

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, my name is Patty Narrow, and I want to go on to the insurance. Um, but can you just explain a little bit more of the insurance to me? Sure. And can I... Can I enroll through you? Yes, ma'am. And who do you work for? Oh, good. I work for GHG Home Healthcare. May I have the last four digits of your Social? 5143. Hmm, give me one second. Sorry. And you say you work for HG? GHG. This is, uh... Do you know if they are known for any other num- name? Um, GHG Healthcare. Hm. Can you repeat the last part for me just to make sure I have it correct? The, the what? What was that? The last four digits of your Social. 5143. Let's see. There's nothing coming up. It's GHG Homecare LLC. I'm looking through the aliases and the ones we have in our own... Check. Give me one more second. Sometimes they have, like, three and four different aliases, so. Oh. Uh, Narrow is your last name, right? Narrow. N-A-R-O. And when do you start working for them? Um, two years ago. So I think it's Nor. Does Nor sound familiar? Yep. Okay. That's how we have them. Oh, okay. All right. So, Ms. Narrow, for security reasons, just to make sure we h- are in the correct file, can you please verify your complete date of birth and address? Sure, my date of birth is 10/1/1963. And my address is 105 Forks Bridge Road, Newfoundland, PA 18445. Um, thank you. You're welcome. Okay. So we do not have a telephone number in case we want to contact you. Can you please- Sure. ... provide one? 57... Sure, 570-955-6118. Okay. And we have patty.narrow.91971@gmail.com? Yes. All right. So Ms. Narrow, I'm gonna have to check because I know Nor had a, um, a deadline to enroll. Let me double-check that you're still on- under that deadline. All right? Just bear with me. Okay. Sure. Ms. Harro? Yes. Oh, I'm so sorry. I'm sorry I made you wait this long, but I was trying to see- That's okay. ... if you're still eligible to enroll. Unfortunately not. Um, they did that- No, they didn't? No. You will have to wait for a company open enrollment or a qualified live event. Okay. Yeah. All right. All right. Anything else- And when, when... Oh. Yeah. C- can you explain the different insurance to me, so I have an idea? Okay. So these are not like major insurance. They already have a set amount that they going to pay. Anything about that amount, uh, above that amount will be your responsibility. For example, I could give you... Have you seen the benefit guide? No. Okay. So the benefit guide, they have three different plans. One is called- Okay. ... StayHealthy, and B- VIP Classic, and, um, Elite Pro. Okay. The StayHealthy is just a preventive care plan. This one- Yeah, that one. ... 5, 4, 3 for the doctor's visit. The insurance going to cover the actual procedure, um, and you have to use a participating provider. Okay. For that plan. Then the VIP Classic and the VIP Pro is, the Elite Pro, I'm sorry, is the amount you will be paying per paycheck and the amount that insurance going to cover. For example, if you decide to go to your doctor's visit, the VIP Classic will cover \$50 a day, you have four visits per year. And the Elite Pro has, uh, will cover \$100 a day and you have three days per

