

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi, Chris. My name is Angela Ellsworth. Um, I had called previously about possibly adding my husband to insurance because his terms, um... and we were kind of waiting to get that information. But I just have like a few general questions first, if you could help me out. Okay, yeah. Uh, what, uh, what questions did you have, ma'am? Well, first of all, if we were able to add him, like how much would my, um, premium change? What would the coverage be like for him? Okay. All right. Let me, let me pull your file up and... to be able to try to look into that for you. What staffing company do you work with? TRC Staffing. Okay. And the last four of your social? 2999. Thank you. Ms. Ellsworth, could you verify your address and your date of birth for me? Um, address is 2106 Bond Street, Philadelphia, PA. Um... Oh my goodness, why do I forget my ZIP? It's been a day. 1542... No, that's my old ZIP when I was growing up. Why can't I think of my ZIP code? Dear Lord, have mercy on my soul. 19152. There, it came to me. I've got to stop moving around, sir. What is happening in my life? I should have one ZIP for our entire life. I can't do this anymore, I'm too old. 'Cause I'm so... All right, and then, uh... And, I'm sorry, the, uh, the date of birth? Oh, that I am pretty sure of. 5-31-71. We do get one birth date, so that's fortunate for me today. We do get one birthday. All right, then. And then we've got... Uh, we have a phone on file of 7248806098? Correct. All right. Uh, okay. So if we were to just go ahead and add him to everything... one moment, let me see what the pricing would be on that. I'm worried about my mental status. I gotta do these puzzles and stuff so I don't get on, uh, early onset dementia here. Yeah, let's see here. Okay. So yeah, if, if we were to, um, add sp- uh, add your husband to all your plans, that would bring your total weekly deduction to \$59.64. Um, and as far as coverage, the only difference between your coverage and his coverage would be the life insurance amount. Um, you, uh, you get 20,000, but, uh, but he would only get 2,500. Um, but other than that- Okay. ... it's more or less the exact same coverage regardless of, of who it is on the policy. Okay, and then like, so the copays or like... uh, I guess I would have to look, like \$25 a visit, prescription plan for generic, that's all gonna be the same? Yeah, the... Yeah. As far as actual coverage there's going to be... there's gonna be no, no difference. Um, the only... again, the only difference is going to be, um... Yeah, the only difference is gonna be the, the life insurance amount, the benefit amount. Other than that, there's, there's... they're the exact same coverages across the board. Okay. Can you see like, hey, what my, what my like copays are? Is that something that you have, like... Uh- ... just- ... the only copays I'd be able to give you are vision copays, because there's... that's the only plan that you have that has copays in the first place. Um- Oh. Yeah. So, uh, vision, it's a \$10 copay for eye exams, \$25 copay for lenses and frames, and a \$130 frames allowance. Okay. Um, medical, you have no copays. Um, how it works is that the doctor's gonna bill the

insurance company first. Um, carrier's going to pay towards the bill up to a dollar amount, depending on if it's a covered service and how it's billed to them. Um, th- uh, once they have met their maximum, which, uh, which is set by... again, that's what, what was done and how it's billed. Um, you're just responsible for whatever's left. Uh, and then as far as dental, dental's pretty straightforward. After a \$50 deductible, um, basic services are covered at 80%. Preventative services are n- are covered at 100% with no deductible requirement, so there's no out-of-pocket cost for those. Um, but yeah. So, that's, that's kind of how that works. There's, there's no, there's no real copays or deductibles for your medical. So, no real copays or deductibles. Okay. For, for medical at least, yep. So just... For medical. So, okay. So they kind of like pay what they're gonna pay, and then... What do they pay, like up to a certain like 8% or something and then... ? Uh, dollar amount. Dollar amount. Yeah, they, they pay... Yeah, they pay up to a dollar cap, um, depending on services rendered and how it's billed to them. You're just responsible for anything over that dollar amount. Okay, okay. All right. All right. Well, I'll have to look at like his c- 'cause I know I have up to, uh, 30 days after his coverage term, it's termed October the 10th, so we're creeping up on that here soon. And I... we're still waiting on to get that termination letter from Cigna to see if we can add him. Um, all right. Thank you so much for all your, uh, information. I appreciate your help. No problem. Thanks again for calling and have a wonderful day. All right. Thanks. Bye. You're welcome. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. My name is Angela Ellsworth. Um, I had called previously about possibly adding my husband to insurance because his terms, um... and we were kind of waiting to get that information. But I just have like a few general questions first, if you could help me out.

