

Transcript: Pearl

Rojas-5025893694619648-6408814598864896

Full Transcript

Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Uh, yeah, my name is David Beaudry. Good morning. How may I assist you? Hi. Um, I recently was hired on, and I got this number through the staffing agency that's doing my payroll. Okay. And I need to know, how do I apply for benefits? Okay, so you can do it one of three ways. You can do it over the phone with us, online, or through a, a enrollment form with your staffing agency. Okay. Can I just do it now, over the phone? Of course. What is the name of the staffing agency you work for? Uh, Verstellla. I think they have a, they have a name change. So hold on here. Let me, let me look. Terra, T-E-R-R-A Staffing Group. Okay, and what are the last four- I think it's three. ... digits of your social? 0172. Okay. And what is your extension? I also may need to get it- Your name is David? David Beaudry, yeah. Someone said I needed to get it done before the 31st. I don't know if that was true or not, but. Yes. Social pr- Yeah. Uh-huh. So it's like... Well, you, so you have, um, open enrollment which ends on the 31st, or you have your company open enrollment. You're still within the 30 days of receiving your first paycheck, so you have a little more time than just till the 31st. Um, so if you... Yeah, but I'm, but I'm here now, so that works for me. Okay. All righty, and what is your address and date of birth? Uh, 3433 McNary Parkway, Number 806, Lake Oswego, Oregon 97035. Date of birth is 3/20/69. All righty. And I have your phone number as 503-806-6430? Yes. And I have your email address as getmydraft@gmail.com? Correct. All righty, and do you know what you're wanting to enroll in today? Um, I just wanted... Um, isn't, isn't there like three levels or something? Um, there are... I don't have, I don't have the paperwork in front of me to look at, so unfortunately... No, you're fine. So there's two medical bundles, and then there's a preventative health plan. Um... And then there's what? Sorry. So there's two medical bundles, and then there's a, a preventative health plan that's just preventative health. Oh, okay. Yeah, I mean, I want a medical bundle. Okay, so you want the VIP? That includes dental as well, right? Um, no, so just medical. Um... Okay. Is dental offered at all? Yes, dental and vision are offered but they're separate plans for your medical. Okay. The VIP standard bundle for just yourself is \$23.02, and the, um, VIP plus bundle is \$36.97. The difference between those two plans- Is that per week? ... is the dollar amount... Yes, per week. Um, and then the difference between those pla- two plans is the dollar amount that they cover for each service. Oh, okay. What would be, what would it be for like a standard, um, like primary care visit or a mental health like therapy visit? So if mental h- mental health and behavioral health, um, let me see if they're included in this bundle 'cause I know some staffing agencies have them separately. Give me one moment. Okay, so mental and behavioral health are not included in this... Oh yes they are, I'm sorry. Um, so and those are via webca- web chat, so they're not actual in person. Um, and then for a normal physician's office visit, the standard coverage is \$50 a day for four visits a year, and then the