year. Um- Okay. ... they also include, those two plans include the, um, critical illness benefit rider for different critical, um, situations like, uh, uh, say major organ failure, um, it's already included on that plan. Okay. So if I had- Because VIP Classic... Go ahead. If, if you had to go to the hospital and stay at the hospital, let's say, a week, is that covered? And X-ray? Yes, uh, so for the VIP Classic, they cover, uh, \$50 a day, maximum of 30 days. And the Elite Pro will cover \$400 a day, max five days. Okay. But what- And that's for confinement. For admission, they both cover up to \$500 a day. Um, intensive care, um, they cover \$100 a day, maximum 20 days for the VIP Classic, and 600 for the Elite Pro. If you would like, the same benefit guide that I'm reading, I could send it to your email. Yeah. And you will be able to see everything that they offer. Okay. Uh, I do not have at this time when open enrollment is for them. Yeah. There's a- They used to be... Yeah. Go ahead. I, I, well, she, the, um, she sent me the benefits fill out, the enrollment form, but I just wasn't sure. Like, so is it- Yeah. ... still... Is it, is it now that I could still get insurance? I don't know what to say. No. Like I said, the open enrollment already passed. You will have to wait- Okay. ... for company open enrollment and I do not have that ti- that timeframe yet. Um. They usually send messages and email letting you guys- Okay. ... know when open enrollment is. Do they do that couple times a year? They do it once a year. Now if you- Oh. ... lost benefits in the last 30 days with another carrier, that will qualify you as a, uh, for qualified life event, right? I- If you, if you have proof... Go ahead. I, yeah, I do have insurance. I got it on my own and it's terrible. It's terrible. Mm-hmm. I pay over \$300 a month for it. Doesn't cover anything. Well, I send you the benefit guide. Like, if you... I don't know if you're able to cancel or whatever the case may be. Yeah, yeah, I can cancel. Um. I can cancel it. Um, let me, let me check if you canceling the o- the enrollment on your own will be quali- it could be considered a qualified life event, just bear with me. Okay. Let me double-check on that. Mm-hmm. Okay. Sure. All right, Ms. Moore. Yes. No, that will not qualify you to enroll if you cancel it on your own. Okay. All right? All right. Um, uh, is there anything else I could do for you? How is the dental plan then? Is that good? Like- How is it- ... I would go with, I would go with the, um, the Elite Pro. If you decide to enroll- So... ... in that one in- Right. ... the future? Yeah. Um- So how about, how is the dental? The dental, it doesn't r- it doesn't include dental. Dental, it will be an option that you're going to add to your benefits. Right. The dental- All right. ... is pretty basic. They cover, um, you, basic dental work, um, like- Mm-hmm. ... cleaning and check-ups. Those are covered 100% once every six months. Your basic- Okay. ... dental work will be covered 80% after you pay the \$50 deductible once a year. Okay. Um, this is for employee only. And... If... Like basic dental work will be like, um, extraction, non-surgical. Right. Uh, like of fillings. They do not cover any major services. And then you will be paying weekly \$5.40. Okay. And the maximum that it cover per year is \$750. Okay. How about the vision? Vision is, um, you pay weekly \$2.42. You have an- a copay for the eye exam, which is \$10. You have a copay for lenses and frame for \$25. Um, no copay for contact lenses fitting. And they give you \$130 for frame allowance. Okay. And you can get your eyes a- and new glasses every year? Yes, ma'am. Okay. Um, and then what is the free Rx? It's a prescription plan. You get your prescription. Um, you register online with them, and then, um, you will be able to get the prescription through them. Some of them you could pick it up at the pharmacy. Some of them will be mailed out to you. And they have over 80, 800,000, I mean, sorry, 800 different prescriptions and everything. You won't have to pay any extra. Um, and for that, you don't have to be on open enrollment to enroll. You can enroll at any time. Oh, okay. All right. Um, and then the term life- You were able to see my... Huh? Okay.

Will you be able to get my benefit guide, the benefit guide I sent you? Yeah. Yep. Okay. I just got it. Yeah. All right. Okay. So there's life insurance. It's, um... Term life. Let's see here. It's covered up to \$5,000 until age 64. And you will pay 60 cents. So if I'm 61, can I still get the term life insurance? Yes. But it will be after you turn 64. Oh, it's only up until you're 64? Mm-hmm. Okay. And then what's virtual primary care? That's pretty much for you to be able to see you, um, your doctor's visit for virtual, by phone. Okay. All right. Um, like the urgent care, primary care. Um, you get discount labs. Like let's say, if you feel sick and you don't, you don't have to go to the doctor's office that you make the appointment to have them give you a call and do their whole section over the phone. Oh, okay. All right. Okay. Let me, let me call them and see when open enrollment is going to be. All right. No problem. Um, any other questions or concerns, just give us a call. We're here from 8 A.M. to 8 P.M. Eastern Time, Monday through Friday. Okay, thank you. Thank you. Have a great rest of the day, ma'am. You too. Bye-bye.

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, my name is Patty Narrow, and I want to go on to the insurance. Um, but can you just explain a little bit more of the insurance to me?

