

Transcript: VICTORIA

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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? Hello, this is Andre. I'm, um, interested in, in enrolling in Benefiting Card, but before that, I would like some information. Okay. Uh, so basically I do have an insurance, a health insurance, and I wanted to know if I get this insurance too will it cover for my other insurance or how will it work? What do you mean? Like... Um, sorry. Um, so I have a... 'Cause I have two jobs so I'm working for two different companies, and, um, I have my primary health insurance and on top of that I'll be getting the... this insurance too, which is basically Benefiting Card. Okay. So are you asking if it will cover what your current insurance won't cover? Uh, like what are the benefits? What, what... Like what benefits I get honestly, and that's my main, uh, uh, question. Eh, am I allowed to use two insurance, uh, hospital or they will just limit me to using one? Like those are my main questions. So the question about would you be able to use both, honestly I cannot answer because we're not the actual insurance company. Um, we're just your benefits administrators, so we, we can answer general questions about the plans being offered and we can get you enrolled. That's what we mainly do is we get you enrolled into the benefits. Um, to get a question... To get a answer on that, I would reach out to your current insurance company and see if they can answer it, and then also I would reach out to, um, the insurance companies that we work with, um, to see if, you know, they have any restrictions on that. I'm not sure. All right. That would, that would be great. Are you able to do that? Like, uh, reach out to the dis- the company and then... Well, what I'm saying is is that once you review the benefits that we offer and you pick out the specific plans you're interested in, then you can reach out to those insurance companies directly to see if that's something that they would do. I can't answer that question for you 'cause we're just your benefits administrators. Oh, okay. And then in that case, could you explain to me what are some benefits, like the basic benefits that comes with the plan? Okay. Sure. What, what's the name of the agency that you work for? Uh, Orange Drive Cafe. Okay. And do you know anything about the benefits they offer? Like do you have a specific plan in mind? No, honestly. They offered me few things but, uh, um, I didn't read much about it actually because I have a... we have a plan so... I'm a purchase this anyway, so... So there's, uh, a few different plans being offered. There's, uh, for medical, there's the Stay Healthy MEC TeleRX which is basically for your preventative healthcare, so it covers that at 100% as long as you stay in network. It covers things like yearly physicals, vaccinations and preventative screenings. Um, then we have our hospital indemnity plans, the VIP Standard and the VIP Plus which do not cover preventatives like the Stay Healthy does, but they do provide coverage for non-preventative. So like if you were to be admitted to the hospital, um, if you had to go to the emergency room, urgent care or physician's office, um, there's coverage on that. And then- I: And does it also... Yeah. Does it

