

Transcript: VICTORIA

Taylor-4523221588688896-6585905402396672

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria. How can I help you? Hi, um, I work for Verstella and I was wondering if I could enroll for health insurance. Okay. I never received the, um, information and so, um, HR had to give me your guys' number. Okay. Um, what's the last four of your social? 1138. 1130? 1138. I'm sorry, did you say 1138? Yes. Okay. Your first and last name? Peri Chase. P-E-R-I and then Chase like the bank. Okay. Have you received your first paycheck from them yet? Uh, yes. I've been working with Verstella since end of, I believe, Jul... no, August, end of August is when I started working with them. Hmm. Ah. Okay, so it's Verstella that you're with, last four is 1138 and last name is Chase? Yes. Um- C-H-A-S-E? Yes. Um, Verstella is the hiring agency and they put me with Egglife, the company, but they haven't hired me on yet and so I had a life change and I need health insurance now. And apparently Verstella had open enrollment for health insurance, but I never received any information regarding it, um, and so their HR office told me to call you guys about it, to get enrolled. Okay, I understand. Yeah, I'm just... I'm not finding a file for you in our system. Are you a direct hire with, uh, Verstella or are you a, um, temp with them? I'm a temp with them. Okay. Um... Hmm. Give me just a few seconds. Are you, um, at all affiliated with ASG? Yes. Okay. ASG was the original company and then I guess they merged with another one and now they're called Verstella. Okay. Yeah. Okay. Give me just a few seconds. Yeah, of course. Take all the time you need. Okay. So I believe the issue might be, um, because of the, the switch with ASG and, uh, Verstella but, um, I mean, I can definitely go ahead and send you a copy of the benefits guide, uh, that goes over like all the different plans being offered. The only thing that I might have to follow up with you on is your eligibility to get enrolled, um, just because I see that the open enrollment period for Verstella actually ended on the 3rd of January. Right. And the thing is, is that I never received anything from them pertaining to that open enrollment. Um-Nothing through email, nothing in my spam or junk, nothing through actual mail. Um, so I wasn't even aware that they had open enrollment, um, because if I was aware, I would've immediately, like started the process of trying to get the health insurance. Um, I had a life change where I no longer have insurance, um, and so I kind of need it, so... Okay. Um, give me just a few seconds if you will, I'm going to put you on a brief hold. I'll be right back. Of course, thank you. Alrighty, thank you so much for holding. So I'm just gonna have to make a file for you in our systems, um, and then get you enrolled from there. Do you know exactly, um, what you're wanting to enroll into? Um, specifically, uh, health insurance that also has dental and vision. So, dental and vision are gonna be separate from medical, um, but let me... I'm assuming you don't know anything about the plans being offered. No, I know nothing. Um, I was dropped from my last insurance because I aged out, um, so I, I, yeah, I don't know anything about the insurances that you guys offer because, as I said, I

