

## Transcript: Pearl

**Rojas-6360736328105984-6118020579115008**

### 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? Hi, Pearl. My name is Sharon Talarico. And I'm next in queue. And I am calling because I had received an email, um, from my employer- Excuse me. Uh-huh. ... that, um, I was recently enrolled in this Benefits in a Card. I had, uh, fire insurance, uh, whatever was before this, and it says that... Well, I, I wanna, I want to go over it with you and see what... Um, 'cause it's different, like medical insurance. Um. So what do I have to give you for you- The name of the- ... to help me with this? You said you were working with MAU? N-no. I'm, I work for GHG. GHG? What's the name of the staff agency where you applied? The, the what? The insur- the agency where you applied? It's, um, it would be Global Health, uh, Northstaff, I believe. Okay. And the last four digits of your Social? 7487 because there are some changes that I have to make on this also. Okay. Can you verify your address and date of birth? Sure. It's 603 George Street, Throop, Pennsylvania, 18512. And my date of birth is 9/14/68. All righty. And what is a good phone number for you? Uh, 570-955-7922. All right. Can I have your email address at singer6898@gmail.com? Correct. Okay. So it looks like we have an enrollment for you for dental, vision, term life, which is your life insurance, short-term disability and the VIP Classic. Um, I have it that originally you chose that for employee plus family, but we didn't receive any dependent information. So- Okay. ... we do employee only. Well... Okay. Well, that's what I want. I do want employee only because my son actually got his own insurance through his father. Okay. So i- I will be... I won't have my son on my insurance. It will be employee only, but I wanted to go over... I wanted to know what this, what the Stay Healthy plan, the MEC. Um, that's, I believe, what I was getting. I'm, I'm not sure. But now there... Oh, maybe it wasn't. Um, no, it was the, the VIP Classic, right? Mm-hmm. Um, now the Elite Pro, what is that insurance? So, so the VIP Classic and the Elite Pro are both medical plans. They, um, they don't have copay or deductibles. One second. Let me... Well, what is, what is the difference as far as like the one is \$28.14, the other is \$23.69? Like, I know nothing, nothing about any of this insurance. Okay. No worries. Um... So, so they both don't have deductibles or copays. They only cover up to a certain dollar amount for each service and the difference between the two is that dollar amount that they cover. Okay. So now, what is this medical Stay Healthy plan? Like what- The Stay Healthy MEC? Right, 'cause it says you can, you can have that one also along with this, either one of these, the VIP Classic or the Elite Pro. W- what does that... Like, what is that insurance? The, the MEC? So that is just a preventative health plan. Um, so it covers your annual physical, your immunizations, some STD screenings, some cancer screenings, diabetes, blood pressure, those kinds of screenings. That doesn't cover you going to the doctor or ER, it just covers your preventative services. What was that last part you were saying? Um, it doesn't cover you going to the doctor or ER. It's just preventative health services. Okay. So now, does this Elite

Pro, does that cover, like, immunizations and screenings and, like- Uh... Or do I have to add, like, that? With the Elite Pro, they do have min- minor dio- diagnostics. Um, the Classic does not have that. And I've sent you follow-up tests. The Classic has coverage, some coverage for that, but the Elite Pro does not. Um, but as far as preventative services, neither the V- VIP Classic or the Elite Pro provide preventive health services. It's not incl- it's not included. Okay. Um, so the preventative health is... Can you, can you say what that is again for me? Yeah, of course. So it's your annual physical, immunizations, some STD screenings, some cancer pre-screenings, diabetes, blood pressure, those kinds of screenings, um, contraceptive methods, uh, some counseling, stuff like that. Okay. Um, okay. So now, let's, let's see. Um, what is this... You go down and there's an additional benefit.... right? And I already got the dental and disability, term life, vision. Now, what is this critical illness and accident and behavioral health? Like, what, what would those... Are they extra with this Elite Pro or... So all the ... Like, say, behavioral health. ... 5 What is behavioral health? What is that? Um... Is that, like, counseling? Yes. So it's, uh, it's, um, mental health and behavioral health via, uh, telehealth. So it's- Okay. ... um, through the webcam, through ch- uh, through video call. Right. Um, and that's for your mental, behavioral health with a counselor. Okay. Um, and like the FreeRx, the free prescription and virtual primary care, does... That's, that allows over the, the computer too or, like Zoom- Yes. ... the virtual primary care? A- and the free prescription, what is, what is that? So with FreeRx, um, it's 5.99 a week. And it- Right. If your medication is on the list of me- of covered medications, they cover your medication at 100%. Okay. Okay, so now what I want to ask you, right, is when I got the... 'Cause I just got benefits from the company. I was entitled to get them, like, the year before, but something happened with my... I lost hours, so I ended up not taking it. Um, but I want to know, can I receive a book on the insurance and, like, providers? Of course. I can send you a copy of the benefit guide. It's going to show you all the plans, um, if the plan has a copay, if the plan has, um, how much the plan covers for each service, um, all in one. It's going to have everything. Um, so the medical plans are, are on page two, and then additional coverages, like you were talking about, the group accident and behavioral health, that's on page three. Mm-hmm. Um, this email will come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox, try the spam or junk folder. Okay. Um, and then as far as providers, let me... I can give you a num- a number or a website, um, for you to see what providers are in your area. Okay. Um, it's gonna ask just your information. Right now, you're, you're currently pending for your, your coverage, um, but I don't believe it matters because you're just looking for a provider. Um, so you just put in... I don't... I'm not exactly sure what the automated system asks for when you call. Okay. Um, but on the website, you would just click med- uh, limited benefit plan, and then you would click... Well, you'll put... click multi-plan network after you click find a provider multi-plan network, and then you click on limited benefit plan, and then just simply put in your ZIP code. Or if you have a provider that you're already seeing, you can type in their practice, and it'll tell you if it's in... um, if it accepts the insurance or not. Okay. Yeah. Okay, so now, um, I want to, I want to get this settled today. Um, what is, what is the best... What is the best coverage, put it that way, out of what I'm able to choose from? I am taking all of the additional benefits, okay? So I am going to have the dental and the disability and the term life, the vision, the critical illness, accident, the behavioral health. Uh, I don't know what the IDX Social+ is. Mm, says something about protecting your identity or something. Yes. Um... It's identity protection. Okay, and I'm gonna take... I'm also gonna take that and the FreeRx and

