

Transcript: VICTORIA

Taylor-6403613498589184-5794833190666240

Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Yeah, this is Sam Wemland. You guys called me just a moment ago. Okay. Did anyone leave a voicemail for you? Um, they were trying to see if I enrolled in the... this HRG Benefits program, and they sent me an email to take a look at some of the, uh, benefits. Okay. And I was looking at some of them, and I don't normally, uh, get into the details of, uh... knowing the in and outs of the, uh, benefits stuff. I just, uh, sign up for work, and I signed up through Time Staffing. Okay. Do you know what you're wanting to enroll into? I, uh, was trying to find something without a co-pay, but I couldn't... I was looking through your, uh, all those benefits, and I couldn't find one that didn't have one. There's a few different plans that do. So, in total- So, like- ... there's about- I was looking- ... five different medical plans to choose from. Um- The thing is- The first one that... I'm sorry. Go ahead. The first one that pops up here is, uh, Benefits in a Card one. And then, uh- Well, yes, sir, Benefits in a Card is the name of our company. We're your benefits administrators. So that's not a plan. That's just the name of our company. Well, I... Yeah, that... See, see, that's what I'm talking about. It... Oh, okay. I guess it's Benefits Wizard or whatever. Well, Benefits Wizard is, is our program. Oh. So, if you're looking at the, the benefits guide, you wanna go to pages two and three. That's where the majority of the medical plans are laid out for you. Because- So I'll just go over the medical plans with you- So- ... and explain the differences. Right now, I'm looking at freexam.com plan. So- Okay. Sir, go to page number two and three of the PDF. I'm on page three. It says benefits summary. So I, I can't tell the difference between what, what I'm looking at here for plans. So I- Okay. So again, like I said, I can go over them with you if you'd like. Yes, because they're not broken up into separate plans or... You know what I mean? Like, it's not like United Way or, uh- Yeah. So this is not- You, you get what I'm saying? I understand, and I can explain them to you. Okay. So again, this is not Major Medical, so it is not going to be comparable to UnitedHealth or BlueCross BlueShield. Okay. Got you. So our plans are completely different. Got it. So the first medical plan you'll see is the StayHealthy MEC TeleRx. This plan is specifically designed for your preventative care. It covers things like yearly physicals, vaccinations, and preventative screenings. It covers that at 100% as long as you stay in network, so there is no co-pays or deductibles associated with this plan. Now, it does also come with virtual urgent care and a subscription to FreeRx, which is a prescription plan. Okay. That sounds good. The next two plans... Right. So the next two plans- Because, uh... Okay. The only reason I'm asking is 'cause this, there's a lot says not included on it. Yeah. So, a- again, as I just stated, this is only for your preventative care, so that's things like yearly physicals- Okay. ... vaccinations, and preventative screenings. Okay. Now, you do get virtual urgent care, but there is no, um, coverage for in-person virtual care. Okay. Now, the other two plans that you're going to see listed right next to that is the hospital indemnity plans, the VIP-Standard

