

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? Uh, yes, uh, I received some, uh, information in mail with a, um, I guess a Benefits in a Card. And I was just calling to find out if it's active, or if I have to activate it, or how this works. Okay. Uh, are you currently working for the staffing agency? Yes. Okay. And what's the name of the staffing agency? WorkSmart. Okay. May I have the last four digits of your Social? And what- what- what is this in regard into? Health insurance. And what kind of health insurance does it cover? Okay. So WorkSmart will auto enroll- Uh-huh. ... in health insurance to our employees- Uh-huh. ... if you don't decline it when you first start working. If you would like- So is- is- Um, what I was going to say- So is- is it already active? .. if you would like... Well, if you are working for them, I will need to- Uh-huh. ... access your account in order for me to see if it's still active, if you haven't had any, um, missed weeks that you didn't go to work or anything like that. But if you're not sure or don't want to provide the information, I completely understand. You could, um, talk to someone at WorkSmart and they could tell you that it's okay giving us a call. And what- what- what do you need from me? My last four of my Social? Yes, sir. We do have your information. I want, in order for me to find you- 9429. 9429. Your first and last name, sir? Donald Drahan. Mr. Drahan, for security reasons and just to make sure we are in the correct file, can you please verify the complete address and date of birth? 7- 710 Mulkey Road, 92280. And where is this address located? I- I, like I said, we have it in the system. We're just making sure we have it correct and for security reasons. Toccoa. And so your ZIP code 30577. And is this located in Georgia, sir? Yep. We have a phone number on file, 706-714-0362, and your email is ddrahan59@gmail.com. Correct. Okay. So you are enrolled in the health benefits, but it's through a court order for you and your child. Child, let's see. Yeah. That's why you received the card. So- so they're taking money... So they're taking money out of my paycheck for this, or is it just provided through- Yes. Huh? You paid for it. And how much am I paying? Uh, \$36.97. You and your child. And what- what is this covered? Okay. So you should have received a dental, a vision, and a medical card. No, it's just- Three different- The card they gave me is just a pharmacy, a medical, and a vision. Okay. But you should be receiving a, um, a medical card as well. Um... No, that's- that's what it says on- on the card. It says, "Pharmacy, medical, and vision," and that's it. Okay. So that's your medical card, and then, um, uh, you could use it as your vision as well. And then you should receive a dental that says APL Clarington. That will be your med- your dental. No, they sent two cards. It's just pharmacy, medical, and vision. No dental. Okay. So... Did you receive it today? No, this was, uh, I think two days ago, three days ago, somet- the end of last week. So, um, what I could said, if you want to wait until Friday, um, to see if you receive the dental. If not, you could give us a call and we could request a new one for you. Okay. Right. So like I say, you are- And can- can you just send another one out? Um, I could go ahead and request that.

