

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? Hey, Justin. Uh, uh, I wanted to enroll in a... get some insurance, health insurance. Okay. What's the staffing agency you work for? Focus. Uh, Focus. I started working with, with Focus about three weeks ago or so. And the last four of your social? Yep. My last... Uh, 462-25-0789. And your first and last name? Alberto Espiricueta. And for security purposes, could you verify your home address, including city, state and zip code, Alberto? Yeah. 902 Sylvan, Apartment 1B in Emporia, Kansas, 66801. And your date of birth? 2/15/'65. And a good telephone number have a 620-757-1996. Yes, that's my number. And the email have his mangury.pr@gmail? The what? The email I have is M-A-N-G-U-I-R-Y.pr@gmail? That's fucking crazy. I believe so. Okay. Now, did you have an idea of what you wanted to be enrolled into or no? No. If you can explain a little bit 'cause- No, they gave me the brochure over there, but that... I, I was browsing through, but it's mainly me and my wife that I want insurance for. Kind of a little She wants something like Canadian, you know? I don't know. Not the expensive one. Medical and I don't know if they do for a prescription. Okay. So let's see here. So with Focus, I do know they do off- they offer five different medical plans. One of the medical plans is the StayHealthy MEC TeleRx. Now, that just covers preventative healthcare services only. So like physicals, diabetes, screenings, vaccinations, stuff like that. For employee plus spouse, that's \$20.26 per week. And they offer two VIP plans with virtual primary care. Um, however, the VIP plans, they cover your hospital visits, doctor visits and medication coverage. The only major difference between the VIP Standard and the VIP Plus is how much the insurance carrier just pays to cover things. Um, so prime example, say for example, you have to go to the hospital. Under the VIP Standard, the insurance carrier will pay at \$500 a day. While under the Plus, they'll pay at a thousand dollars a day. Um, but those range from \$35.48 to \$68.61. And then they do offer two other medical plans, the StayHealthy MEC Enhanced Basic, which covers preventative healthcare services as well as a, um, you, you get 4... 1... uh, 4 visits to a primary care doctor per year. Um, let's see here. That's \$35.11 per week. And then the MEC Enhanced is pretty much the exact same thing as the MEC Enhanced Basic, um, just with a little bit more coverage. Um, we actually have hospital admission benefits, surgery, surgery, um, benefits, medical imaging tests, stuff like that. Um, that's \$75.30 per week. Okay. Well, I would probably be looking at, well, one of the VIP, VIP or VIP Plus. The prices on that a week was what? The first one, VIP, it was how much? So the VIP standard was \$35.48, while the VIP Plus, \$68.61. Okay. Well- How much do you pay per visit? Like on that one, how much do you have to send down first? Yeah. And on the \$35 VIP, let's say for, uh, for instance, on, on May, I gotta go for a, for a physical, my yearly physical. And they, they, they would just, they would withdraw blood to, to check my blood and stuff and, you know, because that's part of your yearly physical. Would that cover that, or would this insurance cover that? Um, so the

