

## **Transcript: Pamela**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. ... This is Pamela speaking. How may I help you? Hi. Um, my name's Susan. Um, I wanted to get health insurance. There's, I was got, I got attacked, um, with this number, and I just recently joined this company, uh, HCC Healthcare. Okay. So is this for insurance? Yes, ma'am. Okay. You would like to enroll? Yes. Okay. May I have the last four digits of your social? 6103. 60- 6103. 3103, and your first and last name? Susan Geberdy. And you said HCC, right? Yeah. Okay. Okay. Ma'am, can we verify your complete address and date of birth for security reasons and to make sure I am in the correct file? Yeah, it's, it's 25 Trinity Place, Apartment 60 as in boy, Hewlett, New York, 11557. Thank you for the information. We have a telephone number on file, 516-2725-8905. Right. And your email is spstevens4@gmail.com. And it's with a P-H to Steven, right? Yes, ma'am. Okay. Okay. And do you know what plan would you like to enroll to? What kind of plan I'd like to enroll in? Yes, ma'am. Yes. I don't know what kind of plans there are. Okay, so you haven't seen the benefit guide? No. If you would like, I could send you a complete guide. You do have into the 27th to enroll in the benefits. These insurance are not like major insurance. They already have a set amount that they don't ask you. Yeah, but the problem is my, my Medicaid might be cutting me off soon, because I'm starting to work. So I'm a little bit... Oh, no, I, I'm- I'm trying to re- renew with them, but it's, no one's answering the phone. So... Okay. So if you could... Can you help me quickly? With Medicaid- What's that? You say you want to renew? Well, just until I can, uh, figure out what the plan I want to be in, you know, with HCC. But if you could tell me about the plans a little bit. Sure. Um, so the benefits will start in January, um, the first week of January. And they do offer different medical plans. Okay. Like I said, these are not like major insurance. They already have a set amount that they gonna pay. Anything above that amount will be your responsibility. They offer a plan called... What's the plan called? They have the VIP Plus, the VAP Plus and VAP Prime. The difference between these two Prime is the amount you will be paying per paycheck and the amount that the insurance gonna cover. Okay. For example, the VAP Plus is \$31.71, and the VAP Prime is 30... \$43.41 for patients every week. I'm done. Wait, how much is, how much is the Prime? \$43.41. That's like \$200 a month, uh, or like 160 a month for healthcare. And as I said... Go ahead. The, their VAP Plus is, let me give you a good example so you can have an idea how they work. The VAP Plus, if you decide to go visit your primary care, the insurance is gonna cover \$100, maximum four days. The VAP Prime will cover \$150 maximum, four days as well, and you will be responsible for any difference under- Can, um, can, can I choose one plan, and if later on I want to switch it, can I do that? You have until the 28th when it's the open enrollment ends, if you decide to enroll today. Okay. So the Prime is the one that you said the 150 will be covered? Yes, ma'am. They do have- I'll pass it along. They do have what? I'm try- I'm trying to explain each plan that they have. They still have two more. Okay.