the virtual primary care. Okay, so you- I am going to... I want all of them. Yeah. I'm just having a problem deciding on the medical. What, what is the best for, say, if I have to see a specialist or, you know, if I'm having... if I have to have a surgery or, like, I, I don't know what any of these are, are. Or, like... So as far as your opinion, what do you say would be the best? Um, so I, I really can't give an opinion. It's, it's something that we're not, we're not, I'm s- Okay. ... offered to do. But I... Honestly, the plans just depend on how often you go to the doctor and how much they do to you at the doctor, because like I said, those plans only cover up to a certain dollar amount and then you're responsible for the rest. Right. What I can do is give you a number, um, to Ms. Hines. She can answer all those questions you have about coverages, specialty visits, anything like that before actually enrolling, before your coverage become an actually active. 'Cause if I were to send you over to the insurance carrier, they're gonna ask for your information. You don't... you're not activated, you're not in the system. Um, so Ms. Hines can answer all your questions about the medical before actually enrolling. What do you mean I'm not activated on the system? What... I don't understand what- So your, your coverage won't be in American Public Life's system until you're active and you're... right now, you're still pending. It takes one to two weeks from the day you enroll to become active. Okay. Okay, well, see, this is the thing. I didn't enroll. The company enrolled me, and I just received an email on this on the 28th. It's only the 31st. And I've also noticed that they didn't take out my medical payment for this, this past..... um, this pay period that I just got paid for today, that I just got today. And I don't know why they did... They took out everything else, but they didn't take out the medical. And that- Did- ... used to cover me and my son at that time. So- Oh, so you had coverage through them previously? Yeah. Oh. Yes, I have, um, yeah, I had coverage with them and- So the thing is that we're- ... now they're going to a different plan or... Yes. Yes, so what, the thing is that Nora is transitioning. We, they had a different healthcare administrator before, um, and they're transitioning over to us. That's why the plans may look a little different. Um, and it could be that's why the deduction wasn't taken this time, because of the transition and they're trying to get everything set with the plans. Um, I believe they did- Okay, but everything else was taken. That's what I'm saying. Yeah, the... 'Cause the only thing that's, that they, the only thing- Is the medical that- Is the insurance cover- Okay. The only thing that's changing is the m- okay. Um, okay. Um, so what I say would... Um, okay. Can you give me that lady's name and, and number? Because they said I have to have this done by February 3rd, which is Monday. Like, that was, that's what was in the email, although I just received this, like I said, two days ago. Okay, let me- So- Give me one moment ex- to, let me confirm that date 'cause normally you have a little longer than that. It could be because of the issue with the dependent, if that's why you, what you were told. Let me just confirm the dates real quick. Okay. Thank you. Please, thank you so much for holding. I am sorry about that wait time. I just wanna make sure I gave you- That's okay. ... accurate information here. That's okay. So, with the transition, they are giving more employees 30 days from the date of transition to make any changes and adjustments. And for you guys, for you, I have that dated as the 23rd of January. So you have 30 days from that date to decide what plan you want to enroll in, if you want to add more on, um, and anything like that. Okay. Can, uh, now can I do this with you? Yeah. You can do it with me today, um, um, or if you need time to decide, you can always give this call back and ask for me. Um, however you- So I just- ... want to do this. ... I just looked through the, um, what you sent me. Okay. Um, and I'm, uh, I think I'm gonna stay w-, uh, uh, I don't know. It's the, the VIP Classic you said I did have? Yeah. Already.