and the VIP Classic. Neither one of these plans will cover preventative care like the StayHealthy does, but they do provide coverage for non-preventative care. So that's like if you were to be admitted to the hospital- Mm-hmm. ... if you have to go to the emergency room, urgent care. They also have coverage for prescriptions. Now, the way that these two plans work specifically, there is no co-pay and there is no deductible. The insurance is gonna pay a set dollar amount towards the benefits that are covered for a certain amount of days, and then you pay the remainder of the bill- Okay. ... which all that information is listed in that chart. Okay. Um, now the only difference between the standard and the classic is the classic pays a little bit more towards hospitalization. Okay. On the next page over, you will see the Stay Healthy MEC Enhance. Some things on this plan have a co-pay. Um, so like your primary care visits, your specialist care visits, and your urgent care visits will have a co-pay. Yeah. Um, this plan does cover both ends, preventative and non-preventative, and it's the only plan that's going to cover both ends. Um, so like I said, some things have a co-pay, and the rest of the benefits work similar to the way I explained it for the VIP plans. Okay. Insurance will pay a set dollar amount for a certain amount of days, and then you pay the remainder of the bill. Okay. Um, there's one other medical plan and this is further down in the PDF. It's on page number eight. Let me see. This is the only plan, um... Page number eight? It's called... Yeah, it should be on page numbered eight. Um, it'll say Minimum Value Plan at the top of the page. Yeah. So this plan works more like a major medical plan. It does have a deductible associated with it, and everything is subject to that deductible. Yeah. So just to give you an example, if you stay in network, the deductible is- and if you get it for yourself, the deductible is 6,500. Um, everything is going to be subject to that, except for the preventative care. And that's only if you stay in network. Now, if you go out of network, then even the preventative care will be subject to the deductible. Gotcha. Um, this plan is also different, um, than the other ones with how you pay for it. This one you would pay for monthly, whereas the other plans you pay for weekly. Okay. Um, but that's all your different options when it comes to the medical plans. So... Hmm. Son of a cow. So which should I go for, in your opinion? I can't make suggestions unfortunately. Dang it. Now, are you a new hire or a rehire with them? Um, I'm a new, new hire really. Okay. I just started this week. Well, yeah, today I did a walkthrough. I s- actually start tomorrow my first day. Gotcha. Um, I was just going to say they do give you some time to kind of look over this information before enrolling. They give you, uh, 30 days from the date of your first check to enroll. So if you just want to look over it, um, there's some information about the different insurance carriers that we work with also on this PDF. I know there's a lot of information on there, but you do have some time to look over it. Hmm. I need insurance 'cause I need new glasses for my vision. And all this would cover vision too, right? Well, vision is going to be separate from medical. Um, the vision plan we offer is with MetLife. Yeah. Um, let me pull it back up. Sorry. You're fine. Um, so the way that the vision works is, there is, uh, a co-pay for the annual eye exam, which is \$10. The co-pay for lenses and frames is \$25. And then the, then the insurance will pay \$130 towards the frame allowance. Okay. Um, and it looks like for employee only that plan is 1.99 a week. I see. What's that MVP ACC Compliant Plan? It says call VIC to enroll. Yeah, that was the last medical plan that I reviewed with you. Oh. Uh, that has the deductible. Oh, okay. Mm-hmm. Never mind. Don't want you to repeat yourself. No worries. Okay. I have to give this some thought. All right. Stay healthy. Wow. Okay, thank you. Uh, thanks for that information. Yes, sir. Um- Really, really appreciate it. Yeah, absolutely. If, if there's anything else that you might

