

## Transcript: VICTORIA

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### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yes, I'm trying to set up my benefits. Okay. What's the name of the agency you work for? Uh, Surge. All right, and the last four of your Social? 0438. And your first and last name? Zakaria Shalabi. Give me one second. Do you mind spelling your first name for me? Sure. Z-A-K-A-R-E-Y-A. All right, and do you mind verifying your address and date of birth? 1671 East County Road 550 South Winslow, Indiana 47598. And your date of birth? 07/07/87. Phone number is 812-403-2004? Yep. And then email is zak464122@gmail.com? Yes. Okay. So it looks like... Give me one second. Okay. So it looks like you're actually already pending for enrollment for the FreeRx plan. Are you wanting to- Mm-hmm. ... add on to the enrollment? I'm wanting to know what that enrollment entails, like you can't give me details what it covers and stuff like that, though? Well, the FreeRx is pretty simple. It's just a prescription plan so, uh, for your- Uh, I, I selected, I selected the medic, uh, Medical 2, though. Yeah, I don't see that in my system. I just see FreeRx. Well, I need that. Yeah, I need the medical just for me. Okay. So we offer multiple medical plans to choose from. Do you know what medical plan specifically? It was, it was the \$19 one, uh, the, uh, Plus whatever. What's the difference between them? Okay. So I'm just gonna break everything down for you one by one. So as far as medical plans are concerned there's the StayHealthy MEC TeleRx. This plan specifically only covers your preventative services, so that's things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100%, however you have to stay within the multi-plan network. Now, this plan also comes with virtual urgent care as well as a subscription to FreeRx, which is a prescription plan. Oh, I thought it was 24/7. Um, but the majority of this plan is only gonna cover your preventative services. Good. Now, we have our hospital indemnity plans, the VIP Standard and the VIP Classic. What, what are you selling? Neither one of these plans are gonna cover the preventative services like the StayHealthy does- Okay. ... but they do provide coverage for non-preventative. So if you get admitted to the hospital, if you have to go to the emergency room- How do I enroll? ... urgent care or physician's office- On there? ... there's coverage for that. Good stuff. There is also coverage for prescriptions as well. Good. The only difference, uh, between the VIP Standard and the VIP Classic is the Classic pays a little bit more towards your hospitalization benefits. Now, the pricing for each one of these plans, if you're doing it for just employee only, this StayHealthy MEC TeleRx is \$16.80 a week, the VIP Standard is \$17.63 a week, and then the VIP Classic is \$19.53 a week. Uh, yeah, I would need, uh, for my, like, checkups and my medications, the, so the... Which one would be best do you think, uh, for something like that? So I'm not able to make any s- type of suggestions. But again, the, the, i- with the plans, if you're wanting coverage for preventative and non-preventative, more than likely in that scenario you're gonna have to get the StayHealthy MEC TeleRx with one of the VIP plans because the major difference between is the

StayHealthy MEC TeleRx covers your preventative services where the VIP plans just cover non-preventative. So we don't have a plan that covers those ends. So it's... That's where you guys get, get us. So we have to pay twice for that then, right? So again, if you're wanting preventative and non-preventative, then you would need to get the StayHealthy MEC TeleRx with one of the VIP plans. Okay, do that then. Okay. So which VIP plan are you wanting, the Standard or the Classic? Sorry? What is what? Hello? Yeah. What is the Classic cover? So again, the only difference between the- the VIP Standard and the VIP Classic- Yeah, the preventative. ... is the Classic pays a little bit more towards hospitalization than the VIP Standard does. Okay. That's the only difference. Yeah, I'm not worried about that. So then the, uh, Class- uh, Standard, I guess. Okay. So you're wanting the MEC TelRx and the VIP Standard, correct? Yeah. Okay. Was there anything else you wanted to enroll into? Uh, so what's... Yeah. My dental. Okay. The dental would- Is it- It's a- it's a very basic dental plan, just to give you some information about it. The dental covers your preventative services at 100%. Um, and then your basic dental work, like fillings and extractions at 80% once you meet the \$50 deductible, but it is not going to cover any major dental work like crowns or orthodontist. Do- which plan does cover that? Do you got one that does? We only have one dental plan, unfortunately. That is crazy. What kind of insurance is this? So this is not major medical insurance. This is just the insurance being offered through the staffing agency. Uh, I- I guess give me that then. So do you guys cover, like... I know you said crowns and stuff. What about, like, so I guess you guys don't cover braces, anything like that? So again, crowns and orthodontists are not gonna be covered under the dental policy. What the dental policy does cover, however, is your preventative dental work at 100%. Okay. Fine. So that's like your checkups and your X-rays. And my cleanings? Um, and your cleanings. And then basic dental work is gonna be things like regular extractions and fillings. And that's covered at 80%. Uh, I could- I, I can opt out of this anytime though, right? Yes. Well, once you're enrolled, you can't. I mean, you're enrolled. Now you can call back and you can cancel it at any time. There's no restrictions against that. I will say though, cancellations are not immediate. It's just like enrolling. It takes about one to two weeks to be processed through payroll. All right. So there's a possibility you would see one to two more payroll deductions. Okay, that's fine. That's all I need on my insurance. Okay. So I have the VIP Standard, the MEC TelRx and the dental for employee only. Yeah. And what's that total a week coming out of my check? It comes out to a total of \$38.60 a week. Okay. And, uh, when would I get my, uh, like, uh, I guess insurance ID number and stuff like that for my prescriptions and stuff? So basically from here, it's gonna be- take about one to two weeks for the enrollment to be processed through your payroll department. Once you see that first deduction come outta your check, the coverage will start the following Monday. And then once the coverage is active, that's when your policy information is made and sent to you. So once the coverage is active, it's gonna take about seven to 10 business days to get the ID cards. Now you're gonna get the ID card for your dental and the MEC TelRx by mail. But keep an eye on your email for the VIP Standard ID card, because that's sent to you by email. Okay. All right. Thank you. You're welcome. Do you need help with anything else? That's it. Thank you. You're welcome. Have a good day.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Yes, I'm trying to set up my benefits.