Mm-hmm. Okay. See that's what I don't understand. Like, they didn't take anything out of my check for that, where they could've took mine out as an individual, and not my son, if that was the case. Yes. So I got- But... clarification on that, too. Um, because you had mentioned that earlier s- and I had asked. And it, it was simply an, um, a transition glitch. Uh, not a glitch but a transition issue, um, because you guys are coming over from that other company. It, the, the payrolls are barely coming over. They're barely coming into the system, so that was the issue. I'm gonna send your account to our main office so they can get that fixed and, um, or see if they can get that fixed and get your deductions back started or quicker. Um... Okay. But th- that was the issue with the deductions that you guys are coming over and the pa- they had to send over your guys' payroll files, your guys'... Uh-huh. They had to adjust the plans to, so that the amount you're paying isn't changed and you get the most similar coverage as to what you had with the other company. Um... Right. So that's why the deduction possibly didn't come out. It could've been for a couple people, it could've been for all of them, um, it just was the sending over of information. Okay. Okay. So, if I can enroll in this now with you, and just have this done and over with, then that'll be great. Can we do that? Okay, great. Yeah. Of course. Wonderful. So you said we're keeping everything for employee only? Right. We're keeping the VIP Classic and we're adding FreeRx, FreeRx Virtual Care, Primary Care. We're adding Critical Illness, Group Accident. Are you wanting that Preventative Health Plan? Um... Mm... Does, I mean does it add more to, to what, what I have, or... Like is the- The only thing it adds is- ... VIP Classic like... Can... I'm sorry? The only thing it adds onto the, to the medical plan is the preventative services. It doesn't give you more- Right. ... medical coverage. It doesn't get you a higher dollar amount than anything. It just adds preventative services. Okay. So now, I have the VIP Classic. If I, if I get a, uh, immunization, if I get a vaccination, what, what ha- like w-... Is that covered under the VIP Classic or do I have to pay a certain amount, or... I believe that would be- But- ... out of pocket. But Ms. Hines, when you ca- give her a call sh- she would be able to answer that for you. Okay. Um... All right. Let's... What I'm gonna do, right, is, this IDX Social Plus, I don't think I'm gonna take that. I mean, I don't, don't really know what that is. Um... I know it's for my iden- identity but I have VPN and different things for identity. I don't know if it has anything t- to do with anything else. And the Virtual Primary Care, I'm not gonna do that one either. Because I'm, I usually, I go to the doctor's. I don't do, uh, over the ph- you know, over the v- video. Okay. Um... And then, what about the Behavioral Health? Yeah. And the Behavioral Health, yeah. I'm gonna, I'm gonna s- have that one. We'll keep that. Um... Now the VIP, uh, I think the VIP Classic, um, I don't know. Does that, does that cover over the phone or that doesn't? Um, let me take a look here. Um... It covered Virtual Urgent Care. Um... Yes. It only covers Virtual Urgent Care. Okay, well then, the Virtual Primary Care is say if I have an appointment and we're, we do it over the phone that day? Um, that's what the virtual primary care, that would cover? Yes. That... Okay, you know what? Add that on. Yeah, put that on. But I want everything except the IDX Social... Mm, I don't know. I might as well get that too. What the hell? I mean, it's only \$1.80. Right? I mean, i- it adds up but, eh, I might as well. So I'm na get all... I'm na do all the additional benefits. Okay. And I'm just gonna do the VIP Classic. Okay. I'm not gonna do the, the MEC, the StayHealthy plan. Um- Okay. So that brings your weekly deductions to \$55.69. 55.60? And I can always- 55- ... change that too, right? You can always change it. Like I could always call and change my plan if, if I don't feel that it's what I need, right? So you can call and, and cancel any plan- Mm-hmm. ... at any time but to enroll in coverage, you can only do it within these first 30 days

