

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you? Hi. Um, I have a couple questions about Benefits in a Card. Um, hoping you can help me out. I'm not familiar with it at all, but my daughter was given this information with the new employer that she's starting with. Okay. Um- So, um, what's the name of the staffing agency that she, that she's working with? I think it's GHG. Does that make sense? Yes. Okay. Then that's right. Okay. So I just wanna get a few more. Okay. So these insurance are not like major insurance. Um, this pretty much is like a weekly insurance. Week that you pay, week that you are covered. Um, the, the difference between the plans is the amount that the insurance going to cover and the amount that you're going to be paying per paycheck. Uh, let's see. Have she... Um, do you guys have a, like a p- pamphlet, or you looking at PDF file? I'm sorry, do you have a what? Are you loo- the information you got, you got a pamphlet or a PDF file with the benefit guide? Oh, it was a PDF with the benefits on it. Mm-hmm. Give me one second. Okay, one second. Okay, so if you see the plan, the VIP Classic and VIP Pro, like I said, the difference between those two is the amount you're paying per paycheck and the amount that the insurance going to cover. Um- Um, okay, are you saying that's the difference- ... let me help you. ... between the VIP and the Elite benefits? It's, um, I'm waiting for my system to pull up the benefit guide. It's kind of slow. Okay. Give you a- Okay. ... better example. So the VIP Classic, it costs, uh, employee only \$23.69. And the Elite Pro costs- Hey, can you just say hello? Hello? ... 20, \$28. \$28.50. Okay. I, I have those and the prices. I think what I... The first question I have is, is how does this cover her? She is a traveling radiation therapist. When her assignment is done. Yes. Can you hear me? Yes. Hello? Hello? Can you still hear me? I could hear you. You're kinda breaking. My question is with these is, when she's traveling from job to job, when she's in between jo- jobs, traveling from one assignment to the next, is she covered during that time? Um, if, she will have to make a direct payment. You're not going to get it through her employer. I'm sorry, you're breaking up. Try that again. So she's gonna have to make the direct payment herself. Mm-hmm. Um, for four weeks. If she's not back in four weeks, you know, back in, in, in an assignment, the- Mm-hmm. ... benefits automatically will cancel. Okay, so you're saying if she's without a, if she's in between jobs for four weeks or more, she has to do a COBRA or something else? She has to buy something else or have something else? Yes, unless she, um, return back to an assignment, she could reinstate the benefits. Okay, so if she, for example, her job assignment in Michigan is done on June 1st, and she starts her next assignment on June 20th in California, is she still covered from June 1st to June 20th with insurance? No. Un- unless she makes a direct payment weekly herself, so the weekly- Can... Okay. And does she make this same type of payment, or does she have to buy something else for that in between coverage? Oh, she will do the same amount, the same payment. Okay, and does this go to Benefits in a Card? Is that who she's paying at that