Speaker speaker\_0: Okay. What's the name of the agency you work for?

Speaker speaker\_1: Uh, Surge.

Speaker speaker\_0: All right, and the last four of your Social?

Speaker speaker\_1: 0438.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Zakaria Shalabi.

Speaker speaker\_0: Give me one second. Do you mind spelling your first name for me?

Speaker speaker\_1: Sure. Z-A-K-A-R-E-Y-A.

Speaker speaker\_0: All right, and do you mind verifying your address and date of birth?

Speaker speaker\_1: 1671 East County Road 550 South Winslow, Indiana 47598.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 07/07/'87.

Speaker speaker\_0: Phone number is 812-403-2004?

Speaker speaker\_1: Yep.

Speaker speaker\_0: And then email is zak464122@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So it looks like... Give me one second. Okay. So it looks like you're actually already pending for enrollment for the FreeRx plan. Are you wanting to-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... add on to the enrollment?

Speaker speaker\_1: I'm wanting to know what that enrollment entails, like you can't give me details what it covers and stuff like that, though?

Speaker speaker\_0: Well, the FreeRx is pretty simple. It's just a prescription plan so, uh, for your-

Speaker speaker\_1: Uh, I, I selected, I selected the medic, uh, Medical 2, though.

Speaker speaker\_0: Yeah, I don't see that in my system. I just see FreeRx.

Speaker speaker\_1: Well, I need that. Yeah, I need the medical just for me.

Speaker speaker\_0: Okay. So we offer multiple medical plans to choose from. Do you know what medical plan specifically?

Speaker speaker\_1: It was, it was the \$19 one, uh, the, uh, Plus whatever. What's the difference between them?

Speaker speaker\_0: Okay. So I'm just gonna break everything down for you one by one. So as far as medical plans are concerned there's the StayHealthy MEC TeleRx. This plan specifically only covers your preventative services, so that's things like yearly physicals, vaccinations and preventative screenings. It does cover that at 100%, however you have to stay within the multi-plan network. Now, this plan also comes with virtual urgent care as well as a subscription to FreeRx, which is a prescription plan.

Speaker speaker\_1: Oh, I thought it was 24/7.

Speaker speaker\_0: Um, but the majority of this plan is only gonna cover your preventative services.

Speaker speaker\_1: Good.

Speaker speaker\_0: Now, we have our hospital indemnity plans, the VIP Standard and the VIP Classic.

Speaker speaker\_1: What, what are you selling?

Speaker speaker\_0: Neither one of these plans are gonna cover the preventative services like the StayHealthy does-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... but they do provide coverage for non-preventative. So if you get admitted to the hospital, if you have to go to the emergency room-

Speaker speaker\_1: How do I enroll?

Speaker speaker\_0: ... urgent care or physician's office-

Speaker speaker\_1: On there?

Speaker speaker\_0: ... there's coverage for that.

Speaker speaker\_1: Good stuff.

Speaker speaker\_0: There is also coverage for prescriptions as well.

Speaker speaker\_1: Good.

Speaker speaker\_0: The only difference, uh, between the VIP Standard and the VIP Classic is the Classic pays a little bit more towards your hospitalization benefits. Now, the pricing for each one of these plans, if you're doing it for just employee only, this StayHealthy MEC TeleRx is \$16.80 a week, the VIP Standard is \$17.63 a week, and then the VIP Classic is \$19.53 a week.

Speaker speaker\_1: Uh, yeah, I would need, uh, for my, like, checkups and my medications, the, so the... Which one would be best do you think, uh, for something like that?