or during open enrollment for your company. Right. But what I'm saying is if I s- if I w- wanted to switch from the VIP to the Elite Pro, like say, you know, I end up wanting that instead or whatever, um, that can only be done like now within a month's time or the open enrollment? Correct. Okay. Okay. So I have to keep this until open enrollment, this plan, and then I'd be able to switch? Yes. To... Okay. Okay. So we'll do- Well- ... the VIP Classic. Um, will I get another... I'll get other card, another card, right? In the mail? Correct. Mm-hmm. Okay. And we're gonna do all the additional benefits and, I mean, that's... This is like \$55 a week, right? Yes, 55.69. That's usually... Yeah. Okay. Um, all right. Is there any other information that you need that I have to give you or... 'Cause I guess this would be a change, like it says under, uh, let's see, uh, for changes or cancellations, uh... I'm just looking at the form right here and it said to, to make sure that I would put change because I'm taking my son off, but he's not gonna be covered under me. Um, so- So it'll take one to two weeks for the staff in the agency to start making deductions. Um, after you see the first deduction, the following Monday you become ac- active and then later that week you receive- Hey, but see I don't under- I shouldn't, I shouldn't have any lapse in coverage though. That's what I'm saying. That's... If I'm not getting some stuff in... stuff taken out to pay for this, then I'm gonna have a lapse in coverage and I shouldn't. I have insurance with them. Let me understand- I'm just being... I'm just, uh, being... It's, it's just a different plan. Like, um, I was c- I'm covered with them... Let me get my insurance card out, 'cause I can't have a lapse of coverage and I shouldn't have to have a lapse of coverage. They've been taking money out. In fact, I think they took money out before I was even covered. I had a hard time getting, even getting covered. They already did this to me where they weren't taking medical out and taking everything else out for two weeks prior to, um, the 18th of, uh, m- I don't know, November, when I was covered or December, whenever it was. But I have... It's... Th- it's an Essential Staff Care Limited Benefits plan, First Health, Dentamax and Optimum RX, Global Empire LLC, my name, I have a member ID number. Um, I don't know. I shouldn't have to wait two weeks. This should be... This should go right through, like... Basically- 'Cause I am covered under them. Mm-hmm. Um, so normally that's the time frame it takes. I asked my support on the floor how it worked with you guys transitioning and having coverage over there and then the coverage starting here. Um, they let me know that they're gonna investigate to see how the a- the whole process works, is gonna work with Nora and the coverage. Um, and then I will give you a call back as soon as they let me know how it's gonna work. Okay. Okay, 'cause I shouldn't have lapse in coverage. I have doctor's appointments coming up within these two weeks. I can't have a lapse in coverage. So a- and I shouldn't have to have a lapse in coverage. I was already covered under them. I didn't do this. The company did this. I- I'm not the one requesting new benefits. They're the ones requesting it. So I shouldn't have any lapse in coverage. In fact, you said I had the VIP Classic before? Like I should still have money taken out from my account. So should I get in touch- What number? ... with this Nora Staffing? Um, they, they just- I- ... recommended me that you can do that and, and see if, um, if they give you any information 'cause at, at this point we are still investigating too and getting all the details from them. Okay. Okay. I'll have... I'll have to do that because they just seem to not... I don't know. Um, okay. So, um, so do we have everything in there now and am I good for this? Like do I have to send anything with a signature or do you have to send something to me to sign anything or date it or anything like that? No, ma'am. We are good to go. Everything is in the system. Um, everything is in the system. You verified your account so you don't have to send anything for

me... for... I don't have to send anything to s- for you to sign and you don't have to send me- Okay. ... any paperwork. Um, and I have everything in the system and then I'm gonna investigate about the whole, um, coverage lapse issue and see what they say about that, and then you can always reach out- Right. ... to Nora as well and see if they give you any information and then I'll just give you a call and see if, if either of us have any information to, to go off of. Wonderful. Wonderful. Okay. Thank you so much. And your name- No problem. ... again, honey? Pearl. Pearl? Yes. Yes. Okay. Thank you, honey. I appreciate it. No problem. You didn't- Sorry for the... Sorry for the mix-up. Uh-huh. No, you're fine. Don't worry. You have a great day too. Okay. Bye. Thank you. Bye-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: Hi, Pearl. My name is Sharon Talarico.

Speaker speaker\_0: And I'm next in queue.

Speaker speaker\_1: And I am calling because I had received an email, um, from my employer-

Speaker speaker\_0: Excuse me. Uh-huh.

Speaker speaker\_1: ... that, um, I was recently enrolled in this Benefits in a Car, Card. I had, uh, fire insurance, uh, whatever was before this, and it says that... Well, I, I wanna, I want to go over it with you and see what... Um, 'cause it's different, like medical insurance. Um. So what do I have to give you for you-

Speaker speaker\_0: The name of the-

Speaker speaker\_1: ... to help me with this?

Speaker speaker\_0: You said you were working with MAU?

Speaker speaker\_1: N- no. I'm, I work for GHG.

Speaker speaker\_0: GHG? What's the name of the staff agency where you applied?

Speaker speaker\_1: The, the what?

Speaker speaker\_0: The insur- the agency where you applied?

Speaker speaker\_1: It's, um, it would be Global Health, uh, Northstaff, I believe.

Speaker speaker\_0: Okay. And the last four digits of your Social?

Speaker speaker\_1: 7487 because there are some changes that I have to make on this also.

Speaker speaker\_0: Okay. Can you verify your address and date of birth?

Speaker speaker\_1: Sure. It's 603 George Street, Throop, Pennsylvania, 18512. And my date of birth is 9/14/68.

Speaker speaker\_0: All righty. And what is a good phone number for you?

Speaker speaker\_1: Uh, 570-955-7922.

Speaker speaker\_0: All right. Can I have your email address at singer6898@gmail.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. So it looks like we have an enrollment for you for dental, vision, term life, which is your life insurance, short-term disability and the VIP Classic. Um, I have it that originally you chose that for employee plus family, but we didn't receive any dependent information. So-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... we do employee only.

Speaker speaker\_1: Well... Okay. Well, that's what I want. I do want employee only because my son actually got his own insurance through his father.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So i- I will be... I won't have my son on my insurance. It will be employee only, but I wanted to go over... I wanted to know what this, what the Stay Healthy plan, the MEC. Um, that's, I believe, what I was getting. I'm, I'm not sure. But now there... Oh, maybe it wasn't. Um, no, it was the, the VIP Classic, right?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, now the Elite Pro, what is that insurance?