also cover, uh, visits to the hospital, like, uh, visiting a primary doctor or, uh, or, or going up for a, or doing diagnostics and stuff like that? So the VIP Standard and the VIP Plus, both these plans have coverage for hospitalization. Okay. There's some surgical benefits. There's coverage on emergency room, urgent care, physician's office. Um, there's coverage for, uh, medical imaging tests, advanced study and follow-up tests. There's coverage for ambulance, whether that's ground or air. Um, so it covers those type of things. It just does not cover the preventative side of things like the Stay Healthy does. Oh, by preventive... By preventive you mean something like, uh... Like could you give an example so... Yeah. So again, I, I stated earlier the Stay Healthy MEC TeleRX covers things like yearly physicals, vaccinations and preventative screenings. Oh, so nothing major when it comes to like, uh, some... you know, getting diagnosed?... is it for a fever and stuff like that? Yeah, not to my knowledge. The Stay Healthy MUC TeleRx just covers preventative care, so yearly physicals, vaccinations and preventative screenings, whereas the VIP Standard and the VIP Plus, they cover the non-preventative scenarios, like if you were to be admitted to the hospital, or you have to see a physician's off- or you have to go to a physician's office. Um, if you have to go to urgent care or emergency room, the VIP Standard and the VIP Plus will provide coverage for those things. All right, I think I'm looking for the VIP Plus. That's the plan that would work for me. And, uh, do you have more plans or that's the only two options that you have? Um, there is one other medical plan. It works more like a major medical plan, so there is a deductible that you would have to meet which is pretty high. So for an example, if you just got the minimum value plan for yourself and if you stay in network, that deductible would be \$6,500. Wow. Everything is subject to that deductible, except for your preventative care which is 100% covered as long as you stay in network. Oh, okay. I think for now I'll just go with the VIP Plus. And how much- Okay. ... how much, uh, how much, uh, does it cost or is plan is basically ? Are you just wanting it for yourself? Um, of course. Can I get it for my father or someone else? Can I include someone else or just me? You can do for employee plus spouse, employee plus children or your whole family and that would be spouse and children. Uh, does not include the father or brothers or anything else 'cause I don't have kids yet. Unfortunately, not. Okay. Yeah, so it's basically for myself. Okay. So the VIP Plus for employee only is \$31.61 a week. Oh, okay. And, uh, this plan is for one year? Uh, what's the- the contract basically, could you explain to me? I- I'm not necessarily aware of the specific contract but basically this is just as long as you're working through On Track Staffing. Um, so the way that you pay for it is by a deduction out of your weekly paycheck. If there's a week where you're not on an assignment or for whatever reason that deduction is not made on your check, you can then call us directly to make a direct payment for the week. Um, otherwise the coverage just wouldn't be active. Um, like I said, this is only, you know, the coverage is only active as long as you're working through them. So the way that it typically works if you're on- not on an assignment, we give you four weeks from your last paycheck where you can call us to make a direct payment for the coverage, and then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA would roll over to COBRA. And that's really the only way to continue it from there unless you return back on an assignment. In that case, you would just have to call us back and then we can reinstate the benefits for you. Oh, okay. Got it. Uh, all right. In that case, uh, I think I'll just need some extra time to process this, okay? Yeah, sure. Now are you a new hire with On Track Staffing? Yes, indeed, I'm a new hire- Okay. ... with On Track Staffing and, uh, I'm right now in the probation period so, uh, they might hire me permanently

after three months so- I understand. Uh- I was just going to let you know, um, they typically give you 30 days from the date of your first check to get enrolled if you're interested. Um, no, in that case it would- it wouldn't be something that would catch my attention 'cause I already have a plan and I'm trying to get one more plan. Okay. Uh, 'cause y- I think some- some hospitals they do take two plans if you have them, you can take both of them. Uh, but for now and it's only as long as I'm enrolled with On Track so I'm not very sure if I'll be on after three months with them or with the company that I'm working, so... Okay, no worries. I just wanted to let you know they give you, uh, 30 days from the date of your first check to get enrolled, so... Um, was there anything else you might need help with? Uh, that's all for now and- and after 30 days if I wanted to drop out, there's like a different procedure? Well, that- that's why I mentioned that, because they only give you 30 days from the date of your first check to get enrolled, and then once you're outside of that period, the only other time to enroll is during their company open enrollment period. Um, which for On Track, I believe they typically have that during the July timeframe, so it's already passed for this year. Okay. So let's say... Let's say after three months I get hired with the company, so what would be the procedure if I wanted to keep paying for the same plan? If you were to get enrolled through On Track Staffing? No, I mean, like, after three months I might get... I, I might, my contract might be transferred to the company. Oh, okay. So- Well, I have, I have no idea. It would be up to that company and what they offer for insurance. We only do the insurance for On Track Staffing. So as long as I'm working for On Track, I'll be good with this plan, but as soon as I leave them, then I'll have to, uh, get a different plan basically, right? Yeah. Well, and going back to what I was saying earlier, if you have a break on assignments or if you leave the company, it's kind of the same situation. We give you four weeks where you can call us and make a direct payment. That would be four weeks from your last paycheck, um, and the only way to continue the plan is by calling us and making that direct payment over the phone. And then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there. Um, so that's pretty much how that works. You can only temporarily continue it with us for four weeks where you call in and make a direct payment over the phone, and then if the plans that you're enrolled into is eligible for COBRA on the fifth week, you can then contact COBRA and speak with them about continuing the benefits through them. Okay. And let's go back to the VIP+. Uh, does it come with deductibles or, uh, or not? So the good thing with the VIP plans is that there are no co-pays or deductibles. Um, the way that it works is the insurance is going to pay a set dollar amount towards the benefits and then you would pay the remainder of the bill. Now with that being said, this is not major medical, so it's not going to cover a large portion of the medical bills. So just to kind of give you an example, if you were to go to the emergency room, under the VIP+, insurance will cover \$100 of that visit and then you pay the remainder of the bill. Oh, okay. So each time I go to a visit, uh, the insurance is going to cover just \$100? Yeah. So for emergen- And some of these things have a set number of days as well that they cover. So the emergency room, they cover \$100 a day with a max of two days. Anything outside of that, you would be responsible for. Okay. And, uh... Okay. And, uh, will I be able to use this from day one or do I have to wait, um, months in order for it to be activated? Um, so once you enroll, it does typically take about one to two weeks for the enrollment to be processed through payroll. And then, uh, coverage would start the following Monday of your first payroll deduction. So you might not see that first deduction until two weeks after enrolling.