have questions on or if you make a decision, just call us back and we can go from there. Okay. 'Cause, uh, I'm trying to remember everything you just said and just trying to make sure I mark the right stuff here on this thing. Because I thought I did all this and on their paperwork there at Time Staffing. Apparently, I didn't. Okay. Do you need me to repeat anything or do you have any other questions for me? See, in person, I don't like repeating myself and I wouldn't want somebody else to repeat themselves. Okay. This, Stay Healthy MEC Enhanced- Mm-hmm. ... compliant, compliant plan. What was that name again? So, the Stay Healthy MEC Enhanced is the only plan that covers preventative and non-preventative care together. Now, some things do have a copay associated with it, um, like the primary care, specialist care and the urgent care visits. Yeah. Um, but your preventative care would be 100% covered. You do have to stay in the network, though. And then, like, your hospitalization benefits or, um, you know, like an emergency room visit, the way that that works is the insurance will pay a set dollar amount towards those benefits for a certain amount of days. Okay. And you just pay the remainder of the bill. That one sounds like the best one to go for. If you could- Okay. ... could we go ahead and sign me up for that one? Let me pull up your file real quick. What's the, uh, last four of your Social? 1234. All right. And your first and last name again? Sam Winland. Okay. All right. And then do you mind verifying your address and date of birth? 1121/2 East North Street, Fostoria, Ohio, 44830. 3/14/1975. Okay. Phone number is 419-934-5021. Exactly. And then I have email is samgabrielbree8775@gmail- .com. Okay. All right. So, I do see that we need to verify your eligibility, um- Okay. ... which is no big deal. Um, so I will have to follow up with you on getting you actually enrolled. Okay. But I'm going to make a note of everything that you're wanting to enroll into, so once I get the go ahead, I can just complete the enrollment. So, you want the MEC Enhanced. Yeah. And then what else are you wanting to enroll into? So, dental. Okay. Disability, life, vision, critical, accidental, everything really, there in that first one for all the employee. Okay, so I have the MEC Enhanced, the dental, short-term disability, term life, critical illness. Vision. Vision. Accident. Okay. Behavioral health. I don't know what IDX Social Plus is. I don't know what that is. So, that's like an anti-fraud policy. It just basically helps protect- Yeah. ... your information. Yeah. That will work. Yeah, we'll get that. Okay. Free RX. And virtual primary care. I usually go all out when it's just myself. Okay. So, I got the MEC Enhanced, dental, short-term disability, critical illness, vision, group accident, behavioral health, the IDX Social Plus, Free RX and virtual primary care. Did you get life? Yes. Okay. Who did you want to, um, name as beneficiary for that? Uh... Is there any way we can leave that blank for the moment and I can get back with you with the information for that? Yeah, that's fine. I can actually give you the name and the relation to it. Yeah, that's all I need is the name and the relation. Um, Eric Winland... Brothers. Okay. All right. Let's see. Give me one second. Okay, so it looks like in total, it would come out to \$73.02 a week. Yeah. Sounds about right. All right. So, um, what I'm gonna do on my end is just verify your eligibility and then once I get the go ahead, I will complete the enrollment on my end and then give you a call back from there. Okay, thank you. I greatly appreciate it because I do need to get my eyes checked and everything. Okay. All righty. Well, as soon as I get a response, I will give you a call back. Um, but did you have any other questions for me? No, that will be all. I greatly thank you for your patience today. Yes, sir. You have a wonderful day. You too, ma'am. Thank you. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Yeah, this is Sam Weiland. You guys called me just a moment ago.

Speaker speaker_0: Okay. Did anyone leave a voicemail for you?

Speaker speaker_1: Um, they were trying to see if I enrolled in the... this HRG Benefits program, and they sent me an email to take a look at some of the, uh, benefits.

Speaker speaker_0: Okay.

Speaker speaker_1: And I was looking at some of them, and I don't normally, uh, get into the details of, uh... knowing the in and outs of the, uh, benefits stuff. I just, uh, sign up for work, and I signed up through Time Staffing.

Speaker speaker_0: Okay. Do you know what you're wanting to enroll into?

Speaker speaker_1: I, uh, was trying to find something without a co-pay, but I couldn't... I was looking through your, uh, all those benefits, and I couldn't find one that didn't have one.

Speaker speaker_0: There's a few different plans that do. So, in total-

Speaker speaker_1: So, like-

Speaker speaker_0: ... there's about-

Speaker speaker_1: I was looking-

Speaker speaker_0: ... five different medical plans to choose from. Um-

Speaker speaker_1: The thing is-

Speaker speaker_0: The first one that... I'm sorry. Go ahead.

Speaker speaker_1: The first one that pops up here is, uh, Benefits in a Card one. And then, uh-

Speaker speaker_0: Well, yes, sir, Benefits in a Card is the name of our company. We're your benefits administrators. So that's not a plan. That's just the name of our company.

Speaker speaker_1: Well, I... Yeah, that... See, see, that's what I'm talking about. It... Oh, okay. I guess it's Benefits Wizard or whatever.

Speaker speaker_0: Well, Benefits Wizard is, is our program.

Speaker speaker_1: Oh.