They, I'm sorry. They still have three more plans. Uh, I'm just giving you, like, good example so you can see the difference between one and the other, and the other ones. So- Well, I see like a psychiatrist, a physiotherapist, so, uh, I'd like, and I have medication, so I'd want probably the highest plan. So they do have a plan called the MVP which is more towards the traditional. That plan does, does have a high deductible that you have to meet before they start paying 100%, which is 6500, and it's, the monthly premium is \$756.22. They also, um, if you want- What's the monthly again? They offer plan called the Stay Healthy Enhanced. This plan is, um, for employee only, \$43.81. On these plans, instead of you- um, the insurance paying \$150 or \$100 for your, your doctor's visit, you have a \$10 copay. You also have four visits per year. You have a \$50 copay for the specialist same amount of vis- of visits, and \$60 copay for the urgent care. You can use it at the hospital and it has a group accident included in it. Um- So this plan is called what? The Stay Healthy Enhanced. So which one is better, the Prime or the Stay Healthy Enhanced? Well, the difference on between the Prime and the Stay Healthy Enhanced is that on the Prime your preventive care will not cover 100%. Preventive care like what? Like checking your cholesterol, diabetes, your- Okay. ... um- Let me get the Stay Healthy, the Stay Healthy Enhanced. Okay. So they do offer behavioral health. Mm-hmm. For \$1.50 a week. What is it? \$1.50 a week? Yes, ma'am. But, uh, the behavioral, like seeing a therapist, that's not included in the \$43 that they're charging me weekly? No, ma'am. Okay, add that on too. Just decide the medical and the behavioral health. Is there anything else that you would like to add, like dental, vision, short-term disability? Uh, how much is dental? It's \$3.64. Okay. I'll, I'll take that. And then the vision, uh, how much is it for that? \$2.15. Okay, I'll take that. Uh, what does, what does the vision, um, give you? Like how much towards eyeglasses can you get? \$130. Okay. All right. I'll take the vision. Okay. So your medical plan, I have to let you know that ATC is under Section 125. What, what it means is that your premium will be taken before taxes. Okay. And it's, it's a regulation from the IRS. Um, you ha- you are required to stay enrolled while you employ with ATC. Okay. Um, the only way that you could cancel is through an open enrollment or a qualified life event. That's only for your medical- What, what if I get married? What if I get married and I get benefits for my husband? Yeah, that will be a qualified life event. Okay. So the dental, vision and the behavioral health, those you could cancel at any time. Okay. Right. Um. Hmm. When does this plan become effective? The first week of January. And I'll be getting a card before that? No, ma'am. The benefit has to be ef- effective before the, um, before the policy could generate and you'll be able to receive your... So I'll get the card after January 1st? Yes. Now, when the benefits will become effective probably on the 6th of January. Hmm. After the benefits are active, if you need to use the benefits, you could give us a call. If, if they are generated on our system, we will send you temporary ones to your email. Yeah, I might need to see somebody by, by January fir- I mean, January 2nd. It, it won't be active by then. So it won't remind me that I could call you guys. But they're not gonna be active on the 2nd. All right. I guess- They're gonna- ... I'm going to have- They're gonna- ... go without insurance for a little bit. They're gonna be active most likely on the 6th, on that Monday. Um, the benefits- Mm-hmm. ... always start the following Monday after we receive the first premium from your employer. Okay. And then do you, uh, do you... Oh, you guys take it out of my check, right? Yes, ma'am. They come out- Okay. But we don't have access to your payroll. They will make all the arrangements and they will send that premium to us. Okay. Okay. So your premium will be \$51.10. Okay. Per paycheck. Um, like I said, uh, if everything goes as planned and they

send us their deduction, your benefits should be active on the Monday of the 6th of January. Okay. All right. Is there anything else I could do for you, ma'am? That's it. Thank you. All right. Thank you for giving us a call. Keep in mind, if you want to make any changes, you still have until the 27th. All right? Okay. Thank you. All right. Thank you. Have a great rest of the day, ma'am. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: ... This is Pamela speaking. How may I help you?

Speaker speaker\_2: Hi. Um, my name's Susan. Um, I wanted to get health insurance. There's, I was got, I got attacked, um, with this number, and I just recently joined this company, uh, HCC Healthcare.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So is this for insurance?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay.

Speaker speaker\_1: You would like to enroll?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. May I have the last four digits of your social?

Speaker speaker\_2: 6103.

Speaker speaker\_1: 60-

Speaker speaker\_2: 6103.

Speaker speaker\_1: 3103, and your first and last name?

Speaker speaker\_2: Susan Geberdy.

Speaker speaker\_1: And you said HCC, right?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. Okay. Ma'am, can we verify your complete address and date of birth for security reasons and to make sure I am in the correct file?

Speaker speaker\_2: Yeah, it's, it's 25 Trinity Place, Apartment 60 as in boy, Hewlett, New York, 11557.

Speaker speaker\_1: Thank you for the information. We have a telephone number on file, 516-2725-8905.

Speaker speaker\_2: Right.

Speaker speaker\_1: And your email is spstevens4@gmail.com.

Speaker speaker\_2: And it's with a P-H to Steven, right?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. And do you know what plan would you like to enroll to?

Speaker speaker\_2: What kind of plan I'd like to enroll in?

Speaker speaker\_1: Yes, ma'am. Yes.

