

## Transcript: Pearl

**Rojas-5869124819042304-5829241383632896**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who did I have the pleasure of speaking with? Hi, Pearl. My name's Chris. And how can I assist you, Chris? Um, so can you tell me the, the difference between, um... let's see, the Stay Healthy plan and the VIP plans? So the Stay Healthy... What's the name of the staff, MEC Workforce? Uh, Focus Workforce Man- Management. Okay, so their MEC telrx plan is just preventative health and virtual telehealth services. So y- um, you'll be able to see a doctor virtually, but you wouldn't actually be able to go into a, a facility and see one. Um, and then you have preventive health services that you could go into the facilities and receive, which are like your annual exam, your immunizations, some STD screenings, some cancer screenings, diabetes, blood pressure, those kind of screenings. It doesn't cover you going, like I said, into an office to see a doctor when you're sick, or ER, nothing like that. It just covers preventative health and virtual health. As to where the VIP plans are actual medicals, where you can go in to see your, your physician, to a physician's office, the ER, stuff like that. Oh, okay. So what's the difference between VIP Standard, VIP Classic, and VIP Plus? The difference between those three are the dollar amount that they cover for each service. Oh, okay. So like if there's like a copay or something? With, um... No, there's no copays or deductibles. They only c- but they only cover at a set dollar amount. Okay. Can you give me some examples? Okay. Of course. So for example, with the VIP Standard... Oh, give me one second. Sorry, my computer's a little slow this afternoon. That's okay. Okay, so for example, with the VIP Standard, if you were to have surgery in a hospital, it covers \$250 a day for one day. The Classic covers \$500, and the Plus covers \$1,000, all for one day. Oh, okay. Um, and then I see also that it says additional benefit options, dental, disability, life, vision, all that stuff. Um, so that's pretty... w- it's pretty self-explanatory then. I mean, that's adding a dental plan for 364 added onto that? Correct. They're, they're separately sold additional coverage. Okay. And then the VIP Standard would be just, just the medical side of it? Correct. It doesn't include preventative health, um, and it doesn't cover any of those, uh, the ones that are under the additional coverage. It just covers your medical. Okay. And, uh, so medical would just be like, like in the hospital, the ER, if I needed to go to a doctor's office, uh, like a specialist? Is that right? Um, I wouldn't be able to spec- I wouldn't sp- be able to specify on a specialty, specialty, a specialist visit. Um, I'm not sure about when you would have to speak to the staff, the... I'm sorry, to the insurance carrier. But as far as physician's office, urgent care, emergency rooms, surgeries in a hospital, surgeries in a physician's office, it has coverage for all that physical and speech therapy, um, medical imaging tests, stuff like that. That's what that coverage is. Yes. Okay. And these things, I, I could change like on a weekly basis? So if I decided next week that I wanted to add the dental or life or vision, then- The only th- ... I could add it next week? The only thing you

can do at any time is cancel. What... To add a plan or to go up, you would have to wait for either company open enrollment or be within the first 30 days of receiving your first paycheck. Be within the first 30 days? Oh, so once I make the choice, then I'm stuck with it for however long? Yep, until company open enrollment. What's company open enrollment? Is that when like I would get hired into the company? Nope, so company open enrollment is when your company has a timeframe where you guys, where the whole company, all the employees for Focus is able to make any changes or add anything on. Okay. For Focus, that timeframe is... Uh, give me one second. For Focus, that's about m- um, the end of December, around the 20th of December until the, around the mid-February is when you guys have time, that much time to make changes, add anything, um, add dependents if you want coverage for someone like your children or your, or your spouse. That's the timeframe where you'll be able to make all those changes. Um, other than that timeframe, you would have to either, um, to cancel, like I said, you can cancel at any time. Um, but to add someone, uh, add say on, add on your spouse or add on your children, you would either have to recently have been married or recently adopt a child or had a child to be able to add them on outside of that timeframe. Okay, so I'm t- so I'm talking about... So, uh, I'm saying just for myself, um, would I be m- able to make changes to like, like to add dental or life to, just to my plan? Or is it the same? Nope, and it is... If it's... Yeah, it's the same. If it's out of that timeframe, you wouldn't be able to even add on dental for yourself or vision for yourself. It has to be either in that timeframe or within the 30 days of your first paycheck. Oh, okay. Um-What about, what about... I see this accident down here. What does that, what does that cover? Group accident is just additional coverage to your medical. So for, for- But what does that mean? So... So for example, um, let's see here. Where? Here. Where is it? Group accident. So with your medical plan for emergency room visits, with the standard- Mm-hmm. ... you get \$50 a day for two days, and then if you were to have the 24 group accident, they allow you an extra \$250 to your coverage for em-hospital emergency rooms. Oh, okay. Okay. So most people just get the VIP standard then? Uh, it really depends on what they need. Some people, uh, see the doctor more often- Yeah. ... or do more things when they go to the doctor's, so it really just depends how much you get done and how often you go. Right. Okay. Um, so, so once I pick one, though, I'll be stuck in it until... Yes, sir. It's gotta be within the first 30 days that I've been working? Yep. If it's out of that 30 days- Or until- ... it'll be mid-December. Until December? Okay. Um, well, I, I'll just go with the VIP standard then. Okay. What are the last four digits of your social? 4829. And your address and date of birth? Uh, my address is 107 Crocus Street. It's C-R-O-C-U-S. And then you said date of birth? Yes. October 11th, 1988. And what's the city and state of your address? Um, Sunbury, Ohio. 43074. Okay. And I have your phone number as 252-723-5716. Yeah, 252-723-5716. Yep. And I have your email address as christophercunningham03@gmail.com? Yeah, that's right. Okay. So with the date of your birth basically up here, you're actually outside of your open enrollment period. You had until Wednesday to enroll. I have until Wednesday? You had until last Wednesday to enroll. So what the hell am I supposed to do when I don't have health insurance? You would have to wait until open enrollment. Unless, um, unless you involuntary lost coverage elsewhere, you would have to wait until mid-December. What the hell? I was never told that. There's no way you could add me on it? Unfortunately not. The system won't, won't, uh, allow it. Damn, that's crazy as hell. Uh. All right. 'Cause I, I make too much money to be on Medicaid, and now I can't get this, this, the health insurance, so I'm in limbo. I don't have any health insurance.

