

Transcript: VICTORIA

Taylor-5574575904571392-5655865509068800

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? Yeah, I called earlier, um, for the insurance. Um, I work through Subaru through Morales. So I wanted to see if I could, um, uh, you guys sent me the information, like, like an hour ago or so. So I wanna see if I could do it already, or what do I need? Are you wanting to enroll? Yeah. That's correct. What's your first and last name? Esmeralda Campitano. Okay. And the last four of your Social? 055. Okay. Uh, do you mind verifying your address and date of birth? 5596 Bingham Drive, Lafayette, Indiana 47905. And my birthday, 09/02/77. Phone number is 765-532-3989? Correct. Mm-hmm. Okay. And then email is first name.Ramos77@gmail.com? Correct. Mm-hmm. Okay. Um, and let's see. What are you wanting to enroll into? Um, the one that I'm seeing, I see the one that, I don't know if it's called Planned Benefit Summary. From what I'm reading, I just saw one. The other ones are, like, more pricey. But I think if it's, if I add more, I think, from what, what I understand, or how do I choose it? I, I'm sorry. I'm not understanding the question. Can you repeat that? Yeah. In other words, uh, I read the... How, how do I choose a benefit? Because there's one bundle weekly deduction, \$59, uh, they're not employing children, which I want to get the employ, employee and children, the 94- the 94.50. Okay. I'm not... What's the actual name of the plan that you're looking at? Hmm. And are you a team lead with them? No. I work through Morales. I'm just a regular employee. Okay, so you're not a team lead? No. Okay. What plan was it that you were looking at? Because I'm not seeing a plan for 9- er, um, at that price that you said. Oh. It just says Planned Benefit Summary. And then it says- Yes, and, and right below that it should say the name of the plan. Hmm. Or wherever you see that pricing it should say. Like, at the, at the bottom of page three. Because the first page, it says, "Your choice of plan, hospital and emergency room insurance, and then a Medicare card." And then it says Planned Benefit Summary. Yeah, so the plan, the pages that say Planned Benefit Summaries list the medical plans. But it, it's also, it's gonna either say Stay Healthy, MEC, VIP Standard, VIP Classic, or the Stay Healthy MEC Enhanced. Those are the names of the plans. So which one are you interested in? Oh, I don't... Actually, I don't see that one that you're talking about. The one, uh... So mention that again, what are they called? So if you're not a team lead with them, the plans are different for team leads than they are for just the regular temp employees. Okay. There's the Stay Healthy MEC TeleRx, there's the VIP Standard, the VIP Classic, and there's also the Stay Healthy MEC Enhanced. Well then, I don't know if you could send that one because I don't see that one. Okay. Give me one second. Okay. Okay. I just sent that to your email, so you should be getting it here in a few seconds. Okay. On my other email. Uh, what the... Oh. Does that said take a while? Okay, now I- Um, okay. Okay. Finally. Reach, oh, hmm. Oh, yeah, it's different. Yeah, it says different than the other one. So the first one, it says Stay Healthy, and then VIP Standard, and