VIP Standard does not cover preventative services. What you listed off as considered preventative. Yeah, that physical, a yearly physical, let's say. It does not? Correct. Mm. And then, yeah, the other one would be the VI Plus, VIP Plus, that one probably will. Uh, no, sir. The VIP plans just cover hospitals, doctors and medications. They don't cover preventative healthcare services. Um, now, I do know the StayHealthy MEC TeleRx, that just covers preventative services. Uh, but no hospitals, doctors and medications. Okay. Does it explain it more or less here in, in that brochure? Do you know? How we... What brochure did you get? Was it pamphlet or was it like an actual benefit guide? Benefit- It said Benefits in- ... in a Card. a Card. Your Choice, Your Plan. From Blue Shield. Okay. Um, so if you got the benefit guide, open up to page two for me. It should say Planned Benefit Summaries at the top. Yeah, it says, uh- I see. Page two. Hospital and then see. No, listen. Come on. It's right there. There. The Planned Benefit Summaries? Correct. Yeah, I got that. That's the one that explains to you everything that you...Correct, so that whatever's listed vertically is what the insurance carrier will pay for those services. Oh, okay. All right. Well, let me let me look through that and then call you back then. Well, as long as you Okay. ... can save you some more time. Here, uh, yeah, they said I need, I need to get it within one month, or before a month it expires. I don't know. Can I still get that ins- insurance through Focus? Because it's been... I started on the 23rd, I believe. Let me check on that. No, he started on the 31st. I see. He started on the 31st. So we received your hire date as February 28th. Let me verify when your, uh, cutoff date is. Bear with me. 30 days... The 28th. Give me one second. So it looks like your 30-day mark will be March 30th, which is Sunday, and we are closed on weekends, so if you... As long as you get it before Friday, or leave a voicemail over the weekend, um, you should be able to be enrolled. Okay. Um, well I, I don't know where to enroll on the one that's like... Like I said, my next visit will be the physical, so that's the only, uh, doctor appointment, and it's not gonna carry it. Necesita pagar eso. No. Um... The doctor said I should get some, some insurance that pays for my medication. Is there anything else I can assist with today? Yeah, which insurance covers like, for the medication that he's taking? Like, he's diabetic. He takes diabetic medicine and blood pressure medicine. Um, well, I do know the VIP plans cover hospitals, doctors and medications. Um, let's see here. The MEC-enhanced medical plans both have medication coverage as well. Um, that's on the next page. Soy vamos a cambiar de plan. Um, let's see here. VIP... So the only medical... Well, both VIP plans, so the Standard and the Plus- Yes. ... offer medication coverage. So the only medical plan that doesn't offer, uh, like actual medication coverage would be the Stay Healthy MEC TeleRX. However, that one actually- Médedico? Yes. However, that one actually- Sí. ... comes with a subscription of FreeRx, which gives out free or discounted prescription coverage, so his prescriptions may be on that website, um, but if you- Mmm. ... check out freerx.com, you can see a list of- No, no. ... medications. Okay. Will, will you go ahead and enroll me on the first, the VIP, not the VIP Plus, the VIP? Oh, so VIP Standard? That's a very good... Yes, standard. Yeah, I think I can afford that one, and that, we'll start with that one, and then we'll... Mm-hmm. We'll move over that. Yay. I'll be ... employee or spouse? Yes. And it's about \$35.48. Yeah. A week. Anything else or just that? No, just that one for now. Okay, so doing that would make your total deductions \$35.48 per week. Do you authorize Focus to make that deduction for you? Yeah, but it's gotta be for both of us. Correct. Employee and spouse? Yes. Yeah, they can withdraw it off my paycheck. Okay, so I'm going to save that and add your spouse's dependent information down. What's your spouse's first and last name? Irma, I-R-M-A. Same last name.

Okay. And your social? It's, uh, 573-15-2249. And your date of birth? 8/1/66. '66, okay. So I do want to let Alberto know that this pending enrollment will take one to two weeks to go through, and whenever he witnesses his first payroll deduction of the \$35.48 come off his paycheck, coverage begins the Monday we receive that deduction from Focus. Seven to 10 business days later, he'll receive all of his policy and ID card information in the mail. But other than that, is there anything else I can assist y'all with today? Uh, no. We'll just wait 'til they start deducting it from his check, and then that's when it starts working, right? Covering, correct. Covering? Okay. I think that should be all for now. Awesome. Well, you have a wonderful day, okay? You too. All right, bye-bye. Bye-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: Hey, Justin. Uh, uh, I wanted to enroll in a... get some insurance, health insurance.

Speaker speaker_0: Okay. What's the staffing agency you work for?

Speaker speaker_2: Focus.

Speaker speaker_1: Uh, Focus. I started working with, with Focus about three weeks ago or so.

Speaker speaker_0: And the last four of your social?

Speaker speaker_2: Yep.

Speaker speaker_1: My last... Uh, 462-25-0789.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Alberto Espiricueta.

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

Speaker speaker_1: Yeah. 902 Sylvan, Apartment 1B in Emporia, Kansas, 66801.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 2/15/'65.

Speaker speaker_0: And a good telephone number have a 620-757-1996.

Speaker speaker_1: Yes, that's my number.

Speaker speaker_0: And the email have his mangury.pr@gmail?

Speaker speaker_1: The what?

Speaker speaker_0: The email I have is M-A-N-G-U-I-R-Y.pr@gmail?

Speaker speaker_2: That's fucking crazy.

Speaker speaker_1: I believe so.

Speaker speaker_0: Okay. Now, did you have an idea of what you wanted to be enrolled into or no?

Speaker speaker_2: No. If you can explain a little bit 'cause-

Speaker speaker_1: No, they gave me the brochure over there, but that... I, I was browsing through, but it's mainly me and my wife that I want insurance for. Kind of a little

Speaker speaker_3: She wants something like Canadian, you know? I don't know. Not the expensive one. Medical and I don't know if they do for a prescription.

