

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. I wanted to sign up for health c- coverage. Okay. What's the name of the agency you work for? Uh, Partners Personnel. And the last four of your social? 4950. Okay. And your first and last name? Um, Melinna, M-E-L-I-N-N-A. Alba, A-L-B as in boy, A. Okay, do you mind verifying your address and date of birth? Uh, 744 Pine Avenue, Apartment 10, Long Beach, California 90813. Okay. And, uh, date of birth, 02/05/1976. Phone number 909-670-4795? Yes. Okay. Then email is just gonna be first name dot last name at gmail.com? Yes. Do you know what plans you're wanting to enroll into? Um, I believe... No, 'cause I didn't actually receive any information, just a text to call this number. Okay. Um, let me see. Probably just a medical. Yeah, probably just health 'cause I think you guys offer all three, like VSP, like VSP for vision and... Yeah. 202 hit. Okay, give me one second. I'm trying to send a copy of the benefits guide to your email real quick. Oh. Okay. Okay. Um, so the thing is, is there's a couple different medical plans to choose from. Um, there are things, um... So, there is the Stay Healthy MEC TeleRx, which is basically just a preventative medical plan. It covers things like yearly physicals, vaccinations and preventative screenings 100% as long as you stay in the network. Um, it does also come with a subscription to FreeRx, which is like a prescription plan, and it also comes with, uh, virtual urgent care. Then we have our hospital indemnity plans. Um, the VIP Standard, VIP Plus and the VIP Prime. Um, none of these plans will cover preventative care like the Stay Healthy MEC TeleRx does, but they provide more, um, coverage for like, uh, non-preventative. So like, if you're admitted to the hospital or you have to go to the emergency room, urgent care, or just a regular physician's office, there's coverage for that. Um, they... All three of these plans do also have coverage for prescriptions. Um, the only difference between the three VIP plans is basically the dollar amount that they'll pay for the different benefits. Um, so it looks like the one that pays the most would be the VIP Prime. Um, then we also have the Stay Healthy MEC Enhance, which, uh, basically covers your preventative care and some of the non-preventative, uh, benefits. So it's like the only plan that combines coverage for both ends. Um, now under the Stay Healthy MEC Enhance, some things have a copay, um, like your primary care visit's a \$10 copay, specialist care is a \$50 copay, urgent care is a \$60 copay. Um, but the way that the remainder of the benefits work is the insurance will pay us that dollar amount towards that benefit for a certain amount of days, and then you just pay the remainder of the bill. Um... Yeah. Then we have one other medical plan, uh, called the Minimum Value Plan. This plan works more like a major medical plan where it has a deductible, um, which is pretty high. So just to kinda give you an example, if you stay in network and you get the Minimum Value Plan for just yourself, the deductible would be \$6,900. Um, everything is subject to that deductible, um, except for your preventative care. If you stay in network, that would be 100% covered. So that's kind of the

different medical plans that they offer. Okay, let me see. I'm thinking. And I believe- Um, that's- ... um, that benefits guide was sent to your email. Yeah. I just received it. Okay. Um... What are they? 10:20. Sorry, I'm just trying to figure out... Really, like, I don't go to the doctor except for, like, you know, like your well woman exams and things. Um, but those are not included. How long do I have to, like, sign up for this? 'Cause I think I'm playing it kinda close. Um, you have until the 12th of March to get enrolled. Okay. I will look over this tonight. I'll give you guys a call back tomorrow. Okay, that's fine. Yeah. Just 'cause I, I have one prescription and then, like I said, I need the well woman part covered. Um, but I'll, I'll... I'm sitting in the car so . Okay. I'm not able to, like, really look, but I'll look over it tonight and I will definitely call tomorrow. Okay, that's fine. Yeah, we're typically open Monday through Friday, um, 8:00 AM to 8:00 PM Eastern Time. Oh, okay. Yeah. So I'm about holding you up about five minutes right now. I'm sorry. No, you're fine. No, you're fine. All right. I will call you tomorrow. Thank you. You're welcome. You have a wonderful day. You too. Thank you. Bye-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. I wanted to sign up for health c- coverage.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: Uh, Partners Personnel.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 4950.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Um, Melinna, M-E-L-I-N-N-A. Alba, A-L-B as in boy, A.

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

Speaker speaker_1: Uh, 744 Pine Avenue, Apartment 10, Long Beach, California 90813.