Speaker speaker_0: So, if you're looking at the, the benefits guide, you wanna go to pages two and three. That's where the majority of the medical plans are laid out for you.

Speaker speaker_1: Because-

Speaker speaker_0: So I'll just go over the medical plans with you-

Speaker speaker_1: So-

Speaker speaker_0: ... and explain the differences.

Speaker speaker_1: Right now, I'm looking at freexam.com plan. So-

Speaker speaker_0: Okay. Sir, go to page number two and three of the PDF.

Speaker speaker_1: I'm on page three. It says benefits summary. So I, I can't tell the difference between what, what I'm looking at here for plans. So I-

Speaker speaker_0: Okay. So again, like I said, I can go over them with you if you'd like.

Speaker speaker_1: Yes, because they're not broken up into separate plans or... You know what I mean? Like, it's not like United Way or, uh-

Speaker speaker_0: Yeah. So this is not-

Speaker speaker_1: You, you get what I'm saying?

Speaker speaker_0: I understand, and I can explain them to you.

Speaker speaker_1: Okay.

Speaker speaker_0: So again, this is not Major Medical, so it is not going to be comparable to UnitedHealth or BlueCross BlueShield.

Speaker speaker_1: Okay. Got you.

Speaker speaker_0: So our plans are completely different.

Speaker speaker_1: Got it.

Speaker speaker_0: So the first medical plan you'll see is the StayHealthy MEC TeleRx. This plan is specifically designed for your preventative care. It covers things like yearly physicals, vaccinations, and preventative screenings. It covers that at 100% as long as you stay in network, so there is no co-pays or deductibles associated with this plan. Now, it does also come with virtual urgent care and a subscription to FreeRx, which is a prescription plan.

Speaker speaker_1: Okay. That sounds good.

Speaker speaker_0: The next two plans...

Speaker speaker_1: Right.

Speaker speaker_0: So the next two plans-

Speaker speaker_1: Because, uh...

Speaker speaker_0: Okay.

Speaker speaker_1: The only reason I'm asking is 'cause this, there's a lot says not included on it.

Speaker speaker_0: Yeah. So, a- again, as I just stated, this is only for your preventative care, so that's things like yearly physicals-

Speaker speaker_1: Okay.

Speaker speaker_0: ... vaccinations, and preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, you do get virtual urgent care, but there is no, um, coverage for in-person virtual care.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, the other two plans that you're going to see listed right next to that is the hospital indemnity plans, the VIP-Standard and the VIP Classic. Neither one of these plans will cover preventative care like the StayHealthy does, but they do provide coverage for non-preventative care. So that's like if you were to be admitted to the hospital-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... if you have to go to the emergency room, urgent care. They also have coverage for prescriptions. Now, the way that these two plans work specifically, there is no co-pay and there is no deductible. The insurance is gonna pay a set dollar amount towards the benefits that are covered for a certain amount of days, and then you pay the remainder of the bill-

Speaker speaker_1: Okay.

Speaker speaker_0: ... which all that information is listed in that chart.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, now the only difference between the standard and the classic is the classic pays a little bit more towards hospitalization.

Speaker speaker_1: Okay.

Speaker speaker_0: On the next page over, you will see the Stay Healthy MEC Enhance. Some things on this plan have a co-pay. Um, so like your primary care visits, your specialist care visits, and your urgent care visits will have a co-pay.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, this plan does cover both ends, preventative and non-preventative, and it's the only plan that's going to cover both ends. Um, so like I said, some things have a co-pay, and the rest of the benefits work similar to the way I explained it for the VIP plans.

Speaker speaker_1: Okay.

Speaker speaker_0: Insurance will pay a set dollar amount for a certain amount of days, and then you pay the remainder of the bill.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, there's one other medical plan and this is further down in the PDF. It's on page number eight.

Speaker speaker_1: Let me see.

Speaker speaker_0: This is the only plan, um...

Speaker speaker_1: Page number eight?