Speaker speaker\_2: I don't know what kind of plans there are.

Speaker speaker\_1: Okay, so you haven't seen the benefit guide?

Speaker speaker\_2: No.

Speaker speaker\_1: If you would like, I could send you a complete guide. You do have into the 27th to enroll in the benefits. These insurance are not like major insurance. They already have a set amount that they don't ask you.

Speaker speaker\_2: Yeah, but the problem is my, my Medicaid might be cutting me off soon, because I'm starting to work. So I'm a little bit...

Speaker speaker\_1: Oh, no, I, I'm-

Speaker speaker\_2: I'm trying to re- renew with them, but it's, no one's answering the phone. So...

Speaker speaker\_1: Okay.

Speaker speaker\_2: So if you could...

Speaker speaker\_1: Can you help me quickly? With Medicaid-

Speaker speaker\_2: What's that?

Speaker speaker\_1: You say you want to renew?

Speaker speaker\_2: Well, just until I can, uh, figure out what the plan I want to be in, you know, with HCC. But if you could tell me about the plans a little bit.

Speaker speaker\_1: Sure. Um, so the benefits will start in January, um, the first week of January. And they do offer different medical plans.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Like I said, these are not like major insurance. They already have a set amount that they gonna pay. Anything above that amount will be your responsibility. They offer a plan called...

Speaker speaker\_2: What's the plan called?

Speaker speaker\_1: They have the VIP Plus, the VAP Plus and VAP Prime. The difference between these two Prime is the amount you will be paying per paycheck and the amount that the insurance gonna cover.

Speaker speaker\_2: Okay.

Speaker speaker\_1: For example, the VAP Plus is \$31.71, and the VAP Prime is 30... \$43.41 for patients every week.

Speaker speaker\_2: I'm done. Wait, how much is, how much is the Prime?

Speaker speaker\_1: \$43.41.

Speaker speaker\_2: That's like \$200 a month, uh, or like 160 a month for healthcare.

Speaker speaker\_1: And as I said...

Speaker speaker\_2: Go ahead.

Speaker speaker\_1: The, their VAP Plus is, let me give you a good example so you can have an idea how they work. The VAP Plus, if you decide to go visit your primary care, the insurance is gonna cover \$100, maximum four days. The VAP Prime will cover \$150 maximum, four days as well, and you will be responsible for any difference under-

Speaker speaker\_2: Can, um, can, can I choose one plan, and if later on I want to switch it, can I do that?

Speaker speaker\_1: You have until the 28th when it's the op- the open enrollment ends, if you decide to enroll today.

Speaker speaker\_2: Okay. So the Prime is the one that you said the 150 will be covered?

Speaker speaker\_1: Yes, ma'am. They do have-

Speaker speaker\_2: I'll pass it along. They do have what?

Speaker speaker\_1: I'm try- I'm trying to explain each plan that they have. They still have two more.

Speaker speaker\_2: Okay.

Speaker speaker\_1: They, I'm sorry. They still have three more plans. Uh, I'm just giving you, like, good example so you can see the difference between one and the other, and the other ones. So-

Speaker speaker\_2: Well, I see like a psychiatrist, a physiotherapist, so, uh, I'd like, and I have medication, so I'd want probably the highest plan.

Speaker speaker\_1: So they do have a plan called the MVP which is more towards the traditional. That plan does, does have a high deductible that you have to meet before they start paying 100%, which is 6500, and it's, the monthly premium is \$756.22. They also, um, if

you want-

Speaker speaker\_2: What's the monthly again?

Speaker speaker\_1: They offer plan called the Stay Healthy Enhanced. This plan is, um, for employee only, \$43.81. On these plans, instead of you- um, the insurance paying \$150 or \$100 for your, your doctor's visit, you have a \$10 copay. You also have four visits per year. You have a \$50 copay for the specialist same amount of vis- of visits, and \$60 copay for the urgent care. You can use it at the hospital and it has a group accident included in it. Um-

Speaker speaker\_2: So this plan is called what?

Speaker speaker\_1: The Stay Healthy Enhanced.

Speaker speaker\_2: So which one is better, the Prime or the Stay Healthy Enhanced?

