

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, um, I'm calling, uh, for the Nora Staffing Group, uh, enrollment form for the insurance. I'm sorry, I didn't hear you in the beginning. What, what did you need help with? Um, can you, can you hear me? Yes. Yeah. I'm calling for the, the Nora Staffing Group, uh, the benefit, uh, card for insurance. Uh, what's the last four of your social? 9811. And your first and last name? Deandre Lancaster. D-E-A-N-D-R-E Lancaster. L-A-N-C-A-S-T-E-R. Okay. And, uh, do you mind verifying your address and date of birth? 2301 Fifth Avenue, apartment 6CC. You said apartment 60C? 6CC. Okay. Is that six zero C, or six CC? No, 6CC, two Cs. It's like two C's as in two Charlies. Okay. And that's in New York, New York, 10037? Yes. Okay. And I'm sorry, your date of birth? 12/25/1998. And phone number 212-863-6251? Yeah, it's DM work number. Yeah. All right, and then email is just gonna be, uh, first and last name, the number 60 at Gmail. Yes. Okay. Are you wanting to get enrolled into the benefits? Yes, I wanna get enrolled. Okay. What are you, what are you wanting to enroll into? All right, so I just have a, like, a couple questions, right? Um, I know it's not a major medical coverage, but, uh, I wanna know, like, which one covers, like, my doctor's appointments and stuff like that, and, um, the dental, and, uh, and, um, like, uh, me picking up med- medication and stuff? Would that be VIP Classic- Okay. ... or is it Elite Pro? So, I, I can explain the different medical plans to you, but, uh, just to let you know, the dental is a separate policy from medical. Um, so the way that the medical plans work, there's the Stay Healthy MEC, um, which covers just your preventative healthcare, so that's things like, uh, yearly physicals, vaccinations, and preventative screenings. It does cover that at 100% as long as you stay within the multi-plan network. Um, it does also cover prescriptions, but to my knowledge, it would be like, uh, preventative medications. Mm-hmm. Um, and then you have the VIP Classic, which is our hospital indemnity plan. It provides coverage for being admitted to the hospital, having to go to the emergency room, urgent care, or regular physician's office. Um, it does also have coverage for prescriptions. So with the VIP Classic, there is no, uh, deductible or copay. The way that it works is the insurance is gonna pay a set dollar amount towards the benefits, and you pay the remainder of the bill. The Elite Pro essentially works the same. Um, it looks like really the only difference is the dollar amount towards some of the benefits. So, um- Yeah, so \$23 and then, uh, the Elite Pro is \$28, right? Yeah, that's what you would pay weekly. Um, like I said, the only difference between the actual plans is what they will pay for the different benefits. Oh, okay. So, well, which, which one should I do? Like, which one do you recommend? I, I can't make any recommendations unfortunately. Um, so as far as, like, the difference in the plans, it looks like the Elite Pro will pay a little bit more towards ho- like, the hospital, uh, confinement benefit. It pays more towards the intensive care unit. Um, and then, so really, the only way you're gonna see the difference between these two plans is looking at

the benefits guide and going, you know, line by line for each benefit and seeing what they pay. Under the VIP Classic, there's, uh, rehab, like, rehabilitation benefit, whereas under the Elite Pro, they don't have coverage for that. Um, it looks like under the VIP Classic, there is a little bit more towards, like, a outpatient surgery, um, in a physician's office. So they'll cover 250 a day with a max of two days, where under the Elite Pro, it covers 125 a day with a max of one day. Okay. Um, under the Elite Pro, it looks like they pay more towards the emergency room than they do on the VIP Classic, so they'll cover \$350 with a max of one day under the Elite Pro, but under the VIP Classic, they cover \$50 a day with a max of two days. All right. Uh- So, um, one last question. So if I, see if I click off, uh, on the enrollment form, right, this physical form in front of me. Say I check off, uh, VIP Classic, right? And that's an additional benefit opt- options. If I want dental, I'll just check off dental too. Yes. Yes. Uh, yes, sir, that's what you would do. Okay. No problem. And then I would, uh, just, uh, after I finish, I would just, like, fax this to, uh, Benefits in, in a card, right? Well, you can give it to your employer and then they would fax it over to us, or I can go ahead and get you e- enrolled over the phone. That way you don't have to do any of that. Oh, okay. So yeah. Can you, can you do that over phone then? Sure. So what plans are you wanting? Uh, I want the, the VIP Classic and then I want the, the dental. Okay. And for employee only? Yeah, employee only. Okay. So the VIP Classic and the dental for employee only, it looks like it would be \$29.09 a week. Okay. So from here, um, it will take about one to two weeks for the enrollment to be processed through your payroll department, so you may not see the first payroll deduction until two weeks from now. Okay. Once you do see that first deduction, the coverage will start the following Monday. And then ID cards are made and sent to you within seven to ten business days of the coverage being active. Okay. But the coverage is not active until the deductions are taken first? Yes, your coverage will not be active until the following Monday of your first payroll deduction. Okay. Uh, was there anything else maybe you have questions on or need help with? No, that's it. Okay. You have a wonderful day. Okay. Thanks. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, um, I'm calling, uh, for the Nora Staffing Group, uh, enrollment form for the insurance.

Speaker speaker_0: I'm sorry, I didn't hear you in the beginning. What, what did you need help with?

Speaker speaker_1: Um, can you, can you hear me?

Speaker speaker_0: Yes.

Speaker speaker_1: Yeah. I'm calling for the, the Nora Staffing Group, uh, the benefit, uh, card for insurance.

Speaker speaker_0: Uh, what's the last four of your social?

Speaker speaker_1: 9811.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Deandre Lancaster. D-E-A-N-D-R-E Lancaster. L-A-N-C-A-S-T-E-R.