Okay. Uh, and again, I know you might not know the answer for this, but I'm just gonna ask. So will it cover for my previous visits, something from it or not? I'm sorry, what was the question? Uh, I had previous visits to the hospital and I don't know if this insurance will cover the previous visits or not? No, it wouldn't, um, because the coverage itself doesn't become active until the following Monday of your first payroll deduction. So it's not gonna cover any previous visits unfortunately. Oh, okay. So it won't cover any previous bills or anything or any visit, nothing, nothing? No. Yeah, like I said- Okay. ... the coverage itself doesn't become active until the following Monday of your first payroll deduction. Got it, got it. Okay. So let's, uh, what about the other plan which was, uh, which, which came with the chea- which had a, like, \$6,000 deductible? Uh, how does that work? Will that plan cover for previous visits or not, or it's, uh- No, I don't believe it will. I don't think any of our plans will cover for previous visits. It, it's only... You have to get enrolled into the plan and then the coverage becomes active after you enroll. So it's not gonna cover anything previous. Okay. And how much does it cost for the... I don't know, what was the name of the plan? How much is the minimum value plan with the high deductible? Yeah. Okay. Um, so let's see. It looks like for employee only it would be \$525.82 a month. Oh. Yeah, it's very expensive, yeah. All right then, uh, I think I'll take my time to think about it and process this. Okay. I'll give you a call back once I make a decision. Yeah. If you don't receive my call that means I didn't make the decision. Right? I'm sorry? Does that, does that sound good? Like, I will... I might, I might call back, you might like it, and I might not, and Well, like I said- I just need my time. ... you have 30... Yeah. So you have 30 days from the date of your first check to get enrolled. So if you are wanting to enroll, you have to make sure you're within that 30-day window. Yeah. Uh, just I'll think about it. Okay. Thank you. You're welcome. Have a good day. Bye-bye. 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: Hello, this is Andre. I'm, um, interested in, in enrolling in Benefiting Card, but before that, I would like some information.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, so basically I do have an insurance, a health insurance, and I wanted to know if I get this insurance too will it cover for my other insurance or how will it work?

Speaker speaker_1: What do you mean? Like...

Speaker speaker_2: Um, sorry. Um, so I have a... 'Cause I have two jobs so I'm working for two different companies, and, um, I have my primary health insurance and on top of that I'll be getting the... this insurance too, which is basically Benefiting Card.

Speaker speaker_1: Okay. So are you asking if it will cover what your current insurance won't cover?

Speaker speaker_2: Uh, like what are the benefits? What, what... Like what benefits I get honestly, and that's my main, uh, uh, question. Eh, am I allowed to use two insurance, uh, hospital or they will just limit me to using one? Like those are my main questions.

Speaker speaker_1: So the question about would you be able to use both, honestly I cannot answer because we're not the actual insurance company. Um, we're just your benefits administrators, so we, we can answer general questions about the plans being offered and we can get you enrolled. That's what we mainly do is we get you enrolled into the benefits. Um, to get a question... To get a answer on that, I would reach out to your current insurance company and see if they can answer it, and then also I would reach out to, um, the insurance companies that we work with, um, to see if, you know, they have any restrictions on that. I'm not sure.