point? Well, we administrate the health benefits to, through the staffing agency. Sh- we do receive the payment, but her carrier will be, um, either APL, American Public Life for the, uh, medical, 90 Degrees, or MetLife for the vision. All right. So- So there's something in here that says APL. So I'm guessing that's what she, her group does. Does that make sense? So her, that's the name of the carrier. That's the name of the actual insurance company. Okay. Uh, I'm, I, I don't understand this at all. I'm trying to understand it and see is this insurance that she's supposed to have or where it goes or how she gets it or how long is it... It's not- So- ... like a Blue Cross. I'm a little confused. No, this is, this is not like Blue Cross or, um, United. This is a total individual carrier. Okay. APL. They are their own carrier. So we're gonna enroll your daughter. We process all the information. We send it to her employer, NORD. And then after everything is processed-And she's, um, active. Her carrier with the claims and all that will be submitted, it will be to APL or 90 Degrees. All depends on which plan she should choose to have. Okay. Um, I don't know what APL or 90 Degrees is. So which one is with her company? Do you know? They, they both are with the company. They both are, 'cause one, um, the one that's called 90 Degrees, that one only- Mm-hmm. ... will cover her for her preventive care if she choose that plan, which is the StayHealthy. Now if she choose the VIP Classic or the ElitePro, it will be through, um, APL. Okay. Hospital indemnity. Okay. So APL... So 90 Degrees gives her only preventative care, it's basic NEC coverage. But through APL, she could purchase, um, either the VIP Classic or ElitePro. Yes, ma'am. And then the nine... The, the 90 Degrees, that's the StayHealthy plan? Is that what that is? Yeah. That's the StayHealthy one. Okay, so that would be... Okay, so that's \$14.76 just for her, and then if she picks up either ElitePro or VIP Classic, that's an additional \$28.14 whatever, right? Yes. Yes, if she- Oh. ... if she could combine both of them, yeah. Oh, she can combine both ElitePro and VIP Classic? No, no, the StayHealthy- Oh. ... and- Yeah. ... any of the VIP. Okay. Okay, and then there's additional benefit options also that she could buy into, right? Like accident- Yes, ma'am. ... or vision or whatever. Okay. All right, I get that part. So then I got to go back to... So she starts her job on June 1st, and she's done on... Or she start her job... Um, her insurance takes coverage, um, if I, if I'm reading this right, on the first... Um, she has 30 days if she does it before her job or during her job, does it matter? Like it... The coverage will begin on the Monday after her first payroll deduction? So the way it works, let's say if we enroll her today, she calls to get enrolled, right? Mm-hmm. Um, usually the process take one to two weeks for her to see the first deduction on her payroll. Okay, so- Usually this gets made on the Friday. You'll see the deductions at Friday, and then the following Monday, the benefits should be active. Okay, so if you... Let me repeat that. If she enrolls today, the process takes one to two weeks from today or one to two weeks after the first Monday she works? Oh, um, it takes two weeks from today, but the benefits will not be active until we receive the first premium. Hmm. Okay. When did she start? When will she start working? May 20th. Okay. So let me get the calendar. Let's say she gives us a call Monday. Okay. And she already know what she wants to enroll and everything. Uh-huh. We go ahead and enroll her. The enroll, the enrollment, it will stay in the system. We'll notify her employer until she start working. After she start working, when she receive her, her, her first check or maybe the second one, that's when they're going to do the deduction. And then the following Monday, the benefits will be active. Okay, so she will be without insurance for a couple weeks. Exactly. Okay. All right. Okay. Um, so again, then after her first assignment, maybe it's 12 weeks, um, she's done with that assignment and she moves on to another assignment in a different state. Does the insurance

go with her? Yes. Okay. So in between that time, as long as it's not more than four weeks, if her next assignment starts in two weeks or 10 days, she's still covered for those two weeks or 10 days? Uh, no, unless she makes a direct payment. Okay. Ah, okay, you did say that. So unless she makes a direct payment to who? To us. She needs to give us a call, same, same number that you're calling, um, and let us know that she wants to make a direct payment. Okay. Um, is it the s- how do I know what that payment will be? The same payment that she's paying every... That's coming out of her paycheck? Yes, ma'am. Okay. Can she elect to pay you directly all the time or does it have to come out of her paycheck? The first payment, it has to come through her employer. Um, and it, it will continue, so, uh, while she's employee. Mm-hmm. Now, it will stop when she stops the assignment, and then she'll make the four weeks, um, payments herself. Okay. When she starts her new assignment, does she start all over again with enrolling and then the process starts again from after her- No. ... first check? No, well, if, um... Let's say she hit her four weeks, right, do- doing the, the direct payment. After that, she'll get a notification from COBRA. It will be up to her if she wants to continue the benefits for them so, so she, you know, could have benefits. And if she goes back to work, she needs to give us a call to reinstate the benefits, because it won't happen on its own. Mm-hmm. And it will, she will have to wait those two weeks. Okay. All right, that's what I'm getting at. Okay. Gotcha. Okay. I think I got it. Well, thank you very much. Thanks for your help with this. No problem. If anything, we're here from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday, if she wants to give us a call whenever she's ready to enroll. Okay. And she also has th- 30 days from our first check to enroll. Okay. Got it. Okay, super. Anything else

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you?

Speaker speaker_1: Hi. Um, I have a couple questions about Benefits in a Card. Um, hoping you can help me out. I'm not familiar with it at all, but my daughter was given this information with the new employer that she's starting with.

Speaker speaker_0: Okay.

Speaker speaker_1: Um-

Speaker speaker_0: So, um, what's the name of the staffing agency that she, that she's working with?

Speaker speaker_1: I think it's GHG. Does that make sense?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Then that's right.

Speaker speaker_0: Okay. So I just wanna get a few more. Okay. So these insurance are not like major insurance. Um, this pretty much is like a weekly insurance. Week that you pay,

week that you are covered. Um, the, the difference between the plans is the amount that the insurance going to cover and the amount that you're going to be paying per paycheck. Uh, let's see. Have she... Um, do you guys have a, like a p- pamphlet, or you looking at PDF file?

Speaker speaker_1: I'm sorry, do you have a what?

Speaker speaker_0: Are you loo- the information you got, you got a pamphlet or a PDF file with the benefit guide?

Speaker speaker_1: Oh, it was a PDF with the benefits on it.

