

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 Guard. This is Victoria. How can I help you? Hi, Victoria. Um, I got a text message today I could re... saying I could reinstate my benefits. Um, I never got my benefits in the first place. Um, I called A while back and they said it wasn't the time to do it. So, uh, I was wondering if it's time, yeah, I could get my benefits. Okay. What's the name of the agency you work for? Uh, WorkSource. And the last four of your Social? 7-0-1-7. And your first and last name? Ryan Robinson . Okay. Um, let's see. Do you mind verifying your address and date of birth? I got a new address, it'll probably be wrong. I can tell you the one I lived at when I started working there, though. Okay. Um, 1714 A Linwood Drive, Greenwood, Arkansas. And my birthday is October 4th, 2001. Okay. Um, what should the address be now? Uh, let me see. Just one second. Yeah. 445 East Main Street, uh, Lot C, in Bumble, Arkansas. And the ZIP code? Uh, 72927. 72927? Yes, ma'am. All right. All right, and then phone number 479-849-7261? Yes, ma'am. All right, and then, uh, email address is 479trrt@gmail.com? Yes, ma'am. Okay. Um, let's see. Okay, so it looks like your employer is actually in open enrollment, um, up until, uh, January. Let's see. Looks like up until the 12th of January. So we can either reinstate the coverage that you previously had, which I see that it was active for two weeks in June. Um, you were enrolled into dental, critical illness, and behavioral health. Or if you wanna enroll into different plans, we can go ahead and get you enrolled through the open enrollment. Um, so would that one cover just, like, regular doctor's appointments too, or no? Like the one I had before? Well, you didn't have any medical. You only had dental, critical illness, and behavioral health. Okay. Can we just do dental and medical? Do you know what medical plan you're wanting? There's a few to choose from. Um, give me a quick rundown of each one. Um, so there are... There's the StayHealthy MEC, uh, which basically covers your preventative healthcare as long as you stay in network, so that's things like yearly physicals, vaccinations, and preventative screenings. And it covers that at 100%, but that's all that the StayHealthy will cover, is preventative services. Um, then we have the Hospital Indemnity Plans, the VIP Standard and the VIP Classic, which neither of these will cover preventative care like the StayHealthy does, but they do provide coverage, um, if you were to be admitted to the hospital, if you have to go to urgent care, emergency room, or a regular physician's office. The only difference between the VIP Standard and the Classic is the Classic pays a little bit more towards your hospitalization benefits. Um, then we also have the VIP+ and the VIPPro, which is essentially the same thing as the VIP Standard and the, uh, VIP Classic. The only difference between the four VIP plans is basically the dollar amount that the insurance will pay towards hospitalization. Okay. Um, let's just do the StayHealthy and then, um, the best dental plan you got. How much... And then tell me how much that'll be whenever you figure it out. Yeah, so just to reiterate, the StayHealthy is only gonna cover your preventative