Speaker speaker_0: Okay. So let's see here. So with Focus, I do know they do off- they offer five different medical plans. One of the medical plans is the StayHealthy MEC TeleRx. Now, that just covers preventative healthcare services only. So like physicals, diabetes, screenings, vaccinations, stuff like that. For employee plus spouse, that's \$20.26 per week. And they offer two VIP plans with virtual primary care. Um, however, the VIP plans, they cover your hospital visits, doctor visits and medication coverage. The only major difference between the VIP Standard and the VIP Plus is how much the insurance carrier just pays to cover things. Um, so prime example, say for example, you have to go to the hospital. Under the VIP Standard, the insurance carrier will pay at \$500 a day. While under the Plus, they'll pay at a thousand dollars a day. Um, but those range from \$35.48 to \$68.61. And then they do offer two other medical plans, the StayHealthy MEC Enhanced Basic, which covers preventative healthcare services as well as a, um, you, you get 4... 1... uh, 4 visits to a primary care doctor per year. Um, let's see here. That's \$35.11 per week. And then the MEC Enhanced is pretty much the exact same thing as the MEC Enhanced Basic, um, just with a little bit more coverage. Um, we actually have hospital admission benefits, surgery, surgery, um, benefits, medical imaging tests, stuff like that. Um, that's \$75.30 per week.

Speaker speaker_1: Okay. Well, I would probably be looking at, well, one of the VIP, VIP or VIP Plus. The prices on that a week was what? The first one, VIP, it was how much?

Speaker speaker_0: So the VIP standard was \$35.48, while the VIP Plus, \$68.61.

Speaker speaker_1: Okay. Well-

Speaker speaker_2: How much do you pay per visit? Like on that one, how much do you have to send down first?

Speaker speaker_1: Yeah. And on the \$35 VIP, let's say for, uh, for instance, on, on May, I gotta go for a, for a physical, my yearly physical. And they, they, they would just, they would withdraw blood to, to check my blood and stuff and, you know, because that's part of your yearly physical. Would that cover that, or would this insurance cover that?

Speaker speaker_0: Um, so the VIP Standard does not cover preventative services. What you listed off as considered preventative.

Speaker speaker_1: Yeah, that physical, a yearly physical, let's say. It does not?

Speaker speaker_0: Correct.

Speaker speaker_1: Mm. And then, yeah, the other one would be the VI Plus, VIP Plus, that one probably will.

Speaker speaker_0: Uh, no, sir. The VIP plans just cover hospitals, doctors and medications. They don't cover preventative healthcare services. Um, now, I do know the StayHealthy MEC TeleRx, that just covers preventative services. Uh, but no hospitals, doctors and medications.

Speaker speaker_1: Okay. Does it explain it more or less here in, in that brochure? Do you know? How we...

Speaker speaker_0: What brochure did you get? Was it pamphlet or was it like an actual benefit guide?

Speaker speaker_2: Benefit-

Speaker speaker_1: It said Benefits in-

Speaker speaker_2: ... in a Card.

Speaker speaker_1: a Card. Your Choice, Your Plan. From Blue Shield.

Speaker speaker_0: Okay. Um, so if you got the benefit guide, open up to page two for me. It should say Planned Benefit Summaries at the top.

Speaker speaker_1: Yeah, it says, uh-

Speaker speaker_2: I see. Page two.

Speaker speaker_1: Hospital and then see.

Speaker speaker_2: No, listen. Come on. It's right there.

Speaker speaker_1: There.

Speaker speaker_2: The Planned Benefit Summaries?

Speaker speaker_0: Correct.

Speaker speaker_2: Yeah, I got that.

Speaker speaker_1: That's the one that explains to you everything that you...

Speaker speaker_0: Correct, so that whatever's listed vertically is what the insurance carrier will pay for those services.

Speaker speaker_1: Oh, okay. All right. Well, let me let me look through that and then call you back then.

Speaker speaker_4: Well, as long as you

Speaker speaker_5: Okay.

Speaker speaker_4: ... can save you some more time.

Speaker speaker_1: Here, uh, yeah, they said I need, I need to get it within one month, or before a month it expires.

Speaker speaker_0: I don't know.

Speaker speaker_1: Can I still get that ins- insurance through Focus? Because it's been... I started on the 23rd, I believe.

Speaker speaker_0: Let me check on that.

Speaker speaker_4: No, he started on the 31st.

Speaker speaker_1: I see.