Yes, sir. Anything else I could do for you, sir? Um, uh, would- would you be able to get me coverages on, uh, all- all these plans that supposedly I have? Okay. So for the medical plan- I mean, if they sound... if they sound good, I'll- I'll keep it. If not, I want to cancel. Well, unfortunately, you won't be able to cancel because this is a- through a court order. Through a what? You have to have a- a court order for you and your child. You have to have- A court order? ... this court... Yes. You have to have at least 10- But I never signed or signed up for nothing or ever- ever agreed to anything... but this is through the court. We don't have nothing to do like enrolling you. They send the information to the doc- What do you mean through the court? Okay. So let me... Hm? Let me see the agency number... name, just bear with me. Uh, uh, uh. Okay. So, this is the Court, um, Danbury, Brookville, Cornetic- Connecticut. And let's see, what else they have here. This is not... Give me one second. See what other information that I need. Okay. Uh, uh. But all we have is that if, um, the medical support and it's coming from Connecticut, I could give you the name, the phone number of the agency in Connecticut that are enforcing this. And what agency is it? It's, um, Support and Enforcement Services, in Brookville, Connecticut. I have a phone number and a case number. Okay, give me one second. Sure. Okay, I'm ready. Okay. So, um, the phone number will be 800- Yep. ... 2285437. 2285437. And the case number will be 680- 680. 584- 584. 1. 1. And what agency is this? It says, "Support Enforcement Services." And it says, "Court or administrative authority, JD downward." Support enforcement what? Services. What was that last part that you were saying? It's coming... It says like, "Court from JD Connecticut. JD? Mm-hmm. We don't have the information for the child. Um, all we got is that it needs to be enrolled in the benefits. Now, if you think that this is not right, then you call the court and they should give you a release paper, that it has to be sent to your employer. And that's how they're going to take this down if you don't want to have the benefit. And then, um, where, where, where are these providers located in? Can I use it anywhere in the United States? Yes. Now, the, um... On the ID card that you got, it should be a name, a website and a phone number called MultiPlan. Uh-huh. There you will find the providers closer to you. So if, if I send one of these to, to, uh, my child, um, they, they just submit this to whatever they need to do? Mm-hmm. The- Even though I'm not going to be with them? Yes, sir. They, they will be able to use it. Okay. So I'm going to request the ID card to be sent out to you. The, um... It does take seven to 10 days to arrive, um, so... Mm-hmm. Just keep a eye on the mail. Um, you might receive, you know, the pre- um, sorry, the, uh, the original one before the copies that I'm requesting to be sent out. Okay. And can, can you give me the coverages on these plans? Okay. So for your vision, you have a \$10 copay for the eye exam once a year. Then you have a te- a \$25 copay for your eye ex- I mean, sorry, for the glasses and lenses. And the insurance gonna give you \$130 that you could use towards the glasses. Now, the dental, it will cover you, your basic dental work, such as filling and extractions at 80% after you meet the deductible of \$50. Okay. ... um, per person, which is going to be you and the child. Um, then you basic cleanings like, um, X-ray will be covered 100%, one every six months. And with your medical- Okay. ... it's for the ACA, ACA compliance of insurance. It's for preventive care only. Now, you are responsible to pay for the doctor's visit, but the insurance gonna cover 100% the preventive care. Let's say, in your child, um, case, uh, the immunization, um, their yearly checkups. Let's say for you, um, diabetes, uh, blood pressure, that type of preventive care. Um, let me see what else. I, I could give you more example. Um, do, do, do, do, see. Okay. So, for the ch- children, they do also the check for their blood pressure, depression,

diabetes, hearing loss, sickle cell, that type of o- preventive care. Um- Mm-hmm. They do get- So it does, it doesn't cover, like, going to the emergency room or anything? No, sir. You also get, um, a 30 days supply of medication, preventive medication. Let's say you go to the doctor's and they find you with the high blood pressure, they, they'll provide you with the preventive medication. So the pharmacy, it does- it doesn't cover all medications, just preventive? Just preventive. So preven- preventive is, is what? Like, high blood pressure, diabetes, and what? For diab- Mm-hmm. Um, cholesterol. Uh, let's see other medication you get there. Uh. Check. 'Cause we don't have like... Everything is not listed. Mm-hmm. Um, so let's see. Does it, does it cover, uh, yearly physical? Pretty much, because, uh, it is for your preventive care. Like, they will, um, co- cover 100% if you need to get the influenza immunization, um, shingles, rubella, or, or hepatic- hepatitis. Um, I'm trying to read and see what else, uh, I could see about medication. Um. Yeah. They also, um, will cover, like, colla- collateral cancers, um, lung cancer, all those type of tests. Tub- tuberculosis, um, obesity, alcohol. If you would like, I could... I see that you have an email on file. Mm-hmm. I could send you, uh, the complete guide so you could have more information. That'd be great. Yeah? All right. Okay. If you don't mind, I could put you as also in a hold and I could check if your dental ID card is available to me, and then I could send you a copy through your email as well. Okay. Okay. That works? All right. Yeah. Just bear with me, sir. Mr. Durham? Yes. Sir, thank you for your patience. So look, this is what I did. I sent you an email with the benefit guide, right? So you could see all the... uh, uh, everything that, um, the information that you need about the plan. Now, I- Okay. ... sent you an email with the dental ID card, the medical that you already have, and the vision. You... what you could do, um, you could forward that email to your kid, so that way you could have the ID as well. Okay. All right? Um, so the email's coming in from info@benefitsinacard, check your spam and junk mail, it might go there. No, I just got it. Okay, perfect. Is there anything else I could do for you, sir? Um, and you will be sending out those, um, dental cards? Physical ones, yes, I already requested them. Okay. Um- Yeah, you already... And you will have, and you'll have it on that email as well. Okay. Now, if I have any other questions about canceling it or anything like that, um, I have to contact that 1-800 number with that case number? Yes. Because if you already went to... let's say, you went to court already and you're not supposed to be under, uh, taking care of your child insurance, you should have a release letter. No, me- And then- Me and my ex-wife, we have, uh, uh, an, an agreement of 50/50, um, between, uh- Okay. ... my child. Okay. But then I- So I don't understand why they're, they're forcing me to do something where I'm already doing things to, um, have these matters taken care of. Okay. So in that case, just contact them and let them know, uh, what's going on and, and t- uh, uh, anything has to be done through them in order f- for you to be able to drop the insurance though. Okay. All right? Anything else I could do for you, Mr. Ham, Durham? Now, um, if, if I was to keep the service for whatever reasons I needed to keep it for, um, would they send me a card with, uh, my child's name on it? They do not send- No. They... It will say... It's under your name, plus child, and when they go to the, the doctor, their information will show up.... because he was the one that worked for the company. What's that? Excuse me? That it won't show- That that- that my child's information? Let's say, they do not send the- the ID card with the child's name on it. What they do, they will send you the ID card, like you, you already have it, that will- Uh-huh. ... say, um, your name plus child. Okay. And then, um, let's say you send a copy to your... to them and- Mm-hmm. ... you ask for everyone to take them to the doctor or dentist or whatever the case may be. When

