

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? Hi, my name's Jacob Perinko, and I, um, am trying to enroll into the, um, benefits program, the Benefits Wizard... program- Okay. ... for, um, for Stella. And I was just having some trouble because I got a link to it and I clicked on it and I'm just trying to see where I go and pick the, uh, benefits that I would like to enroll in. And I'm having some trouble, um, finding where to go for the benefits. Okay. Um, let's see. So are you on, uh, mybiac.com/terrestaffing? Um, yeah, should be because of the... Will you read it out one more time? So it's my, M-Y, B-I-A C.com/terrestaffing. This one says For Stella on it. I don't know if it matters because- Yeah, it'll say that. Yeah, once you put in that link, it'll, it'll take you to the homepage which, which says For Stella. That's the same website, so- Okay, so I go enroll or decline coverage? Yeah, but if you... Are, are you just trying to look at the benefits first to see what's being offered? Uh, I was just trying to get it all figured out and filled out, if that was possible. Okay. So here's what I would do. Do you know anything about the benefits? Um, not a whole lot. I just know that, um, I need to get enrolled in it. Okay, so don't hit the enroll/decline, excuse me, enroll/decline coverage yet. Go to download documents and then- Okay. And then download documents? Yep, and so you want to look at the link that says For Stella 2024 Enrollment Guide. Okay. So this will pull up all the plans being offered, what they cover and how much they cost. And then once- Okay. Send plan benefits, benefit summaries. Okay. Yeah, so this is just like a digital copy of the benefits guide. Okay. So I would review that. Like I said, it goes over all the plans being offered, what they cover, how much they cost. And then once you make a decision from there you can go back to the home page and then hit enroll/decline. It'll take you through the process of making a, a file if you don't have, or like an account, if you don't have an account, and then you should be able to enroll or decline from there. Okay, because I think that's what happened when you... I, I started, like, filling out something. Um, I filled it out and then it, uh, once you said don't, don't push, uh, enroll and decline, I, I was already ahead of you so I was just, um, trying to make it clear for myself that I needed to go back for what you said. Now... Okay, so are you having issues like creating an account on the website? Is that what it is? Uh, no, more of just getting everything enrolled. Okay. So the reason why I told you about the download documents is because it'll pull up, you can pull up the benefits guide which explains all the plans, so you know which ones to enroll into or not, and then when you're ready to enroll or to decline, you hit that enroll/decline coverage. It'll take you through the process of either logging into an existing account that you have with us or making one, and then you should be able to enroll/decline from there. Okay. Either way, if you're having trouble with the website, we can pull up your file on our end and we can either get you enrolled or decline it through the phone. Okay, so I'm just now getting all the personal information, uh, covered or filled out. Okay.

Okay, so now I'm at the coverage part. Your employer also offers minimum... Okay. Um-So... VIP bundle, dental. Okay, so now... So since I'm at the coverage part, do I just go through and select the coverage that I would like? Yes. So right now, I'm looking at the FreeRx, and there's multiple, um, selections. So if I did the employee only one... Okay, so now medical, VIP standard bundle, VIP plus bundle. Let's see. Well, could you tell me what M- MEC stands for this type of stuff? Minimum essential coverage. Okay. So I don't need to have that, correct? I- I can't tell you whether or not you need it. Um, I mean, I can tell you what the plan covers, but... Uh, the minimum essential coverage- Could you- could you tell me that? Sure. The MEC TeleRx is basically a preventative medical plan, so it covers your preventative healthcare at 100% as long as you stay in network. Um, that's like your yearly physicals, vaccinations and preventative screenings. It also comes with a subscription to FreeRx, um, and it comes with virtual urgent care. Okay. So when I click on that, it's gr- well, it's grayed out for me right now, but when I click on it, it turns red. Is that normal? Did you already select the FreeRx option? The FreeRx? Yeah. Did you select who enroll into the FreeRx? No, not that I... Because if you did- Not that I see on here. Okay. So if you did select who enroll into the FreeRx, that's when it's going to show red, because the MEC TeleRx already comes with FreeRx, so you would have to- Oh, okay. ... unselect the FreeRx and then you should be able to select the MEC TeleRx. Yep, you are correct. Okay. And then ID experts. Are you asking what that is? Yeah. So the IDX Social Plus is like a anti-fraud policy. Okay. Yeah. So it just helps protect your information online. And all of this, all of the plans are, um, broken down for you in that- that benefits guide I showed you how to pull up. Okay. Um, for the... Could you tell me what the difference is between VIP standard bundle and the VIP plus bundle? I see that the prices are different, but is there... So really the only difference in the plans is the VIP plus pays a little bit more towards hospitalization than the VIP standard does. Okay. So then... And looks like they also, if you do the VIP plus, it pays more towards emergency room, urgent care, physician's office. So that's where it's really beneficial to look at that benefits guide because it breaks down the specific dollar amount that the insurance will cover for each benefit. Okay. I'm looking at it right now to get a better understanding. Benefits to me. Okay, I think I got an understanding now. I think I am done now. Beneficiary. Hmm.Beneficiary is life insurance, right? Yeah. If you selected the term life benefit, that's who the benefit amount would go to in the event of your passing. And if I don't select that? Is it, is it like- Well, we would... Yeah, we have to have one because in the event of your passing, your beneficiary gets that \$20,000 so that's the whole point of the, the term life benefit. Okay. Okay, this might be a dumb question but for the personal info for the beneficiary, is that my info or is that the person that it goes to? Yeah, it's who you want to name as the beneficiary. You wouldn't be able to name yourself because we need someone that's going to be able to claim that \$20,000 so you just need their first name, last name and their relation to you. Okay. So for the percentage part on there, after the beneficiary part, it says for a percentage of it? Mm-hmm. Are you just naming one person? Yeah. You would put 100%. Okay. Okay, for the same, beneficiary step, do I put their email and their phone number? Um, you shouldn't have to. Okay. Is it asking for that? Well, there's just a line that's there but it's n- it, there's no, like, um, red star next to it asking that it's, like, needed it, is what I'm guessing. Okay. Next. Huh. I think I might have finished. Pending eligibility, this is not a guaranteed coverage. Coverage is pending..... Okay. Do you want me to pull up your file on my end to see if it went through? Yeah, if that, if, that would be great. Okay. What's the last four of your social? Uh, 6048. And your first and last name