then the Classic, right? Yeah. The, the information you should be looking at is what I just sent to you, the one that says the Stay Healthy MEC TeleRX, VIP Standard, VIP Classic, and the Stay Healthy Enhanced. So the Classic, what I'm... Is it because it, it covers more? Is that why it's more expensive, obviously, right? Not e- eh, eh, not necessarily. So I'm, I'm just gonna go through the different plans and tell you what they cover. The Stay Healthy- Okay. ... MEC TeleRX, that plan specifically covers your preventative health care at 100% as long as you stay in network. It also comes with a subscription to FreeRx, which is like a prescription plan. Um, and it also comes with virtual urgent care. Okay. Um, then the VIP Standard and the VIP Classic are hospital indemnity plans. So neither one of these are gonna cover preventative care like the Stay Healthy does. But they provide coverage for things like being admitted to the hospital, having to go to the emergency room, urgent care, or a regular physician's office. The only difference between the Standard versus the Classic is the Classic pays a little bit more towards hospitalization. Then- Okay. ... on the next page over, you're gonna see the Stay Healthy MEC Enhanced, which is the- Right. ... only one that covers preventative and non-preventative coverage together. Okay. Hmm. And then there's a additional benefits, da, da, da. I just... As long as it covers me going to the vision and dental, 'cause I know it's di- The vision and dental are separate from medical. Okay, medical. So it's a separate price still then. Yes. Okay, I see. It's different. Those are, like, add-ons. Okay. In addition. Okay. Then I'll get the... I wanna say that's where h- I wanna get the Classic because that, from what you said, it says, uh, for the hospitals. I, I don't... I'm not a person that goes to hospital, but God forbid if something happens, obviously I wanna be covered for that. Yeah. Okay. I mean, yeah, I, I hear you. Uh, well, again, the plans that have coverage for hospitalization, that can be one out of three. That could be the VIP Standard, that could be the VIP Classic, or that could be the Stay Healthy MEC Enhanced. Okay. So the prices varies because of the copays? Is that what it is? No. The, the prices are gonna vary because they're different plans and they cover different things. So again, the VIP Standard and the VIP Classic, these two plans only cover your non-preventative health care. Hm. That's things like being admitted to the hospital, having to go to the emergency room, or having to go to a regular physician's office. Now with these two plans there are no copays and there are no deductibles. The way that it works is the insurance is gonna pay us that dollar amount towards that benefit for a certain amount of days and then you pay the remainder of the bill. Okay. The only difference between the VIP Standard and the VIP Classic is that Classic pays a little bit more towards the hospitalization than the Standard does. Now the Stay Healthy Enhanced works entirely different. The Stay Healthy MEC Enhanced covers your preventative health care at 100% as long as you stay in the network. Some things do have a copay such as the primary care visits, specialist care visits, and urgent care visits. All of those have copays. For primary care visits you're looking at a \$10 copay per visit, um, limited to, uh, four visits annually per person or 10 per person, uh, or 10 per family. Specialist care visits is a \$50 co-pay per visit, which you get four visits annually per person, or 10 per family. Urgent care is a \$60 co-pay per visit, which for just yourself, an, uh, individual, you get four visits annually per person, or 10 per family. Um, the way that the remainder of the benefits work, like if you were to be admitted to the hospital, it's gonna be similar to the, um, the VIP plans, where the insurance is gonna pay a set dollar amount towards those benefits for a certain amount of days, and then you just pay the remainder of the bill. Okay. So they're all priced differently because they all work differently. They're different plans. Hm. That's gonna be hard to choose then. It's very rare, I, I haven't

been to the hospital in a while. Um, like the only time I went to the hospital was with, uh, my daughter and then I had a surgery so I won't have kids. But for now I haven't been to the hospital for anything, so. And then when I get sick I do home remedies. So I don't know if to go with the Stay Healthy with my daughter, uh, from what I see it says \$22.47. Yeah, if you were to do the Stay Healthy MEC TeleRx for employee plus children, it'll be \$22.47 a week. Okay. And then, uh, I don't know about the short-term visit. Then I'll get the vision and then I wanna get the dental. Okay. So you're wanting the MEC TeleRx, the vision- Correct. ... and the dental for you and your child? Yes. Okay. So in total you're looking at \$37.20 a week. Okay. Now I do wanna let you know that all of, all three of these plans are under section 125, which basically, uh, allows you to pay your share of the premium with pre-tax dollars. Because, excuse me. Because of that, the IRS puts stipulations on when you can change or cancel the plans. So, of course, right now your employer is in open enrollment up until the 31st of this month. Okay. So you have until then to change or cancel the plans. Okay. After the 31st, you will need a qualifying life event in order to change or cancel the plans, or you will have to wait for the next open enrollment period. Okay. Um, and what is your, uh, daughter's name? Bella. Bella Marlene. Like M-A, uh, uh, second name is M-A-R-L-E-N-E, Marlene. And then Compechano Ramos. Okay, just to make sure I have that right, that's C-O-M as in Mary, P-E-C-H-A-N-O and then R-A-M-O-S? Yeah. Okay. Her date of birth? Uh, 2/19/2016. Mm-hmm. And her full social? Ooh, hold on. I, uh, I didn't have that in my house. Let me grab my wallet. Bella, give me my wallet. Bella. My backpack, give me my backpack. Oh, it keep coming right here. Prende la luz. Bella, prende la luz. La luz. Ah, ***** . Sorry, I thought I... Oh, I found her, uh, birth certificate real quick, but give me one second. Okay. I'm going to push him. Hey, I'm ready. Okay. It's 655-40-9601. All righty. So from here 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 of your check until two weeks from now. Once you do, the coverage will start the following Monday and then once the coverage is active, that's when your policy information and ID cards are being made so it typically takes about seven to 10 business days to get those. So when, when can I start, like, doing appointments and all that? Like, in February? Are you talking, like, February or before that? Honestly, I can't give you a specific date because I don't have access to payroll so I don't know when they plan on making that first deduction. Okay. So what I would do from here is keep an eye on your pay stubs from the- for the next one to two weeks. When you see that first deduction being made out of your check for the coverage, the coverage will start the following Monday. Technically once the coverage is active, you... coverage. You may run into some issues because your ID cards and your policy information is not made until the coverage becomes active and it typically takes about seven to 10 business days to get those. So I would suggest waiting until you get your ID cards. Okay. Um, but if something happens, as long as your coverage is active you can have your providers call us, um, and we can verify the coverage for you. Okay. Mm-hmm. Well, I think that's it, to be honest. Okay. Well, I've went ahead and submitted the request to get you enrolled into those three plans and I got your, um, daughter listed as a dependent so you're good to go on my end. Okay. That's it. Yeah. All righty. You have a wonderful day. You, too. Thank you. 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: Yeah, I called earlier, um, for the insurance. Um, I work through Subaru through Morales. So I wanted to see if I could, um, uh, you guys sent me the information, like, like an hour ago or so. So I wanna see if I could do it already, or what do I need?