Speaker speaker_2: All right. That would, that would be great. Are you able to do that? Like, uh, reach out to the dis- the company and then...

Speaker speaker_1: Well, what I'm saying is is that once you review the benefits that we offer and you pick out the specific plans you're interested in, then you can reach out to those insurance companies directly to see if that's something that they would do. I can't answer that question for you 'cause we're just your benefits administrators.

Speaker speaker_2: Oh, okay. And then in that case, could you explain to me what are some benefits, like the basic benefits that comes with the plan?

Speaker speaker_1: Okay. Sure. What, what's the name of the agency that you work for?

Speaker speaker_2: Uh, Orange Drive Cafe.

Speaker speaker_1: Okay. And do you know anything about the benefits they offer? Like do you have a specific plan in mind?

Speaker speaker_2: No, honestly. They offered me few things but, uh, um, I didn't read much about it actually because I have a... we have a plan so... I'm a purchase this anyway, so...

Speaker speaker_1: So there's, uh, a few different plans being offered. There's, uh, for medical, there's the Stay Healthy MEC TeleRX which is basically for your preventative healthcare, so it covers that at 100% as long as you stay in network. It covers things like yearly physicals, vaccinations and preventative screenings. Um, then we have our hospital indemnity plans, the VIP Standard and the VIP Plus which do not cover preventatives like the Stay Healthy does, but they do provide coverage for non-preventative. So like if you were to be admitted to the hospital, um, if you had to go to the emergency room, urgent care or physician's office, um, there's coverage on that. And then-

Speaker speaker_2: I: And does it also... Yeah. Does it also cover, uh, visits to the hospital, like, uh, visiting a primary doctor or, uh, or, or going up for a, or doing diagnostics and stuff like that?

Speaker speaker_1: So the VIP Standard and the VIP Plus, both these plans have coverage for hospitalization.

Speaker speaker_2: Okay.

Speaker speaker_1: There's some surgical benefits. There's coverage on emergency room, urgent care, physician's office. Um, there's coverage for, uh, medical imaging tests, advanced study and follow-up tests. There's coverage for ambulance, whether that's ground or air. Um, so it covers those type of things. It just does not cover the preventative side of things like the Stay Healthy does.

Speaker speaker_2: Oh, by preventive... By preventive you mean something like, uh... Like could you give an example so...

Speaker speaker_1: Yeah. So again, I, I stated earlier the Stay Healthy MEC TeleRX covers things like yearly physicals, vaccinations and preventative screenings.

Speaker speaker_2: Oh, so nothing major when it comes to like, uh, some... you know, getting diagnosed?... is it for a fever and stuff like that?

Speaker speaker_1: Yeah, not to my knowledge. The Stay Healthy MUC TeleRx just covers preventative care, so yearly physicals, vaccinations and preventative screenings, whereas the VIP Standard and the VIP Plus, they cover the non-preventative scenarios, like if you were to be admitted to the hospital, or you have to see a physician's off- or you have to go to a physician's office. Um, if you have to go to urgent care or emergency room, the VIP Standard and the VIP Plus will provide coverage for those things.

Speaker speaker_2: All right, I think I'm looking for the VIP Plus. That's the plan that would work for me. And, uh, do you have more plans or that's the only two options that you have?

Speaker speaker_1: Um, there is one other medical plan. It works more like a major medical plan, so there is a deductible that you would have to meet which is pretty high. So for an example, if you just got the minimum value plan for yourself and if you stay in network, that deductible would be \$6,500.

Speaker speaker_2: Wow.

Speaker speaker_1: Everything is subject to that deductible, except for your preventative care which is 100% covered as long as you stay in network.

Speaker speaker_2: Oh, okay. I think for now I'll just go with the VIP Plus. And how much-

Speaker speaker_1: Okay.

Speaker speaker_2: ... how much, uh, how much, uh, does it cost or is plan is basically

Speaker speaker_3: ?