plus coverage, \$100 a day for four visits a year. Okay. Now when you say the, the mental health, uh, the therapies, that's even with my own doctor, right? I just have to be a, it has to be a Zoom call. It's not me going in. Or do I have to get a whole brand new therapist? Um, I'm not s- Or it could be any therapist? I'm not sure about that. I can, once we're done with enrollment, I can transfer you to the insurance carrier and you can confirm with them, 'cause I'm not sure. Right. Um... I mean, same, same question would be for my primary care doctor, because I've been with him for years. I don't want to just have to switch. So with the primary care- You know? ... I do know that, um, you don't have to see a specific doctor in a any type of network. You just have to make sure that they accept your insurance. Okay. Yeah, that won't be a problem with him. And then what, so what's the difference... Oh, oh, okay, go ahead, sorry. No, it's fine. I think that we're gonna a- ask the same question. Okay, so the \$36.97, that's the \$100 per visit four times a year? Yes. That's, they cover that, right? Okay. And then what about a specialist? Like I do go to a kidney doctor twice a year. Hm, I don't see coverage for f- for specialty visits. Um... So it's just full price? Yeah, we'd just be out of pocket 'cause I don't see any coverage as far as, um, specialty visits. God dang. Insurance just keeps getting worse and worse every year. Um, yeah. I, I mean it's almost to the point of like what does it actually cover for my money, right? Like... Um, wow, okay. And then I assume, so what's the deductible out of pocket? So, there is no deductibles or co-pays. The thing is that they cover only up to a certain dollar amount for each service. Okay. What happens if I'm in a car wreck? Then I have an ambulance ride, then I'm in the ER, then I get a surgery. Like, does it cover any of that kinda stuff? So, ambulance... Yeah, so ambulance by ground, um, it... The, the standard covers \$50 a day for one day. Ambulance by air, they cover \$100. The, um, plus covers \$200 for ambulance by ground, \$400 by ambulance by air. Um, surgery in a hospital, the standard covers \$250 a day for one day, the plus covers \$1,000 a day for one day. Um, the hospital admission, the standard covers \$500 towards the admission for one day. The plus covers \$1,000. And then if you're confined to the hospital, the standard covers \$50 a day for 30 days and the plus covers \$100 a day for 30 days. That's how much I pay, \$50 or \$100? Or that's how much they cover- That's how much they cover. ... out of it? They only cover \$100? Out of? A day. So, if you're confined, it... They cover \$100 a day for 30 days. So, if it's \$800 a day I'm getting billed, they cover 100, I'm on the hook for 700? Correct. There's not a percent? Okay. Why does this seem so different than other plans I've had before with other companies over the years? I am not sure. Seems like once you meet a certain out-of-pocket deductible, then they cover like, big amounts and all that stuff. Um, 'cause they're prob-... Those plans are probably, um, bigger medical companies and these are just limited benefit plans. Huh. Okay. Ye-... 'Cause you know what I mean? I mean, you could have a big accident and have a surgery and you can have a \$200,000 bill, and like, you know, after you pay the first 7,500 out of pocket, then it starts covering like big percentage of portions. That's the kind of plans I'm used to, I guess. Yeah. Um, this is not that apparently. Yeah. Huh. Okay. So, it's \$37. So, that's basically about a 150 bucks a month for the, the bigger one. Mm-hmm. Okay. Well, let's just... Just put me in that one. I guess it's the better of them, so just put me in that. 36 bucks a week, I think I can manage that. Okay. And then do you want to dental, vision? And then... Yeah. I want dental. What does, what does that cover, then? So, with dental, your preventative visits are covered at 100%, which is your basic cleaning and check-up once per six months. The non-surgical extractions, X-rays and fillings are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered. Okay. Cavities are

covered, routine whatever's. Okay. \$50 deductible and then they pay 80%. For the fill-ins, X-rays and non-surgical extractions. Got it. And how much is that a month, or a week, or whatever? It's \$3.63 a week. Yeah, do that, please. And then what about vision? Vision is \$2.14 a week. This plan has a \$10 co-pay for your eye exam, a \$25 co-pay for your lens and frames, and an annual allowance of \$130 for your frames or, or contacts. Okay. Yeah, add that too, please. Okay. So, with those three cards in the- And I want to get a whole packet in the- What? Oh, go ahead, sorry. Go ahead. Oh, y- Um, so your weekly deduction'll be \$42.74. It does take one to two weeks for the staff at the agency to start making deductions. Once they do, the following Monday you become active. And then later that week, you'll receive your dental and vision card in the mail, and your medical will go to your email. Um, if you'd like... I, I know, um, you said you didn't have the paper in front of you. I don't know if you have a benefit guide and you want to see the coverage? I can send that to you via email today. Yeah, that would be great. Okay. And do you have any questions? Yeah, I mean, I definitely want to look through it. Okay. No, so this gets started when? In a couple of weeks? Yes. Okay. All righty. Thanks so much for calling. Have a great day. Is coverage retro from today? To today? No. Or? No, it covers from when it becomes active forward. Okay. You don't know a date on that yet? Not an exact date, no. Okay. All right. Yeah, just... And you have my email address? Yes. I have Mr. Get... Uh, I have getmydraft@gmail.com. Yeah, that's it. Okay. Yeah, send me all the goods and I will look through it. All righty. Thank you so much for calling. You have a great day. Okay, thanks. Bye.