Speaker speaker_0: Okay.

Speaker speaker_1: And, uh, date of birth, 02/05/1976.

Speaker speaker_0: Phone number 909-670-4795?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Then email is just gonna be first name dot last name at gmail.com?

Speaker speaker_1: Yes.

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

Speaker speaker_1: Um, I believe... No, 'cause I didn't actually receive any information, just a text to call this number.

Speaker speaker_0: Okay. Um, let me see.

Speaker speaker_1: Probably just a medical. Yeah, probably just health 'cause I think you guys offer all three, like VSP, like VSP for vision and... Yeah. 202 hit.

Speaker speaker_0: Okay, give me one second. I'm trying to send a copy of the benefits guide to your email real quick.

Speaker speaker_1: Oh. Okay.

Speaker speaker_0: Okay. Um, so the thing is, is there's a couple different medical plans to choose from. Um, there are things, um... So, there is the Stay Healthy MEC TeleRx, which is basically just a preventative medical plan. It covers things like yearly physicals, vaccinations and preventative screenings 100% as long as you stay in the network. Um, it does also come with a subscription to FreeRx, which is like a prescription plan, and it also comes with, uh, virtual urgent care. Then we have our hospital indemnity plans. Um, the VIP Standard, VIP Plus and the VIP Prime. Um, none of these plans will cover preventative care like the Stay Healthy MEC TeleRx does, but they provide more, um, coverage for like, uh, non-preventative. So like, if you're admitted to the hospital or you have to go to the emergency room, urgent care, or just a regular physician's office, there's coverage for that. Um, they... All three of these plans do also have coverage for prescriptions. Um, the only difference between the three VIP plans is basically the dollar amount that they'll pay for the different benefits. Um, so it looks like the one that pays the most would be the VIP Prime. Um, then we also have the Stay Healthy MEC Enhance, which, uh, basically covers your preventative care and some of the non-preventative, uh, benefits. So it's like the only plan that combines coverage for both ends. Um, now under the Stay Healthy MEC Enhance, some things have a copay, um, like your primary care visit's a \$10 copay, specialist care is a \$50 copay, urgent care is a \$60 copay. Um, but the way that the remainder of the benefits work is the insurance will pay us that dollar amount towards that benefit for a certain amount of days, and then you just pay the remainder of the bill. Um...

Speaker speaker_1: Yeah.

Speaker speaker_0: Then we have one other medical plan, uh, called the Minimum Value Plan. This plan works more like a major medical plan where it has a deductible, um, which is pretty high. So just to kinda give you an example, if you stay in network and you get the Minimum Value Plan for just yourself, the deductible would be \$6,900. Um, everything is subject to that deductible, um, except for your preventative care. If you stay in network, that would be 100% covered. So that's kind of the different medical plans that they offer.

Speaker speaker_1: Okay, let me see. I'm thinking.

Speaker speaker_0: And I believe-

Speaker speaker_1: Um, that's-

Speaker speaker_0: ... um, that benefits guide was sent to your email.

Speaker speaker_1: Yeah. I just received it.

Speaker speaker_0: Okay.

Speaker speaker_1: Um... What are they? 10:20. Sorry, I'm just trying to figure out... Really, like, I don't go to the doctor except for, like, you know, like your well woman exams and things. Um, but those are not included. How long do I have to, like, sign up for this? 'Cause I think I'm playing it kinda close.

Speaker speaker_0: Um, you have until the 12th of March to get enrolled.

Speaker speaker_1: Okay. I will look over this tonight. I'll give you guys a call back tomorrow.

Speaker speaker_0: Okay, that's fine.

Speaker speaker_1: Yeah. Just 'cause I, I have one prescription and then, like I said, I need the well woman part covered. Um, but I'll, I'll... I'm sitting in the car so .

Speaker speaker_0: Okay.

Speaker speaker_1: I'm not able to, like, really look, but I'll look over it tonight and I will definitely call tomorrow.

Speaker speaker_0: Okay, that's fine. Yeah, we're typically open Monday through Friday, um, 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker_1: Oh, okay. Yeah. So I'm about holding you up about five minutes right now. I'm sorry.

Speaker speaker_0: No, you're fine. No, you're fine.

Speaker speaker_1: All right. I will call you tomorrow. Thank you.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.