Speaker speaker_1: Are you just wanting it for yourself?

Speaker speaker_2: Um, of course. Can I get it for my father or someone else? Can I include someone else or just me?

Speaker speaker_1: You can do for employee plus spouse, employee plus children or your whole family and that would be spouse and children.

Speaker speaker_2: Uh, does not in- include the father or brothers or anything else 'cause I don't have kids yet.

Speaker speaker_1: Unfortunately, not.

Speaker speaker_2: Okay. Yeah, so it's basically for myself.

Speaker speaker_1: Okay. So the VIP Plus for employee only is \$31.61 a week.

Speaker speaker_2: Oh, okay. And, uh, this plan is for one year? Uh, what's the- the contract basically, could you explain to me?

Speaker speaker_1: I- I'm not necessarily aware of the specific contract but basically this is just as long as you're working through On Track Staffing. Um, so the way that you pay for it is by a deduction out of your weekly paycheck. If there's a week where you're not on an assignment or for whatever reason that deduction is not made on your check, you can then call us directly to make a direct payment for the week. Um, otherwise the coverage just wouldn't be active. Um, like I said, this is only, you know, the coverage is only active as long as you're working through them. So the way that it typically works if you're on- not on an assignment, we give you four weeks from your last paycheck where you can call us to make a direct payment for the coverage, and then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA would roll over to COBRA. And that's really the only way to continue it from there unless you return back on an assignment. In that case, you would just have to call us back and then we can reinstate the benefits for you.

Speaker speaker_2: Oh, okay. Got it. Uh, all right. In that case, uh, I think I'll just need some extra time to process this, okay?

Speaker speaker_1: Yeah, sure. Now are you a new hire with On Track Staffing?

Speaker speaker_2: Yes, indeed, I'm a new hire-

Speaker speaker_1: Okay.

Speaker speaker_2: ... with On Track Staffing and, uh, I'm right now in the probation period so, uh, they might hire me permanently after three months so-

Speaker speaker_1: I understand.

Speaker speaker_2: Uh-

Speaker speaker_1: I was just going to let you know, um, they typically give you 30 days from the date of your first check to get enrolled if you're interested.

Speaker speaker_2: Um, no, in that case it would- it wouldn't be something that would catch my attention 'cause I already have a plan and I'm trying to get one more plan.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, 'cause y- I think some- some hospitals they do take two plans if you have them, you can take both of them. Uh, but for now and it's only as long as I'm enrolled with On Track so I'm not very sure if I'll be on after three months with them or with the

company that I'm working, so...

Speaker speaker_1: Okay, no worries. I just wanted to let you know they give you, uh, 30 days from the date of your first check to get enrolled, so... Um, was there anything else you might need help with?

Speaker speaker_2: Uh, that's all for now and- and after 30 days if I wanted to drop out, there's like a different procedure?

Speaker speaker_1: Well, that- that's why I mentioned that, because they only give you 30 days from the date of your first check to get enrolled, and then once you're outside of that period, the only other time to enroll is during their company open enrollment period. Um, which for On Track, I believe they typically have that during the July timeframe, so it's already passed for this year.

Speaker speaker_2: Okay. So let's say... Let's say after three months I get hired with the company, so what would be the procedure if I wanted to keep paying for the same plan?

Speaker speaker_1: If you were to get enrolled through On Track Staffing?

Speaker speaker_2: No, I mean, like, after three months I might get... I, I might, my contract might be transferred to the company.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: So-

Speaker speaker_1: Well, I have, I have no idea. It would be up to that company and what they offer for insurance. We only do the insurance for On Track Staffing.

Speaker speaker_2: So as long as I'm working for On Track, I'll be good with this plan, but as soon as I leave them, then I'll have to, uh, get a different plan basically, right?

Speaker speaker_1: Yeah. Well, and going back to what I was saying earlier, if you have a break on assignments or if you leave the company, it's kind of the same situation. We give you four weeks where you can call us and make a direct payment. That would be four weeks from your last paycheck, um, and the only way to continue the plan is by calling us and making that direct payment over the phone. And then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA and that's the only way to continue it from there. Um, so that's pretty much how that works. You can only temporarily continue it with us for four weeks where you call in and make a direct payment over the phone, and then if the plans that you're enrolled into is eligible for COBRA on the fifth week, you can then contact COBRA and speak with them about continuing the benefits through them.