Conversation Format

Speaker speaker_0: Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_1: Uh, yeah, my name is David Beaudry. Good morning.

Speaker speaker_0: How may I assist you?

Speaker speaker_1: Hi. Um, I recently was hired on, and I got this number through the staffing agency that's doing my payroll.

Speaker speaker_0: Okay.

Speaker speaker_1: And I need to know, how do I apply for benefits?

Speaker speaker_0: Okay, so you can do it one of three ways. You can do it over the phone with us, online, or through a, a enrollment form with your staffing agency.

Speaker speaker_1: Okay. Can I just do it now, over the phone?

Speaker speaker_0: Of course. What is the name of the staffing agency you work for?

Speaker speaker_1: Uh, Verstella. I think they have a, they have a name change. So hold on here. Let me, let me look. Terra, T-E-R-R-A Staffing Group.

Speaker speaker_0: Okay, and what are the last four-

Speaker speaker_1: I think it's three.

Speaker speaker_0: ... digits of your social?

Speaker speaker_1: 0172.

Speaker speaker_0: Okay. And what is your extension?

Speaker speaker_1: I also may need to get it-

Speaker speaker_0: Your name is David?

Speaker speaker_1: David Beaudry, yeah. Someone said I needed to get it done before the 31st. I don't know if that was true or not, but.

Speaker speaker_0: Yes.

Speaker speaker_1: Social pr- Yeah.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: So it's like...

Speaker speaker_0: Well, you, so you have, um, open enrollment which ends on the 31st, or you have your company open enrollment. You're still within the 30 days of receiving your first paycheck, so you have a little more time than just till the 31st. Um, so if you...

Speaker speaker_1: Yeah, but I'm, but I'm here now, so that works for me.

Speaker speaker_0: Okay. All righty, and what is your address and date of birth?

Speaker speaker_1: Uh, 3433 McNary Parkway, Number 806, Lake Oswego, Oregon 97035. Date of birth is 3/20/69.

Speaker speaker_0: All righty. And I have your phone number as 503-806-6430?

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your email address as getmydraft@gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: All righty, and do you know what you're wanting to enroll in today?

Speaker speaker_1: Um, I just wanted... Um, isn't, isn't there like three levels or something?

Speaker speaker_0: Um, there are...

Speaker speaker_1: I don't have, I don't have the paperwork in front of me to look at, so unfortunately...

Speaker speaker_0: No, you're fine. So there's two medical bundles, and then there's a preventative health plan. Um...

Speaker speaker_1: And then there's what? Sorry.

Speaker speaker_0: So there's two medical bundles, and then there's a, a preventative health plan that's just preventative health.

Speaker speaker_1: Oh, okay. Yeah, I mean, I want a medical bundle.

Speaker speaker_0: Okay, so you want the VIP?

Speaker speaker_1: That includes dental as well, right?

Speaker speaker_0: Um, no, so just medical. Um...

Speaker speaker_1: Okay. Is dental offered at all?

Speaker speaker_0: Yes, dental and vision are offered but they're separate plans for your medical.

Speaker speaker_1: Okay.

Speaker speaker_0: The VIP standard bundle for just yourself is \$23.02, and the, um, VIP plus bundle is \$36.97. The difference between those two plans-

Speaker speaker_1: Is that per week?

Speaker speaker_0: ... is the dollar amount... Yes, per week. Um, and then the difference between those pla- two plans is the dollar amount that they cover for each service.