they pull out the information, your child information will show up. Okay. Now, um- But, but not in the actual ID card. And, um, does, does it show the information for my child, uh, on there? Oh, not in... No. The court do not provide that information to us for the paperwork that we receive from your employer. That is, um, something that we, we don't have access to it. And we don't have access to your payroll or none of that information from your employer. What we do is get you information stating that you need to be enrolled under the plan that they already have selected for you, which are the main, um, plans, like the preventive care, dental, and vision. Because WorkSmart, they do offer other plans, um, as well, and you will be able to see it there in the m- benefit guide that I sent you. But you get to be enrolled in the ACA Compliance Plan that, um- It- ... is mandated by the government. So if- if I was going to keep this plan, can- can I upgrade it to a better one? Yes. Yes. At any time? Well, you have until... Actually, you only got, like, two days. Let me see. You got until Friday to do so, because open enrollment for WorkSmart ends on Friday. So who- who would I get in contact with to see the different plans? On the email that I sent you with the benefit guide, there you will see it. Okay. And you will see the rest- the other plans that they have, and if you decide to enroll or upgrade, you could give us a call or you could do it online as well. And I would- I would give you a call to upgrade the plan? Yeah, you could. Yes, sir. You could call this number again if you would like to. And you said they're taking how much out of it per week? Uh, \$36.97. That covers your medical plan, the dental and vision for you and your child. So if I was to bump that up to the next plan, how much is that per week? Well, the only plan... Now, keep in mind that the insurance that you have right now, the plan that you have, is court-mandated. So if you decide to upgrade it, you will have- Uh-huh. ... you will still have to have this medical plan. You will have to add an oth- any of the other plans that they have, but the one that you have right now, you will have to keep it, because it's more towards for your child than actually for you. I don't know if you understand. Yes. Like, you could add any other plan and you could add your child to it, um, if you would like to, or you could just keep- do- do it for- for yourself. But the plans that you already have- Okay, so- so, so with this plan it's- it's, uh, a separate plan. Now, if I was to get another plan, this 36 and some change will go on top of the other plan also? Yes. Uh-huh. For example, they have- So what- what- what- what's the next plan that you have? Okay, they have a plan called the, um, the VIP Classic, which is \$20. This one, you could use it at an emergency room, hospital. Another thing is about these insurance are not like major insurance. Since they are through the staffing agency, they are very limited. You, um, let's say the plan they're calling VIP Standard, if you go to the doctor's office, they already have a set amount that they going to pay. Anything above that amount will be your responsibility. Let me see how much that is on- on the benefit guide. Give me one second. Where did it go? Hang on one second. System is so slow. So you could have an idea, for example, the VIP Classic, if you go to your doctor's office, the insurance only covering \$50 a day, and you have four days for- for the year. And what's- what's the next plan- Now you- ... up from that one? So after that, they have one called the MVP, it's-... subject to approval, because you have to be working a certain amount of hours per week. And this one, it does have, it does have a very, very high deductible that you have to meet before they start, um, paying 100%. This one is more towards the traditional and the premium, but this one is monthly and it's \$500 with... \$530.82. A month? Yes, sir. Oh, wow. All these, yeah- So you're, you're, you're, you're pretty much saying it's, it's not even worth it, then? That's why I said it's a really high deductible. Now, with the one you already have, which is called the Stay Healthy,

