

Transcript: VICTORIA

Taylor-5796629308293120-6455488163135488

Full Transcript

Hello. Your call may be monitored or recorded for quality assurance purposes. Hi, is this Kyle Madison? It is. This is Victoria with Benefits on a Card. We administer medical insurance for the workforce. Oh, okay. Hey, um, so I'm just calling because, uh, we noticed that you took off the vision off of the enrollment. Uh-huh. Um, and we were just giving you a call to see if you wanted to keep that because your employer actually pays for vision as long as you're enrolled into something else. Okay. Uh, well, yeah, if it's free but I want to make sure that my... that dental's on there. Okay. Yeah, so I do see that you submitted to add on dental so it's pending right now. Uh-huh. Um, whenever you make a change, it typically takes about one to two weeks to be processed. Okay. So, um, I do see that dental is pending. Now, are you wanting to keep the VIP Classic medical plan as well? Uh, what does that include? I mean, is it uh... What do I... Okay, what do I sign up this through the comp- or whatever? So, it looks like currently you're enrolled into the VIP Classic and the vision, but I do see the change that you made for the VIP Classic and dental. So the VIP Classic is just like a hospital indemnity plan. It does provide coverage for if you're admitted to the hospital, if you have to go to the emergency room, urgent care, or like a normal physician office. Okay. Um, now it's not a major medical plan so it's not going to cover a large portion of the medical bills but it does help pay as that dollar amount, um- Okay. ... up to a certain amount of days. So if, uh... What plan would... Okay, I go to the doc- to a doctor monthly. So what plan would cover something like that? So I do see that there's coverage for a physician's office, um, visits but it- Uh-huh. ... looks like the hospital indemnity plans. They only cover for a max of four days. Okay. Mm-hmm. Okay. I need to be on something. Uh, I go to a, uh... I think it would be like a specialty doctor every, uh, month. So I need to be on something that's... that, uh, will cover that. Yeah. So the information I have doesn't specify if it's a specialty doctor that's covered. It just says, right, you know, just phys- physician's office. Okay. Um, and like I said, all of the hospital indemnity plans, whether it's the VIP Standard, VIP Classic, VIP Plus or the Pro- Uh-huh. ... unfortunately, all of those plans, it looks like they only cover a max of four days. Okay. Uh, yeah. I, I guess just, uh, Standard and dental or Classic and den- whatever I signed up for and the vision. Okay. So the dental, we're gonna keep the VIP Classic and then add on the vision because it's free. Right. Yeah. Okay. All righty. Well, I just wanted to give you a call and let you know about that. I'll go ahead and put the vision back on there. Um, and like- Okay. ... I said, your employer does pay for that, so you won't have to pay for the vision. Okay. Uh, now, when does this kick in? Um, so like I said, any time you make a change to the enrollment, it will take about one to two weeks to be processed through payroll. Okay. Um, so really you just want to keep an eye on your pay stub, I would say, for the next one to two weeks. Okay. Once you see that first deduction being made out of your check- Uh-huh. ... the coverage will start the following Monday. Okay. So it looks like in total, uh, for the VIP Classic

Dental and Vision, it's \$23.27. Okay. Do you know if any of these cover, like, prescriptions? So under the VIP Classic medical plan if, it is a covered medication, it would be covered at \$10, \$20 or \$30. Okay. But I personally don't know the specific medications 'cause we're just your administrators. Right. Um, but the carrier for prescriptions is Pharmavel. Okay. I haven't... I even never heard of them. Yeah. So, um, I be- you might have to wait until the coverage is active to contact them so they can pull- Right. ... you up in their system. Okay. But I can give you their phone number. Once the coverage is active, you can reach out to them and see, like, if... you know, what covered medications. Okay. Uh, just a second let... so I can jot this down. Sure. Okay. All right. So that phone number is 800-933-3734. 3734. Okay. All right. I got it. Sure. All right. Well, I appreciate it. Yes, sir. Um, and just to verify you are wanting all of this for employee only, correct? Yes. Yeah. Okay, perfect. All righty. Well, I will go ahead and fix that, and that's all I needed to speak to you about. All right. Thank you. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Hello.

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_2: Hi, is this Kyle Madison?

Speaker speaker_0: It is.

Speaker speaker_2: This is Victoria with Benefits on a Card. We administer medical insurance for the workforce.

Speaker speaker_0: Oh, okay.

Speaker speaker_2: Hey, um, so I'm just calling because, uh, we noticed that you took off the vision off of the enrollment.

Speaker speaker_0: Uh-huh.

Speaker speaker_2: Um, and we were just giving you a call to see if you wanted to keep that because your employer actually pays for vision as long as you're enrolled into something else.

Speaker speaker_0: Okay. Uh, well, yeah, if it's free but I want to make sure that my... that dental's on there.

Speaker speaker_2: Okay. Yeah, so I do see that you submitted to add on dental so it's pending right now.

Speaker speaker_0: Uh-huh.

Speaker speaker_2: Um, whenever you make a change, it typically takes about one to two weeks to be processed.