received nothing. Okay. Give me just one second. I am going to send over the benefits guide to you, um- Mm-hmm. ... because there's a couple different, um, medical plans to choose from. Awesome. Thank you so much. You're welcome. Okay. What would be a good email for you? Um, P-E-A-R-A-N-D-W-E-A-R @gmail.com. Pearandwear. Okay. So that, it was P as in Peter, E-A-R, and then A-N-D-W-E-A-R @gmail.com? Yes. Okay. Give me a few seconds. Okay. You should be getting that email. Mm. Yes, I just received it. Okay. Um, so I will just go ahead and go over the different ones with you 'cause, um, this is... it's not major medical, so it does work a little bit differently if you're used to that. Um, so there is the, uh, StayHealthyMEC TeleRx, which is the first medical plan, uh, that you'll see listed on page number two where it says Plan Benefit Summaries at the top. Uh, yes. Okay. Um, so that first plan there is specifically designed for your preventative healthcare. It covers things like yearly physicals, vaccinations, and preventative screenings at 100% as long as you stay within the MultiPlan network. Um, it does also come with a subscription to FreeRx, which is like a prescription plan. Most of the medications that are covered on that prescription plan is free. If it's not free, it would be at, like, a discounted rate just depending on the medication. Um, and then the StayHealthyMEC TeleRx also comes with, like, uh, virtual urgent care. Um, let's see. Then we have the VIP Standard bundle and the VIP+ bundle, which unfortunately neither one of these plans cover preventative like the StayHealthy does, but they do provide coverage for things like being admitted to the hospital, um-You know, having to go to the emergency room- Yeah. ... urgent care, or a physician's office. Um, they do also have coverage for prescriptions. The only difference between the Standard versus the Plus is it looks like the Plus h- pays a little bit more towards hospitalization. Um, now neither one of the VIP plans have a co-pay or a deductible associated with them. Basically, how it works is the insurance is going to pay a set dollar amount, uh, for the different benefits, and some of the benefits have, like, a max amount of days that they'll pay for. Um, so it- it's just gonna pay a set dollar amount for a certain amount of days and then you pay the remainder of the bill. Um, and it looks like that's the- all that they have for medical. Um, some people do combine the Stay Healthy MEC TeleRx with one of the o- uh, one of the VIP plans if they're looking for preventative and non-preventative coverage. So you can get, you know, the Stay Healthy MEC TeleRx with the VIP Standard, or you can do the Stay Healthy with the VIP Plus if you wanted to. So... Uh- ... if- if we were to combine, um, like insurances, um, like the preventative and non-preventative one I believe you were saying, would it double the price or just- would it be a different price entirely? Yeah. Yeah, it- you would have to pay the cost for each plan. So the Stay Healthy MEC TeleRx is \$17.96 a week. Okay. Uh, and these are pricings for employee only. Uh, the VIP- Okay. ... Standard bundle is \$23.02 and the VIP Plus bundle is \$36.97. Okay. So let's just say you do the Stay Healthy MEC TeleRx with the VIP Standard, you would have to add the cost, the \$17.96 plus the \$23.02. Okay. Um, can you give me one second? Sure. Um- Sure. Thank you. Okay. We're good. Thank you. Hi. Okay. So, um, would I be able to enroll for both the Stay Healthy and the VIP Standard bundle together? Yeah, you could do that. Like I said, you would just have to combine the cost of the Stay Healthy with the VIP Standard. Yeah. Of course. Um, and then are you just wanting to enroll in the plans or are you wanting to add on, like, the dental or the vision? There's also things like, uh, short-term disability, term life, and the IDX Social Plus. Um, how much would it be to add those on? All of them? Uh, vision and dental. Okay. Um, let's see. So if you did the VIP Standard bundle, dental, vision, and the MEC TeleRx, all for employee only, it looks like it comes out to a total