Yeah, unfortunately you... Yeah, the only thing that would be left, if you haven't lost coverage involuntarily else- involuntarily elsewhere, you would have to wait about the 20th of December to enroll. Oh. Okay. That's crazy. All right. Well, I appreciate your help then. No problem. Thank you so much for calling. You have a great day. All right. You too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who did I have the pleasure of speaking with?

Speaker speaker\_2: Hi, Pearl. My name's Chris.

Speaker speaker\_1: And how can I assist you, Chris?

Speaker speaker\_2: Um, so can you tell me the, the difference between, um... let's see, the Stay Healthy plan and the VIP plans?

Speaker speaker\_1: So the Stay Healthy... What's the name of the staff, MEC Workforce?

Speaker speaker\_2: Uh, Focus Workforce Man- Management.

Speaker speaker\_1: Okay, so their MEC telrx plan is just preventative health and virtual telehealth services. So y- um, you'll be able to see a doctor virtually, but you wouldn't actually be able to go into a, a facility and see one. Um, and then you have preventive health services that you could go into the facilities and receive, which are like your annual exam, your immunizations, some STD screenings, some cancer screenings, diabetes, blood pressure, those kind of screenings. It doesn't cover you going, like I said, into an office to see a doctor when you're sick, or ER, nothing like that. It just covers preventative health and virtual health. As to where the VIP plans are actual medicals, where you can go in to see your, your physician, to a physician's office, the ER, stuff like that.

Speaker speaker\_2: Oh, okay. So what's the difference between VIP Standard, VIP Classic, and VIP Plus?

Speaker speaker\_1: The difference between those three are the dollar amount that they cover for each service.

Speaker speaker\_2: Oh, okay. So like if there's like a copay or something?

Speaker speaker\_1: With, um... No, there's no copays or deductibles. They only c- but they only cover at a set dollar amount.

Speaker speaker\_2: Okay. Can you give me some examples?

Speaker speaker\_1: Okay. Of course. So for example, with the VIP Standard... Oh, give me one second. Sorry, my computer's a little slow this afternoon.

Speaker speaker\_2: That's okay.

Speaker speaker\_1: Okay, so for example, with the VIP Standard, if you were to have surgery in a hospital, it covers \$250 a day for one day. The Classic covers \$500, and the Plus covers \$1,000, all for one day.

Speaker speaker\_2: Oh, okay. Um, and then I see also that it says additional benefit options, dental, disability, life, vision, all that stuff. Um, so that's pretty... w- it's pretty self-explanatory then. I mean, that's adding a dental plan for 364 added onto that?

Speaker speaker\_1: Correct. They're, they're separately sold additional coverage.

Speaker speaker\_2: Okay. And then the VIP Standard would be just, just the medical side of it?

Speaker speaker\_1: Correct. It doesn't include preventative health, um, and it doesn't cover any of those, uh, the ones that are under the additional coverage. It just covers your medical.

Speaker speaker\_2: Okay. And, uh, so medical would just be like, like in the hospital, the ER, if I needed to go to a doctor's office, uh, like a specialist? Is that right?

Speaker speaker\_1: Um, I wouldn't be able to spec- I wouldn't sp- be able to specify on a specialty, specialty, a specialist visit. Um, I'm not sure about when you would have to speak to the staff, the... I'm sorry, to the insurance carrier. But as far as physician's office, urgent care, emergency rooms, surgeries in a hospital, surgeries in a physician's office, it has coverage for all that physical and speech therapy, um, medical imaging tests, stuff like that. That's what that coverage is. Yes.

Speaker speaker\_2: Okay. And these things, I, I could change like on a weekly basis? So if I decided next week that I wanted to add the dental or life or vision, then-

Speaker speaker\_1: The only th-

Speaker speaker\_2: ... I could add it next week?