again? Jacob Hrynko. H-R-Y-N-K-O. Okay. And then if you'll verify your address and date of birth. Yeah. 6129 Southeast 48th Avenue, Tualatin, Oregon 97206. And then what was the other one you asked for? Your date of birth. 080493. Okay. Phone number 971-329-6902? Yep. And then email's just gonna be first initial, last name, 25 at gmail.com? Yep. Okay. So, so it looks like you selected dental, short-term disability, term life, vision, the ID experts, the MEC TeleRx and the Vision Plus bundle. Yep. Or I'm sorry, the VIP+ bundle. Um, so it comes out to a total of \$68.73 a week. Um, I also see your beneficiary, so everything is good on that. So basically from here, what happens is it will take about one to two weeks for the enrollment to be processed through your payroll. So you might not see that first deduction come out until two weeks from now. Once you do- Okay. ... um, the ID, uh, or I'm sorry, I'm getting ahead of myself. So once you see that first deduction come out of your check, coverage will start the following Monday. And then, um, once the coverage is active, the ID card is made and sent to you within seven to 10 business days. The dental, vision and the MEC ID cards, they're all gonna be mailed to you. Okay. You're gonna get the VIP+ ID card by email, and you should also get an email from FreeRx on how to, like, set up your account with FreeRx and how to access it. Um, so just- Okay. ... keep an eye on your email and the mail for that information. All righty. But yep, everything looks good to go. Um, did you need help with anything else? No, I think that's the only thing that I was having questions and didn't just understand how to get it all going and set up. Okay. All righty then- I appreciate your help a lot. ... have a wonderful night. Yeah, sure. Thank you, you too. Thank you. 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: Hi, my name's Jacob Perinko, and I, um, am trying to enroll into the, um, benefits program, the Benefits Wizard... program-

Speaker speaker_1: Okay.

Speaker speaker_2: ... for, um, for Stella. And I was just having some trouble because I got a link to it and I clicked on it and I'm just trying to see where I go and pick the, uh, benefits that I would like to enroll in. And I'm having some trouble, um, finding where to go for the benefits.

Speaker speaker_1: Okay. Um, let's see. So are you on, uh, mybiac.com/terrestaffing?

Speaker speaker_2: Um, yeah, should be because of the... Will you read it out one more time?

Speaker speaker_1: So it's my, M-Y, B-I-A C.com/terrestaffing.

Speaker speaker_2: This one says For Stella on it. I don't know if it matters because-

Speaker speaker_1: Yeah, it'll say that. Yeah, once you put in that link, it'll, it'll take you to the homepage which, which says For Stella. That's the same website, so-

Speaker speaker_2: Okay, so I go enroll or decline coverage?

Speaker speaker_1: Yeah, but if you... Are, are you just trying to look at the benefits first to see what's being offered?

Speaker speaker_2: Uh, I was just trying to get it all figured out and filled out, if that was possible.