Speaker speaker_0: Okay. And, uh, do you mind verifying your address and date of birth?

Speaker speaker_1: 2301 Fifth Avenue, apartment 6CC.

Speaker speaker_0: You said apartment 60C?

Speaker speaker_1: 6CC.

Speaker speaker_0: Okay. Is that six zero C, or six CC?

Speaker speaker_1: No, 6CC, two Cs. It's like two C's as in two Charlies.

Speaker speaker_0: Okay. And that's in New York, New York, 10037?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And I'm sorry, your date of birth?

Speaker speaker_1: 12/25/1998.

Speaker speaker_0: And phone number 212-863-6251?

Speaker speaker_1: Yeah, it's DM work number. Yeah.

Speaker speaker_0: All right, and then email is just gonna be, uh, first and last name, the number 60 at Gmail.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Are you wanting to get enrolled into the benefits?

Speaker speaker_1: Yes, I wanna get enrolled.

Speaker speaker_0: Okay. What are you, what are you wanting to enroll into?

Speaker speaker_1: All right, so I just have a, like, a couple questions, right? Um, I know it's not a major medical coverage, but, uh, I wanna know, like, which one covers, like, my doctor's appointments and stuff like that, and, um, the dental, and, uh, and, um, like, uh, me picking up med- medication and stuff? Would that be VIP Classic-

Speaker speaker_0: Okay.

Speaker speaker_1: ... or is it Elite Pro?

Speaker speaker_0: So, I, I can explain the different medical plans to you, but, uh, just to let you know, the dental is a separate policy from medical. Um, so the way that the medical plans work, there's the Stay Healthy MEC, um, which covers just your preventative healthcare, so that's things like, uh, yearly physicals, vaccinations, and preventative screenings. It does cover that at 100% as long as you stay within the multi-plan network. Um, it does also cover

prescriptions, but to my knowledge, it would be like, uh, preventative medications.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and then you have the VIP Classic, which is our hospital indemnity plan. It provides coverage for being admitted to the hospital, having to go to the emergency room, urgent care, or regular physician's office. Um, it does also have coverage for prescriptions. So with the VIP Classic, there is no, uh, deductible or copay. The way that it works is the insurance is gonna pay a set dollar amount towards the benefits, and you pay the remainder of the bill. The Elite Pro essentially works the same. Um, it looks like really the only difference is the dollar amount towards some of the benefits. So, um-

Speaker speaker_1: Yeah, so \$23 and then, uh, the Elite Pro is \$28, right?

Speaker speaker_0: Yeah, that's what you would pay weekly. Um, like I said, the only difference between the actual plans is what they will pay for the different benefits.

Speaker speaker_1: Oh, okay. So, well, which, which one should I do? Like, which one do you recommend?

Speaker speaker_0: I, I can't make any recommendations unfortunately. Um, so as far as, like, the difference in the plans, it looks like the Elite Pro will pay a little bit more towards ho-like, the hospital, uh, confinement benefit. It pays more towards the intensive care unit. Um, and then, so really, the only way you're gonna see the difference between these two plans is looking at the benefits guide and going, you know, line by line for each benefit and seeing what they pay. Under the VIP Classic, there's, uh, rehab, like, rehabilitation benefit, whereas under the Elite Pro, they don't have coverage for that. Um, it looks like under the VIP Classic, there is a little bit more towards, like, a outpatient surgery, um, in a physician's office. So they'll cover 250 a day with a max of two days, where under the Elite Pro, it covers 125 a day with a max of one day.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, under the Elite Pro, it looks like they pay more towards the emergency room than they do on the VIP Classic, so they'll cover \$350 with a max of one day under the Elite Pro, but under the VIP Classic, they cover \$50 a day with a max of two days.

Speaker speaker_1: All right.

Speaker speaker_0: Uh-

Speaker speaker_1: So, um, one last question. So if I, see if I click off, uh, on the enrollment form, right, this physical form in front of me. Say I check off, uh, VIP Classic, right? And that's an additional benefit opt- options. If I want dental, I'll just check off dental too.

Speaker speaker_0: Yes. Yes. Uh, yes, sir, that's what you would do.

Speaker speaker_1: Okay. No problem. And then I would, uh, just, uh, after I finish, I would just, like, fax this to, uh, Benefits in, in a card, right?

Speaker speaker_0: Well, you can give it to your employer and then they would fax it over to us, or I can go ahead and get you e- enrolled over the phone. That way you don't have to do any of that.

Speaker speaker_1: Oh, okay. So yeah. Can you, can you do that over phone then?

Speaker speaker_0: Sure. So what plans are you wanting?

Speaker speaker_1: Uh, I want the, the VIP Classic and then I want the, the dental.

Speaker speaker_0: Okay. And for employee only?

Speaker speaker_1: Yeah, employee only.

Speaker speaker_0: Okay. So the VIP Classic and the dental for employee only, it looks like it would be \$29.09 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: So from here, um, it will take about one to two weeks for the enrollment to be processed through your payroll department, so you may not see the first payroll deduction until two weeks from now.

Speaker speaker_1: Okay.

Speaker speaker_0: Once you do see that first deduction, the coverage will start the following Monday. And then ID cards are made and sent to you within seven to ten business days of the coverage being active.

Speaker speaker_1: Okay. But the coverage is not active until the deductions are taken first?

Speaker speaker_0: Yes, your coverage will not be active until the following Monday of your first payroll deduction.

Speaker speaker_1: Okay.

Speaker speaker_0: Uh, was there anything else maybe you have questions on or need help with?

Speaker speaker_1: No, that's it.

Speaker speaker_0: Okay. You have a wonderful day.

Speaker speaker_1: Okay. Thanks.

Speaker speaker_0: Thank you. Bye-bye.