Speaker speaker\_1: The only thing you can do at any time is cancel. What... To add a plan or to go up, you would have to wait for either company open enrollment or be within the first 30 days of receiving your first paycheck.

Speaker speaker\_2: Be within the first 30 days? Oh, so once I make the choice, then I'm stuck with it for however long?

Speaker speaker\_1: Yep, until company open enrollment.

Speaker speaker\_2: What's company open enrollment? Is that when like I would get hired into the company?

Speaker speaker\_1: Nope, so company open enrollment is when your company has a timeframe where you guys, where the whole company, all the employees for Focus is able to make any changes or add anything on.

Speaker speaker\_2: Okay.

Speaker speaker\_1: For Focus, that timeframe is... Uh, give me one second. For Focus, that's about m- um, the end of December, around the 20th of December until the, around the mid-February is when you guys have time, that much time to make changes, add anything, um, add dependents if you want coverage for someone like your children or your, or your spouse. That's the timeframe where you'll be able to make all those changes. Um, other than that timeframe, you would have to either, um, to cancel, like I said, you can cancel at any time. Um, but to add someone, uh, add say on, add on your spouse or add on your children, you would either have to recently have been married or recently adopt a child or had a child to be able to add them on outside of that timeframe.

Speaker speaker\_2: Okay, so I'm t- so I'm talking about... So, uh, I'm saying just for myself, um, would I be m- able to make changes to like, like to add dental or life to, just to my plan? Or is it the same?

Speaker speaker\_1: Nope, and it is... If it's... Yeah, it's the same. If it's out of that timeframe, you wouldn't be able to even add on dental for yourself or vision for yourself. It has to be either in that timeframe or within the 30 days of your first paycheck.

Speaker speaker\_2: Oh, okay. Um-What about, what about... I see this accident down here. What does that, what does that cover?

Speaker speaker\_1: Group accident is just additional coverage to your medical. So for, for-

Speaker speaker\_2: But what does that mean? So...

Speaker speaker\_1: So for example, um, let's see here. Where? Here. Where is it? Group accident. So with your medical plan for emergency room visits, with the standard-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... you get \$50 a day for two days, and then if you were to have the 24 group accident, they allow you an extra \$250 to your coverage for em- hospital emergency rooms.

Speaker speaker\_2: Oh, okay. Okay. So most people just get the VIP standard then?

Speaker speaker\_1: Uh, it really depends on what they need. Some people, uh, see the doctor more often-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... or do more things when they go to the doctor's, so it really just depends how much you get done and how often you go.

Speaker speaker\_2: Right. Okay. Um, so, so once I pick one, though, I'll be stuck in it until...

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: It's gotta be within the first 30 days that I've been working?

Speaker speaker\_1: Yep. If it's out of that 30 days-

Speaker speaker\_2: Or until-

Speaker speaker\_1: ... it'll be mid-December.

Speaker speaker\_2: Until December? Okay. Um, well, I, I'll just go with the VIP standard then.

Speaker speaker\_1: Okay. What are the last four digits of your social?

Speaker speaker\_2: 4829.

Speaker speaker\_1: And your address and date of birth?

Speaker speaker\_2: Uh, my address is 107 Crocus Street. It's C-R-O-C-U-S. And then you said date of birth?

Speaker speaker\_1: Yes.

Speaker speaker\_2: October 11th, 1988.

Speaker speaker\_1: And what's the city and state of your address?

Speaker speaker\_2: Um, Sunbury, Ohio. 43074.

Speaker speaker\_1: Okay. And I have your phone number as 252-723-5716.

Speaker speaker\_2: Yeah, 252-723-5716. Yep.

Speaker speaker\_1: And I have your email address as christophercunningham03@gmail.com?

Speaker speaker\_2: Yeah, that's right.

Speaker speaker\_1: Okay. So with the date of your birth basically up here, you're actually outside of your open enrollment period. You had until Wednesday to enroll.

Speaker speaker\_2: I have until Wednesday?

Speaker speaker\_1: You had until last Wednesday to enroll.

Speaker speaker\_2: So what the hell am I supposed to do when I don't have health insurance?

Speaker speaker\_1: You would have to wait until open enrollment. Unless, um, unless you involuntary lost coverage elsewhere, you would have to wait until mid-December.

Speaker speaker\_2: What the hell? I was never told that. There's no way you could add me on it?

Speaker speaker\_1: Unfortunately not. The system won't, won't, uh, allow it.

Speaker speaker\_2: Damn, that's crazy as hell. Uh. All right. 'Cause I, I make too much money to be on Medicaid, and now I can't get this, this, the health insurance, so I'm in limbo. I don't have any health insurance.

Speaker speaker\_1: Yeah, unfortunately you... Yeah, the only thing that would be left, if you haven't lost coverage involuntary else- involuntarily elsewhere, you would have to wait about the 20th of December to enroll.

Speaker speaker\_2: Oh. Okay. That's crazy. All right. Well, I appreciate your help then.

Speaker speaker\_1: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_2: All right. You too.