Speaker speaker_0: Okay.

Speaker speaker_2: So, um, I do see that dental is pending. Now, are you wanting to keep the VIP Classic medical plan as well?

Speaker speaker_0: Uh, what does that include? I mean, is it uh... What do I... Okay, what do I sign up this through the comp- or whatever?

Speaker speaker_2: So, it looks like currently you're enrolled into the VIP Classic and the vision, but I do see the change that you made for the VIP Classic and dental. So the VIP Classic is just like a hospital indemnity plan. It does provide coverage for if you're admitted to the hospital, if you have to go to the emergency room, urgent care, or like a normal physician office.

Speaker speaker_0: Okay.

Speaker speaker_2: Um, now it's not a major medical plan so it's not going to cover a large portion of the medical bills but it does help pay as that dollar amount, um-

Speaker speaker_0: Okay.

Speaker speaker_2: ... up to a certain amount of days.

Speaker speaker_0: So if, uh... What plan would... Okay, I go to the doc- to a doctor monthly. So what plan would cover something like that?

Speaker speaker_2: So I do see that there's coverage for a physician's office, um, visits but it-

Speaker speaker_0: Uh-huh.

Speaker speaker_2: ... looks like the hospital indemnity plans. They only cover for a max of four days.

Speaker speaker_0: Okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Okay. I need to be on something. Uh, I go to a, uh... I think it would be like a specialty doctor every, uh, month. So I need to be on something that's... that, uh, will cover that.

Speaker speaker_2: Yeah. So the information I have doesn't specify if it's a specialty doctor that's covered. It just says, right, you know, just phys- physician's office.

Speaker speaker_0: Okay.

Speaker speaker_2: Um, and like I said, all of the hospital indemnity plans, whether it's the VIP Standard, VIP Classic, VIP Plus or the Pro-

Speaker speaker_0: Uh-huh.

Speaker speaker_2: ... unfortunately, all of those plans, it looks like they only cover a max of four days.

Speaker speaker_0: Okay. Uh, yeah. I, I guess just, uh, Standard and dental or Classic and den- whatever I signed up for and the vision.

Speaker speaker_2: Okay. So the dental, we're gonna keep the VIP Classic and then add on the vision because it's free.

Speaker speaker_0: Right. Yeah.

Speaker speaker_2: Okay. All righty. Well, I just wanted to give you a call and let you know about that. I'll go ahead and put the vision back on there. Um, and like-

Speaker speaker_0: Okay.

Speaker speaker_2: ... I said, your employer does pay for that, so you won't have to pay for the vision.

Speaker speaker_0: Okay. Uh, now, when does this kick in?

Speaker speaker_2: Um, so like I said, any time you make a change to the enrollment, it will take about one to two weeks to be processed through payroll.

Speaker speaker_0: Okay.

Speaker speaker_2: Um, so really you just want to keep an eye on your pay stub, I would say, for the next one to two weeks.

Speaker speaker_0: Okay.

Speaker speaker_2: Once you see that first deduction being made out of your check-

Speaker speaker_0: Uh-huh.

Speaker speaker_2: ... the coverage will start the following Monday.

Speaker speaker_0: Okay.

Speaker speaker_2: So it looks like in total, uh, for the VIP Classic Dental and Vision, it's \$23.27.

Speaker speaker_0: Okay. Do you know if any of these cover, like, prescriptions?

Speaker speaker_2: So under the VIP Classic medical plan if, it is a covered medication, it would be covered at \$10, \$20 or \$30.

Speaker speaker_0: Okay.

Speaker speaker_2: But I personally don't know the specific medications 'cause we're just your administrators.

Speaker speaker_0: Right.

Speaker speaker_2: Um, but the carrier for prescriptions is Pharmavel.

Speaker speaker_0: Okay. I haven't... I even never heard of them.

Speaker speaker_2: Yeah. So, um, I be- you might have to wait until the coverage is active to contact them so they can pull-

Speaker speaker_0: Right.

Speaker speaker_2: ... you up in their system.

Speaker speaker_0: Okay.

Speaker speaker_2: But I can give you their phone number. Once the coverage is active, you can reach out to them and see, like, if... you know, what covered medications.

Speaker speaker_0: Okay. Uh, just a second let... so I can jot this down.

Speaker speaker_2: Sure.

Speaker speaker_0: Okay.

Speaker speaker_2: All right. So that phone number is 800-933-3734.

Speaker speaker_0: 3734. Okay. All right. I got it.

Speaker speaker_2: Sure.

Speaker speaker_0: All right. Well, I appreciate it.

Speaker speaker_2: Yes, sir. Um, and just to verify you are wanting all of this for employee only, correct?

Speaker speaker_0: Yes. Yeah.

Speaker speaker_2: Okay, perfect. All righty. Well, I will go ahead and fix that, and that's all I needed to speak to you about.

Speaker speaker_0: All right. Thank you.

Speaker speaker_2: Thank you. Bye-bye.