Speaker speaker_1: Are you wanting to enroll?

Speaker speaker_2: Yeah. That's correct.

Speaker speaker_1: What's your first and last name?

Speaker speaker_2: Esmeralda Campitano.

Speaker speaker_1: Okay. And the last four of your Social?

Speaker speaker_2: 055.

Speaker speaker_1: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker_2: 5596 Bingham Drive, Lafayette, Indiana 47905. And my birthday, 09/02/77.

Speaker speaker_1: Phone number is 765-532-3989?

Speaker speaker_2: Correct.

Speaker speaker_1: Mm-hmm. Okay. And then email is first name.Ramos77@gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Mm-hmm. Okay. Um, and let's see. What are you wanting to enroll into?

Speaker speaker_2: Um, the one that I'm seeing, I see the one that, I don't know if it's called Planned Benefit Summary. From what I'm reading, I just saw one. The other ones are, like, more pricey. But I think if it's, if I add more, I think, from what, what I understand, or how do I choose it?

Speaker speaker_1: I, I'm sorry. I'm not understanding the question. Can you repeat that?

Speaker speaker_2: Yeah. In other words, uh, I read the... How, how do I choose a benefit? Because there's one bundle weekly deduction, \$59, uh, they're not employing children, which I want to get the employ, employee and children, the 94- the 94.50.

Speaker speaker_1: Okay. I'm not... What's the actual name of the plan that you're looking at?

Speaker speaker_2: Hmm.

Speaker speaker_1: And are you a team lead with them?

Speaker speaker_2: No. I work through Morales. I'm just a regular employee.

Speaker speaker_1: Okay, so you're not a team lead?

Speaker speaker_2: No.

Speaker speaker_1: Okay. What plan was it that you were looking at? Because I'm not seeing a plan for 9- er, um, at that price that you said.

Speaker speaker_2: Oh. It just says Planned Benefit Summary. And then it says-

Speaker speaker_1: Yes, and, and right below that it should say the name of the plan.

Speaker speaker_2: Hmm.

Speaker speaker_1: Or wherever you see that pricing it should say.

Speaker speaker_2: Like, at the, at the bottom of page three. Because the first page, it says, "Your choice of plan, hospital and emergency room insurance, and then a Medicare card." And then it says Planned Benefit Summary.

Speaker speaker_1: Yeah, so the plan, the pages that say Planned Benefit Summaries list the medical plans. But it, it's also, it's gonna either say Stay Healthy, MEC, VIP Standard, VIP Classic, or the Stay Healthy MEC Enhanced. Those are the names of the plans. So which one are you interested in?

Speaker speaker_2: Oh, I don't... Actually, I don't see that one that you're talking about. The one, uh... So mention that again, what are they called?

Speaker speaker_1: So if you're not a team lead with them, the plans are different for team leads than they are for just the regular temp employees.

Speaker speaker_2: Okay.

Speaker speaker_1: There's the Stay Healthy MEC TeleRx, there's the VIP Standard, the VIP Classic, and there's also the Stay Healthy MEC Enhanced.

Speaker speaker_2: Well then, I don't know if you could send that one because I don't see that one.

Speaker speaker_1: Okay. Give me one second.