Speaker speaker_1: Oh, okay. What would be, what would it be for like a standard, um, like primary care visit or a mental health like therapy visit?

Speaker speaker_0: So if mental h- mental health and behavioral health, um, let me see if they're included in this bundle 'cause I know some staffing agencies have them separately. Give me one moment. Okay, so mental and behavioral health are not included in this... Oh yes they are, I'm sorry. Um, so and those are via webca- web chat, so they're not actual in person. Um, and then for a normal physician's office visit, the standard coverage is \$50 a day for four visits a year, and then the plus coverage, \$100 a day for four visits a year.

Speaker speaker_1: Okay. Now when you say the, the mental health, uh, the therapies, that's even with my own doctor, right? I just have to be a, it has to be a Zoom call. It's not me going in. Or do I have to get a whole brand new therapist?

Speaker speaker_0: Um, I'm not s-

Speaker speaker_1: Or it could be any therapist?

Speaker speaker_0: I'm not sure about that. I can, once we're done with enrollment, I can transfer you to the insurance carrier and you can confirm with them, 'cause I'm not sure.

Speaker speaker_1: Right.

Speaker speaker_0: Um...

Speaker speaker_1: I mean, same, same question would be for my primary care doctor, because I've been with him for years. I don't want to just have to switch.

Speaker speaker_0: So with the primary care-

Speaker speaker_1: You know?

Speaker speaker_0: ... I do know that, um, you don't have to see a specific doctor in a any type of network. You just have to make sure that they accept your insurance.

Speaker speaker_1: Okay. Yeah, that won't be a problem with him. And then what, so what's the difference... Oh, oh, okay, go ahead, sorry.

Speaker speaker_0: No, it's fine. I think that we're gonna a- ask the same question.

Speaker speaker_1: Okay, so the \$36.97, that's the \$100 per visit four times a year?

Speaker speaker_0: Yes.

Speaker speaker_1: That's, they cover that, right? Okay. And then what about a specialist? Like I do go to a kidney doctor twice a year.

Speaker speaker_0: Hm, I don't see coverage for f- for specialty visits. Um...

Speaker speaker_1: So it's just full price?

Speaker speaker_0: Yeah, we'd just be out of pocket 'cause I don't see any coverage as far as, um, specialty visits.

Speaker speaker_1: God dang. Insurance just keeps getting worse and worse every year. Um, yeah. I, I mean it's almost to the point of like what does it actually cover for my money, right? Like... Um, wow, okay. And then I assume, so what's the deductible out of pocket?

Speaker speaker_0: So, there is no deductibles or co-pays. The thing is that they cover only up to a certain dollar amount for each service.

Speaker speaker_1: Okay. What happens if I'm in a car wreck? Then I have an ambulance ride, then I'm in the ER, then I get a surgery. Like, does it cover any of that kinda stuff?

Speaker speaker_0: So, ambulance... Yeah, so ambulance by ground, um, it... The, the standard covers \$50 a day for one day. Ambulance by air, they cover \$100. The, um, plus covers \$200 for ambulance by ground, \$400 by ambulance by air. Um, surgery in a hospital, the standard covers \$250 a day for one day, the plus covers \$1,000 a day for one day. Um, the hospital admission, the standard covers \$500 towards the admission for one day. The plus covers \$1,000. And then if you're confined to the hospital, the standard covers \$50 a day for 30 days and the plus covers \$100 a day for 30 days.

Speaker speaker_1: That's how much I pay, \$50 or \$100? Or that's how much they cover-

Speaker speaker_0: That's how much they cover.

Speaker speaker_1: ... out of it? They only cover \$100? Out of?

Speaker speaker_0: A day. So, if you're confined, it... They cover \$100 a day for 30 days.

Speaker speaker_1: So, if it's \$800 a day I'm getting billed, they cover 100, I'm on the hook for 700?

Speaker speaker_0: Correct.