Speaker speaker_1: Okay. So here's what I would do. Do you know anything about the benefits?

Speaker speaker_2: Um, not a whole lot. I just know that, um, I need to get enrolled in it.

Speaker speaker_1: Okay, so don't hit the enroll/decline, excuse me, enroll/decline coverage yet. Go to download documents and then-

Speaker speaker_2: Okay. And then download documents?

Speaker speaker_1: Yep, and so you want to look at the link that says For Stella 2024 Enrollment Guide.

Speaker speaker_2: Okay.

Speaker speaker_1: So this will pull up all the plans being offered, what they cover and how much they cost. And then once-

Speaker speaker_2: Okay. Send plan benefits, benefit summaries. Okay.

Speaker speaker_1: Yeah, so this is just like a digital copy of the benefits guide.

Speaker speaker_2: Okay.

Speaker speaker_1: So I would review that. Like I said, it goes over all the plans being offered, what they cover, how much they cost. And then once you make a decision from there you can go back to the home page and then hit enroll/decline. It'll take you through the process of making a, a file if you don't have, or like an account, if you don't have an account, and then you should be able to enroll or decline from there.

Speaker speaker_2: Okay, because I think that's what happened when you... I, I started, like, filling out something. Um, I filled it out and then it, uh, once you said don't, don't push, uh, enroll and decline, I, I was already ahead of you so I was just, um, trying to make it clear for myself that I needed to go back for what you said. Now...

Speaker speaker_1: Okay, so are you having issues like creating an account on the website? Is that what it is?

Speaker speaker_2: Uh, no, more of just getting everything enrolled.

Speaker speaker_1: Okay. So the reason why I told you about the download documents is because it'll pull up, you can pull up the benefits guide which explains all the plans, so you know which ones to enroll into or not, and then when you're ready to enroll or to decline, you hit that enroll/decline coverage. It'll take you through the process of either logging into an

existing account that you have with us or making one, and then you should be able to enroll/decline from there.

Speaker speaker_2: Okay.

Speaker speaker_1: Either way, if you're having trouble with the website, we can pull up your file on our end and we can either get you enrolled or decline it through the phone.

Speaker speaker_2: Okay, so I'm just now getting all the personal information, uh, covered or filled out.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay, so now I'm at the coverage part. Your employer also offers minimum... Okay. Um-So... VIP bundle, dental. Okay, so now... So since I'm at the coverage part, do I just go through and select the coverage that I would like?

Speaker speaker_1: Yes.

Speaker speaker_2: So right now, I'm looking at the FreeRx, and there's multiple, um, selections. So if I did the employee only one... Okay, so now medical, VIP standard bundle, VIP plus bundle. Let's see. Well, could you tell me what M- MEC stands for this type of stuff?

Speaker speaker_1: Minimum essential coverage.

Speaker speaker_2: Okay. So I don't need to have that, correct?

Speaker speaker_1: I- I can't tell you whether or not you need it. Um, I mean, I can tell you what the plan covers, but... Uh, the minimum essential coverage-

Speaker speaker_2: Could you- could you tell me that?

Speaker speaker_1: Sure. The MEC TeleRx is basically a preventative medical plan, so it covers your preventative healthcare at 100% as long as you stay in network. Um, that's like your yearly physicals, vaccinations and preventative screenings. It also comes with a subscription to FreeRx, um, and it comes with virtual urgent care.

Speaker speaker_2: Okay. So when I click on that, it's gr- well, it's grayed out for me right now, but when I click on it, it turns red. Is that normal?

Speaker speaker_1: Did you already select the FreeRx option?

Speaker speaker_2: The FreeRx?

Speaker speaker_1: Yeah. Did you select who enroll into the FreeRx?

Speaker speaker_2: No, not that I...

Speaker speaker_1: Because if you did-

Speaker speaker_2: Not that I see on here.

Speaker speaker_1: Okay. So if you did select who enroll into the FreeRx, that's when it's going to show red, because the MEC TeleRx already comes with FreeRx, so you would have

to-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... unselect the FreeRx and then you should be able to select the MEC TeleRx.

Speaker speaker_2: Yep, you are correct. Okay. And then ID experts.

Speaker speaker_1: Are you asking what that is?

Speaker speaker_2: Yeah.

Speaker speaker_1: So the IDX Social Plus is like a anti-fraud policy.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah. So it just helps protect your information online. And all of this, all of the plans are, um, broken down for you in that- that benefits guide I showed you how to pull up.

Speaker speaker_2: Okay. Um, for the... Could you tell me what the difference is between VIP standard bundle and the VIP plus bundle? I see that the prices are different, but is there...

