

Transcript: VICTORIA

Taylor-6724818712051712-5696127806652416

Full Transcript

Thank you for calling Medical Staffing on your part. This is Victoria, how can I help you? Yeah, I was trying to call to see what kind of insurance do I have with y'all. Okay. What's the name of the agency you work for? Wagner. And the last four of your Social? 5384. Okay. And your first and last name? Uh, Darlene Moss. Do you mind verifying your address and date of birth? 42169 132 Thomas Steele Road, Southeast Millersville, Georgia 31061. And then, uh, phone number is 478-251-8606? What did you say? Oh, I'm sorry, 478-251-8601. That's my phone number. Yes, ma'am. That's why I have you on file. No, my cell phone number is 478-363-5289. Maybe that, maybe that all, that all, the 251-86, whatever it is, that's my cousin number. Okay, I can update it for you. And then email is dxmoss493@gmail.com? Yes. Okay. So you're enrolled into a couple different things. Uh, you have dental, term life, vision and the MEC stand-alone for medical. Uh, the medical plan is specifically for, like, your preventative healthcare, so it covers things like yearly physicals, vaccinations and preventative screenings 100% as long as you stay within the network. Um, that's pretty much all it covers, it's just like a preventative plan. Okay, so how the hell I do that? I'm sign- I need regular coverage. Okay. Well, we offer multiple medical plans for Wagner Staffing, this is just what you signed up for. Um- Well, see, what I was going through was I was trying to go through it the best I could 'cause I didn't really understand it. So I was trying to, you know, go through all the paperwork and the process all kind of quick because they wanted me to hurry up and get the paperwork in. So I need to have, like, whatever, what, what, whatever's, what, um, what's called it, shit? Um, like a PPO plan. A PPO, um- Mm-hmm. ... plan. Like, yeah, 'cause I, I, I go to the doctor a lot and then I have prescriptions that I have to get all the time. Okay. So we don't offer any major medical plans. Um, so the, the plans, there's a couple different medical plans to choose from, but this is not gonna cover a large portion of the medical bills, um, since it's just the coverage being offered through the staffing agency. Um, so what I can do is I can send you a copy of the benefits guide to your email that will lay out all of the plans being offered. Um, like I said- Okay. So y'all on, y'all on, so, so, so y'all, so okay, like, like a normal job, like a regular, like if I have got hired at a company, like I'm, 'cause I'm used to getting hired at a company. I usually don't even deal with temp agencies. But if I have hired, got hired straight through a company, they put up, they give us insurance that we can, um, enroll in. So in, uh, that, that if you have, like, doctor's appointments, you have, um, like a regular doctor's appointment, follow-up appointments, stuff like that. Y'all don't have that? We do not have major medical insurance. So again, like I said, what is being offered through us is not going to cover a large portion of your medical bills. So depending on the medical plan, it, it kind of varies. So what you're currently enrolled into is just for your preventative care and that's all it's gonna cover is preventative services. Now we do have two other medical plans, they're, uh, the hospital indemnity plans. So neither one of these are gonna cover preventative care what, like, what

you currently have, but they do provide coverage for things like being admitted to the hospital, having to go to the emergency room, urgent care, uh, or just a regular physician's office. Now they're only gonna pay a set dollar amount towards that visit for a certain amount of days and then you pay the remainder. Oh, wow. So just to give you an example. If you went with- Okay, so then- I'm sorry, go ahead. Okay, so let me ask the question. Okay, so we just up under this right here until we come up, I'm up under y'all and we get hired with M.E. permanent? I'm not... Yeah, so this is just being offered through the staffing agency. If you get hired on through another- Oh, yeah. Okay? Okay, so, okay. I was getting ready to say, 'cause I was like, "Oh no, I ain't going for that." Okay, well, okay, well, uh, if, okay, so what about the dental? What, what, what does the dental do? Can you s- what, what does that do? So the dental covers your preventative dental work at 100%. Um, and then basic dental work, like fillings and extractions at 80% once you meet the \$50 deductible. Um, now the dental plan is not gonna cover any major dental work like crowns, orthodontists, unfortunately. Um, and the most that it pays out every year is \$500. Yeah. What about their, uh, cleanings and stuff? That would be preventative, which is 100% covered. Okay, well I tell you what. Okay, um, okay, so, all right. Um, okay. So you said I got, what else I got besides the, uh, the preventative and the dental? What else I got? So you have term life and you have vision as well. Okay. What's the term life? What is that? In the event of your passing, your beneficiary would get the benefit amount of 20,000. Okay. I tell you what, what I wanna do is, is... Let's see. I gotta make a decision 'cause you said... Okay, so with the preventative health insurance, that's like, uh, if you had to have a mammogram, like a Pap smear, your yearly Pap, stuff like that, right? So yearly physicals, vaccinations and preventative screenings. Yeah, like I'm saying, if I's been in the screen, ain't that... ain't that... don't that include Pap smears? Like, would that not cover me? So we're just the administrators, we're not the actual insurance company. I, I don't know the specific screenings that would be covered. Um, to my knowledge it's just, like I said, regular, you know, preventative physicals, uh, vaccinations and preventative screenings. Now, if you're wanting more specifics, you might need to verify with the actual insurance carrier. Um... Okay. So, so what's the name of the insurance? 'Cause I don't even know the name of it. I was trying to see it later, what kind of insurance I had. I told them, I said, "I don't know what this thing would be." So the name of the insurance carrier is 90 Degree Benefits. It's called 90 Degree Benefits. Okay, so it don't cover no prescriptions? To my knowledge, it would cover m- preventative medications. So things like birth control. Now what specific birth control, um, you know, pills or whatever the case may be, that's something you would have to verify with the insurance carrier. So some things... I, I did find a page that kind of breaks it down a little bit. So some of the screenings that are covered is your blood pressure, iron deficiency- iron deficiency, breast cancer, cervical cancer. Um, it checks for things like chlam- chlamydia, syphilis, cholesterol. Um, well there's a few other things on here. Uh, hepatitis B, hepatitis C, HIV, lung cancer, tuberculosis. Um... Oh, okay. Okay, so let me ask you qu- so how much... so how much money is actually coming out of my check, out of my check then? Uh, every, uh, what? Every month? I'm just trying to see so I can... see, I see if I wanna keep this stuff or not. So nothing has come out as of yet. Um, but in total it would be \$21.34. And that is weekly, that is deducted. Okay. That just for the preventative, not the dental and, and the vision and, and the No, that's, that's for everything. So the dental, the term life, the vision and the preventative medical. In total it's \$21.34 a week. Oh, well shit. Forget... Well, hell, I'll keep it. I mean, it ain't... they don't cost that much. I, I keep it a... I keep it for them 90 days. And you said it's,