Speaker speaker_0: Sure.

Speaker speaker_1: And can I... Can I enroll through you?

Speaker speaker_0: Yes, ma'am. And who do you work for?

Speaker speaker_1: Oh, good. I work for GHG Home Healthcare.

Speaker speaker_0: May I have the last four digits of your Social?

Speaker speaker_1: 5143.

Speaker speaker_0: Hmm, give me one second.

Speaker speaker_1: Sorry.

Speaker speaker_0: And you say you work for HG?

Speaker speaker_1: GHG.

Speaker speaker_0: This is, uh... Do you know if they are known for any other num- name?

Speaker speaker_1: Um, GHG Healthcare.

Speaker speaker_0: Hm. Can you repeat the last part for me just to make sure I have it correct?

Speaker speaker_1: The, the what? What was that?

Speaker speaker_0: The last four digits of your Social.

Speaker speaker_1: 5143.

Speaker speaker_0: Let's see. There's nothing coming up.

Speaker speaker_1: It's GHG Homecare LLC.

Speaker speaker_0: I'm looking through the aliases and the ones we have in our own... Check. Give me one more second. Sometimes they have, like, three and four different aliases, so.

Speaker speaker_1: Oh.

Speaker speaker_0: Uh, Narrow is your last name, right?

Speaker speaker_1: Narrow. N-A-R-O.

Speaker speaker_0: And when do you start working for them?

Speaker speaker_1: Um, two years ago.

Speaker speaker_0: So I think it's Nor. Does Nor sound familiar?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. That's how we have them.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: All right. So, Ms. Narrow, for security reasons, just to make sure we h- are in the correct file, can you please verify your complete date of birth and address?

Speaker speaker_1: Sure, my date of birth is 10/1/1963. And my address is 105 Forks Bridge Road, Newfoundland, PA 18445.

Speaker speaker_0: Um, thank you.

Speaker speaker_1: You're welcome.

Speaker speaker_0: Okay. So we do not have a telephone number in case we want to contact you. Can you please-

Speaker speaker_1: Sure.

Speaker speaker_0: ... provide one?

Speaker speaker_1: 57... Sure, 570-955-6118.

Speaker speaker_0: Okay. And we have patty.narrow.91971@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So Ms. Narrow, I'm gonna have to check because I know Nor had a, um, a deadline to enroll. Let me double-check that you're still on- under that deadline.

All right? Just bear with me.

Speaker speaker_1: Okay. Sure.

Speaker speaker_0: Ms. Harro?

Speaker speaker_2: Yes.

Speaker speaker_0: Oh, I'm so sorry. I'm sorry I made you wait this long, but I was trying to see-

Speaker speaker_2: That's okay.

Speaker speaker_0: ... if you're still eligible to enroll. Unfortunately not. Um, they did that-

Speaker speaker_2: No, they didn't?

Speaker speaker_0: No. You will have to wait for a company open enrollment or a qualified live event.

Speaker speaker_2: Okay.

Speaker speaker_0: Yeah.

Speaker speaker_2: All right.

Speaker speaker_0: All right. Anything else-

Speaker speaker_2: And when, when...

Speaker speaker_0: Oh.

Speaker speaker_2: Yeah. C- can you explain the different insurance to me, so I have an idea?

Speaker speaker_0: Okay. So these are not like major insurance. They already have a set amount that they going to pay. Anything about that amount, uh, above that amount will be your responsibility. For example, I could give you... Have you seen the benefit guide?

Speaker speaker_3: No.

Speaker speaker_0: Okay. So the benefit guide, they have three different plans. One is called-

Speaker speaker_3: Okay.

Speaker speaker_0: ... StayHealthy, and B- VIP Classic, and, um, Elite Pro.

Speaker speaker_3: Okay.

Speaker speaker_0: The StayHealthy is just a preventive care plan. This one-

Speaker speaker_3: Yeah, that one.

Speaker speaker_0: ... 5, 4, 3 for the doctor's visit. The insurance going to cover the actual procedure, um, and you have to use a participating provider.