of \$46.75. All right. Um- And that is weekly. Um, am I allowed to enroll in the vision and dental- Yeah. ... later on outside of the enrollment period or do I have to add it on right now? Yeah, so the only way to get enrolled into other plans is during the company's open enrollment period, which technically, um, again that has already passed, but we have extended it, um, because of some other issues. Um, so to my knowledge the last day for the extended open enrollment would be on the 31st of January. Okay. Um-So let's say I got just the two insurances without the vision and dental right now. If I called... If I wanted to add the vision and dental on, I would have to do it before the 31st. Correct, mm-hmm. Okay. Um, how... All right, what paperwork do I have to fill out in order to sign up for social insurance? So, I mean, since we're doing over the phone, there's no paperwork. Your verbal consent is enough for me to process the enrollment on my end. But again, um, since I don't have a file for you in the system, I would have to first make your file, and then once I get it made, I'll be able to enroll you from there. Okay. Um... Can I have one more second? Sure. Thank you. All right. Um, what information do you need from me to make this profile? Uh, your name, your date of birth, address and full social, and then I have your email already, and then a good phone number. Okay. So, my name is Ceri Chase, C-E-R-I and then Chase like the bank. Okay. Um, date of birth, December 8, 1998. Gotcha. Um, my address is 3800 Northwood, all one word, Court, um, Wheatfield, Indiana, 46392. Gotcha, and I'm assuming the phone number you're calling from is a good phone number for you? Yes. All right. And then, what is your full social? 504-29-1138. Okay. And then, uh, are you just wanting to do the VIP Standard bundle and the MEC TeleRx for now? Yes. Okay. Give me one second. So, the VIP Standard bundle and the MEC TeleRx for employee only, it looks like for those two plans, it is just \$40.98. All right. And then, let's see. Let me go ahead and get the file created. Okay. So typically, um, with the enrollment process itself, it takes about one to two weeks to be processed through your payroll department, so you may, you may not even see that first deduction until two weeks from now. Um- Yep. That's fine. ... once you do see it, uh, being taken out of your check, the coverage will start the following Monday. And then, um, once the coverage is active, the ID cards are made and sent to you within seven to 10 business days of the coverage being active. The ID card for the MEC TeleRx is gonna be mailed, but the ID card for the VIP Standard, uh, bundle is gonna be emailed to you. Okay. So there's no way to get a physical copy of that one either? Now, once the coverage is actually active, you can call us back, um, and we can request for a physical copy to be sent for that plan. Okay. It's just that the carrier, the insurance carrier themselves, they just email it. Um, but like I said- Okay. ... once it becomes active, you can just call us back and we can request a, a physical copy for you. Awesome. Thank you so much. You're welcome. And then, uh, I don't know if I went over this with you earlier or not, but just to let you know, the VIP Standard bundle is actually bundled with virtual primary care, behavioral health and group accident, so you do get those additional benefits with the, the medical plan. Oh, okay. Cool. Mm-hmm. And I think that's all that I need from you as of right now. I went ahead and requested the enrollment to get started. Uh, did you have any other questions or concerns for me? Um, not as of right now. I'm just really honestly thankful that you're able to do this for me, um, 'cause it's been something that has been weighing heavily on me 'cause I've never not had insurance, and I normally get sick during this time of the year and have to go to the doctor's, so... Gotcha. I understand. Yeah. Um- All right. And then like I said, if you are... You know, if you think about adding on the dental and vision, just make sure to give us a call back before the 31st so we can get that

added on for you. Okay. Thank you so much. You're welcome. You have a wonderful day. Thank you. You as well. Bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits on a Card, this is Victoria. How can I help you?

Speaker speaker_2: Hi, um, I work for Verstella and I was wondering if I could enroll for health insurance.

Speaker speaker_1: Okay.

Speaker speaker_2: I never received the, um, information and so, um, HR had to give me your guys' number.

Speaker speaker_1: Okay. Um, what's the last four of your social?

Speaker speaker_2: 1138.

Speaker speaker_1: 1130?

Speaker speaker_2: 1138.

Speaker speaker_1: I'm sorry, did you say 1138?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Your first and last name?

Speaker speaker_2: Peri Chase. P-E-R-I and then Chase like the bank.

Speaker speaker_1: Okay. Have you received your first paycheck from them yet?

Speaker speaker_2: Uh, yes. I've been working with Verstella since end of, I believe, Jul... no, August, end of August is when I started working with them.

Speaker speaker_1: Hmm. Ah. Okay, so it's Verstella that you're with, last four is 1138 and last name is Chase?

Speaker speaker_2: Yes. Um-

Speaker speaker_1: C-H-A-S-E?

Speaker speaker_2: Yes. Um, Verstella is the hiring agency and they put me with Egglife, the company, but they haven't hired me on yet and so I had a life change and I need health insurance now. And apparently Verstella had open enrollment for health insurance, but I never received any information regarding it, um, and so their HR office told me to call you guys about it, to get enrolled.

Speaker speaker_1: Okay, I understand. Yeah, I'm just... I'm not finding a file for you in our system. Are you a direct hire with, uh, Verstella or are you a, um, temp with them?