Speaker speaker_2: Okay.

Speaker speaker_3: .

Speaker speaker_2: .

Speaker speaker_3:

Speaker speaker_1: Okay. I just sent that to your email, so you should be getting it here in a few seconds.

Speaker speaker_2: Okay. On my other email. Uh, what the... Oh. Does that said take a while? Okay, now I-

Speaker speaker_1: Um, okay.

Speaker speaker_2: Okay. Finally. Reach, oh, hmm. Oh, yeah, it's different. Yeah, it says different than the other one. So the first one, it says Stay Healthy, and then VIP Standard, and then the Classic, right?

Speaker speaker_1: Yeah. The, the information you should be looking at is what I just sent to you, the one that says the Stay Healthy MEC TeleRX, VIP Standard, VIP Classic, and the Stay Healthy Enhanced.

Speaker speaker_2: So the Classic, what I'm... Is it because it, it covers more? Is that why it's more expensive, obviously, right?

Speaker speaker_1: Not e- eh, eh, not necessarily. So I'm, I'm just gonna go through the different plans and tell you what they cover. The Stay Healthy-

Speaker speaker_2: Okay.

Speaker speaker_1: ... MEC TeleRX, that plan specifically covers your preventative health care at 100% as long as you stay in network. It also comes with a subscription to FreeRx, which is like a prescription plan. Um, and it also comes with virtual urgent care.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, then the VIP Standard and the VIP Classic are hospital indemnity plans. So neither one of these are gonna cover preventative care like the Stay Healthy does. But they provide coverage for things like being admitted to the hospital, having to go to the emergency room, urgent care, or a regular physician's office. The only difference between the Standard versus the Classic is the Classic pays a little bit more towards hospitalization. Then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... on the next page over, you're gonna see the Stay Healthy MEC Enhanced, which is the-

Speaker speaker_2: Right.

Speaker speaker_1: ... only one that covers preventative and non-preventative coverage together.

Speaker speaker_2: Okay. Hmm. And then there's a additional benefits, da, da, da. I just... As long as it covers me going to the vision and dental, 'cause I know it's di-

Speaker speaker_1: The vision and dental are separate from medical.

Speaker speaker_2: Okay, medical. So it's a separate price still then.

Speaker speaker_1: Yes.

Speaker speaker_2: Okay, I see. It's different.

Speaker speaker_1: Those are, like, add-ons.

Speaker speaker_2: Okay. In addition. Okay. Then I'll get the... I wanna say that's where h- I wanna get the Classic because that, from what you said, it says, uh, for the hospitals. I, I don't... I'm not a person that goes to hospital, but God forbid if something happens, obviously I wanna be covered for that. Yeah.

Speaker speaker_1: Okay. I mean, yeah, I, I hear you. Uh, well, again, the plans that have coverage for hospitalization, that can be one out of three. That could be the VIP Standard, that could be the VIP Classic, or that could be the Stay Healthy MEC Enhanced.

Speaker speaker_2: Okay. So the prices varies because of the copays? Is that what it is?

Speaker speaker_1: No. The, the prices are gonna vary because they're different plans and they cover different things. So again, the VIP Standard and the VIP Classic, these two plans only cover your non-preventative health care.

Speaker speaker_2: Hm.

Speaker speaker_1: That's things like being admitted to the hospital, having to go to the emergency room, or having to go to a regular physician's office. Now with these two plans there are no copays and there are no deductibles. The way that it works is the insurance is gonna pay us that dollar amount towards that benefit for a certain amount of days and then you pay the remainder of the bill.

Speaker speaker_2: Okay.

Speaker speaker_1: The only difference between the VIP Standard and the VIP Classic is that Classic pays a little bit more towards the hospitalization than the Standard does. Now the Stay Healthy Enhanced works entirely different. The Stay Healthy MEC Enhanced covers your preventative health care at 100% as long as you stay in the network. Some things do have a copay such as the primary care visits, specialist care visits, and urgent care visits. All of those have copays. For primary care visits you're looking at a \$10 copay per visit, um, limited to, uh, four visits annually per person or 10 per person, uh, or 10 per family. Specialist care visits is a \$50 co-pay per visit, which you get four visits annually per person, or 10 per family. Urgent care is a \$60 co-pay per visit, which for just yourself, an, uh, individual, you get four visits annually per person, or 10 per family. Um, the way that the remainder of the benefits work, like if you were to be admitted to the hospital, it's gonna be similar to the, um, the VIP plans, where the insurance is gonna pay a set dollar amount towards those benefits for a certain amount of days, and then you just pay the remainder of the bill.

