day, but under the Elite Pro they'll pay out \$600 a day, um, for a max of five days. But with the VIP Classic you have a max of 20 days. Um, so let's see here. Same with surgery in a hospital. Uh, \$500 for the VIP Classic. Um, let's see here. So pretty much the, uh, just the insurance carrier just pays more to cover things under the Elite Pro versus the VIP Classic. Um, is, is there any way that I can get like a list of in-network providers? I, I guess like when I was trying to go under what this, the, the website here, like I couldn't get under it because I didn't have information. Oh. Like I don't have a- Yeah. ... a card thing to go poof. Yeah. So I can provide you with Multiplan's telephone number and if you provide them with your zip code, they can send you a list of those providers in that specific location that will accept the insurance. Okay. Just let me know- I'm ready. Sorry. No worries. Uh, so Multiplan's telephone number is 800-457-1403. And, um, and, and when does this plan go, this particular plan go into effect again for us? Um, so it's a future request sent for enrollment. Um, so we're just waiting on Norstaffing to start deductions on you, because once you witness your first payroll deduction, you usually become active the Monday we receive it from Norstaffing. Usually that's following Monday, so we're just waiting for Norstaffing to start deducting. Okay. Um, okay. 'Cause I think they... Uh, February 3rd. Okay. Effective third- February 3rd. Okay. Sorry, I just saw an email on there that they said it's gonna be effective February 3rd. Okay. Well, if it's, if it's effective with February 3rd, then deductions should have happened either yesterday or today. Like I said- Okay. ... we're just waiting for Norstaffing to send that information to us. Okay. Sounds good. Um, oh and I, can I, can I just call this other number here, it's the 457-1403, to get the list of doctors in my area? So thank you very much- Correct. Yes, ma'am. ... for all your... Oh, okay. Oops, speaker there. Uh, but thank you so much for all your help then. You're welcome. You have a great day, Kim. Okay? You too. Alrighty. Bye-bye. All right. Bye-bye.

Conversation Format

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

Speaker speaker_1: Yes, um, I was just callin' to see if I could get some information. Um, my, uh, insurance is gonna be changing and, um, we're actually getting insurance through, what is it called there? Let's see. Benefits Med-

Speaker speaker_2: Benefits and a Card.

Speaker speaker_1: Benefits and a Card. And I just wasn't sure, like I was trying to look online here, here to see kinda what, um, my benefits would be with it. And I just wanted to see if you could tell me like possibly, you know, what out-of-pocket expense I would have or even if I could like see a doctor around my area here.

Speaker speaker_0: Yeah. Um, what's the staffing agency you work for?

Speaker speaker_1: It's, it's, it's... The staffing agency, hold on. Let's see. It's-

Speaker speaker_2: Nor-

Speaker speaker_1: Norstaffing.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 6403.

Speaker speaker_0: And you said Kim, right?

Speaker speaker_1: Yes.

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

Speaker speaker_1: Sure. It's 1035 West Main Street, Annville, PA, 17003.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: March the 7th, 1969.

Speaker speaker_0: And if your telephone number has a 717-304-8512?

Speaker speaker_1: That's correct.

Speaker speaker_0: And the email has as young-o@comcast.net?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so let's see here. So looking at a file, looks like you have a pending request sent for enr- or a future request sent for enrollment, uh, for the VIP Classic, which is your medical plan that covers hospitals, doctors and medications, dental, term life, which is life insurance, and vision, all for employee only. However, the VIP Classic though, the medical plan that's offered through Norstaffing are hospital indemnity. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. While major medical insurance, you have a deductible that you have to meet before the insurance carrier pays their set percentage and then you are responsible for the remaining 20% or 30%. Um, but with these, you just pay the copay and the insurance carrier pays their set dollar amount and then whatever the remaining balance is would be your responsibility.

Speaker speaker_1: Oh, do you know what like the copays would be?

Speaker speaker_0: Um, depending on what provider you go to, um, usually doctor's visits are \$25. However, if you visit like a specialist, like a ears, nose and throat doctor for example, it's \$50.

Speaker speaker_1: And there was like a basic kind of minimal, uh, coverage one and then a, the VIP. Um, is it, is there a difference between... I mean, like can I get that, the VIP one or...?

Speaker speaker_0: Um, so you already have the VIP Classic, um, for a future request sent for enrollment for that one. Uh, the MEC standalone, that one just covers preventative healthcare services only. So like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, but let me verify this Elite Pro. Just bear with me one second. So the Elite Pro is pretty much the same as the VIP Classic, just more

coverage. Um, so you have more coverage under the Elite Pro than you would the VIP Classic, which they both cover hospitals, doctors and medications.

Speaker speaker_2: What is the maximum?

Speaker speaker_1: What-

Speaker speaker_2: I'm sorry, my niece is here helping me with this because I'm really bad. But what did you say? What is the maximum? Yeah, like what is the-

Speaker speaker_1: Oh, what is the maximum that they cover?

Speaker speaker_0: Um, so say for example you have intensive care unit benefits. Um, under the VIP Classic they'll pay out \$100 a day, but under the Elite Pro they'll pay out \$600 a day, um, for a max of five days. But with the VIP Classic you have a max of 20 days. Um, so let's see here. Same with surgery in a hospital. Uh, \$500 for the VIP Classic. Um, let's see here. So pretty much the, uh, just the insurance carrier just pays more to cover things under the Elite Pro versus the VIP Classic.

Speaker speaker_1: Um, is, is there any way that I can get like a list of in-network providers? I, I guess like when I was trying to go under what this, the, the website here, like I couldn't get under it because I didn't have information.

Speaker speaker_0: Oh.

Speaker speaker_1: Like I don't have a-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... a card thing to go poof.

Speaker speaker_0: Yeah. So I can provide you with Multiplan's telephone number and if you provide them with your zip code, they can send you a list of those providers in that specific location that will accept the insurance.

Speaker speaker_1: Okay.

Speaker speaker_0: Just let me know-

Speaker speaker_1: I'm ready. Sorry.

Speaker speaker_0: No worries. Uh, so Multiplan's telephone number is 800-457-1403.

Speaker speaker_1: And, um, and, and when does this plan go, this particular plan go into effect again for us?

Speaker speaker_0: Um, so it's a future request sent for enrollment. Um, so we're just waiting on Norstaffing to start deductions on you, because once you witness your first payroll deduction, you usually become active the Monday we receive it from Norstaffing. Usually that's following Monday, so we're just waiting for Norstaffing to start deducting.

Speaker speaker_1: Okay. Um, okay. 'Cause I think they... Uh, February 3rd. Okay. Effective third- February 3rd. Okay. Sorry, I just saw an email on there that they said it's gonna be

effective February 3rd.

Speaker speaker_0: Okay. Well, if it's, if it's effective with February 3rd, then deductions should have happened either yesterday or today. Like I said-

Speaker speaker_1: Okay.

Speaker speaker_0: ... we're just waiting for Norstaffing to send that information to us.

Speaker speaker_2: Okay. Sounds good. Um, oh and I, can I, can I just call this other number here, it's the 457-1403, to get the list of doctors in my area? So thank you very much-

Speaker speaker_0: Correct. Yes, ma'am.

Speaker speaker_1: ... for all your... Oh, okay. Oops, speaker there. Uh, but thank you so much for all your help then.

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

Speaker speaker_1: You too. Alrighty. Bye-bye.

Speaker speaker_0: All right. Bye-bye.