for the preventive care, what... If you decide to add, let's say, the basic or VIP Classic, what... It gives you more coverage. Because if... Stay Healthy, you have to pay for the doctor's visit. The amount that the VIP Classic gives you, um, you could use it towards that visit if you decide to combine them. Now, let me see if they- So an extra \$20 a month would be the VIP? No. This... All this is weekly. The one... \$36 and- All right, that's, that's what I meant. For an extra \$20 a week, it, it, it covers the emergency room and stuff like that with a little more help? Yeah. Um, also, with... If you decide to add other plans, you don't have to add your kids. You could get it just for you. The one... Like I said, the one that they have your kids enrolled is because the court mandates for them to have those basis of insurance for their needs. Uh-huh. But let's say they have a c... Uh, you will see it there. They have a plan for, uh, short-term disability, um, they have a prescription plan that you can enroll in any of those without adding your child. And this is all covered with an extra \$20 a week? No, no. On the benefit guide that I provide you, there you're going to see- Mm-hmm. ... how much each plan costs. Okay. And then, and then you will decide what would you like to add, and you can simply- Now, do you, do you have a direct number or an extension number that I can call you back after I look at these things, and I give you a call back tomorrow? Sure. My name is Pamela. I'm the only Pamela here. This is very small place. I'm here from 11:00 in the morning to 8:00 Eastern Time. Okay. You could ask for me. If I'm not available, because I might be with another member or at lunch, whoever answers the phone, you can tell them that you want to speak with me. And as soon as- Mm-hmm. ... I'm, I'm available, I'll give you a call back. Or if you have a specific time for me to call you back, you let them know and I'll call you back. Okay. All right? So y- you don't have an extension number? You just call the 1-800 number? Yeah, unfortunately we don't have it, but I'll get the message, though. Okay. All right? Okay, I'll, I'll, I'll- And I- ... be calling back tomorrow, then. Okay. And like I said, um, if I'm busy or I'm out on lunch, they will leave me the message and I'll get back to you as soon as I get back or- Okay. ... finish with the other member. And it will be easier for you to understand the benefits after you go through the benefit guide. And then tomorrow- Uh-huh. ... when you call back, we both going to be able to see it, and it's easier for me as well to explain it to you. Okay, sounds good, then. All right. All right, Mr. Durham, I hope you have a great rest of the day today, and looking forward to speak to you tomorrow. Okay, you have a good night. Thank you so much. You too, sir. 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: Uh, yes, uh, I received some, uh, information in mail with a, um, I guess a Benefits in a Card. And I was just calling to find out if it's active, or if I have to activate it, or how this works.

Speaker speaker_0: Okay. Uh, are you currently working for the staffing agency?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And what's the name of the staffing agency?

Speaker speaker_1: WorkSmart.

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

Speaker speaker_1: And what- what- what- what is this in regard into?

Speaker speaker_0: Health insurance.

Speaker speaker_1: And what kind of health insurance does it cover?

Speaker speaker_0: Okay. So WorkSmart will auto enroll-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... in health insurance to our employees-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... if you don't decline it when you first start working. If you would like-

Speaker speaker_1: So is- is-

Speaker speaker_0: Um, what I was going to say-

Speaker speaker_1: So is- is it already active?

Speaker speaker_0: ... if you would like... Well, if you are working for them, I will need to-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... access your account in order for me to see if it's still active, if you haven't had any, um, missed weeks that you didn't go to work or anything like that. But if you're not sure or don't want to provide the information, I completely understand. You could, um, talk to someone at WorkSmart and they could tell you that it's okay giving us a call.

Speaker speaker_1: And what- what- what do you need from me? My last four of my Social?

Speaker speaker_0: Yes, sir. We do have your information. I want, in order for me to find you-

Speaker speaker_1: 9429.

Speaker speaker_0: 9429. Your first and last name, sir?

Speaker speaker_1: Donald Drahan.

Speaker speaker_0: Mr. Drahan, for security reasons and just to make sure we are in the correct file, can you please verify the complete address and date of birth?

Speaker speaker_1: 7- 710 Mulkey Road, 92280.

Speaker speaker_0: And where is this address located? I- I, like I said, we have it in the system. We're just making sure we have it correct and for security reasons.

Speaker speaker_1: Toccoa.

Speaker speaker_0: And so your ZIP code 30577. And is this located in Georgia, sir?

Speaker speaker_1: Yep.

Speaker speaker_0: We have a phone number on file, 706-714-0362, and your email is ddrahan59@gmail.com.

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. So you are enrolled in the health benefits, but it's through a court order for you and your child. Child, let's see. Yeah. That's why you received the card.

Speaker speaker_1: So- so they're taking money... So they're taking money out of my paycheck for this, or is it just provided through-

Speaker speaker_0: Yes.

Speaker speaker_1: Huh?

Speaker speaker_0: You paid for it.

