

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Yeah, um, I got a text message and a email from you guys and I was wanting to know what that... like, how much your insurance are and- and what all does it cover. What's the company that you work for? Serge. The last four of your social? 6787. First name? Tashak. T-A-S-H-A-K. Last name? Garnes. G-A-R-N-E-S. All right. For security purposes, can you verify your address and date of birth for me? 1159 Cooks Hill Road, Lot 31, Chillicothe, Ohio 45601. And birthday is 7/24/1980. Yes, we got your phone number as 740-656-3752? Yes. And your email is firstnamelastname@yahoo.com? Yes. Thank you. So did you want me to send you the Benefits Guide or did you wanna look... go over them on the phone? Just over the phone would be easiest. Okay, so they offer you medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, and behavioral health. Okay. Um, so they don't do like dental or eye or nothing in it? So the dental would be \$4.17. What was the other... what was the other one? Eye. So dental would be \$4.17 and that vision would be \$2.15 for... if it was just for you. Okay. Um, how much is the medical part? So for medical they offer you two different plans. They offer you the VIP Standard and the VIP Classic. They both cover doctors, hospitals, and prescriptions. The only difference is the Classic pays out a little bit more than the Standard. The Standard is \$17.63. The Classic is \$19.53. So, I'm sorry, which one's cheaper? The Standard is \$17.63. The Classic is \$19.53. Okay, and then... and you said that would just be like, uh, cheaper on the, uh, oh, shoot, um, visits and stuff when you go in there? For the VIP, the VIP plans cover doctors, hospitals, and prescriptions. Okay. Um, all right. So like if I... or I'm on insulin, that will cover insulin also? I wouldn't be able to tell you what specifically is covered because we're not the carrier. We're just the plan administrator for the health insurance for Staffing Companies. Okay. Um, yeah, because I take medicine and I need, I need insurance. So, I haven't seen my doctor or anything for a good while. But yeah, it would just be me. Okay. And my kids get medi- medical cards. Yes, you want the... did you want to get the medical, dental, and vision plans? Yeah. So which medical plan did you want? Um, just give me the \$20 one, the \$19 whatever, because that's all- Yes, but they also do... they do also offer the MEC TeleRx, which is a preventative care plan that doesn't inc-... that's not included in the VIP plan. The m-... the MEC TeleRx is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, and it also includes the inc-... the TeleR-... the FreeRx prescription, which gives you access to over 800 acute and chronic medications. Okay. How much is that? \$16.80. Is that e-... so that would be extra? Yes, ma'am, but you're allowed to have both plans. Hmm. Yeah, um, yeah, but my insurance should cover all that anyways, shouldn't it? So the, the Classic covers b-... I mean, um, limited

amount of prescriptions. FreeRx gives you access to a bigger, bigger list of prescriptions, over 800. Yeah, go ahead and do that. So you want the MEC TeleRx as well? Yeah. All right, so you... right now, you have the VIP Classic, the dental, the vision, and the MEC TeleRx selected. With all four of those selected, your total will be \$42.65. That'll be deducted weekly. Okay. How- how much would that be weekly then, the \$42? Yes, ma'am, be \$42.65. Okay. Once everything- And when will the... When will the... When will this start? So the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active and your ID card is sent one to two weeks from that activation date. Okay. So, so I won't be able to use it immediately, I just have to wait about two weeks? Typically, it takes one to two weeks, but it's really on when STARS makes that deduction. All right, because I got seizure medicines and everything else I can't buy because I don't have insurance and they're wanting I don't know how much for it. But that's... I guess that's why I was asking. I understand. Unfortunately, there's no way to expedite the enrollment process. Yeah, well, I mean, I was just talking about the cards. You know what I mean? Yes, ma'am. So typically, once the coverage becomes active, like digital versions are available around Thursday or Friday of that same week. Okay. And with your, and with your medical card, if you wanted a physical copy of it, you have to call and request it once the coverage becomes active as well. Okay. Otherwise, it's only sent via email. Is there, like, an app or anything you can get onto? No, ma'am. You would just give us a call and request that ID card. All righty. So when that starts coming out of my check, I can call? Like, what, in a few days? So once you... So once you see that first deduction from your paycheck, the coverage will become active the following Monday. Yeah. Okay. So just call that Monday to get it? Yes. So I was saying typically, that's when the coverage would start. If you wanted digital copies, only thing that we'll be able to provide if you called that soon was policy numbers. If you wanted co- if you wanted digital copies, then you would call back around Thursday or Friday of that week of the activation. Yeah. Okay. All right. Okay. So do you au- do you authorize your employer to make these deductions? Yeah. Thank you. Is there anything else I can help you with today, Ms. Tasha? No. Okay. Then if there's nothing else, thanks for calling Benefits in the Card. I hope you have a great weekend. All righty. Thank you. Bye-bye. Okay.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_2: Yeah, um, I got a text message and a email from you guys and I was wanting to know what that... like, how much your insurance are and- and what all does it cover.

Speaker speaker_1: What's the company that you work for?

Speaker speaker_2: Serge.

Speaker speaker_1: The last four of your social?

Speaker speaker_2: 6787.

Speaker speaker_1: First name?

Speaker speaker_2: Tashak. T-A-S-H-A-K.

Speaker speaker_1: Last name?

Speaker speaker_2: Garnes. G-A-R-N-E-S.

Speaker speaker_1: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 1159 Cooks Hill Road, Lot 31, Chillicothe, Ohio 45601. And birthday is 7/24/1980.

Speaker speaker_1: Yes, we got your phone number as 740-656-3752?

Speaker speaker_2: Yes.

Speaker speaker_1: And your email is firstnamelastname@yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you. So did you want me to send you the Benefits Guide or did you wanna look... go over them on the phone?