Speaker speaker_0: It's called... Yeah, it should be on page numbered eight. Um, it'll say Minimum Value Plan at the top of the page.

Speaker speaker_1: Yeah.

Speaker speaker_0: So this plan works more like a major medical plan. It does have a deductible associated with it, and everything is subject to that deductible.

Speaker speaker_1: Yeah.

Speaker speaker_0: So just to give you an example, if you stay in network, the deductible is- and if you get it for yourself, the deductible is 6,500. Um, everything is going to be subject to that, except for the preventative care. And that's only if you stay in network. Now, if you go out of network, then even the preventative care will be subject to the deductible.

Speaker speaker_1: Gotcha.

Speaker speaker_0: Um, this plan is also different, um, than the other ones with how you pay for it. This one you would pay for monthly, whereas the other plans you pay for weekly.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but that's all your different options when it comes to the medical plans.

Speaker speaker_1: So... Hmm. Son of a cow. So which should I go for, in your opinion?

Speaker speaker_0: I can't make suggestions unfortunately.

Speaker speaker_1: Dang it.

Speaker speaker_0: Now, are you a new hire or a rehire with them?

Speaker speaker_1: Um, I'm a new, new hire really.

Speaker speaker_0: Okay.

Speaker speaker_1: I just started this week. Well, yeah, today I did a walkthrough. I s- actually start tomorrow my first day.

Speaker speaker_0: Gotcha. Um, I was just going to say they do give you some time to kind of look over this information before enrolling. They give you, uh, 30 days from the date of your first check to enroll. So if you just want to look over it, um, there's some information about the

different insurance carriers that we work with also on this PDF. I know there's a lot of information on there, but you do have some time to look over it.

Speaker speaker_1: Hmm. I need insurance 'cause I need new glasses for my vision. And all this would cover vision too, right?

Speaker speaker_0: Well, vision is going to be separate from medical. Um, the vision plan we offer is with MetLife.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, let me pull it back up.

Speaker speaker_1: Sorry.

Speaker speaker_0: You're fine. Um, so the way that the vision works is, there is, uh, a co-pay for the annual eye exam, which is \$10. The co-pay for lenses and frames is \$25. And then the, then the insurance will pay \$130 towards the frame allowance.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and it looks like for employee only that plan is 1.99 a week.

Speaker speaker_1: I see. What's that MVP ACC Compliant Plan? It says call VIC to enroll.

Speaker speaker_0: Yeah, that was the last medical plan that I reviewed with you.

Speaker speaker_1: Oh.

Speaker speaker_0: Uh, that has the deductible.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Never mind. Don't want you to repeat yourself.

Speaker speaker_0: No worries.

Speaker speaker_1: Okay. I have to give this some thought.

Speaker speaker_0: All right.

Speaker speaker_1: Stay healthy. Wow. Okay, thank you. Uh, thanks for that information.

Speaker speaker_0: Yes, sir. Um-

Speaker speaker_1: Really, really appreciate it.

Speaker speaker_0: Yeah, absolutely. If, if there's anything else that you might have questions on or if you make a decision, just call us back and we can go from there.

Speaker speaker_1: Okay. 'Cause, uh, I'm trying to remember everything you just said and just trying to make sure I mark the right stuff here on this thing. Because I thought I did all this and on their paperwork there at Time Staffing. Apparently, I didn't.

Speaker speaker_0: Okay. Do you need me to repeat anything or do you have any other questions for me?

Speaker speaker_1: See, in person, I don't like repeating myself and I wouldn't want somebody else to repeat themselves.

Speaker speaker_0: Okay.

Speaker speaker_1: This, Stay Healthy MEC Enhanced-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... compliant, compliant plan. What was that name again?

Speaker speaker_0: So, the Stay Healthy MEC Enhanced is the only plan that covers preventative and non-preventative care together. Now, some things do have a copay associated with it, um, like the primary care, specialist care and the urgent care visits.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, but your preventative care would be 100% covered. You do have to stay in the network, though. And then, like, your hospitalization benefits or, um, you know, like an emergency room visit, the way that that works is the insurance will pay a set dollar amount towards those benefits for a certain amount of days.