Speaker speaker_1: There's not a percent? Okay. Why does this seem so different than other plans I've had before with other companies over the years?

Speaker speaker_0: I am not sure.

Speaker speaker_1: Seems like once you meet a certain out-of-pocket deductible, then they cover like, big amounts and all that stuff.

Speaker speaker_0: Um, 'cause they're prob-... Those plans are probably, um, bigger medical companies and these are just limited benefit plans.

Speaker speaker_1: Huh. Okay. Ye-... 'Cause you know what I mean? I mean, you could have a big accident and have a surgery and you can have a \$200,000 bill, and like, you know, after you pay the first 7,500 out of pocket, then it starts covering like big percentage of portions. That's the kind of plans I'm used to, I guess.

Speaker speaker_0: Yeah.

Speaker speaker_1: Um, this is not that apparently.

Speaker speaker_0: Yeah.

Speaker speaker_1: Huh. Okay. So, it's \$37. So, that's basically about a 150 bucks a month for the, the bigger one.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Well, let's just... Just put me in that one. I guess it's the better of them, so just put me in that. 36 bucks a week, I think I can manage that.

Speaker speaker_0: Okay.

Speaker speaker_1: And then do you want to dental, vision? And then... Yeah. I want dental. What does, what does that cover, then?

Speaker speaker_0: So, with dental, your preventative visits are covered at 100%, which is your basic cleaning and check-up once per six months. The non-surgical extractions, X-rays and fillings are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered.

Speaker speaker_1: Okay. Cavities are covered, routine whatever's. Okay. \$50 deductible and then they pay 80%.

Speaker speaker_0: For the fill-ins, X-rays and non-surgical extractions.

Speaker speaker_1: Got it. And how much is that a month, or a week, or whatever?

Speaker speaker_0: It's \$3.63 a week.

Speaker speaker_1: Yeah, do that, please. And then what about vision?

Speaker speaker_0: Vision is \$2.14 a week. This plan has a \$10 co-pay for your eye exam, a \$25 co-pay for your lens and frames, and an annual allowance of \$130 for your frames or, or contacts.

Speaker speaker_1: Okay. Yeah, add that too, please.

Speaker speaker_0: Okay. So, with those three cards in the-

Speaker speaker_1: And I want to get a whole packet in the-

Speaker speaker_0: What?

Speaker speaker_1: Oh, go ahead, sorry. Go ahead.

Speaker speaker_0: Oh, y- Um, so your weekly deduction'll be \$42.74. It does take one to two weeks for the staff at the agency to start making deductions. Once they do, the following Monday you become active. And then later that week, you'll receive your dental and vision card in the mail, and your medical will go to your email. Um, if you'd like... I, I know, um, you said you didn't have the paper in front of you. I don't know if you have a benefit guide and you want to see the coverage? I can send that to you via email today.

Speaker speaker_1: Yeah, that would be great.

Speaker speaker_0: Okay. And do you have any questions?

Speaker speaker_1: Yeah, I mean, I definitely want to look through it.

Speaker speaker_0: Okay.

Speaker speaker_1: No, so this gets started when? In a couple of weeks?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: All righty. Thanks so much for calling. Have a great day.

Speaker speaker_1: Is coverage retro from today? To today?

Speaker speaker_0: No.

Speaker speaker_1: Or?

Speaker speaker_0: No, it covers from when it becomes active forward.

Speaker speaker_1: Okay. You don't know a date on that yet?

Speaker speaker_0: Not an exact date, no.

Speaker speaker_1: Okay. All right. Yeah, just... And you have my email address?

Speaker speaker_0: Yes. I have Mr. Get... Uh, I have getmydraft@gmail.com.

Speaker speaker_1: Yeah, that's it. Okay. Yeah, send me all the goods and I will look through it.

Speaker speaker_0: All righty. Thank you so much for calling. You have a great day.

Speaker speaker_1: Okay, thanks. Bye.