Speaker speaker_2: Okay. And let's go back to the VIP+. Uh, does it come with deductibles or, uh, or not?

Speaker speaker_1: So the good thing with the VIP plans is that there are no co-pays or deductibles. Um, the way that it works is the insurance is going to pay a set dollar amount towards the benefits and then you would pay the remainder of the bill. Now with that being

said, this is not major medical, so it's not going to cover a large portion of the medical bills. So just to kind of give you an example, if you were to go to the emergency room, under the VIP+, insurance will cover \$100 of that visit and then you pay the remainder of the bill.

Speaker speaker_2: Oh, okay. So each time I go to a visit, uh, the insurance is going to cover just \$100?

Speaker speaker_1: Yeah. So for emergen- And some of these things have a set number of days as well that they cover. So the emergency room, they cover \$100 a day with a max of two days. Anything outside of that, you would be responsible for.

Speaker speaker_2: Okay. And, uh... Okay. And, uh, will I be able to use this from day one or do I have to wait, um, months in order for it to be activated?

Speaker speaker_1: Um, so once you enroll, it does typically take about one to two weeks for the enrollment to be processed through payroll. And then, uh, coverage would start the following Monday of your first payroll deduction. So you might not see that first deduction until two weeks after enrolling.

Speaker speaker_2: Okay. Uh, and again, I know you might not know the answer for this, but I'm just gonna ask. So will it cover for my previous visits, something from it or not?

Speaker speaker_1: I'm sorry, what was the question?

Speaker speaker_2: Uh, I had previous visits to the hospital and I don't know if this insurance will cover the previous visits or not?

Speaker speaker_1: No, it wouldn't, um, because the coverage itself doesn't become active until the following Monday of your first payroll deduction. So it's not gonna cover any previous visits unfortunately.

Speaker speaker_2: Oh, okay. So it won't cover any previous bills or anything or any visit, nothing, nothing?

Speaker speaker_1: No. Yeah, like I said-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the coverage itself doesn't become active until the following Monday of your first payroll deduction.

Speaker speaker_2: Got it, got it. Okay. So let's, uh, what about the other plan which was, uh, which, which came with the chea- which had a, like, \$6,000 deductible? Uh, how does that work? Will that plan cover for previous visits or not, or it's, uh-

Speaker speaker_1: No, I don't believe it will. I don't think any of our plans will cover for previous visits. It, it's only... You have to get enrolled into the plan and then the coverage becomes active after you enroll. So it's not gonna cover anything previous.

Speaker speaker_2: Okay. And how much does it cost for the... I don't know, what was the name of the plan?

Speaker speaker_1: How much is the minimum value plan with the high deductible?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Um, so let's see. It looks like for employee only it would be \$525.82 a month.

Speaker speaker_2: Oh. Yeah, it's very expensive, yeah. All right then, uh, I think I'll take my time to think about it and process this.

Speaker speaker_1: Okay.

Speaker speaker_2: I'll give you a call back once I make a decision.

Speaker speaker_1: Yeah.

Speaker speaker_2: If you don't receive my call that means I didn't make the decision. Right?

Speaker speaker_1: I'm sorry?

Speaker speaker_2: Does that, does that sound good? Like, I will... I might, I might call back, you might like it, and I might not, and

Speaker speaker_1: Well, like I said-

Speaker speaker_2: I just need my time.

Speaker speaker_1: ... you have 30... Yeah. So you have 30 days from the date of your first check to get enrolled. So if you are wanting to enroll, you have to make sure you're within that 30-day window.

Speaker speaker_2: Yeah. Uh, just I'll think about it.

Speaker speaker_1: Okay.

Speaker speaker_2: Thank you.

Speaker speaker_1: You're welcome. Have a good day.

Speaker speaker_2: Bye-bye.

Speaker speaker_1: Bye-bye.