Speaker speaker\_0: So, so the VIP Classic and the Elite Pro are both medical plans. They, um, they don't have copay or deductibles. One second. Let me...

Speaker speaker\_1: Well, what is, what is the difference as far as like the one is \$28.14, the other is \$23.69? Like, I know nothing, nothing about any of this insurance.

Speaker speaker\_0: Okay. No worries.

Speaker speaker\_1: Um...

Speaker speaker\_0: So, so they both don't have deductibles or copays. They only cover up to a certain dollar amount for each service and the difference between the two is that dollar amount that they cover.

Speaker speaker\_1: Okay. So now, what is this medical Stay Healthy plan? Like what-

Speaker speaker\_0: The Stay Healthy MEC?

Speaker speaker\_1: Right, 'cause it says you can, you can have that one also along with this, either one of these, the VIP Classic or the Elite Pro. W- what does that... Like, what is that

insurance? The, the MEC?

Speaker speaker\_0: So that is just a preventative health plan. Um, so it covers your annual physical, your immunizations, some STD screenings, some cancer screenings, diabetes, blood pressure, those kinds of screenings. That doesn't cover you going to the doctor or ER, it just covers your preventative services.

Speaker speaker\_1: What was that last part you were saying?

Speaker speaker\_0: Um, it doesn't cover you going to the doctor or ER. It's just preventative health services.

Speaker speaker\_1: Okay. So now, does this Elite Pro, does that cover, like, immunizations and screenings and, like-

Speaker speaker\_0: Uh...

Speaker speaker\_1: Or do I have to add, like, that?

Speaker speaker\_0: With the Elite Pro, they do have min- minor dio- diagnostics. Um, the Classic does not have that. And I've sent you follow-up tests. The Classic has coverage, some coverage for that, but the Elite Pro does not. Um, but as far as preventative services, neither the V- VIP Classic or the Elite Pro provide preventive health services. It's not incl- it's not included.

Speaker speaker\_1: Okay. Um, so the preventative health is... Can you, can you say what that is again for me?

Speaker speaker\_0: Yeah, of course. So it's your annual physical, immunizations, some STD screenings, some cancer pre-screenings, diabetes, blood pressure, those kinds of screenings, um, contraceptive methods, uh, some counseling, stuff like that.

Speaker speaker\_1: Okay. Um, okay. So now, let's, let's see. Um, what is this... You go down and there's an additional benefit.... right? And I already got the dental and disability, term life, vision. Now, what is this critical illness and accident and behavioral health? Like, what, what would those... Are they extra with this Elite Pro or...

Speaker speaker\_0: So all the ...

Speaker speaker\_1: Like, say, behavioral health.

Speaker speaker\_0: ... 5

Speaker speaker\_1: What is behavioral health? What is that?

Speaker speaker\_0: Um...

Speaker speaker\_1: Is that, like, counseling?

Speaker speaker\_0: Yes. So it's, uh, it's, um, mental health and behavioral health via, uh, telehealth. So it's-

Speaker speaker\_1: Okay.



Speaker speaker\_0: ... um, through the webcam, through ch- uh, through video call.

Speaker speaker\_1: Right.

Speaker speaker\_0: Um, and that's for your mental, behavioral health with a counselor.

Speaker speaker\_1: Okay. Um, and like the FreeRx, the free prescription and virtual primary care, does... That's, that allows over the, the computer too or, like Zoom-

Speaker speaker\_0: Yes.

Speaker speaker\_1: ... the virtual primary care? A- and the free prescription, what is, what is that?

Speaker speaker\_0: So with FreeRx, um, it's 5.99 a week. And it-

Speaker speaker\_1: Right.

Speaker speaker\_0: If your medication is on the list of me- of covered medications, they cover your medication at 100%.

Speaker speaker\_1: Okay. Okay, so now what I want to ask you, right, is when I got the... 'Cause I just got benefits from the company. I was entitled to get them, like, the year before, but something happened with my... I lost hours, so I ended up not taking it. Um, but I want to know, can I receive a book on the insurance and, like, providers?

Speaker speaker\_0: Of course. I can send you a copy of the benefit guide. It's going to show you all the plans, um, if the plan has a copay, if the plan has, um, how much the plan covers for each service, um, all in one. It's going to have everything. Um, so the medical plans are, are on page two, and then additional coverages, like you were talking about, the group accident and behavioral health, that's on page three.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, this email will come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox, try the spam or junk folder.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, and then as far as providers, let me... I can give you a num- a number or a website, um, for you to see what providers are in your area.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, it's gonna ask just your information. Right now, you're, you're currently pending for your, your coverage, um, but I don't believe it matters because you're just looking for a provider. Um, so you just put in... I don't... I'm not exactly sure what the automated system asks for when you call.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, but on the website, you would just click med- uh, limited benefit plan, and then you would click... Well, you'll put... click multi-plan network after you click find a

provider multi-plan network, and then you click on limited benefit plan, and then just simply put in your ZIP code. Or if you have a provider that you're already seeing, you can type in their practice, and it'll tell you if it's in... um, if it accepts the insurance or not.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Okay, so now, um, I want to, I want to get this settled today. Um, what is, what is the best... What is the best coverage, put it that way, out of what I'm able to choose from? I am taking all of the additional benefits, okay? So I am going to have the dental and the disability and the term life, the vision, the critical illness, accident, the behavioral health. Uh, I don't know what the IDX Social+ is. Mm, says something about protecting your identity or something.