Speaker speaker_2: Okay.

Speaker speaker_1: So they're all priced differently because they all work differently. They're different plans.

Speaker speaker_2: Hm. That's gonna be hard to choose then. It's very rare, I, I haven't been to the hospital in a while. Um, like the only time I went to the hospital was with, uh, my daughter and then I had a surgery so I won't have kids. But for now I haven't been to the hospital for anything, so. And then when I get sick I do home remedies. So I don't know if to

go with the Stay Healthy with my daughter, uh, from what I see it says \$22.47.

Speaker speaker_1: Yeah, if you were to do the Stay Healthy MEC TeleRx for employee plus children, it'll be \$22.47 a week.

Speaker speaker_2: Okay. And then, uh, I don't know about the short-term visit. Then I'll get the vision and then I wanna get the dental.

Speaker speaker_1: Okay. So you're wanting the MEC TeleRx, the vision-

Speaker speaker_2: Correct.

Speaker speaker_1: ... and the dental for you and your child?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So in total you're looking at \$37.20 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: Now I do wanna let you know that all of, all three of these plans are under section 125, which basically, uh, allows you to pay your share of the premium with pre-tax dollars. Because, excuse me. Because of that, the IRS puts stipulations on when you can change or cancel the plans. So, of course, right now your employer is in open enrollment up until the 31st of this month.

Speaker speaker_2: Okay.

Speaker speaker_1: So you have until then to change or cancel the plans.

Speaker speaker_2: Okay.

Speaker speaker_1: After the 31st, you will need a qualifying life event in order to change or cancel the plans, or you will have to wait for the next open enrollment period.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, and what is your, uh, daughter's name?

Speaker speaker_2: Bella. Bella Marlene. Like M-A, uh, uh, second name is M-A-R-L-E-N-E, Marlene. And then Compechano Ramos.

Speaker speaker_1: Okay, just to make sure I have that right, that's C-O-M as in Mary, P-E-C-H-A-N-O and then R-A-M-O-S?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Her date of birth?

Speaker speaker_2: Uh, 2/19/2016.

Speaker speaker_1: Mm-hmm. And her full social?

Speaker speaker_2: Ooh, hold on. I, uh, I didn't have that in my house. Let me grab my wallet. Bella, give me my wallet. Bella. My backpack, give me my backpack. Oh, it keep coming right here. Prende la luz. Bella, prende la luz. La luz. Ah, ***** . Sorry, I thought I... Oh, I found her, uh, birth certificate real quick, but give me one second.

Speaker speaker_1: Okay.

Speaker speaker_4: I'm going to push him. Hey, I'm ready.

Speaker speaker_1: Okay.

Speaker speaker_4: It's 655-40-9601.

Speaker speaker_1: All righty. So from here 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 of your check until two weeks from now. Once you do, the coverage will start the following Monday and then once the coverage is active, that's when your policy information and ID cards are being made so it typically takes about seven to 10 business days to get those.

Speaker speaker_4: So when, when can I start, like, doing appointments and all that? Like, in February? Are you talking, like, February or before that?

Speaker speaker_1: Honestly, I can't give you a specific date because I don't have access to payroll so I don't know when they plan on making that first deduction.

Speaker speaker_4: Okay.

Speaker speaker_1: So what I would do from here is keep an eye on your pay stubs from the- for the next one to two weeks. When you see that first deduction being made out of your check for the coverage, the coverage will start the following Monday. Technically once the coverage is active, you... coverage. You may run into some issues because your ID cards and your policy information is not made until the coverage becomes active and it typically takes about seven to 10 business days to get those. So I would suggest waiting until you get your ID cards.

Speaker speaker_4: Okay.

Speaker speaker_1: Um, but if something happens, as long as your coverage is active you can have your providers call us, um, and we can verify the coverage for you.

Speaker speaker_4: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: Well, I think that's it, to be honest.

Speaker speaker_1: Okay. Well, I've went ahead and submitted the request to get you enrolled into those three plans and I got your, um, daughter listed as a dependent so you're good to go on my end.

Speaker speaker_4: Okay. That's it.

Speaker speaker_1: Yeah. All righty. You have a wonderful day.

Speaker speaker_4: You, too. Thank you.

Speaker speaker_1: Thank you. Bye-bye.