Speaker speaker_2: I'm a temp with them.

Speaker speaker_1: Okay. Um... Hmm. Give me just a few seconds. Are you, um, at all affiliated with ASG?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay.

Speaker speaker_2: ASG was the original company and then I guess they merged with another one and now they're called Verstella.

Speaker speaker_1: Okay.

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Give me just a few seconds.

Speaker speaker_2: Yeah, of course. Take all the time you need.

Speaker speaker_1: Okay. So I believe the issue might be, um, because of the, the switch with ASG and, uh, Verstella but, um, I mean, I can definitely go ahead and send you a copy of the benefits guide, uh, that goes over like all the different plans being offered. The only thing that I might have to follow up with you on is your eligibility to get enrolled, um, just because I see that the open enrollment period for Verstella actually ended on the 3rd of January.

Speaker speaker_2: Right. And the thing is, is that I never received anything from them pertaining to that open enrollment. Um-Nothing through email, nothing in my spam or junk, nothing through actual mail. Um, so I wasn't even aware that they had open enrollment, um, because if I was aware, I would've immediately, like started the process of trying to get the health insurance. Um, I had a life change where I no longer have insurance, um, and so I kind of need it, so...

Speaker speaker_3: Okay. Um, give me just a few seconds if you will, I'm going to put you on a brief hold. I'll be right back.

Speaker speaker_2: Of course, thank you.

Speaker speaker_1: Alrighty, thank you so much for holding. So I'm just gonna have to make a file for you in our systems, um, and then get you enrolled from there. Do you know exactly, um, what you're wanting to enroll into?

Speaker speaker_4: Um, specifically, uh, health insurance that also has dental and vision.

Speaker speaker_1: So, dental and vision are gonna be separate from medical, um, but let me... I'm assuming you don't know anything about the plans being offered.

Speaker speaker_4: No, I know nothing. Um, I was dropped from my last insurance because I aged out, um, so I, I, yeah, I don't know anything about the insurances that you guys offer

because, as I said, I received nothing.

Speaker speaker_1: Okay. Give me just one second. I am going to send over the benefits guide to you, um-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... because there's a couple different, um, medical plans to choose from.

Speaker speaker_4: Awesome. Thank you so much.

Speaker speaker_1: You're welcome. Okay. What would be a good email for you?

Speaker speaker_4: Um, P-E-A-R-A-N-D-W-E-A-R @gmail.com. Pearandwear.

Speaker speaker_1: Okay. So that, it was P as in Peter, E-A-R, and then A-N-D-W-E-A-R @gmail.com?

Speaker speaker_4: Yes.

Speaker speaker_1: Okay. Give me a few seconds. Okay. You should be getting that email.

Speaker speaker_4: Mm. Yes, I just received it.

Speaker speaker_1: Okay. Um, so I will just go ahead and go over the different ones with you 'cause, um, this is... it's not major medical, so it does work a little bit differently if you're used to that. Um, so there is the, uh, StayHealthyMEC TeleRx, which is the first medical plan, uh, that you'll see listed on page number two where it says Plan Benefit Summaries at the top.

Speaker speaker_4: Uh, yes.

Speaker speaker_1: Okay. Um, so that first plan there is specifically designed for your preventative healthcare. It covers things like yearly physicals, vaccinations, and preventative screenings at 100% as long as you stay within the MultiPlan network. Um, it does also come with a subscription to FreeRx, which is like a prescription plan. Most of the medications that are covered on that prescription plan is free. If it's not free, it would be at, like, a discounted rate just depending on the medication. Um, and then the StayHealthyMEC TeleRx also comes with, like, uh, virtual urgent care. Um, let's see. Then we have the VIP Standard bundle and the VIP+ bundle, which unfortunately neither one of these plans cover preventative like the StayHealthy does, but they do provide coverage for things like being admitted to the hospital, um-You know, having to go to the emergency room-

Speaker speaker_4: Yeah.

