

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card, this is Pamela speaking, how may I help you? Uh, hi, you say your name was Pamela? Yes, ma'am. Hi, Ms. Pamela. My name is Raytonya Cheatham, and I am trying to, uh, find out a little bit more about the benefits. I'm, um, employed through a temporary service, um, and they tell me that I have 30 days from my first paycheck to actually enroll, and it's going on now my third paycheck. Mm-hmm. So I'm trying to see, um, what, um, like what your plans and things of that sort could be if I'm going- Name- ... to, to enroll. ... who do you work for so I can, like, give you- Um- ... better information? ... the temp service is Terra, but I think they... I wanna say they changed their name, but I, I, when I- The Terra Plan? Yes. Yes, ma'am. I was like, yes. . All right. So... So you haven't seen the benefit guide? I have not. They do offer, I believe, it's, like, five different, um, medical plan, and then the options like dental, vision. Let's see. 'Cause- So let's pull up your files- Okay. ... so I could know exactly when is your, uh, deadline. Okay. I have the last four digits of your Social. 7360. And you say your name is? Raytonya Cheatham. Okay, Ms. Cheatham, for security reasons, and just to make sure we are in the correct file, can you please verify your complete address and date of birth? Yes. My date of birth is April 14th, 1982, and my address is 2336 Felder Lane, Fort Worth, Texas 76112. Thank you. We have a phone number on file, 682-412-4011, and your email is momoF32-37@email? Yes. So we have the same birthday. So interesting. Oh! My fellow Aries. Oh, yes. Yes. But I'm way older than you. Okay. So you have plenty of time still to enroll, because your hire date with Terra is different a- as ours, so you still have until the 22nd to enroll. Okay. Okay. Now, these, um, insurance are not like major insurance. Mm-hmm. They already have a set amount that they're gonna cover. Anything above that amount will be your responsibility. Okay. They do... Let's see here. Okay, let's see. Right, where to go. So they have a plan... Thought they had a plan that is more similar to traditional, but they, I guess, they don't have it anymore. Um... Yes, they do, right here. So they do have a plan, like, more towards the traditional that you have a deductible for every... It's a really high deductible that you have to pay. Mm-hmm. Before they start co- covering 100%- 700 something. Yeah. Hmm. So it's \$6,500. . And the premium for that plan, um, it's gonna be monthly, and you want the state of Texas. Let's see Texas... It says 79.09 monthly premium. Okay. Now, the other plans that they have is called BAP Standard and BAP Plus. Mm-hmm. The difference between these two plans is the amount you will be paying per paycheck, and then the amount that the insurance gonna cover. For example, BAP Standard for employee only is \$21- \$21 even, and the BAP Plus is \$34.95. I'm gonna give you a quick example of the difference between that. So let's say if you go to your doctor's office, the BAP Standard is gonna cover \$50 towards the visit, and you have four visits per year. Oh, okay. The BAP Plus has four... Uh, same amount of visits, but they're gonna cover \$100. And that's how it works