Speaker speaker\_0: Yes.

Speaker speaker\_1: Um...

Speaker speaker\_0: It's identity protection.

Speaker speaker\_1: Okay, and I'm gonna take... I'm also gonna take that and the FreeRx and the virtual primary care.

Speaker speaker\_0: Okay, so you-

Speaker speaker\_1: I am going to... I want all of them.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: I'm just having a problem deciding on the medical. What, what is the best for, say, if I have to see a specialist or, you know, if I'm having... if I have to have a surgery or, like, I, I don't know what any of these are, are. Or, like... So as far as your opinion, what do you say would be the best?

Speaker speaker\_0: Um, so I, I really can't give an opinion. It's, it's something that we're not, we're not, I'm s-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... offered to do. But I... Honestly, the plans just depend on how often you go to the doctor and how much they do to you at the doctor, because like I said, those plans only cover up to a certain dollar amount and then you're responsible for the rest.

Speaker speaker\_1: Right.

Speaker speaker\_0: What I can do is give you a number, um, to Ms. Hines. She can answer all those questions you have about coverages, specialty visits, anything like that before actually enrolling, before your coverage become an actually active. 'Cause if I were to send you over to the insurance carrier, they're gonna ask for your information. You don't... you're not activated, you're not in the system. Um, so Ms. Hines can answer all your questions about the medical before actually enrolling.

Speaker speaker\_1: What do you mean I'm not activated on the system? What... I don't understand what-

Speaker speaker\_0: So your, your coverage won't be in American Public Life's system until you're active and you're... right now, you're still pending. It takes one to two weeks from the day you enroll to become active.

Speaker speaker\_1: Okay. Okay, well, see, this is the thing. I didn't enroll. The company enrolled me, and I just received an email on this on the 28th. It's only the 31st. And I've also noticed that they didn't take out my medical payment for this, this past..... um, this pay period that I just got paid for today, that I just got today. And I don't know why they did... They took out everything else, but they didn't take out the medical. And that-

Speaker speaker\_0: Did-

Speaker speaker\_1: ... used to cover me and my son at that time. So-

Speaker speaker\_0: Oh, so you had coverage through them previously?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Oh.

Speaker speaker\_1: Yes, I have, um, yeah, I had coverage with them and-

Speaker speaker\_0: So the thing is that we're-

Speaker speaker\_1: ... now they're going to a different plan or...

Speaker speaker\_0: Yes. Yes, so what, the thing is that Nora is transitioning. We, they had a different healthcare administrator before, um, and they're transitioning over to us. That's why the plans may look a little different. Um, and it could be that's why the deduction wasn't taken this time, because of the transition and they're trying to get everything set with the plans. Um, I believe they did-

Speaker speaker\_1: Okay, but everything else was taken. That's what I'm saying.

Speaker speaker\_0: Yeah, the... 'Cause the only thing that's, that they, the only thing-

Speaker speaker\_1: Is the medical that-

Speaker speaker\_0: Is the insurance cover-

Speaker speaker\_1: Okay. The only thing that's changing is the m- okay. Um, okay. Um, so what I say would... Um, okay. Can you give me that lady's name and, and number? Because they said I have to have this done by February 3rd, which is Monday. Like, that was, that's what was in the email, although I just received this, like I said, two days ago.

Speaker speaker\_0: Okay, let me-

Speaker speaker\_1: So-

Speaker speaker\_0: Give me one moment ex- to, let me confirm that date 'cause normally you have a little longer than that. It could be because of the issue with the dependent, if that's why you, what you were told. Let me just confirm the dates real quick.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: Please, thank you so much for holding. I am sorry about that wait time. I just wanna make sure I gave you-

Speaker speaker\_1: That's okay.

Speaker speaker\_0: ... accurate information here.

Speaker speaker\_1: That's okay.

Speaker speaker\_0: So, with the transition, they are giving more employees 30 days from the date of transition to make any changes and adjustments. And for you guys, for you, I have that dated as the 23rd of January. So you have 30 days from that date to decide what plan you want to enroll in, if you want to add more on, um, and anything like that.

Speaker speaker\_1: Okay. Can, uh, now can I do this with you?

Speaker speaker\_0: Yeah. You can do it with me today, um, um, or if you need time to decide, you can always give this call back and ask for me. Um, however you-

Speaker speaker\_1: So I just-

Speaker speaker\_0: ... want to do this.