Speaker speaker_0: Mm-hmm. Give me one second. Okay, one second. Okay, so if you see the plan, the VIP Classic and VIP Pro, like I said, the difference between those two is the amount you're paying per paycheck and the amount that the insurance going to cover. Um-

Speaker speaker_1: Um, okay, are you saying that's the difference-

Speaker speaker_0: ... let me help you.

Speaker speaker_1: ... between the VIP and the Elite benefits?

Speaker speaker_0: It's, um, I'm waiting for my system to pull up the benefit guide. It's kind of slow.

Speaker speaker_1: Okay.

Speaker speaker_0: Give you a-

Speaker speaker_1: Okay.

Speaker speaker_0: ... better example. So the VIP Classic, it costs, uh, employee only \$23.69. And the Elite Pro costs-

Speaker speaker_1: Hey, can you just say hello? Hello?

Speaker speaker_0: ... 20, \$28.

Speaker speaker_1: \$28.50. Okay. I, I have those and the prices. I think what I... The first question I have is, is how does this cover her? She is a traveling radiation therapist. When her assignment is done. Yes. Can you hear me?

Speaker speaker_0: Yes.

Speaker speaker_1: Hello? Hello? Can you still hear me?

Speaker speaker_0: I could hear you. You're kinda breaking.

Speaker speaker_1: My question is with these is, when she's traveling from job to job, when she's in between jo- jobs, traveling from one assignment to the next, is she covered during that time?

Speaker speaker_0: Um, if, she will have to make a direct payment. You're not going to get it through her employer.

Speaker speaker_1: I'm sorry, you're breaking up. Try that again.

Speaker speaker_0: So she's gonna have to make the direct payment herself.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, for four weeks. If she's not back in four weeks, you know, back in, in, in an assignment, the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... benefits automatically will cancel.

Speaker speaker_1: Okay, so you're saying if she's without a, if she's in between jobs for four weeks or more, she has to do a COBRA or something else? She has to buy something else or have something else?

Speaker speaker_0: Yes, unless she, um, return back to an assignment, she could reinstate the benefits.

Speaker speaker_1: Okay, so if she, for example, her job assignment in Michigan is done on June 1st, and she starts her next assignment on June 20th in California, is she still covered from June 1st to June 20th with insurance?

Speaker speaker_0: No. Un- unless she makes a direct payment weekly herself, so the weekly-

Speaker speaker_1: Can... Okay. And does she make this same type of payment, or does she have to buy something else for that in between coverage?

Speaker speaker_0: Oh, she will do the same amount, the same payment.

Speaker speaker_1: Okay, and does this go to Benefits in a Card? Is that who she's paying at that point?

Speaker speaker_0: Well, we administrate the health benefits to, through the staffing agency. Sh- we do receive the payment, but her carrier will be, um, either APL, American Public Life for the, uh, medical, 90 Degrees, or MetLife for the vision.

Speaker speaker_1: All right.

Speaker speaker_0: So-

Speaker speaker_1: So there's something in here that says APL. So I'm guessing that's what she, her group does. Does that make sense?

Speaker speaker_0: So her, that's the name of the carrier. That's the name of the actual insurance company.

Speaker speaker_1: Okay. Uh, I'm, I, I don't understand this at all. I'm trying to understand it and see is this insurance that she's supposed to have or where it goes or how she gets it or how long is it... It's not-

Speaker speaker_0: So-

Speaker speaker_1: ... like a Blue Cross. I'm a little confused.

Speaker speaker_0: No, this is, this is not like Blue Cross or, um, United. This is a total individual carrier.

Speaker speaker_1: Okay.

Speaker speaker_0: APL. They are their own carrier. So we're gonna enroll your daughter. We process all the information. We send it to her employer, NORD. And then after everything is processed-And she's, um, active. Her carrier with the claims and all that will be submitted, it will be to APL or 90 Degrees. All depends on which plan she should choose to have.

Speaker speaker_1: Okay. Um, I don't know what APL or 90 Degrees is. So which one is with her company? Do you know?

Speaker speaker_0: They, they both are with the company. They both are, 'cause one, um, the one that's called 90 Degrees, that one only-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... will cover her for her preventive care if she choose that plan, which is the StayHealthy. Now if she choose the VIP Classic or the ElitePro, it will be through, um, APL.

Speaker speaker_1: Okay.

Speaker speaker_0: Hospital indemnity.

Speaker speaker_1: Okay. So APL... So 90 Degrees gives her only preventative care, it's basic NEC coverage. But through APL, she could purchase, um, either the VIP Classic or ElitePro.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: And then the nine... The, the 90 Degrees, that's the StayHealthy plan? Is that what that is?