with the rest of the, you know, the benefits that they're gonna cover or procedures. And they also have a plan called the Stay Healthy. This is just for preventive care. Mm-hmm. Um, you cannot use it at the hospital, and let's say if you need to go to your doctor's, you are responsible to pay for the doctor's visit, but, um, they will cover 100% your preventive care. You have to use a participating provider in order for it, for the procedures to be cover 100%. Oh, okay. This one, you could combine it with the, any of the BAP if you want more coverage, because the BAPs, they gonna... not gonna cover 100% your preventive care. Now, Ms. Cheatham, Cheath- Cheatham, I'm sorry. I'm trying to pronounce it correctly. Oh, no, it's okay. It's just Cheatham. It's okay. And then- Let me, let me a- And then- Let me ask you this, Ms. Pamela- And it, 'cause, um, I wanna understand before I even do, do this. Um, with PERA, with the, the, the, the job that I'm working right now, PERA, I'm only gonna be really technically under PERA for the first 90 days, and then the job will hire me on permanently. So, I guess my question or my concern would be, if I get hired on permanently at the company, the benefits with PERA, do I still have to... Is that still gonna be in effect for a full year, or just for the time that I was, that I'm with PERA? Just for the time that you're gonna be with PERA. Okay. This, this insurance, or the way it works, it's pretty much like a weekly insurance. Week day you pay, week day you are covered. Right. As soon as you get off hired with that company, um, and we don't receive the premium, the benefits will cancel. Well, it takes four weeks for them to cancel completely. Now, you not gonna be covered even though, um, it's not completely canceled, but you could make the direct payment for those four weeks yourself if you wanna be covered until you get the new benefits from the actual company. Okay. So. 'Cause that's, that's what I'm, that's my, that's my- And- ... my biggest concern, 'cause it's not mainly for myself. I mainly wanna make sure that my, my son is covered. Okay. Because he's, you know, he, he gets sick a lot. He's- Okay. ... he's, he was my sickly baby. Oh, hey. So I just wanted to make sure that he, you know- He's in heaven. ... really is the one that's covered, yes, ma'am. And we're going into, you know, these cold seasons, um, so that's, that's, that's the only reason- Okay. ... why I'm ch- like, looking into it, basically. Okay. Mm-hmm. The good thing about this is that you could cancel at any time. Okay. If they- Okay. ... change. So it's not like I'm just stuck in- No. I have to... Okay. That makes sense. No. Even if you d- let's say, um, they postpone your hire date- Mm-hmm. ... for the 90 days, and you don't wanna keep the benefits, you could still t- um, cancel at any time. And now, out of all these plans, the one, um, that I think for your child, um, it will be the preventive care plan. Mm-hmm. 'Cause that's where you're gonna get the, the shots and, and, and that stuff. Another thing that I could suggest you, that I always tell the members, since these are very limited insurance- Mm-hmm. ... um, I could email you the benefit guide. You could go over, and there's a page on the benefit guide that you could go to the website, and you will see what actually the preventive care is gonna cover you. For example, for your children, um, or newborns, like, they go for the sickle cell, DC, they will, you know, those are preventive, um... Mm-hmm. And they also have, like, I wanna see, let's see, the immunizations like the hep- hepatitis A and B, um, you know what I mean? Pneumonia. Yes. Um, so the influenza and if you want, you could do that. You still have until the 22nd, I think I said. Let's see, let me double check. Yes, ma'am. You said the twen- Yeah. 'Cause I'm writing it down. Yes, ma'am. You said the 22nd. Yeah. But yes, if you could email that to me, that would be perfect. That way I can just kinda look at it at a, you know- Mm-hmm. ... with my own two eyes, and then kinda figure out what would be best for, you know- And then keep in mind- ... this specific MRI. ... any amount that you see under each

plan, that's the amount that the insurance gonna cover. Okay. You don't want half price on these except for the, um, vision plan. Okay. Okay. And, um, let's see. Let's see. And um, what else? So like I say, you could, um, combine the VIPs with the preventive care with the... which is to stay healthy. Mm-hmm. If you want more coverage while you wait for the, the new job, um, coverage. Okay. And okay. So check your spam and junk mail. The email will be coming in from info@benefits- Info@benefits? Yes. Okay. We here from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. I'm here from- Oh, okay. That's what I said. ... 11:00 AM to 8:00. If you wanna call me- Okay. ... directly, um- Yes, ma'am. ... you could, you could ask for me. Um, I'm always- Okay. Do you have an extension? No. No? Okay. And that's why you have to- But they can pull it up and see who I talked to? Yes. Okay. No, they, you could tell them my name. I wanna speak to Pamela. If I'm- Okay. ... busy with another member, what I will do is call you right back as soon as I'm done. Okay. Or you could wait on the line for me. Yes, ma'am. Okay, that would be perfect, 'cause I get off, I get off at 5:00 Central Time, so it's- Mm-hmm. ... how are Eastern, that's, y'all are, is, are y'all, is it a hour ahead of Central or two hours ahead? Uh, I take, I take two hours. Two hours? Mm-hmm. Okay. Okay, so y'all, basically y'all will still be open when I get off. Mm-hmm. So that's a good thing. Yes, yes. Okay. Yeah, so we end through eight o'clock East, East- Eastern Time, so that should be good time, timing. Okay, yes, ma'am. Yes. So I'll look it over, and then I'll give you a call. Um, if I, you know, can't reach you, then that- that's okay, but I'll still re- I'll still reach back out, um, and let you know- All right. ... or let you all know, I should say. Yeah, 'cause I, I definitely want to make sure that I'm covered, like I said, for his sake, until I get hired on permanent. No, I com- yeah. I completely understand. Sure. 'Cause with Texas, we never know what we're getting here. The type of weather. So- Yeah. I imagine. ... I wanna be prepared. Yeah. No problem. Like right now, it should be like cool, and we're at almost 80 something degrees. Wow. Y- yeah, and it's fall. Oh wow. So it's like you never, you never know what we're gonna get. You never know, yeah. So yes, ma'am. So, um, whenever you ready, just give us a call. We already have this- Okay. ... time frame, so that should work. Yes, ma'am. All right. All right, thank you. Well, thank you. Have a good one. You too. Have a great rest- Thank you. Bye-bye. Bye-bye. You too. Bye-bye. Mm-hmm.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and a Card, this is Pamela speaking, how may I help you?