Speaker speaker\_1: ... I just looked through the, um, what you sent me.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, and I'm, uh, I think I'm gonna stay w-, uh, uh, I don't know. It's the, the VIP Classic you said I did have?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Already.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. See that's what I don't understand. Like, they didn't take anything out of my check for that, where they could've took mine out as an individual, and not my son, if that was the case.

Speaker speaker\_0: Yes. So I got-

Speaker speaker\_1: But...

Speaker speaker\_0: ... clarification on that, too. Um, because you had mentioned that earlier s- and I had asked. And it, it was simply an, um, a transition glitch. Uh, not a glitch but a transition issue, um, because you guys are coming over from that other company. It, the, the payrolls are barely coming over. They're barely coming into the system, so that was the issue.

I'm gonna send your account to our main office so they can get that fixed and, um, or see if they can get that fixed and get your deductions back started or quicker. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_0: But th- that was the issue with the deductions that you guys are coming over and the pa- they had to send over your guys' payroll files, your guys'...

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: They had to adjust the plans to, so that the amount you're paying isn't changed and you get the most similar coverage as to what you had with the other company. Um...

Speaker speaker\_1: Right.

Speaker speaker\_0: So that's why the deduction possibly didn't come out. It could've been for a couple people, it could've been for all of them, um, it just was the sending over of information.

Speaker speaker\_1: Okay. Okay. So, if I can enroll in this now with you, and just have this done and over with, then that'll be great. Can we do that?

Speaker speaker\_0: Okay, great. Yeah. Of course.

Speaker speaker\_1: Wonderful.

Speaker speaker\_0: So you said we're keeping everything for employee only?

Speaker speaker\_1: Right.

Speaker speaker\_0: We're keeping the VIP Classic and we're adding FreeRx, FreeRx Virtual Care, Primary Care. We're adding Critical Illness, Group Accident. Are you wanting that Preventative Health Plan?

Speaker speaker\_1: Um... Mm... Does, I mean does it add more to, to what, what I have, or... Like is the-

Speaker speaker\_0: The only thing it adds is-

Speaker speaker\_1: ... VIP Classic like... Can... I'm sorry?

Speaker speaker\_0: The only thing it adds onto the, to the medical plan is the preventative services. It doesn't give you more-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... medical coverage. It doesn't get you a higher dollar amount than anything. It just adds preventative services.

Speaker speaker\_1: Okay. So now, I have the VIP Classic. If I, if I get a, uh, immunization, if I get a vaccination, what, what ha- like w-... Is that covered under the VIP Classic or do I have to pay a certain amount, or...

Speaker speaker\_0: I believe that would be-

Speaker speaker\_1: But-

Speaker speaker\_0: ... out of pocket. But Ms. Hines, when you ca- give her a call sh- she would be able to answer that for you.

Speaker speaker\_1: Okay. Um... All right. Let's... What I'm gonna do, right, is, this IDX Social Plus, I don't think I'm gonna take that. I mean, I don't, don't really know what that is. Um... I know it's for my iden- identity but I have VPN and different things for identity. I don't know if it has anything t- to do with anything else. And the Virtual Primary Care, I'm not gonna do that one either. Because I'm, I usually, I go to the doctor's. I don't do, uh, over the ph- you know, over the v- video.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um...

Speaker speaker\_0: And then, what about the Behavioral Health?

Speaker speaker\_1: Yeah. And the Behavioral Health, yeah. I'm gonna, I'm gonna s- have that one. We'll keep that. Um... Now the VIP, uh, I think the VIP Classic, um, I don't know. Does that, does that cover over the phone or that doesn't?

Speaker speaker\_0: Um, let me take a look here. Um... It covered Virtual Urgent Care. Um... Yes. It only covers Virtual Urgent Care.

Speaker speaker\_1: Okay, well then, the Virtual Primary Care is say if I have an appointment and we're, we do it over the phone that day? Um, that's what the virtual primary care, that would cover?

Speaker speaker\_0: Yes.

Speaker speaker\_1: That... Okay, you know what? Add that on. Yeah, put that on. But I want everything except the IDX Social... Mm, I don't know. I might as well get that too. What the hell? I mean, it's only \$1.80. Right? I mean, i- it adds up but, eh, I might as well. So I'm na get all... I'm na do all the additional benefits.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And I'm just gonna do the VIP Classic.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I'm not gonna do the, the MEC, the StayHealthy plan. Um-

Speaker speaker\_0: Okay. So that brings your weekly deductions to \$55.69.

Speaker speaker\_1: 55.60? And I can always-

Speaker speaker\_0: 55-

Speaker speaker\_1: ... change that too, right?

Speaker speaker\_0: You can always change it.

Speaker speaker\_1: Like I could always call and change my plan if, if I don't feel that it's what I need, right?

Speaker speaker\_0: So you can call and, and cancel any plan-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... at any time but to enroll in coverage, you can only do it within these first 30 days or during open enrollment for your company.

Speaker speaker\_1: Right. But what I'm saying is if I s- if I w- wanted to switch from the VIP to the Elite Pro, like say, you know, I end up wanting that instead or whatever, um, that can only be done like now within a month's time or the open enrollment?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. Okay. So I have to keep this until open enrollment, this plan, and then I'd be able to switch?