Speaker speaker\_0: So I'm not able to make any s- type of suggestions. But again, the, the, i- with the plans, if you're wanting coverage for preventative and non-preventative, more than likely in that scenario you're gonna have to get the StayHealthy MEC TeleRx with one of the VIP plans because the major difference between is the StayHealthy MEC TeleRx covers your preventative services where the VIP plans just cover non-preventative. So we don't have a plan that covers those ends.

Speaker speaker\_1: So it's... That's where you guys get, get us. So we have to pay twice for that then, right?

Speaker speaker\_0: So again, if you're wanting preventative and non-preventative, then you would need to get the StayHealthy MEC TeleRx with one of the VIP plans.

Speaker speaker\_1: Okay, do that then.

Speaker speaker\_0: Okay. So which VIP plan are you wanting, the Standard or the Classic? Sorry?

Speaker speaker\_2: What is what?

Speaker speaker\_0: Hello?

Speaker speaker\_2: Yeah. What is the Classic cover?

Speaker speaker\_0: So again, the only difference between the- the VIP Standard and the VIP Classic-

Speaker speaker\_2: Yeah, the preventative.

Speaker speaker\_0: ... is the Classic pays a little bit more towards hospitalization than the VIP Standard does.

Speaker speaker\_2: Okay.

Speaker speaker\_0: That's the only difference.

Speaker speaker\_2: Yeah, I'm not worried about that. So then the, uh, Class- uh, Standard, I guess.

Speaker speaker\_0: Okay. So you're wanting the MEC TelRx and the VIP Standard, correct?

Speaker speaker\_2: Yeah.

Speaker speaker\_0: Okay. Was there anything else you wanted to enroll into?

Speaker speaker\_2: Uh, so what's... Yeah. My dental.

Speaker speaker\_0: Okay. The dental would-

Speaker speaker\_2: Is it-

Speaker speaker\_0: It's a- it's a very basic dental plan, just to give you some information about it. The dental covers your preventative services at 100%. Um, and then your basic dental work, like fillings and extractions at 80% once you meet the \$50 deductible, but it is not going to cover any major dental work like crowns or orthodontist.

Speaker speaker\_2: Do- which plan does cover that? Do you got one that does?

Speaker speaker\_0: We only have one dental plan, unfortunately.

Speaker speaker\_2: That is crazy. What kind of insurance is this?

Speaker speaker\_0: So this is not major medical insurance. This is just the insurance being offered through the staffing agency.

Speaker speaker\_2: Uh, I- I guess give me that then. So do you guys cover, like... I know you said crowns and stuff. What about, like, so I guess you guys don't cover braces, anything like that?

Speaker speaker\_0: So again, crowns and orthodontists are not gonna be covered under the dental policy. What the dental policy does cover, however, is your preventative dental work at 100%.

Speaker speaker\_2: Okay. Fine.

Speaker speaker\_0: So that's like your checkups and your X-rays.

Speaker speaker\_2: And my cleanings?

Speaker speaker\_0: Um, and your cleanings. And then basic dental work is gonna be things like regular extractions and fillings. And that's covered at 80%.

Speaker speaker\_2: Uh, I could- I, I can opt out of this anytime though, right?

Speaker speaker\_0: Yes. Well, once you're enrolled, you can't. I mean, you're enrolled. Now you can call back and you can cancel it at any time. There's no restrictions against that. I will say though, cancellations are not immediate. It's just like enrolling. It takes about one to two weeks to be processed through payroll.

Speaker speaker\_2: All right.

Speaker speaker\_0: So there's a possibility you would see one to two more payroll deductions.

Speaker speaker\_2: Okay, that's fine. That's all I need on my insurance.

Speaker speaker\_0: Okay. So I have the VIP Standard, the MEC TelRx and the dental for employee only.

Speaker speaker\_2: Yeah. And what's that total a week coming out of my check?

Speaker speaker\_0: It comes out to a total of \$38.60 a week.

Speaker speaker\_2: Okay. And, uh, when would I get my, uh, like, uh, I guess insurance ID number and stuff like that for my prescriptions and stuff?

Speaker speaker\_0: So basically from here, it's gonna be- take about one to two weeks for the enrollment to be processed through your payroll department. Once you see that first deduction come outta your check, the coverage will start the following Monday. And then once the coverage is active, that's when your policy information is made and sent to you. So once the coverage is active, it's gonna take about seven to 10 business days to get the ID cards. Now you're gonna get the ID card for your dental and the MEC TelRx by mail. But keep an eye on your email for the VIP Standard ID card, because that's sent to you by email.

Speaker speaker\_2: Okay. All right. Thank you.

Speaker speaker\_0: You're welcome. Do you need help with anything else?

Speaker speaker\_2: That's it. Thank you.

Speaker speaker\_0: You're welcome. Have a good day.