Speaker speaker_1: And how much am I paying?

Speaker speaker_0: Uh, \$36.97. You and your child.

Speaker speaker_1: And what- what is this covered?

Speaker speaker_0: Okay. So you should have received a dental, a vision, and a medical card.

Speaker speaker_1: No, it's just-

Speaker speaker_0: Three different-

Speaker speaker_1: The card they gave me is just a pharmacy, a medical, and a vision.

Speaker speaker_0: Okay. But you should be receiving a, um, a medical card as well. Um...

Speaker speaker_1: No, that's- that's what it says on- on the card. It says, "Pharmacy, medical, and vision," and that's it.

Speaker speaker_0: Okay. So that's your medical card, and then, um, uh, you could use it as your vision as well. And then you should receive a dental that says APL Clarington. That will be your med- your dental.

Speaker speaker_1: No, they sent two cards. It's just pharmacy, medical, and vision. No dental.

Speaker speaker_0: Okay. So... Did you receive it today?

Speaker speaker_1: No, this was, uh, I think two days ago, three days ago, somet- the end of last week.

Speaker speaker_0: So, um, what I could said, if you want to wait until Friday, um, to see if you receive the dental. If not, you could give us a call and we could request a new one for you.

Speaker speaker_1: Okay.

Speaker speaker_0: Right. So like I say, you are-

Speaker speaker_1: And can- can you just send another one out?

Speaker speaker_0: Um, I could go ahead and request that. Yes, sir. Anything else I could do for you, sir?

Speaker speaker_1: Um, uh, would- would you be able to get me coverages on, uh, all- all these plans that supposedly I have?

Speaker speaker_0: Okay. So for the medical plan-

Speaker speaker_1: I mean, if they sound... if they sound good, I'll- I'll keep it. If not, I want to cancel.

Speaker speaker_0: Well, unfortunately, you won't be able to cancel because this is a- through a court order.

Speaker speaker_1: Through a what?

Speaker speaker_0: You have to have a- a court order for you and your child. You have to have-

Speaker speaker_1: A court order?

Speaker speaker_0: ... this court... Yes. You have to have at least 10-

Speaker speaker_1: But I never signed or signed up for nothing or ever- ever agreed to anything.

Speaker speaker_0: ... but this is through the court. We don't have nothing to do like enrolling you. They send the information to the doc-

Speaker speaker_1: What do you mean through the court?

Speaker speaker_0: Okay. So let me...

Speaker speaker_1: Hm?

Speaker speaker_0: Let me see the agency number... name, just bear with me. Uh, uh, uh. Okay. So, this is the Court, um, Danbury, Brookville, Cornetic- Connecticut. And let's see, what else they have here. This is not... Give me one second. See what other information that I need. Okay. Uh, uh. But all we have is that if, um, the medical support and it's coming from Connecticut, I could give you the name, the phone number of the agency in Connecticut that are enforcing this.

Speaker speaker_1: And what agency is it?

Speaker speaker_0: It's, um, Support and Enforcement Services, in Brookville, Connecticut. I have a phone number and a case number.

Speaker speaker_1: Okay, give me one second.

Speaker speaker_0: Sure.

Speaker speaker_1: Okay, I'm ready.

Speaker speaker_0: Okay. So, um, the phone number will be 800-

Speaker speaker_1: Yep.

Speaker speaker_0: ... 2285437.

Speaker speaker_1: 2285437.

Speaker speaker_0: And the case number will be 680-

Speaker speaker_1: 680.

Speaker speaker_0: 584-

Speaker speaker_1: 584.

Speaker speaker_0: 1.

Speaker speaker_1: 1. And what agency is this?

Speaker speaker_0: It says, "Support Enforcement Services." And it says, "Court or administrative authority, JD downward."

Speaker speaker_1: Support enforcement what?

Speaker speaker_0: Services.

Speaker speaker_1: What was that last part that you were saying?

Speaker speaker_0: It's coming... It says like, "Court from JD Connecticut.

Speaker speaker_1: JD?

Speaker speaker_0: Mm-hmm. We don't have the information for the child. Um, all we got is that it needs to be enrolled in the benefits. Now, if you think that this is not right, then you call the court and they should give you a release paper, that it has to be sent to your employer. And that's how they're going to take this down if you don't want to have the benefit.

Speaker speaker_1: And then, um, where, where, where are these providers located in? Can I use it anywhere in the United States?

Speaker speaker_0: Yes. Now, the, um... On the ID card that you got, it should be a name, a website and a phone number called MultiPlan.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: There you will find the providers closer to you.