Speaker speaker\_0: Yes.

Speaker speaker\_1: To... Okay. Okay. So we'll do-

Speaker speaker\_0: Well-

Speaker speaker\_1: ... the VIP Classic. Um, will I get another... I'll get other card, another card, right? In the mail?

Speaker speaker\_0: Correct. Mm-hmm.

Speaker speaker\_1: Okay. And we're gonna do all the additional benefits and, I mean, that's... This is like \$55 a week, right?

Speaker speaker\_0: Yes, 55.69.

Speaker speaker\_1: That's usually... Yeah. Okay. Um, all right. Is there any other information that you need that I have to give you or... 'Cause I guess this would be a change, like it says under, uh, let's see, uh, for changes or cancellations, uh... I'm just looking at the form right here and it said to, to make sure that I would put change because I'm taking my son off, but he's not gonna be covered under me. Um, so-

Speaker speaker\_0: So it'll take one to two weeks for the staff in the agency to start making deductions. Um, after you see the first deduction, the following Monday you become active and then later that week you receive-

Speaker speaker\_1: Hey, but see I don't under- I shouldn't, I shouldn't have any lapse in coverage though. That's what I'm saying. That's... If I'm not getting some stuff in... stuff taken out to pay for this, then I'm gonna have a lapse in coverage and I shouldn't. I have insurance with them.

Speaker speaker\_0: Let me understand-

Speaker speaker\_1: I'm just being... I'm just, uh, being... It's, it's just a different plan. Like, um, I was c- I'm covered with them... Let me get my insurance card out, 'cause I can't have a lapse of coverage and I shouldn't have to have a lapse of coverage. They've been taking money out. In fact, I think they took money out before I was even covered. I had a hard time getting, even getting covered. They already did this to me where they weren't taking medical out and taking everything else out for two weeks prior to, um, the 18th of, uh, m- I don't know, November, when I was covered or December, whenever it was. But I have... It's... Th- it's an Essential Staff Care Limited Benefits plan, First Health, Dentamax and Optimum RX, Global Empire LLC, my name, I have a member ID number. Um, I don't know. I shouldn't have to wait two weeks. This should be... This should go right through, like...

Speaker speaker\_0: Basically-

Speaker speaker\_1: 'Cause I am covered under them.

Speaker speaker\_0: Mm-hmm. Um, so normally that's the time frame it takes. I asked my support on the floor how it worked with you guys transitioning and having coverage over there and then the coverage starting here. Um, they let me know that they're gonna investigate to see how the a- the whole process works, is gonna work with Nora and the coverage. Um, and then I will give you a call back as soon as they let me know how it's gonna work.

Speaker speaker\_1: Okay. Okay, 'cause I shouldn't have lapse in coverage. I have doctor's appointments coming up within these two weeks. I can't have a lapse in coverage. So a- and I shouldn't have to have a lapse in coverage. I was already covered under them. I didn't do this. The company did this. I- I'm not the one requesting new benefits. They're the ones requesting it. So I shouldn't have any lapse in coverage. In fact, you said I had the VIP Classic before? Like I should still have money taken out from my account. So should I get in touch-

Speaker speaker\_0: What number?

Speaker speaker\_1: ... with this Nora Staffing?

Speaker speaker\_0: Um, they, they just-

Speaker speaker\_1: I-

Speaker speaker\_0: ... recommended me that you can do that and, and see if, um, if they give you any information 'cause at, at this point we are still investigating too and getting all the details from them.

Speaker speaker\_1: Okay. Okay. I'll have... I'll have to do that because they just seem to not... I don't know. Um, okay. So, um, so do we have everything in there now and am I good for this? Like do I have to send anything with a signature or do you have to send something to me to sign anything or date it or anything like that?

Speaker speaker\_0: No, ma'am. We are good to go. Everything is in the system. Um, everything is in the system. You verified your account so you don't have to send anything for me... for... I don't have to send anything to s- for you to sign and you don't have to send me-

Speaker speaker\_1: Okay.



Speaker speaker\_0: ... any paperwork. Um, and I have everything in the system and then I'm gonna investigate about the whole, um, coverage lapse issue and see what they say about that, and then you can always reach out-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... to Nora as well and see if they give you any information and then I'll just give you a call and see if, if either of us have any information to, to go off of.

Speaker speaker\_1: Wonderful. Wonderful. Okay. Thank you so much. And your name-

Speaker speaker\_0: No problem.

Speaker speaker\_1: ... again, honey?

Speaker speaker\_0: Pearl.

Speaker speaker\_1: Pearl?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Yes. Okay. Thank you, honey. I appreciate it.

Speaker speaker\_0: No problem. You didn't-

Speaker speaker\_1: Sorry for the... Sorry for the mix-up. Uh-huh.

Speaker speaker\_0: No, you're fine. Don't worry.

Speaker speaker\_1: You have a great day too.

Speaker speaker\_0: Okay. Bye.

Speaker speaker\_1: Thank you. Bye-bye.