Speaker speaker_1: ... urgent care, or a physician's office. Um, they do also have coverage for prescriptions. The only difference between the Standard versus the Plus is it looks like the Plus h- pays a little bit more towards hospitalization. Um, now neither one of the VIP plans have a co-pay or a deductible associated with them. Basically, how it works is the insurance is going to pay a set dollar amount, uh, for the different benefits, and some of the benefits have, like, a max amount of days that they'll pay for. Um, so it- it's just gonna pay a set dollar amount for a certain amount of days and then you pay the remainder of the bill. Um, and it

looks like that's the- all that they have for medical. Um, some people do combine the Stay Healthy MEC TeleRx with one of the o- uh, one of the VIP plans if they're looking for preventative and non-preventative coverage. So you can get, you know, the Stay Healthy MEC TeleRx with the VIP Standard, or you can do the Stay Healthy with the VIP Plus if you wanted to.

Speaker speaker_4: So...

Speaker speaker_1: Uh-

Speaker speaker_4: ... if- if we were to combine, um, like insurances, um, like the preventative and non-preventative one I believe you were saying, would it double the price or just- would it be a different price entirely?

Speaker speaker_1: Yeah. Yeah, it- you would have to pay the cost for each plan. So the Stay Healthy MEC TeleRx is \$17.96 a week.

Speaker speaker_4: Okay.

Speaker speaker_1: Uh, and these are pricings for employee only. Uh, the VIP-

Speaker speaker_4: Okay.

Speaker speaker_1: ... Standard bundle is \$23.02 and the VIP Plus bundle is \$36.97.

Speaker speaker_4: Okay.

Speaker speaker_1: So let's just say you do the Stay Healthy MEC TeleRx with the VIP Standard, you would have to add the cost, the \$17.96 plus the \$23.02.

Speaker speaker_4: Okay. Um, can you give me one second?

Speaker speaker_1: Sure.

Speaker speaker_4: Um-

Speaker speaker_1: Sure.

Speaker speaker_4: Thank you.

Speaker speaker_5: Okay. We're good. Thank you.

Speaker speaker_4: Hi. Okay. So, um, would I be able to enroll for both the Stay Healthy and the VIP Standard bundle together?

Speaker speaker_1: Yeah, you could do that. Like I said, you would just have to combine the cost of the Stay Healthy with the VIP Standard.

Speaker speaker_4: Yeah. Of course.

Speaker speaker_1: Um, and then are you just wanting to enroll in the plans or are you wanting to add on, like, the dental or the vision? There's also things like, uh, short-term disability, term life, and the IDX Social Plus.

Speaker speaker_4: Um, how much would it be to add those on?

Speaker speaker_1: All of them?

Speaker speaker_4: Uh, vision and dental.

Speaker speaker_1: Okay. Um, let's see. So if you did the VIP Standard bundle, dental, vision, and the MEC TeleRx, all for employee only, it looks like it comes out to a total of \$46.75.

Speaker speaker_4: All right. Um-

Speaker speaker_1: And that is weekly.

Speaker speaker_4: Um, am I allowed to enroll in the vision and dental-

Speaker speaker_1: Yeah.

Speaker speaker_4: ... later on outside of the enrollment period or do I have to add it on right now?

Speaker speaker_1: Yeah, so the only way to get enrolled into other plans is during the company's open enrollment period, which technically, um, again that has already passed, but we have extended it, um, because of some other issues. Um, so to my knowledge the last day for the extended open enrollment would be on the 31st of January.

Speaker speaker_4: Okay. Um-So let's say I got just the two insurances without the vision and dental right now. If I called... If I wanted to add the vision and dental on, I would have to do it before the 31st.

Speaker speaker_1: Correct, mm-hmm.

Speaker speaker_4: Okay. Um, how... All right, what paperwork do I have to fill out in order to sign up for social insurance?