Speaker speaker_4: He started on the 31st.

Speaker speaker_0: So we received your hire date as February 28th. Let me verify when your, uh, cutoff date is. Bear with me. 30 days...

Speaker speaker_1: The 28th.

Speaker speaker_0: Give me one second. So it looks like your 30-day mark will be March 30th, which is Sunday, and we are closed on weekends, so if you... As long as you get it before Friday, or leave a voicemail over the weekend, um, you should be able to be enrolled.

Speaker speaker_1: Okay. Um, well I, I don't know where to enroll on the one that's like... Like I said, my next visit will be the physical, so that's the only, uh, doctor appointment, and it's not gonna carry it.

Speaker speaker_4: Necesita pagar eso.

Speaker speaker_1: No.

Speaker speaker_4: Um...

Speaker speaker_1: The doctor said I should get some, some insurance that pays for my medication.

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

Speaker speaker_4: Yeah, which insurance covers like, for the medication that he's taking? Like, he's diabetic. He takes diabetic medicine and blood pressure medicine.

Speaker speaker_0: Um, well, I do know the VIP plans cover hospitals, doctors and medications. Um, let's see here. The MEC-enhanced medical plans both have medication coverage as well. Um, that's on the next page.

Speaker speaker_4: Soy vamos a cambiar de plan.

Speaker speaker_0: Um, let's see here.

Speaker speaker_4: VIP...

Speaker speaker_0: So the only medical... Well, both VIP plans, so the Standard and the Plus-

Speaker speaker_4: Yes.

Speaker speaker_0: ... offer medication coverage. So the only medical plan that doesn't offer, uh, like actual medication coverage would be the Stay Healthy MEC TeleRX. However, that one actually-

Speaker speaker_4: Médedico?

Speaker speaker_0: Yes. However, that one actually-

Speaker speaker_4: Sí.

Speaker speaker_0: ... comes with a subscription of FreeRx, which gives out free or discounted prescription coverage, so his prescriptions may be on that website, um, but if you-

Speaker speaker_4: Mmm.

Speaker speaker_0: ... check out freerx.com, you can see a list of-

Speaker speaker_4: No, no.

Speaker speaker_0: ... medications.

Speaker speaker_4: Okay.

Speaker speaker_1: Will, will you go ahead and enroll me on the first, the VIP, not the VIP Plus, the VIP?

Speaker speaker_0: Oh, so VIP Standard?

Speaker speaker_4: That's a very good... Yes, standard.

Speaker speaker_1: Yeah, I think I can afford that one, and that, we'll start with that one, and then we'll...

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: We'll move over that.

Speaker speaker_0: Yay.

Speaker speaker_1: I'll be

Speaker speaker_6: ... employee or spouse?

Speaker speaker_4: Yes.

Speaker speaker_1: And it's about \$35.48.

Speaker speaker_4: Yeah.

Speaker speaker_1: A week.

Speaker speaker_0: Anything else or just that?

Speaker speaker_1: No, just that one for now.

Speaker speaker_0: Okay, so doing that would make your total deductions \$35.48 per week. Do you authorize Focus to make that deduction for you?

Speaker speaker_4: Yeah, but it's gotta be for both of us.

Speaker speaker_0: Correct.

Speaker speaker_1: Employee and spouse? Yes. Yeah, they can withdraw it off my paycheck.

Speaker speaker_0: Okay, so I'm going to save that and add your spouse's dependent information down. What's your spouse's first and last name?

Speaker speaker_4: Irma, I-R-M-A. Same last name.

Speaker speaker_0: Okay. And your social?

Speaker speaker_4: It's, uh, 573-15-2249.

Speaker speaker_0: And your date of birth?

Speaker speaker_4: 8/1/66.

Speaker speaker_0: '66, okay. So I do want to let Alberto know that this pending enrollment will take one to two weeks to go through, and whenever he witnesses his first payroll deduction of the \$35.48 come off his paycheck, coverage begins the Monday we receive that deduction from Focus. Seven to 10 business days later, he'll receive all of his policy and ID card information in the mail. But other than that, is there anything else I can assist y'all with today?

Speaker speaker_4: Uh, no. We'll just wait 'til they start deducting it from his check, and then that's when it starts working, right?

Speaker speaker_1: Covering, correct.

Speaker speaker_4: Covering? Okay. I think that should be all for now.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_4: You too.

Speaker speaker_0: All right, bye-bye.

Speaker speaker_4: Bye-bye.