Speaker speaker\_1: Well, the difference on between the Prime and the Stay Healthy Enhanced is that on the Prime your preventive care will not cover 100%.

Speaker speaker\_2: Preventive care like what?

Speaker speaker\_1: Like checking your cholesterol, diabetes, your-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... um-

Speaker speaker\_2: Let me get the Stay Healthy, the Stay Healthy Enhanced.

Speaker speaker\_1: Okay. So they do offer behavioral health.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: For \$1.50 a week.

Speaker speaker\_2: What is it? \$1.50 a week?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: But, uh, the behavioral, like seeing a therapist, that's not included in the \$43 that they're charging me weekly?

Speaker speaker\_1: No, ma'am.

Speaker speaker\_2: Okay, add that on too.

Speaker speaker\_1: Just decide the medical and the behavioral health. Is there anything else that you would like to add, like dental, vision, short-term disability?

Speaker speaker\_2: Uh, how much is dental?

Speaker speaker\_1: It's \$3.64.

Speaker speaker\_2: Okay. I'll, I'll take that. And then the vision, uh, how much is it for that?

Speaker speaker\_1: \$2.15.

Speaker speaker\_2: Okay, I'll take that. Uh, what does, what does the vision, um, give you? Like how much towards eyeglasses can you get?

Speaker speaker\_1: \$130.

Speaker speaker\_2: Okay. All right. I'll take the vision.

Speaker speaker\_1: Okay. So your medical plan, I have to let you know that ATC is under Section 125. What, what it means is that your premium will be taken before taxes.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And it's, it's a regulation from the IRS. Um, you ha- you are required to stay enrolled while you employ with ATC.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, the only way that you could cancel is through an open enrollment or a qualified life event. That's only for your medical-

Speaker speaker\_2: What, what if I get married? What if I get married and I get benefits for my husband?

Speaker speaker\_1: Yeah, that will be a qualified life event.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So the dental, vision and the behavioral health, those you could cancel at any time.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Right. Um. Hmm.

Speaker speaker\_2: When does this plan become effective?

Speaker speaker\_1: The first week of January.

Speaker speaker\_2: And I'll be getting a card before that?

Speaker speaker\_1: No, ma'am. The benefit has to be ef- effective before the, um, before the policy could generate and you'll be able to receive your...

Speaker speaker\_2: So I'll get the card after January 1st?

Speaker speaker\_1: Yes. Now, when the benefits will become effective probably on the 6th of January.

Speaker speaker\_2: Hmm.

Speaker speaker\_1: After the benefits are active, if you need to use the benefits, you could give us a call. If, if they are generated on our system, we will send you temporary ones to your

email.

Speaker speaker\_2: Yeah, I might need to see somebody by, by January fir- I mean, January 2nd.

Speaker speaker\_1: It, it won't be active by then.

Speaker speaker\_2: So it won't remind me that I could call you guys.

Speaker speaker\_1: But they're not gonna be active on the 2nd.

Speaker speaker\_2: All right. I guess-

Speaker speaker\_1: They're gonna-

Speaker speaker\_2: ... I'm going to have-

Speaker speaker\_1: They're gonna-

Speaker speaker\_2: ... go without insurance for a little bit.

Speaker speaker\_1: They're gonna be active most likely on the 6th, on that Monday. Um, the benefits-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... always start the following Monday after we receive the first premium from your employer.

Speaker speaker\_2: Okay. And then do you, uh, do you... Oh, you guys take it out of my check, right?

Speaker speaker\_1: Yes, ma'am. They come out-

Speaker speaker\_2: Okay.

Speaker speaker\_1: But we don't have access to your payroll. They will make all the arrangements and they will send that premium to us.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. So your premium will be \$51.10.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Per paycheck. Um, like I said, uh, if everything goes as planned and they send us their deduction, your benefits should be active on the Monday of the 6th of January.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. Is there anything else I could do for you, ma'am?

Speaker speaker\_2: That's it. Thank you.



Speaker speaker\_1: All right. Thank you for giving us a call. Keep in mind, if you want to make any changes, you still have until the 27th. All right?

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: All right. Thank you. Have a great rest of the day, ma'am.

Speaker speaker\_2: You too. Bye-bye.