Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Uh, my name is Stanley Arnold. Can I help you or assist you? Uh, yeah. I, uh, wrote to the company I'm, I've been working for about health insurance. They said, they gave me this number and they, it said enrollment under North Staffing. Okay. Because I'm interested in benefits and I didn't know how to go about it. And they gave me this number in, in an email that I got. Yes, sir. We take care of the enrollments for North Staffing. What are the last four digits of your social? Sure. 209-620-441. And if you can verify your address and date of birth. Sure. My address is 31 Catlin Ave in Wilkes-Barre, Pennsylvania 18702. My date of birth is 10-29-72. Okay. And we don't have a phone number on file. Would you like to provide one? Sure. 570-846-7546. Okay. And I have your email address as stanarnoldjr@gmail.com. Yes, ma'am. All righty. And you are eligible to enroll. Do you know what you're looking to enroll in today? Uh, I know I need medical. Okay. And- So there's two medical plans that are offered. Okay, go ahead. The VIP Classic for \$23.69 a week, and the Elite Pro for \$28.14 a week, and these two plans don't have copays or deductibles but 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. Which one is better? The \$28 one? That one covers, um, services at a, a slightly higher dollar amount, so it just depends how often you go to the doctor and what all they do. What's the deductible? There is no deductible you said, right? Correct. No deductible and no copays. So is there medi- is there a prescription involved in this? Are prescriptions covered by them? It does have s- um, some prescription coverage, yes. Okay. I would take the \$28 one. All righty. Did you want to do anything else? Because everything is separate, so dental, vision, short term disability, life insurance. I don't need dental and all of that right at this time. I'm just looking for medical and prescription. Okay. No worries. Give me one moment. So that makes your weekly deductions, um, \$20.14. Uh, your company actually offers FreeRx as well. FreeRx is 5.99 a week, uh, but if your medication is on their covered list, their list of covered medications, it's covered at 100% at, um, as to where the, the prescription coverage on your medical plan, it covers on the \$10, \$20 and \$30 generic level. Just, um, so you know. All right. Well, add that then. ... He's on the Suboxone program? I'm on, yeah, I'm on the Suboxone program. Is that covered or no? I'm not sure. I can get you over to the, to the FreeRx, um, department where they can tell you if that is covered. You do have 30 days from the 23rd of January to, um... Actually, you can cancel at any time. So if you give them a call and the, what you're taking is not covered, you can give us a call right back and cancel that plan, um, today if you'd like, or tomorrow. That, you can cancel at any time. All right. Yeah, add that plan. That's fine. Okay. So you- That's 5.99. Yep. So your weekly deductions are gonna be \$34.13. Oh. Okay. It will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you're active and

then later that week, you'll receive your medical card in your email and then you will be able to go to freerx.com and register for, um, your benefit card, uh, to be available, okay? Okay. Do you have any questions? No. All right. Thank you. So I just watch my email in other words, right? Yes, sir. Okay. Thank you very much. No problem. Thank you so much for calling. You have a great day. You too. I'm sorry and the cover-

Conversation Format

Speaker speaker_0: Hi, good afternoon. 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, my name is Stanley Arnold.

Speaker speaker_0: Can I help you or assist you?

Speaker speaker_1: Uh, yeah. I, uh, wrote to the company I'm, I've been working for about health insurance. They said, they gave me this number and they, it said enrollment under North Staffing.

Speaker speaker_0: Okay.

Speaker speaker_1: Because I'm interested in benefits and I didn't know how to go about it. And they gave me this number in, in an email that I got.

Speaker speaker_0: Yes, sir. We take care of the enrollments for North Staffing. What are the last four digits of your social?

Speaker speaker_1: Sure. 209-620-441.

Speaker speaker_0: And if you can verify your address and date of birth.

Speaker speaker_1: Sure. My address is 31 Catlin Ave in Wilkes-Barre, Pennsylvania 18702. My date of birth is 10-29-72.

Speaker speaker_0: Okay. And we don't have a phone number on file. Would you like to provide one?

Speaker speaker_1: Sure. 570-846-7546.

Speaker speaker_0: Okay. And I have your email address as stanarnoldjr@gmail.com.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All righty. And you are eligible to enroll. Do you know what you're looking to enroll in today?

Speaker speaker_1: Uh, I know I need medical.

Speaker speaker_0: Okay.

Speaker speaker_1: And-

Speaker speaker_0: So there's two medical plans that are offered.

Speaker speaker_1: Okay, go ahead.

Speaker speaker_0: The VIP Classic for \$23.69 a week, and the Elite Pro for \$28.14 a week, and these two plans don't have copays or deductibles but 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: Which one is better? The \$28 one?

Speaker speaker_0: That one covers, um, services at a, a slightly higher dollar amount, so it just depends how often you go to the doctor and what all they do.

Speaker speaker_2: What's the deductible?

Speaker speaker_1: There is no deductible you said, right?

Speaker speaker_0: Correct. No deductible and no copays.

Speaker speaker_2: So is there medi- is there a prescription involved in this?

Speaker speaker_1: Are prescriptions covered by them?

Speaker speaker_0: It does have s- um, some prescription coverage, yes.

Speaker speaker_1: Okay. I would take the \$28 one.

Speaker speaker_0: All righty. Did you want to do anything else? Because everything is separate, so dental, vision, short term disability, life insurance.

Speaker speaker_1: I don't need dental and all of that right at this time. I'm just looking for medical and prescription.

Speaker speaker_0: Okay. No worries. Give me one moment. So that makes your weekly deductions, um, \$20.14. Uh, your company actually offers FreeRx as well. FreeRx is 5.99 a week, uh, but if your medication is on their covered list, their list of covered medications, it's covered at 100% at, um, as to where the, the prescription coverage on your medical plan, it covers on the \$10, \$20 and \$30 generic level. Just, um, so you know.

Speaker speaker_1: All right. Well, add that then.

Speaker speaker_2: ... He's on the Suboxone program?

Speaker speaker_1: I'm on, yeah, I'm on the Suboxone program. Is that covered or no?

Speaker speaker_0: I'm not sure. I can get you over to the, to the FreeRx, um, department where they can tell you if that is covered. You do have 30 days from the 23rd of January to, um... Actually, you can cancel at any time. So if you give them a call and the, what you're taking is not covered, you can give us a call right back and cancel that plan, um, today if you'd like, or tomorrow. That, you can cancel at any time.

Speaker speaker 1: All right. Yeah, add that plan. That's fine.

Speaker speaker_0: Okay. So you-

Speaker speaker_1: That's 5.99.

Speaker speaker_0: Yep. So your weekly deductions are gonna be \$34.13.

Speaker speaker_1: Oh. Okay.

Speaker speaker_0: It will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you're active and then later that week, you'll receive your medical card in your email and then you will be able to go to freerx.com and register for, um, your benefit card, uh, to be available, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Do you have any questions?

Speaker speaker_1: No.

Speaker speaker_0: All right. Thank you.

Speaker speaker_1: So I just watch my email in other words, right?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Thank you very much.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_1: You too.

Speaker speaker_0: I'm sorry and the cover-