Speaker speaker_2: Uh, hi, you say your name was Pamela?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Hi, Ms. Pamela. My name is Raytonya Cheatham, and I am trying to, uh, find out a little bit more about the benefits. I'm, um, employed through a temporary service, um, and they tell me that I have 30 days from my first paycheck to actually enroll, and it's going on now my third paycheck.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I'm trying to see, um, what, um, like what your plans and things of that sort could be if I'm going-

Speaker speaker_1: Name-

Speaker speaker_2: ... to, to enroll.

Speaker speaker_1: ... who do you work for so I can, like, give you-

Speaker speaker_2: Um-

Speaker speaker_1: ... better information?

Speaker speaker_2: ... the temp service is Terra, but I think they... I wanna say they changed their name, but I, I, when I-

Speaker speaker_1: The Terra Plan?

Speaker speaker_2: Yes. Yes, ma'am. I was like, yes. .

Speaker speaker_1: All right.

Speaker speaker_2: So...

Speaker speaker_1: So you haven't seen the benefit guide?

Speaker speaker_2: I have not.

Speaker speaker_1: They do offer, I believe, it's, like, five different, um, medical plan, and then the options like dental, vision. Let's see.

Speaker speaker_2: 'Cause-

Speaker speaker_1: So let's pull up your files-

Speaker speaker_2: Okay.

Speaker speaker_1: ... so I could know exactly when is your, uh, deadline.

Speaker speaker_2: Okay.

Speaker speaker_1: I have the last four digits of your Social.

Speaker speaker_2: 7360.

Speaker speaker_1: And you say your name is?

Speaker speaker_2: Raytonya Cheatham.

Speaker speaker_1: Okay, Ms. Cheatham, for security reasons, and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_2: Yes. My date of birth is April 14th, 1982, and my address is 2336 Felder Lane, Fort Worth, Texas 76112.

Speaker speaker_1: Thank you. We have a phone number on file, 682-412-4011, and your email is momoF32-37@email?

Speaker speaker_2: Yes.

Speaker speaker_1: So we have the same birthday. So interesting.

Speaker speaker_2: Oh! My fellow Aries.

Speaker speaker_1: Oh, yes. Yes. But I'm way older than you. Okay. So you have plenty of time still to enroll, because your hire date with Terra is different a- as ours, so you still have until the 22nd to enroll.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Now, these, um, insurance are not like major insurance.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: They already have a set amount that they're gonna cover. Anything above that amount will be your responsibility.

Speaker speaker_2: Okay.

Speaker speaker_1: They do... Let's see here. Okay, let's see. Right, where to go. So they have a plan... Thought they had a plan that is more similar to traditional, but they, I guess, they don't have it anymore. Um... Yes, they do, right here. So they do have a plan, like, more towards the traditional that you have a deductible for every... It's a really high deductible that you have to pay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Before they start co- covering 100%-

Speaker speaker_2: 700 something.

Speaker speaker_1: Yeah.

Speaker speaker_2: Hmm.

Speaker speaker_1: So it's \$6,500.

Speaker speaker_2: .