Speaker speaker_1: So if, if I send one of these to, to, uh, my child, um, they, they just submit this to whatever they need to do?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: The- Even though I'm not going to be with them?

Speaker speaker_0: Yes, sir. They, they will be able to use it.

Speaker speaker_1: Okay.

Speaker speaker_0: So I'm going to request the ID card to be sent out to you. The, um... It does take seven to 10 days to arrive, um, so...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Just keep a eye on the mail. Um, you might receive, you know, the pre-um, sorry, the, uh, the original one before the copies that I'm requesting to be sent out.

Speaker speaker_1: Okay. And can, can you give me the coverages on these plans?

Speaker speaker_0: Okay. So for your vision, you have a \$10 copay for the eye exam once a year. Then you have a te- a \$25 copay for your eye ex- I mean, sorry, for the glasses and lenses. And the insurance gonna give you \$130 that you could use towards the glasses. Now, the dental, it will cover you, your basic dental work, such as filling and extractions at 80% after you meet the deductible of \$50.

Speaker speaker_1: Okay.

Speaker speaker_0: ... um, per person, which is going to be you and the child. Um, then you basic cleanings like, um, X-ray will be covered 100%, one every six months. And with your medical-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it's for the ACA, ACA compliance of insurance. It's for preventive care only. Now, you are responsible to pay for the doctor's visit, but the insurance gonna cover 100% the preventive care. Let's say, in your child, um, case, uh, the immunization, um, their yearly checkups. Let's say for you, um, diabetes, uh, blood pressure, that type of preventive care. Um, let me see what else. I, I could give you more example. Um, do, do, do, do, see. Okay. So, for the ch- children, they do also the check for their blood pressure, depression, diabetes, hearing loss, sickle cell, that type of o- preventive care. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: They do get-

Speaker speaker_1: So it does, it doesn't cover, like, going to the emergency room or anything?

Speaker speaker_0: No, sir. You also get, um, a 30 days supply of medication, preventive medication. Let's say you go to the doctor's and they find you with the high blood pressure, they, they'll provide you with the preventive medication.

Speaker speaker_1: So the pharmacy, it does- it doesn't cover all medications, just preventive?

Speaker speaker_0: Just preventive.

Speaker speaker_1: So preven- preventive is, is what? Like, high blood pressure, diabetes, and what?

Speaker speaker_0: For diab- Mm-hmm. Um, cholesterol. Uh, let's see other medication you get there. Uh. Check. 'Cause we don't have like... Everything is not listed.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so let's see.

Speaker speaker_1: Does it, does it cover, uh, yearly physical?

Speaker speaker_0: Pretty much, because, uh, it is for your preventive care. Like, they will, um, co- cover 100% if you need to get the influenza immunization, um, shingles, rubella, or, or hepatic- hepatitis. Um, I'm trying to read and see what else, uh, I could see about medication. Um. Yeah. They also, um, will cover, like, colla- collateral cancers, um, lung cancer, all those type of tests. Tub- tuberculosis, um, obesity, alcohol. If you would like, I could... I see that you have an email on file.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I could send you, uh, the complete guide so you could have more information.

Speaker speaker_1: That'd be great.

Speaker speaker_0: Yeah? All right. Okay. If you don't mind, I could put you as also in a hold and I could check if your dental ID card is available to me, and then I could send you a copy through your email as well.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: That works? All right.

Speaker speaker_1: Yeah.

Speaker speaker_0: Just bear with me, sir. Mr. Durham?

Speaker speaker_1: Yes.

Speaker speaker_0: Sir, thank you for your patience. So look, this is what I did. I sent you an email with the benefit guide, right? So you could see all the... uh, uh, everything that, um, the information that you need about the plan. Now, I-

Speaker speaker_1: Okay.

Speaker speaker_0: ... sent you an email with the dental ID card, the medical that you already have, and the vision. You... what you could do, um, you could forward that email to your kid, so that way you could have the ID as well.

Speaker speaker_1: Okay.

Speaker speaker_0: All right? Um, so the email's coming in from info@benefitsinacard, check your spam and junk mail, it might go there.

Speaker speaker_1: No, I just got it.

Speaker speaker_0: Okay, perfect. Is there anything else I could do for you, sir?

Speaker speaker_1: Um, and you will be sending out those, um, dental cards?

Speaker speaker_0: Physical ones, yes, I already requested them.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: Yeah, you already... And you will have, and you'll have it on that email as well.

Speaker speaker_1: Okay. Now, if I have any other questions about canceling it or anything like that, um, I have to contact that 1-800 number with that case number?