services. So if you're sick or injured and you go to the hospital or a doctor, it's not gonna provide coverage for that. Oh, okay. Um, okay. So it won't cover hospitals, but it'll cover, like, doctor's appointments and stuff? If it's a preventative visit. So if you're going for a yearly physical, a vaccination, or any preventative screenings. Okay. Um... I...I guess this is still with the... If you would like... Go ahead. Um, I was just gonna say, if you would like, because the open enrollment doesn't close until the 12th of January, um, I can send you a copy of the benefits guide to your email. That way you can look over the different plans being offered. I do need to get this, like, taken care of right now 'cause, um, I've been... I haven't went to the doctor's appointment in a while. I know it'll still be, like, a while before I get my insurance card and stuff, but I do need to probably get this figured out right now. I mean, the VIP standard, I mean, how much is that, every month? So you pay for everything weekly. The VIP standard and the dental for employee only would be a total of \$21.36 a week. Let's do that. You wanna do those two plans? Yes, ma'am. Okay. Was there anything else you wanted to add on? Um, I don't think so. I don't need the behavioral. Um, what was the other one I had on there? Uh- Uh, critical illness. Yeah, I don't think I need that right now, at least. Um, yeah, we'll just go with those two and that'll be fine. Okay. So again, the VIP standard and dental for employee only comes out to \$21.36 a week. Um, so from here, it can take about one to two weeks for the enrollment to be processed through your payroll, so you might not see that first deduction until two weeks from now. Once you do, the coverage will start the following Monday, and then, uh, once the coverage is active, ID cards are made and sent to you within seven to 10 business days. Okay, perfect. Um, so how long does it take... Okay, and that dental plan, is it the best one you guys got, or? So onl- we only offer one dental plan. So I know it covers your preventative services at 100% and then basic dental work at 80% once you meet the \$50, uh, deductible. Uh, the only thing with that plan is that it's not gonna cover any major dental work like crowns or orthodontists. Okay. All right. Uh, yeah, that'll be fine. And does that, like, take effect as soon, like, I can get basic work done, like, as soon as I get my card in the mail? Yeah. Um, so it, I mean, as long as your coverage is active. So the coverage becomes active the following Monday of your first payroll deduction, which can take about two weeks to happen after enrolling. So I would just keep an eye on your pay stub for next week and the following week, and then whenever you see that first deduction being made, coverage will start the following Monday. All right. Sounds good. All right. Anything else you need from me? Uh, nope, you're good to go on my end. Sounds good. Thank you, ma'am. Have a great day. You too. 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 Guard. This is Victoria. How can I help you?

Speaker speaker_2: Hi, Victoria. Um, I got a text message today I could re... saying I could reinstate my benefits. Um, I never got my benefits in the first place. Um, I called A while back and they said it wasn't the time to do it. So, uh, I was wondering if it's time, yeah, I could get my benefits.

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

Speaker speaker_2: Uh, WorkSource.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 7-0-1-7.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Ryan Robinson .

Speaker speaker_1: Okay. Um, let's see. Do you mind verifying your address and date of birth?

Speaker speaker_2: I got a new address, it'll probably be wrong. I can tell you the one I lived at when I started working there, though.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, 1714 A Linwood Drive, Greenwood, Arkansas. And my birthday is October 4th, 2001.

Speaker speaker_1: Okay. Um, what should the address be now?

Speaker speaker_2: Uh, let me see. Just one second.

Speaker speaker_1: Yeah.

Speaker speaker_2: 445 East Main Street, uh, Lot C, in Bumble, Arkansas.

Speaker speaker_1: And the ZIP code?

Speaker speaker_2: Uh, 72927.

Speaker speaker_1: 72927?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right. All right, and then phone number 479-849-7261?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right, and then, uh, email address is 479trrt@gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Um, let's see. Okay, so it looks like your employer is actually in open enrollment, um, up until, uh, January. Let's see. Looks like up until the 12th of January. So we can either reinstate the coverage that you previously had, which I see that it was active for two weeks in June. Um, you were enrolled into dental, critical illness, and behavioral health. Or if you wanna enroll into different plans, we can go ahead and get you enrolled through the open enrollment.

Speaker speaker_2: Um, so would that one cover just, like, regular doctor's appointments too, or no? Like the one I had before?

Speaker speaker_1: Well, you didn't have any medical. You only had dental, critical illness, and behavioral health.

Speaker speaker_2: Okay. Can we just do dental and medical?

Speaker speaker_1: Do you know what medical plan you're wanting? There's a few to choose from.

Speaker speaker_2: Um, give me a quick rundown of each one.