Speaker speaker_2: Just over the phone would be easiest.

Speaker speaker_1: Okay, so they offer you medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, and behavioral health.

Speaker speaker_2: Okay. Um, so they don't do like dental or eye or nothing in it?

Speaker speaker_1: So the dental would be \$4.17. What was the other... what was the other one?

Speaker speaker_2: Eye.

Speaker speaker_1: So dental would be \$4.17 and that vision would be \$2.15 for... if it was just for you.

Speaker speaker_2: Okay. Um, how much is the medical part?

Speaker speaker_1: So for medical they offer you two different plans. They offer you the VIP Standard and the VIP Classic. They both cover doctors, hospitals, and prescriptions. The only difference is the Classic pays out a little bit more than the Standard. The Standard is \$17.63. The Classic is \$19.53.

Speaker speaker_2: So, I'm sorry, which one's cheaper?

Speaker speaker_1: The Standard is \$17.63. The Classic is \$19.53.

Speaker speaker_2: Okay, and then... and you said that would just be like, uh, cheaper on the, uh, oh, shoot, um, visits and stuff when you go in there?

Speaker speaker_1: For the VIP, the VIP plans cover doctors, hospitals, and prescriptions.

Speaker speaker_2: Okay. Um, all right. So like if I... or I'm on insulin, that will cover insulin also?

Speaker speaker_1: I wouldn't be able to tell you what specifically is covered because we're not the carrier. We're just the plan administrator for the health insurance for Staffing Companies.

Speaker speaker_2: Okay. Um, yeah, because I take medicine and I need, I need insurance. So, I haven't seen my doctor or anything for a good while. But yeah, it would just be me.

Speaker speaker_1: Okay.

Speaker speaker_2: And my kids get medi- medical cards.

Speaker speaker_1: Yes, you want the... did you want to get the medical, dental, and vision plans?

Speaker speaker_2: Yeah.

Speaker speaker_1: So which medical plan did you want?

Speaker speaker_2: Um, just give me the \$20 one, the \$19 whatever, because that's all-

Speaker speaker_1: Yes, but they also do... they do also offer the MEC TeleRx, which is a preventative care plan that doesn't inc-... that's not included in the VIP plan. The m-... the MEC TeleRx is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, and it also includes the inc-... the TeleR-... the FreeRx prescription, which gives you access to over 800 acute and chronic medications.

Speaker speaker_2: Okay. How much is that?

Speaker speaker_1: \$16.80.

Speaker speaker_2: Is that e-... so that would be extra?

Speaker speaker_1: Yes, ma'am, but you're allowed to have both plans.

Speaker speaker_2: Hmm. Yeah, um, yeah, but my insurance should cover all that anyways, shouldn't it?

Speaker speaker_1: So the, the Classic covers b-... I mean, um, limited amount of prescriptions. FreeRx gives you access to a bigger, bigger list of prescriptions, over 800.

Speaker speaker_2: Yeah, go ahead and do that.

Speaker speaker_1: So you want the MEC TeleRx as well?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right, so you... right now, you have the VIP Classic, the dental, the vision, and the MEC TeleRx selected. With all four of those selected, your total will be \$42.65. That'll be deducted weekly.

Speaker speaker_2: Okay. How- how much would that be weekly then, the \$42?

Speaker speaker_1: Yes, ma'am, be \$42.65.

Speaker speaker_2: Okay.

Speaker speaker_1: Once everything-

Speaker speaker_2: And when will the... When will the... When will this start?

Speaker speaker_1: So the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active and your ID card is sent one to two weeks from that activation date.

Speaker speaker_2: Okay. So, so I won't be able to use it immediately, I just have to wait about two weeks?

Speaker speaker_1: Typically, it takes one to two weeks, but it's really on when STARS makes that deduction.

Speaker speaker_2: All right, because I got seizure medicines and everything else I can't buy because I don't have insurance and they're wanting I don't know how much for it. But that's... I guess that's why I was asking.

Speaker speaker_1: I understand. Unfortunately, there's no way to expedite the enrollment process.

Speaker speaker_2: Yeah, well, I mean, I was just talking about the cards. You know what I mean?

Speaker speaker_1: Yes, ma'am. So typically, once the coverage becomes active, like digital versions are available around Thursday or Friday of that same week.

Speaker speaker_2: Okay.

Speaker speaker_1: And with your, and with your medical card, if you wanted a physical copy of it, you have to call and request it once the coverage becomes active as well.

Speaker speaker_2: Okay.

Speaker speaker_1: Otherwise, it's only sent via email.

Speaker speaker_2: Is there, like, an app or anything you can get onto?

Speaker speaker_1: No, ma'am. You would just give us a call and request that ID card.

Speaker speaker_2: All righty. So when that starts coming out of my check, I can call? Like, what, in a few days?

Speaker speaker_1: So once you... So once you see that first deduction from your paycheck, the coverage will become active the following Monday.

Speaker speaker_2: Yeah. Okay. So just call that Monday to get it?

Speaker speaker_1: Yes. So I was saying typically, that's when the coverage would start. If you wanted digital copies, only thing that we'll be able to provide if you called that soon was policy numbers. If you wanted co- if you wanted digital copies, then you would call back around Thursday or Friday of that week of the activation.

Speaker speaker_2: Yeah. Okay. All right.

Speaker speaker_1: Okay. So do you au- do you authorize your employer to make these deductions?

Speaker speaker_2: Yeah.

Speaker speaker_1: Thank you. Is there anything else I can help you with today, Ms. Tasha?

Speaker speaker_2: No.

Speaker speaker_1: Okay. Then if there's nothing else, thanks for calling Benefits in the Card. I hope you have a great weekend.

Speaker speaker_2: All righty. Thank you. Bye-bye.

Speaker speaker_1: Okay.