Speaker speaker_0: Yeah. That's the StayHealthy one.

Speaker speaker_1: Okay, so that would be... Okay, so that's \$14.76 just for her, and then if she picks up either ElitePro or VIP Classic, that's an additional \$28.14 whatever, right?

Speaker speaker_0: Yes. Yes, if she-

Speaker speaker_1: Oh.

Speaker speaker_0: ... if she could combine both of them, yeah.

Speaker speaker_1: Oh, she can combine both ElitePro and VIP Classic?

Speaker speaker_0: No, no, the StayHealthy-

Speaker speaker_1: Oh.

Speaker speaker_0: ... and-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... any of the VIP.

Speaker speaker_1: Okay. Okay, and then there's additional benefit options also that she could buy into, right? Like accident-

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: ... or vision or whatever. Okay. All right, I get that part. So then I got to go back to... So she starts her job on June 1st, and she's done on... Or she start her job... Um, her insurance takes coverage, um, if I, if I'm reading this right, on the first... Um, she has 30 days if she does it before her job or during her job, does it matter? Like it... The coverage will begin on the Monday after her first payroll deduction?

Speaker speaker_0: So the way it works, let's say if we enroll her today, she calls to get enrolled, right?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, usually the process take one to two weeks for her to see the first deduction on her payroll.

Speaker speaker_1: Okay, so-

Speaker speaker_0: Usually this gets made on the Friday. You'll see the deductions at Friday, and then the following Monday, the benefits should be active.

Speaker speaker_1: Okay, so if you... Let me repeat that. If she enrolls today, the process takes one to two weeks from today or one to two weeks after the first Monday she works?

Speaker speaker_0: Oh, um, it takes two weeks from today, but the benefits will not be active until we receive the first premium.

Speaker speaker_1: Hmm. Okay.

Speaker speaker_0: When did she start? When will she start working?

Speaker speaker_1: May 20th.

Speaker speaker_0: Okay. So let me get the calendar. Let's say she gives us a call Monday.

Speaker speaker_1: Okay.

Speaker speaker_0: And she already know what she wants to enroll and everything.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: We go ahead and enroll her. The enroll, the enrollment, it will stay in the system. We'll notify her employer until she start working. After she start working, when she

receive her, her, her first check or maybe the second one, that's when they're going to do the deduction. And then the following Monday, the benefits will be active.

Speaker speaker_1: Okay, so she will be without insurance for a couple weeks.

Speaker speaker_0: Exactly.

Speaker speaker_1: Okay. All right. Okay. Um, so again, then after her first assignment, maybe it's 12 weeks, um, she's done with that assignment and she moves on to another assignment in a different state. Does the insurance go with her?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. So in between that time, as long as it's not more than four weeks, if her next assignment starts in two weeks or 10 days, she's still covered for those two weeks or 10 days?

Speaker speaker_0: Uh, no, unless she makes a direct payment.

Speaker speaker_1: Okay. Ah, okay, you did say that. So unless she makes a direct payment to who?

Speaker speaker_0: To us. She needs to give us a call, same, same number that you're calling, um, and let us know that she wants to make a direct payment.

Speaker speaker_1: Okay. Um, is it the s- how do I know what that payment will be? The same payment that she's paying every... That's coming out of her paycheck?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Can she elect to pay you directly all the time or does it have to come out of her paycheck?

Speaker speaker_0: The first payment, it has to come through her employer. Um, and it, it will continue, so, uh, while she's employee.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Now, it will stop when she stops the assignment, and then she'll make the four weeks, um, payments herself.

Speaker speaker_1: Okay. When she starts her new assignment, does she start all over again with enrolling and then the process starts again from after her-

Speaker speaker_0: No.

Speaker speaker_1: ... first check?

Speaker speaker_0: No, well, if, um... Let's say she hit her four weeks, right, do- doing the, the direct payment. After that, she'll get a notification from COBRA. It will be up to her if she wants to continue the benefits for them so, so she, you know, could have benefits. And if she goes back to work, she needs to give us a call to reinstate the benefits, because it won't happen on its own.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: And it will, she will have to wait those two weeks.

Speaker speaker_2: Okay. All right, that's what I'm getting at. Okay. Gotcha. Okay. I think I got it. Well, thank you very much. Thanks for your help with this.

Speaker speaker_0: No problem. If anything, we're here from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday, if she wants to give us a call whenever she's ready to enroll.

Speaker speaker_2: Okay.

Speaker speaker_0: And she also has th- 30 days from our first check to enroll.

Speaker speaker_2: Okay. Got it. Okay, super.

Speaker speaker_0: Anything else