Speaker speaker_1: And the premium for that plan, um, it's gonna be monthly, and you want the state of Texas. Let's see Texas... It says 79.09 monthly premium.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, the other plans that they have is called BAP Standard and BAP Plus.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The difference between these two plans is the amount you will be paying per paycheck, and then the amount that the insurance gonna cover. For example, BAP Standard for employee only is \$21- \$21 even, and the BAP Plus is \$34.95. I'm gonna give you a quick example of the difference between that. So let's say if you go to your doctor's office, the BAP Standard is gonna cover \$50 towards the visit, and you have four visits per year.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: The BAP Plus has four... Uh, same amount of visits, but they're gonna cover \$100. And that's how it works with the rest of the, you know, the benefits that they're gonna cover or procedures. And they also have a plan called the Stay Healthy. This is just for preventive care.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, you cannot use it at the hospital, and let's say if you need to go to your doctor's, you are responsible to pay for the doctor's visit, but, um, they will cover 100% your preventive care. You have to use a participating provider in order for it, for the procedures to be cover 100%.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: This one, you could combine it with the, any of the BAP if you want more coverage, because the BAPs, they gonna... not gonna cover 100% your preventive care. Now, Ms. Cheatham, Cheath- Cheatham, I'm sorry. I'm trying to pronounce it correctly.

Speaker speaker_2: Oh, no, it's okay. It's just Cheatham. It's okay.

Speaker speaker_1: And then-

Speaker speaker_2: Let me, let me a-

Speaker speaker_1: And then-

Speaker speaker_2: Let me ask you this, Ms. Pamela-And it, 'cause, um, I wanna understand before I even do, do this. Um, with PERA, with the, the, the, the job that I'm working right now, PERA, I'm only gonna be really technically under PERA for the first 90 days, and then the job will hire me on permanently. So, I guess my question or my concern would be, if I get hired on permanently at the company, the benefits with PERA, do I still have to... Is that still gonna be in effect for a full year, or just for the time that I was, that I'm with PERA?

Speaker speaker_1: Just for the time that you're gonna be with PERA.

Speaker speaker_2: Okay.

Speaker speaker_1: This, this insurance, or the way it works, it's pretty much like a weekly insurance. Week day you pay, week day you are covered.

Speaker speaker_2: Right.

Speaker speaker_1: As soon as you get off hired with that company, um, and we don't receive the premium, the benefits will cancel. Well, it takes four weeks for them to cancel completely.

Now, you not gonna be covered even though, um, it's not completely canceled, but you could make the direct payment for those four weeks yourself if you wanna be covered until you get the new benefits from the actual company.

Speaker speaker_2: Okay.

Speaker speaker_1: So.

Speaker speaker_2: 'Cause that's, that's what I'm, that's my, that's my-

Speaker speaker_1: And-

Speaker speaker_2: ... my biggest concern, 'cause it's not mainly for myself. I mainly wanna make sure that my, my son is covered.

Speaker speaker_1: Okay.

Speaker speaker_2: Because he's, you know, he, he gets sick a lot. He's-

Speaker speaker_1: Okay.

Speaker speaker_2: ... he's, he was my sickly baby.

Speaker speaker_1: Oh, hey.

Speaker speaker_2: So I just wanted to make sure that he, you know-

Speaker speaker_1: He's in heaven.

Speaker speaker_2: ... really is the one that's covered, yes, ma'am. And we're going into, you know, these cold seasons, um, so that's, that's, that's the only reason-

Speaker speaker_1: Okay.

Speaker speaker_2: ... why I'm ch- like, looking into it, basically.

Speaker speaker_1: Okay. Mm-hmm. The good thing about this is that you could cancel at any time.

Speaker speaker_2: Okay.

Speaker speaker_1: If they-

Speaker speaker_2: Okay.

Speaker speaker_1: ... change.

Speaker speaker_2: So it's not like I'm just stuck in-

Speaker speaker_1: No.

Speaker speaker_2: I have to... Okay. That makes sense.

Speaker speaker_1: No. Even if you d- let's say, um, they postpone your hire date-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for the 90 days, and you don't wanna keep the benefits, you could still t- um, cancel at any time. And now, out of all these plans, the one, um, that I think for your child, um, it will be the preventive care plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: 'Cause that's where you're gonna get the, the shots and, and, and that stuff. Another thing that I could suggest you, that I always tell the members, since these are very limited insurance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, I could email you the benefit guide. You could go over, and there's a page on the benefit guide that you could go to the website, and you will see what actually the preventive care is gonna cover you. For example, for your children, um, or newborns, like, they go for the sickle cell, DC, they will, you know, those are preventive, um...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And they also have, like, I wanna see, let's see, the immunizations like the hep- hepatitis A and B, um, you know what I mean? Pneumonia.

Speaker speaker_2: Yes.