it's, it's called 90, 90 Degree... For the medical, the name of the insurance carrier is 90 Degree Benefits. And the name of the network is MultiPlan. Okay, because I tried to, I tried to pull up, um, the girl from the, uh, Lord Jesus, the staffing agency. She tried to... she sent me a... like a link to click on to see my, my, uh, like my benefit card. I, it, it won't... it don't work. So I'm trying to get on that- Well, that's because your, your coverage is not even active yet. So you're enrolled into coverage, but it's not active. The coverage becomes active the following Monday of your first payroll deduction. Now once the coverage is active, then your policy information and ID cards are made and sent to you, which for you, everything that you're enrolled into, you will get a physical ID card sent to your mailing address. Oh, okay. Well, I... oh, 'cause I don't... this is my third week at work. Yeah, so it's not dependent on how long you've been working there. Again, it is depending on when that deduction is made out of your check. So what I would suggest doing is keeping an eye on your pay stub. When you see that deduction of \$21.34 being made out of your check, the coverage will start the following Monday. Okay, so... Okay, I hear what you're saying, but I'm just saying though, so what's taking them so long? This is my third week at work. Well, any type of enrollment can take up to two weeks to be processed through payroll. Ultimately though, it is up to payroll to make that deduction. Okay. And we don't have access to your payroll file. So I'm not too sure why they haven't made that first deduction yet. You might need to speak with them directly about that. Okay. All right, thank you so much. You're welcome. Thank you. You have a wonderful day. You too. Bye-bye. Mm-hmm. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Medical Staffing on your part. This is Victoria, how can I help you?

Speaker speaker_1: Yeah, I was trying to call to see what kind of insurance do I have with y'all.

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

Speaker speaker_1: Wagner.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 5384.

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

Speaker speaker_1: Uh, Darlene Moss.

Speaker speaker_0: Do you mind verifying your address and date of birth?

Speaker speaker_1: 42169 132 Thomas Steele Road, Southeast Millersville, Georgia 31061.

Speaker speaker_0: And then, uh, phone number is 478-251-8606?

Speaker speaker_1: What did you say?

Speaker speaker_0: Oh, I'm sorry, 478-251-8601.

Speaker speaker_1: That's my phone number.

Speaker speaker_0: Yes, ma'am. That's why I have you on file.

Speaker speaker_1: No, my cell phone number is 478-363-5289. Maybe that, maybe that all, that all, the 251-86, whatever it is, that's my cousin number.

Speaker speaker_0: Okay, I can update it for you. And then email is dxmoss493@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So you're enrolled into a couple different things. Uh, you have dental, term life, vision and the MEC stand-alone for medical. Uh, the medical plan is specifically for, like, your preventative healthcare, so it covers things like yearly physicals, vaccinations and preventative screenings 100% as long as you stay within the network. Um, that's pretty much all it covers, it's just like a preventative plan.

Speaker speaker_1: Okay, so how the hell I do that? I'm sign- I need regular coverage.

Speaker speaker_0: Okay. Well, we offer multiple medical plans for Wagner Staffing, this is just what you signed up for. Um-

Speaker speaker_1: Well, see, what I was going through was I was trying to go through it the best I could 'cause I didn't really understand it. So I was trying to, you know, go through all the paperwork and the process all kind of quick because they wanted me to hurry up and get the paperwork in. So I need to have, like, whatever, what, what, whatever's, what, um, what's called it, shit? Um, like a PPO plan. A PPO, um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... plan. Like, yeah, 'cause I, I, I go to the doctor a lot and then I have prescriptions that I have to get all the time.