Speaker speaker_1: Okay.

Speaker speaker_0: And you just pay the remainder of the bill.

Speaker speaker_1: That one sounds like the best one to go for. If you could-

Speaker speaker_0: Okay.

Speaker speaker_1: ... could we go ahead and sign me up for that one?

Speaker speaker_0: Let me pull up your file real quick. What's the, uh, last four of your Social?

Speaker speaker_1: 1234.

Speaker speaker_0: All right. And your first and last name again?

Speaker speaker_1: Sam Winland.

Speaker speaker_0: Okay. All right. And then do you mind verifying your address and date of birth?

Speaker speaker_1: 1121/2 East North Street, Fostoria, Ohio, 44830. 3/14/1975.

Speaker speaker_0: Okay. Phone number is 419-934-5021.

Speaker speaker_1: Exactly.

Speaker speaker_0: And then I have email is samgabrielbree8775@gmail-

Speaker speaker_1: .com.

Speaker speaker_0: Okay. All right. So, I do see that we need to verify your eligibility, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... which is no big deal. Um, so I will have to follow up with you on getting you actually enrolled.

Speaker speaker_1: Okay.

Speaker speaker_0: But I'm going to make a note of everything that you're wanting to enroll into, so once I get the go ahead, I can just complete the enrollment. So, you want the MEC Enhanced.

Speaker speaker_1: Yeah.

Speaker speaker_0: And then what else are you wanting to enroll into?

Speaker speaker_1: So, dental.

Speaker speaker_0: Okay.

Speaker speaker_1: Disability, life, vision, critical, accidental, everything really, there in that first one for all the employee.

Speaker speaker_0: Okay, so I have the MEC Enhanced, the dental, short-term disability, term life, critical illness.

Speaker speaker_1: Vision.

Speaker speaker_0: Vision.

Speaker speaker_1: Accident.

Speaker speaker_0: Okay.

Speaker speaker_1: Behavioral health. I don't know what IDX Social Plus is. I don't know what that is.

Speaker speaker_0: So, that's like an anti-fraud policy. It just basically helps protect-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... your information.

Speaker speaker_1: Yeah. That will work. Yeah, we'll get that.

Speaker speaker_0: Okay.

Speaker speaker_1: Free RX. And virtual primary care. I usually go all out when it's just myself.

Speaker speaker_0: Okay. So, I got the MEC Enhanced, dental, short-term disability, critical illness, vision, group accident, behavioral health, the IDX Social Plus, Free RX and virtual

primary care.

Speaker speaker_1: Did you get life?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: Who did you want to, um, name as beneficiary for that?

Speaker speaker_1: Uh... Is there any way we can leave that blank for the moment and I can get back with you with the information for that?

Speaker speaker_0: Yeah, that's fine.

Speaker speaker_1: I can actually give you the name and the relation to it.

Speaker speaker_0: Yeah, that's all I need is the name and the relation.

Speaker speaker_1: Um, Eric Winland... Brothers.

Speaker speaker_0: Okay. All right. Let's see. Give me one second. Okay, so it looks like in total, it would come out to \$73.02 a week.

Speaker speaker_1: Yeah. Sounds about right.

Speaker speaker_0: All right. So, um, what I'm gonna do on my end is just verify your eligibility and then once I get the go ahead, I will complete the enrollment on my end and then give you a call back from there.

Speaker speaker_1: Okay, thank you. I greatly appreciate it because I do need to get my eyes checked and everything.

Speaker speaker_0: Okay. All righty. Well, as soon as I get a response, I will give you a call back. Um, but did you have any other questions for me?

Speaker speaker_1: No, that will be all. I greatly thank you for your patience today.

Speaker speaker_0: Yes, sir. You have a wonderful day.

Speaker speaker_1: You too, ma'am.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.