Speaker speaker_1: Um, so the influenza and if you want, you could do that. You still have until the 22nd, I think I said. Let's see, let me double check.

Speaker speaker_2: Yes, ma'am. You said the twen-

Speaker speaker_1: Yeah.

Speaker speaker_2: 'Cause I'm writing it down. Yes, ma'am. You said the 22nd.

Speaker speaker_1: Yeah.

Speaker speaker_2: But yes, if you could email that to me, that would be perfect. That way I can just kinda look at it at a, you know-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... with my own two eyes, and then kinda figure out what would be best for, you know-

Speaker speaker_1: And then keep in mind-

Speaker speaker_2: ... this specific MRI.

Speaker speaker_1: ... any amount that you see under each plan, that's the amount that the insurance gonna cover.

Speaker speaker_2: Okay.

Speaker speaker_1: You don't want half price on these except for the, um, vision plan.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: And, um, let's see. Let's see. And um, what else? So like I say, you could, um, combine the VIPs with the preventive care with the... which is to stay healthy.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If you want more coverage while you wait for the, the new job, um, coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: And okay. So check your spam and junk mail. The email will be coming in from info@benefits-

Speaker speaker_2: Info@benefits?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: We here from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. I'm here from-

Speaker speaker_2: Oh, okay. That's what I said.

Speaker speaker_1: ... 11:00 AM to 8:00. If you wanna call me-

Speaker speaker_2: Okay.

Speaker speaker_1: ... directly, um-

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: ... you could, you could ask for me. Um, I'm always-

Speaker speaker_2: Okay. Do you have an extension?

Speaker speaker_1: No.

Speaker speaker_2: No? Okay.

Speaker speaker_1: And that's why you have to-

Speaker speaker_2: But they can pull it up and see who I talked to?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: No, they, you could tell them my name. I wanna speak to Pamela. If I'm-

Speaker speaker_2: Okay.

Speaker speaker_1: ... busy with another member, what I will do is call you right back as soon as I'm done.

Speaker speaker_2: Okay.

Speaker speaker_1: Or you could wait on the line for me.

Speaker speaker_2: Yes, ma'am. Okay, that would be perfect, 'cause I get off, I get off at 5:00 Central Time, so it's-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... how are Eastern, that's, y'all are, is, are y'all, is it a hour ahead of Central or two hours ahead?

Speaker speaker_1: Uh, I take, I take two hours.

Speaker speaker_2: Two hours?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Okay, so y'all, basically y'all will still be open when I get off.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So that's a good thing.

Speaker speaker_1: Yes, yes.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah, so we end through eight o'clock East, East- Eastern Time, so that should be good time, timing.

Speaker speaker_2: Okay, yes, ma'am. Yes. So I'll look it over, and then I'll give you a call. Um, if I, you know, can't reach you, then that- that's okay, but I'll still re- I'll still reach back out, um, and let you know-

Speaker speaker_1: All right.

Speaker speaker_2: ... or let you all know, I should say. Yeah, 'cause I, I definitely want to make sure that I'm covered, like I said, for his sake, until I get hired on permanent.

Speaker speaker_1: No, I com- yeah. I completely understand. Sure.

Speaker speaker_2: 'Cause with Texas, we never know what we're getting here. The type of weather. So-

Speaker speaker_1: Yeah. I imagine.

Speaker speaker_2: ... I wanna be prepared.

Speaker speaker_1: Yeah. No problem.

Speaker speaker_2: Like right now, it should be like cool, and we're at almost 80 something degrees.

Speaker speaker_1: Wow.

Speaker speaker_2: Y- yeah, and it's fall.

Speaker speaker_1: Oh wow.

Speaker speaker_2: So it's like you never, you never know what we're gonna get.

Speaker speaker_1: You never know, yeah.

Speaker speaker_2: So yes, ma'am.

Speaker speaker_1: So, um, whenever you ready, just give us a call. We already have this-

Speaker speaker_2: Okay.

Speaker speaker_1: ... time frame, so that should work.

Speaker speaker_2: Yes, ma'am. All right.

Speaker speaker_1: All right, thank you.

Speaker speaker_2: Well, thank you. Have a good one.

Speaker speaker_1: You too. Have a great rest-

Speaker speaker_2: Thank you. Bye-bye.

Speaker speaker_1: Bye-bye.

Speaker speaker_2: You too. Bye-bye. Mm-hmm.