Speaker speaker_0: Okay. So we don't offer any major medical plans. Um, so the, the plans, there's a couple different medical plans to choose from, but this is not gonna cover a large portion of the medical bills, um, since it's just the coverage being offered through the staffing agency. Um, so what I can do is I can send you a copy of the benefits guide to your email that will lay out all of the plans being offered. Um, like I said-

Speaker speaker_1: Okay. So y'all on, y'all on, so, so, so y'all, so okay, like, like a normal job, like a regular, like if I have got hired at a company, like I'm, 'cause I'm used to getting hired at a company. I usually don't even deal with temp agencies. But if I have hired, got hired straight through a company, they put up, they give us insurance that we can, um, enroll in. So in, uh, that, that if you have, like, doctor's appointments, you have, um, like a regular doctor's appointment, follow-up appointments, stuff like that. Y'all don't have that?

Speaker speaker_0: We do not have major medical insurance. So again, like I said, what is being offered through us is not going to cover a large portion of your medical bills. So depending on the medical plan, it, it kind of varies. So what you're currently enrolled into is

just for your preventative care and that's all it's gonna cover is preventative services. Now we do have two other medical plans, they're, uh, the hospital indemnity plans. So neither one of these are gonna cover preventative care what, like, what you currently have, but they do provide coverage for things like being admitted to the hospital, having to go to the emergency room, urgent care, uh, or just a regular physician's office. Now they're only gonna pay a set dollar amount towards that visit for a certain amount of days and then you pay the remainder.

Speaker speaker_1: Oh, wow.

Speaker speaker_0: So just to give you an example. If you went with-

Speaker speaker_1: Okay, so then-

Speaker speaker_0: I'm sorry, go ahead.

Speaker speaker_1: Okay, so let me ask the question. Okay, so we just up under this right here until we come up, I'm up under y'all and we get hired with M.E. permanent?

Speaker speaker_0: I'm not... Yeah, so this is just being offered through the staffing agency. If you get hired on through another-

Speaker speaker_1: Oh, yeah.

Speaker speaker_0: Okay?

Speaker speaker_1: Okay, so, okay. I was getting ready to say, 'cause I was like, "Oh no, I ain't going for that." Okay, well, okay, well, uh, if, okay, so what about the dental? What, what, what does the dental do? Can you s- what, what does that do?

Speaker speaker_0: So the dental covers your preventative dental work at 100%. Um, and then basic dental work, like fillings and extractions at 80% once you meet the \$50 deductible. Um, now the dental plan is not gonna cover any major dental work like crowns, orthodontists, unfortunately. Um, and the most that it pays out every year is \$500.

Speaker speaker_1: Yeah. What about their, uh, cleanings and stuff?

Speaker speaker_0: That would be preventative, which is 100% covered.

Speaker speaker_1: Okay, well I tell you what. Okay, um, okay, so, all right. Um, okay. So you said I got, what else I got besides the, uh, the preventative and the dental? What else I got?

Speaker speaker_0: So you have term life and you have vision as well.

Speaker speaker_1: Okay. What's the term life? What is that?

Speaker speaker_0: In the event of your passing, your beneficiary would get the benefit amount of 20,000.

Speaker speaker_1: Okay. I tell you what, what I wanna do is, is... Let's see. I gotta make a decision 'cause you said... Okay, so with the preventative health insurance, that's like, uh, if you had to have a mammogram, like a Pap smear, your yearly Pap, stuff like that, right?

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Speaker speaker_0: So nothing has come out as of yet. Um, but in total it would be \$21.34. And that is weekly, that is deducted.

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Speaker speaker_0: Well, that's because your, your coverage is not even active yet. So you're enrolled into coverage, but it's not active. The coverage becomes active the following Monday

of your first payroll deduction. Now once the coverage is active, then your policy information and ID cards are made and sent to you, which for you, everything that you're enrolled into, you will get a physical ID card sent to your mailing address.

Speaker speaker_1: Oh, okay. Well, I... oh, 'cause I don't... this is my third week at work.

Speaker speaker_0: Yeah, so it's not dependent on how long you've been working there. Again, it is depending on when that deduction is made out of your check. So what I would suggest doing is keeping an eye on your pay stub. When you see that deduction of \$21.34 being made out of your check, the coverage will start the following Monday.

Speaker speaker_1: Okay, so... Okay, I hear what you're saying, but I'm just saying though, so what's taking them so long? This is my third week at work.

Speaker speaker_0: Well, any type of enrollment can take up to two weeks to be processed through payroll. Ultimately though, it is up to payroll to make that deduction.

Speaker speaker_1: Okay.

Speaker speaker_0: And we don't have access to your payroll file. So I'm not too sure why they haven't made that first deduction yet. You might need to speak with them directly about that.

Speaker speaker_1: Okay. All right, thank you so much.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Thank you.

Speaker speaker_0: You have a wonderful day.

Speaker speaker_1: You too. Bye-bye. Mm-hmm.

Speaker speaker_0: Bye-bye.