Speaker speaker_0: Yes. Because if you already went to... let's say, you went to court already and you're not supposed to be under, uh, taking care of your child insurance, you should have a release letter.

Speaker speaker_1: No, me-

Speaker speaker_0: And then-

Speaker speaker_1: Me and my ex-wife, we have, uh, uh, an, an agreement of 50/50, um, between, uh-

Speaker speaker_0: Okay.

Speaker speaker_1: ... my child.

Speaker speaker_0: Okay. But then I-

Speaker speaker_1: So I don't understand why they're, they're forcing me to do something where I'm already doing things to, um, have these matters taken care of.

Speaker speaker_0: Okay. So in that case, just contact them and let them know, uh, what's going on and, and t- uh, uh, anything has to be done through them in order f- for you to be able to drop the insurance though.

Speaker speaker_1: Okay.

Speaker speaker_0: All right? Anything else I could do for you, Mr. Ham, Durham?

Speaker speaker_1: Now, um, if, if I was to keep the service for whatever reasons I needed to keep it for, um, would they send me a card with, uh, my child's name on it?

Speaker speaker_0: They do not send-

Speaker speaker_1: No.

Speaker speaker_0: They... It will say... It's under your name, plus child, and when they go to the, the doctor, their information will show up.... because he was the one that worked for the company.

Speaker speaker_1: What's that?

Speaker speaker_0: Excuse me? That it won't show-

Speaker speaker_1: That that- that my child's information?

Speaker speaker_0: Let's say, they do not send the- the ID card with the child's name on it. What they do, they will send you the ID card, like you, you already have it, that will-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... say, um, your name plus child.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, um, let's say you send a copy to your... to them and-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you ask for everyone to take them to the doctor or dentist or whatever the case may be. When they pull out the information, your child information will show up.

Speaker speaker_1: Okay. Now, um-

Speaker speaker_0: But, but not in the actual ID card.

Speaker speaker_1: And, um, does, does it show the information for my child, uh, on there?

Speaker speaker_0: Oh, not in... No. The court do not provide that information to us for the paperwork that we receive from your employer. That is, um, something that we, we don't have access to it. And we don't have access to your payroll or none of that information from your employer. What we do is get you information stating that you need to be enrolled under the plan that they already have selected for you, which are the main, um, plans, like the preventive care, dental, and vision. Because WorkSmart, they do offer other plans, um, as well, and you will be able to see it there in the m- benefit guide that I sent you. But you get to be enrolled in the ACA Compliance Plan that, um-

Speaker speaker_1: It-

Speaker speaker_0: ... is mandated by the government.

Speaker speaker_1: So if- if I was going to keep this plan, can- can I upgrade it to a better one?

Speaker speaker_0: Yes. Yes.

Speaker speaker_1: At any time?

Speaker speaker_0: Well, you have until... Actually, you only got, like, two days. Let me see. You got until Friday to do so, because open enrollment for WorkSmart ends on Friday.

Speaker speaker_1: So who- who would I get in contact with to see the different plans?

Speaker speaker_0: On the email that I sent you with the benefit guide, there you will see it.

Speaker speaker_1: Okay.

Speaker speaker_0: And you will see the rest- the other plans that they have, and if you decide to enroll or upgrade, you could give us a call or you could do it online as well.

Speaker speaker_1: And I would- I would give you a call to upgrade the plan?

Speaker speaker_0: Yeah, you could. Yes, sir. You could call this number again if you would like to.

Speaker speaker_1: And you said they're taking how much out of it per week?

Speaker speaker_0: Uh, \$36.97. That covers your medical plan, the dental and vision for you and your child.

Speaker speaker_1: So if I was to bump that up to the next plan, how much is that per week?

Speaker speaker_0: Well, the only plan... Now, keep in mind that the insurance that you have right now, the plan that you have, is court-mandated. So if you decide to upgrade it, you will have-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... you will still have to have this medical plan. You will have to add an oth- any of the other plans that they have, but the one that you have right now, you will have to keep it, because it's more towards for your child than actually for you. I don't know if you understand.

Speaker speaker_1: Yes.

Speaker speaker_0: Like, you could add any other plan and you could add your child to it, um, if you would like to, or you could just keep- do- do it for- for yourself. But the plans that you already have-

Speaker speaker_1: Okay, so- so, so with this plan it's- it's, uh, a separate plan. Now, if I was to get another plan, this 36 and some change will go on top of the other plan also?

Speaker speaker_0: Yes. Uh-huh. For example, they have-

Speaker speaker_1: So what- what- what- what's the next plan that you have?