Speaker speaker_1: So, I mean, since we're doing over the phone, there's no paperwork. Your verbal consent is enough for me to process the enrollment on my end. But again, um, since I don't have a file for you in the system, I would have to first make your file, and then once I get it made, I'll be able to enroll you from there.

Speaker speaker_4: Okay. Um... Can I have one more second?

Speaker speaker_1: Sure.

Speaker speaker_4: Thank you. All right. Um, what information do you need from me to make this profile?

Speaker speaker_1: Uh, your name, your date of birth, address and full social, and then I have your email already, and then a good phone number.

Speaker speaker_4: Okay. So, my name is Ceri Chase, C-E-R-I and then Chase like the bank.

Speaker speaker_1: Okay.

Speaker speaker_4: Um, date of birth, December 8, 1998.

Speaker speaker_1: Gotcha.

Speaker speaker_4: Um, my address is 3800 Northwood, all one word, Court, um, Wheatfield, Indiana, 46392.

Speaker speaker_1: Gotcha, and I'm assuming the phone number you're calling from is a good phone number for you?

Speaker speaker_4: Yes.

Speaker speaker_1: All right. And then, what is your full social?

Speaker speaker_4: 504-29-1138.

Speaker speaker_1: Okay. And then, uh, are you just wanting to do the VIP Standard bundle and the MEC TeleRx for now?

Speaker speaker_4: Yes.

Speaker speaker_1: Okay. Give me one second. So, the VIP Standard bundle and the MEC TeleRx for employee only, it looks like for those two plans, it is just \$40.98.

Speaker speaker_4: All right.

Speaker speaker_1: And then, let's see. Let me go ahead and get the file created. Okay. So typically, um, with the enrollment process itself, it takes about one to two weeks to be processed through your payroll department, so you may, you may not even see that first deduction until two weeks from now. Um-

Speaker speaker_4: Yep. That's fine.

Speaker speaker_1: ... once you do see it, uh, being taken out of your check, the coverage will start the following Monday. And then, um, once the coverage is active, the ID cards are made and sent to you within seven to 10 business days of the coverage being active. The ID card for the MEC TeleRx is gonna be mailed, but the ID card for the VIP Standard, uh, bundle is gonna be emailed to you.

Speaker speaker_4: Okay. So there's no way to get a physical copy of that one either?

Speaker speaker_1: Now, once the coverage is actually active, you can call us back, um, and we can request for a physical copy to be sent for that plan.

Speaker speaker_4: Okay.

Speaker speaker_1: It's just that the carrier, the insurance carrier themselves, they just email it. Um, but like I said-

Speaker speaker_4: Okay.

Speaker speaker_1: ... once it becomes active, you can just call us back and we can request a, a physical copy for you.

Speaker speaker_4: Awesome. Thank you so much.

Speaker speaker_1: You're welcome. And then, uh, I don't know if I went over this with you earlier or not, but just to let you know, the VIP Standard bundle is actually bundled with virtual primary care, behavioral health and group accident, so you do get those additional benefits with the, the medical plan.

Speaker speaker_4: Oh, okay. Cool.

Speaker speaker_1: Mm-hmm. And I think that's all that I need from you as of right now. I went ahead and requested the enrollment to get started. Uh, did you have any other questions or concerns for me?

Speaker speaker_4: Um, not as of right now. I'm just really honestly thankful that you're able to do this for me, um, 'cause it's been something that has been weighing heavily on me 'cause I've never not had insurance, and I normally get sick during this time of the year and have to go to the doctor's, so...

Speaker speaker_1: Gotcha. I understand.

Speaker speaker_4: Yeah. Um-

Speaker speaker_1: All right. And then like I said, if you are... You know, if you think about adding on the dental and vision, just make sure to give us a call back before the 31st so we can get that added on for you.

Speaker speaker_4: Okay. Thank you so much.

Speaker speaker_1: You're welcome. You have a wonderful day.

Speaker speaker_4: Thank you. You as well. Bye.

Speaker speaker_1: Thank you. Bye-bye.