Speaker speaker_1: Um, so there are... There's the StayHealthy MEC, uh, which basically covers your preventative healthcare as long as you stay in network, so that's things like yearly physicals, vaccinations, and preventative screenings. And it covers that at 100%, but that's all that the StayHealthy will cover, is preventative services. Um, then we have the Hospital Indemnity Plans, the VIP Standard and the VIP Classic, which neither of these will cover preventative care like the StayHealthy does, but they do provide coverage, um, if you were to be admitted to the hospital, if you have to go to urgent care, emergency room, or a regular physician's office. The only difference between the VIP Standard and the Classic is the Classic pays a little bit more towards your hospitalization benefits. Um, then we also have the VIP+ and the VIPPro, which is essentially the same thing as the VIP Standard and the, uh, VIP Classic. The only difference between the four VIP plans is basically the dollar amount that the insurance will pay towards hospitalization.

Speaker speaker_2: Okay. Um, let's just do the StayHealthy and then, um, the best dental plan you got. How much... And then tell me how much that'll be whenever you figure it out.

Speaker speaker_1: Yeah, so just to reiterate, the StayHealthy is only gonna cover your preventative services. So if you're sick or injured and you go to the hospital or a doctor, it's not gonna provide coverage for that.

Speaker speaker_2: Oh, okay. Um, okay. So it won't cover hospitals, but it'll cover, like, doctor's appointments and stuff?

Speaker speaker_1: If it's a preventative visit. So if you're going for a yearly physical, a vaccination, or any preventative screenings.

Speaker speaker_2: Okay. Um... I...I guess this is still with the...

Speaker speaker_1: If you would like...

Speaker speaker_2: Go ahead.

Speaker speaker_1: Um, I was just gonna say, if you would like, because the open enrollment doesn't close until the 12th of January, um, I can send you a copy of the benefits guide to your email. That way you can look over the different plans being offered.

Speaker speaker_2: I do need to get this, like, taken care of right now 'cause, um, I've been... I haven't went to the doctor's appointment in a while. I know it'll still be, like, a while before I

get my insurance card and stuff, but I do need to probably get this figured out right now. I mean, the VIP standard, I mean, how much is that, every month?

Speaker speaker_1: So you pay for everything weekly. The VIP standard and the dental for employee only would be a total of \$21.36 a week.

Speaker speaker_2: Let's do that.

Speaker speaker_1: You wanna do those two plans?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Was there anything else you wanted to add on?

Speaker speaker_2: Um, I don't think so. I don't need the behavioral. Um, what was the other one I had on there? Uh-

Speaker speaker_1: Uh, critical illness.

Speaker speaker_2: Yeah, I don't think I need that right now, at least. Um, yeah, we'll just go with those two and that'll be fine.

Speaker speaker_1: Okay. So again, the VIP standard and dental for employee only comes out to \$21.36 a week. Um, so from here, it can take about one to two weeks for the enrollment to be processed through your payroll, so you might not see that first deduction until two weeks from now. Once you do, the coverage will start the following Monday, and then, uh, once the coverage is active, ID cards are made and sent to you within seven to 10 business days.

Speaker speaker_2: Okay, perfect. Um, so how long does it take... Okay, and that dental plan, is it the best one you guys got, or?

Speaker speaker_1: So onl- we only offer one dental plan. So I know it covers your preventative services at 100% and then basic dental work at 80% once you meet the \$50, uh, deductible. Uh, the only thing with that plan is that it's not gonna cover any major dental work like crowns or orthodontists.

Speaker speaker_2: Okay. All right. Uh, yeah, that'll be fine. And does that, like, take effect as soon, like, I can get basic work done, like, as soon as I get my card in the mail?

Speaker speaker_1: Yeah. Um, so it, I mean, as long as your coverage is active. So the coverage becomes active the following Monday of your first payroll deduction, which can take about two weeks to happen after enrolling. So I would just keep an eye on your pay stub for next week and the following week, and then whenever you see that first deduction being made, coverage will start the following Monday.

Speaker speaker_2: All right. Sounds good. All right. Anything else you need from me?

Speaker speaker_1: Uh, nope, you're good to go on my end.

Speaker speaker_2: Sounds good. Thank you, ma'am. Have a great day.

Speaker speaker_1: You too. Bye-bye.