Speaker speaker_1: So really the only difference in the plans is the VIP plus pays a little bit more towards hospitalization than the VIP standard does.

Speaker speaker_2: Okay. So then...

Speaker speaker_1: And looks like they also, if you do the VIP plus, it pays more towards emergency room, urgent care, physician's office. So that's where it's really beneficial to look at that benefits guide because it breaks down the specific dollar amount that the insurance will cover for each benefit.

Speaker speaker_2: Okay. I'm looking at it right now to get a better understanding. Benefits to me. Okay, I think I got an understanding now. I think I am done now. Beneficiary. Hmm. Beneficiary is life insurance, right?

Speaker speaker_1: Yeah. If you selected the term life benefit, that's who the benefit amount would go to in the event of your passing.

Speaker speaker_2: And if I don't select that? Is it, is it like-

Speaker speaker_1: Well, we would... Yeah, we have to have one because in the event of your passing, your beneficiary gets that \$20,000 so that's the whole point of the, the term life benefit.

Speaker speaker_2: Okay. Okay, this might be a dumb question but for the personal info for the beneficiary, is that my info or is that the person that it goes to?

Speaker speaker_1: Yeah, it's who you want to name as the beneficiary. You wouldn't be able to name yourself because we need someone that's going to be able to claim that \$20,000 so you just need their first name, last name and their relation to you.

Speaker speaker_2: Okay. So for the percentage part on there, after the beneficiary part, it says for a percentage of it?

Speaker speaker_1: Mm-hmm. Are you just naming one person?

Speaker speaker_2: Yeah.

Speaker speaker_1: You would put 100%.

Speaker speaker_2: Okay. Okay, for the same, beneficiary step, do I put their email and their phone number?

Speaker speaker_1: Um, you shouldn't have to.

Speaker speaker_2: Okay.

Speaker speaker_1: Is it asking for that?

Speaker speaker_2: Well, there's just a line that's there but it's n- it, there's no, like, um, red star next to it asking that it's, like, needed it, is what I'm guessing. Okay. Next. Huh. I think I might have finished. Pending eligibility, this is not a guaranteed coverage. Coverage is pending.....

Speaker speaker_1: Okay. Do you want me to pull up your file on my end to see if it went through?

Speaker speaker_2: Yeah, if that, if, that would be great.

Speaker speaker_1: Okay. What's the last four of your social?

Speaker speaker_2: Uh, 6048.

Speaker speaker_1: And your first and last name again?

Speaker speaker_2: Jacob Hrynko. H-R-Y-N-K-O.

Speaker speaker_1: Okay. And then if you'll verify your address and date of birth.

Speaker speaker_2: Yeah. 6129 Southeast 48th Avenue, Tualatin, Oregon 97206. And then what was the other one you asked for?

Speaker speaker_1: Your date of birth.

Speaker speaker_2: 080493.

Speaker speaker_1: Okay. Phone number 971-329-6902?

Speaker speaker_2: Yep.

Speaker speaker_1: And then email's just gonna be first initial, last name, 25 at gmail.com?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay. So, so it looks like you selected dental, short-term disability, term life, vision, the ID experts, the MEC TeleRx and the Vision Plus bundle.

Speaker speaker_2: Yep.

Speaker speaker_1: Or I'm sorry, the VIP+ bundle. Um, so it comes out to a total of \$68.73 a week. Um, I also see your beneficiary, so everything is good on that. So basically from here, what happens is it will take about one to two weeks for the enrollment to be processed through your payroll. So you might not see that first deduction come out until two weeks from now. Once you do-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, the ID, uh, or I'm sorry, I'm getting ahead of myself. So once you see that first deduction come out of your check, coverage will start the following Monday. And then, um, once the coverage is active, the ID card is made and sent to you within seven to 10 business days. The dental, vision and the MEC ID cards, they're all gonna be mailed to you.

Speaker speaker_2: Okay.

Speaker speaker_1: You're gonna get the VIP+ ID card by email, and you should also get an email from FreeRx on how to, like, set up your account with FreeRx and how to access it. Um, so just-

Speaker speaker_2: Okay.

Speaker speaker_1: ... keep an eye on your email and the mail for that information.

Speaker speaker_2: All righty.

Speaker speaker_1: But yep, everything looks good to go. Um, did you need help with anything else?

Speaker speaker_2: No, I think that's the only thing that I was having questions and didn't just understand how to get it all going and set up.

Speaker speaker_1: Okay. All righty then-

Speaker speaker_2: I appreciate your help a lot.

Speaker speaker_1: ... have a wonderful night. Yeah, sure.

Speaker speaker_2: Thank you, you too.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_2: Bye.