Speaker speaker_0: Okay, they have a plan called the, um, the VIP Classic, which is \$20. This one, you could use it at an emergency room, hospital. Another thing is about these

insurance are not like major insurance. Since they are through the staffing agency, they are very limited. You, um, let's say the plan they're calling VIP Standard, if you go to the doctor's office, they already have a set amount that they going to pay. Anything above that amount will be your responsibility. Let me see how much that is on- on the benefit guide. Give me one second. Where did it go? Hang on one second. System is so slow. So you could have an idea, for example, the VIP Classic, if you go to your doctor's office, the insurance only covering \$50 a day, and you have four days for- for the year.

Speaker speaker_1: And what's- what's the next plan-

Speaker speaker_0: Now you-

Speaker speaker_1: ... up from that one?

Speaker speaker_0: So after that, they have one called the MVP, it's... subject to approval, because you have to be working a certain amount of hours per week. And this one, it does have, it does have a very, very high deductible that you have to meet before they start, um, paying 100%. This one is more towards the traditional and the premium, but this one is monthly and it's \$500 with... \$530.82.

Speaker speaker_1: A month?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Oh, wow.

Speaker speaker_0: All these, yeah-

Speaker speaker_1: So you're, you're, you're, you're pretty much saying it's, it's not even worth it, then?

Speaker speaker_0: That's why I said it's a really high deductible. Now, with the one you already have, which is called the Stay Healthy, for the preventive care, what... If you decide to add, let's say, the basic or VIP Classic, what... It gives you more coverage. Because if... Stay Healthy, you have to pay for the doctor's visit. The amount that the VIP Classic gives you, um, you could use it towards that visit if you decide to combine them. Now, let me see if they-

Speaker speaker_1: So an extra \$20 a month would be the VIP?

Speaker speaker_0: No. This... All this is weekly. The one... \$36 and-

Speaker speaker_1: All right, that's, that's what I meant. For an extra \$20 a week, it, it, it covers the emergency room and stuff like that with a little more help?

Speaker speaker_0: Yeah. Um, also, with... If you decide to add other plans, you don't have to add your kids. You could get it just for you. The one... Like I said, the one that they have your kids enrolled is because the court mandates for them to have those basis of insurance for their needs.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: But let's say they have a c... Uh, you will see it there. They have a plan for, uh, short-term disability, um, they have a prescription plan that you can enroll in any of those without adding your child.

Speaker speaker_1: And this is all covered with an extra \$20 a week?

Speaker speaker_0: No, no. On the benefit guide that I provide you, there you're going to see-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... how much each plan costs.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, and then you will decide what would you like to add, and you can simply-

Speaker speaker_1: Now, do you, do you have a direct number or an extension number that I can call you back after I look at these things, and I give you a call back tomorrow?

Speaker speaker_0: Sure. My name is Pamela. I'm the only Pamela here. This is very small place. I'm here from 11:00 in the morning to 8:00 Eastern Time.

Speaker speaker_1: Okay.

Speaker speaker_0: You could ask for me. If I'm not available, because I might be with another member or at lunch, whoever answers the phone, you can tell them that you want to speak with me. And as soon as-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I'm, I'm available, I'll give you a call back. Or if you have a specific time for me to call you back, you let them know and I'll call you back.

Speaker speaker_1: Okay.

Speaker speaker_0: All right?

Speaker speaker_1: So y- you don't have an extension number? You just call the 1-800 number?

Speaker speaker_0: Yeah, unfortunately we don't have it, but I'll get the message, though.

Speaker speaker_1: Okay.

Speaker speaker_0: All right?

Speaker speaker_1: Okay, I'll, I'll, I'll-

Speaker speaker_0: And I-

Speaker speaker_1: ... be calling back tomorrow, then.

Speaker speaker_0: Okay. And like I said, um, if I'm busy or I'm out on lunch, they will leave me the message and I'll get back to you as soon as I get back or-

Speaker speaker_1: Okay.

Speaker speaker_0: ... finish with the other member. And it will be easier for you to understand the benefits after you go through the benefit guide. And then tomorrow-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... when you call back, we both going to be able to see it, and it's easier for me as well to explain it to you.

Speaker speaker_1: Okay, sounds good, then.

Speaker speaker_0: All right. All right, Mr. Durham, I hope you have a great rest of the day today, and looking forward to speak to you tomorrow.

Speaker speaker_1: Okay, you have a good night. Thank you so much.

Speaker speaker_0: You too, sir. Bye-bye.