Speaker speaker_3: Okay.

Speaker speaker_0: For that plan. Then the VIP Classic and the VIP Pro is, the Elite Pro, I'm sorry, is the amount you will be paying per paycheck and the amount that insurance going to cover. For example, if you decide to go to your doctor's visit, the VIP Classic will cover \$50 a day, you have four visits per year. And the Elite Pro has, uh, will cover \$100 a day and you have three days per year. Um-

Speaker speaker_3: Okay.

Speaker speaker_0: ... they also include, those two plans include the, um, critical illness benefit rider for different critical, um, situations like, uh, uh, say major organ failure, um, it's already included on that plan.

Speaker speaker_3: Okay. So if I had-

Speaker speaker_0: Because VIP Classic... Go ahead.

Speaker speaker_3: If, if you had to go to the hospital and stay at the hospital, let's say, a week, is that covered? And X-ray?

Speaker speaker_0: Yes, uh, so for the VIP Classic, they cover, uh, \$50 a day, maximum of 30 days. And the Elite Pro will cover \$400 a day, max five days.

Speaker speaker_3: Okay. But what-

Speaker speaker_0: And that's for confinement. For admission, they both cover up to \$500 a day. Um, intensive care, um, they cover \$100 a day, maximum 20 days for the VIP Classic, and 600 for the Elite Pro. If you would like, the same benefit guide that I'm reading, I could send it to your email.

Speaker speaker_3: Yeah.

Speaker speaker_0: And you will be able to see everything that they offer.

Speaker speaker_3: Okay.

Speaker speaker_0: Uh, I do not have at this time when open enrollment is for them.

Speaker speaker_3: Yeah. There's a-

Speaker speaker_0: They used to be...

Speaker speaker_3: Yeah.

Speaker speaker_0: Go ahead.

Speaker speaker_3: I, I, well, she, the, um, she sent me the benefits fill out, the enrollment form, but I just wasn't sure. Like, so is it-

Speaker speaker_0: Yeah.

Speaker speaker_3: ... still... Is it, is it now that I could still get insurance? I don't know what to say.

Speaker speaker_0: No. Like I said, the open enrollment already passed. You will have to wait-

Speaker speaker_3: Okay.

Speaker speaker_0: ... for company open enrollment and I do not have that ti- that timeframe yet. Um. They usually send messages and email letting you guys-

Speaker speaker_3: Okay.

Speaker speaker_0: ... know when open enrollment is.

Speaker speaker_3: Do they do that couple times a year?

Speaker speaker_0: They do it once a year. Now if you-

Speaker speaker_3: Oh.

Speaker speaker_0: ... lost benefits in the last 30 days with another carrier, that will qualify you as a, uh, for qualified life event, right?

Speaker speaker_3: I-

Speaker speaker_0: If you, if you have proof... Go ahead.

Speaker speaker_3: I, yeah, I do have insurance. I got it on my own and it's terrible. It's terrible.

Speaker speaker_0: Mm-hmm.

Speaker speaker_3: I pay over \$300 a month for it. Doesn't cover anything.

Speaker speaker_0: Well, I send you the benefit guide. Like, if you... I don't know if you're able to cancel or whatever the case may be.

Speaker speaker_3: Yeah, yeah, I can cancel.

Speaker speaker_0: Um.

Speaker speaker_3: I can cancel it.

Speaker speaker_0: Um, let me, let me check if you canceling the o- the enrollment on your own will be quali- it could be considered a qualified life event, just bear with me.

Speaker speaker_3: Okay.

Speaker speaker_0: Let me double-check on that. Mm-hmm.

Speaker speaker_3: Okay.

Speaker speaker_0: Sure. All right, Ms. Moore.

Speaker speaker_3: Yes.

Speaker speaker_0: No, that will not qualify you to enroll if you cancel it on your own.

Speaker speaker_3: Okay.

Speaker speaker_0: All right?

Speaker speaker_3: All right.

Speaker speaker_0: Um, uh, is there anything else I could do for you?

Speaker speaker_3: How is the dental plan then? Is that good? Like-

Speaker speaker_0: How is it-

Speaker speaker_3: ... I would go with, I would go with the, um, the Elite Pro.

Speaker speaker_0: If you decide to enroll-

Speaker speaker_3: So...

Speaker speaker_0: ... in that one in-

Speaker speaker_3: Right.

Speaker speaker_0: ... the future?

Speaker speaker_3: Yeah.

Speaker speaker_0: Um-

Speaker speaker_3: So how about, how is the dental?

Speaker speaker_0: The dental, it doesn't r- it doesn't include dental. Dental, it will be an option that you're going to add to your benefits.

Speaker speaker_3: Right.

Speaker speaker_0: The dental-

Speaker speaker_3: All right.

Speaker speaker_0: ... is pretty basic. They cover, um, you, basic dental work, um, like-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... cleaning and check-ups. Those are covered 100% once every six months. Your basic-

Speaker speaker_3: Okay.

Speaker speaker_0: ... dental work will be covered 80% after you pay the \$50 deductible once a year.

Speaker speaker_3: Okay.

Speaker speaker_0: Um, this is for employee only. And...

Speaker speaker_3: If...

Speaker speaker_0: Like basic dental work will be like, um, extraction, non-surgical.

Speaker speaker_3: Right.

Speaker speaker_0: Uh, like of fillings. They do not cover any major services. And then you will be paying weekly \$5.40.

Speaker speaker_3: Okay.

Speaker speaker_0: And the maximum that it cover per year is \$750.

Speaker speaker_3: Okay. How about the vision?

Speaker speaker_0: Vision is, um, you pay weekly \$2.42. You have an- a copay for the eye exam, which is \$10. You have a copay for lenses and frame for \$25. Um, no copay for contact lenses fitting. And they give you \$130 for frame allowance.

Speaker speaker_3: Okay. And you can get your eyes a- and new glasses every year?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_3: Okay. Um, and then what is the free Rx?

Speaker speaker_0: It's a prescription plan. You get your prescription. Um, you register online with them, and then, um, you will be able to get the prescription through them. Some of them you could pick it up at the pharmacy. Some of them will be mailed out to you. And they have over 80, 800,000, I mean, sorry, 800 different prescriptions and everything. You won't have to pay any extra. Um, and for that, you don't have to be on open enrollment to enroll. You can enroll at any time.

Speaker speaker_3: Oh, okay. All right. Um, and then the term life-

Speaker speaker_0: You were able to see my... Huh? Okay. Will you be able to get my benefit guide, the benefit guide I sent you?

Speaker speaker_3: Yeah. Yep.

Speaker speaker_0: Okay.

Speaker speaker_3: I just got it. Yeah.

Speaker speaker_0: All right.

Speaker speaker_3: Okay.

Speaker speaker_0: So there's life insurance. It's, um... Term life. Let's see here. It's covered up to \$5,000 until age 64. And you will pay 60 cents.

Speaker speaker_3: So if I'm 61, can I still get the term life insurance?

Speaker speaker_0: Yes. But it will be after you turn 64.

Speaker speaker_3: Oh, it's only up until you're 64?

Speaker speaker_0: Mm-hmm.

Speaker speaker_3: Okay. And then what's virtual primary care?

Speaker speaker_0: That's pretty much for you to be able to see you, um, your doctor's visit for virtual, by phone.

Speaker speaker_3: Okay. All right.

Speaker speaker_0: Um, like the urgent care, primary care. Um, you get discount labs. Like let's say, if you feel sick and you don't, you don't have to go to the doctor's office that you make the appointment to have them give you a call and do their whole section over the phone.

Speaker speaker_3: Oh, okay. All right. Okay. Let me, let me call them and see when open enrollment is going to be.

Speaker speaker_0: All right. No problem. Um, any other questions or concerns, just give us a call. We're here from 8 A.M. to 8 P.M. Eastern Time, Monday through Friday.

Speaker speaker_3: Okay, thank you.

Speaker speaker_0: Thank you. Have a great rest of the day, ma'am.

Speaker speaker_3: You too. Bye-bye.