Speaker speaker_1: Okay, yeah. Uh, what, uh, what questions did you have, ma'am?

Speaker speaker_2: Well, first of all, if we were able to add him, like how much would my, um, premium change? What would the coverage be like for him?

Speaker speaker_1: Okay. All right. Let me, let me pull your file up and... to be able to try to look into that for you. What staffing company do you work with?

Speaker speaker_2: TRC Staffing.

Speaker speaker_1: Okay. And the last four of your social?

Speaker speaker_2: 2999.

Speaker speaker_1: Thank you. Ms. Ellsworth, could you verify your address and your date of birth for me?

Speaker speaker_2: Um, address is 2106 Bond Street, Philadelphia, PA. Um... Oh my goodness, why do I forget my ZIP? It's been a day. 1542... No, that's my old ZIP when I was growing up. Why can't I think of my ZIP code? Dear Lord, have mercy on my soul. 19152. There, it came to me. I've got to stop moving around, sir. What is happening in my life? I should have one ZIP for our entire life. I can't do this anymore, I'm too old. 'Cause I'm so...

Speaker speaker_1: All right, and then, uh... And, I'm sorry, the, uh, the date of birth?

Speaker speaker_2: Oh, that I am pretty sure of. 5-31-71. We do get one birth date, so that's fortunate for me today.

Speaker speaker_1: We do get one birthday. All right, then. And then we've got... Uh, we have a phone on file of 7248806098?

Speaker speaker_2: Correct.

Speaker speaker_1: All right. Uh, okay. So if we were to just go ahead and add him to everything... one moment, let me see what the pricing would be on that.

Speaker speaker_2: I'm worried about my mental status. I gotta do these puzzles and stuff so I don't get on, uh, early onset dementia here.

Speaker speaker_1: Yeah, let's see here. Okay. So yeah, if, if we were to, um, add sp- uh, add your husband to all your plans, that would bring your total weekly deduction to \$59.64. Um, and as far as coverage, the only difference between your coverage and his coverage would be the life insurance amount. Um, you, uh, you get 20,000, but, uh, but he would only get 2,500. Um, but other than that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it's more or less the exact same coverage regardless of, of who it is on the policy.

Speaker speaker_2: Okay, and then like, so the copays or like... uh, I guess I would have to look, like \$25 a visit, prescription plan for generic, that's all gonna be the same?

Speaker speaker_1: Yeah, the... Yeah. As far as actual coverage there's going to be... there's gonna be no, no difference. Um, the only... again, the only difference is going to be, um... Yeah, the only difference is gonna be the, the life insurance amount, the benefit amount. Other than that, there's, there's... they're the exact same coverages across the board.

Speaker speaker_2: Okay. Can you see like, hey, what my, what my like copays are? Is that something that you have, like...

Speaker speaker_1: Uh-

Speaker speaker_2: ... just-

Speaker speaker_1: ... the only copays I'd be able to give you are vision copays, because there's... that's the only plan that you have that has copays in the first place. Um-

Speaker speaker_2: Oh.

Speaker speaker_1: Yeah. So, uh, vision, it's a \$10 copay for eye exams, \$25 copay for lenses and frames, and a \$130 frames allowance.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, medical, you have no copays. Um, how it works is that the doctor's gonna bill the insurance company first. Um, carrier's going to pay towards the bill up to a dollar amount, depending on if it's a covered service and how it's billed to them. Um, th- uh, once they have met their maximum, which, uh, which is set by... again, that's what, what was done and how it's billed. Um, you're just responsible for whatever's left. Uh, and then as far as dental, dental's pretty straightforward. After a \$50 deductible, um, basic services are covered at 80%. Preventative services are n- are covered at 100% with no deductible requirement, so there's no out-of-pocket cost for those. Um, but yeah. So, that's, that's kind of how that works. There's, there's no, there's no real copays or deductibles for your medical.

Speaker speaker_2: So, no real copays or deductibles. Okay.

Speaker speaker_1: For, for medical at least, yep.

Speaker speaker_2: So just... For medical. So, okay. So they kind of like pay what they're gonna pay, and then... What do they pay, like up to a certain like 8% or something and then... ?

Speaker speaker_1: Uh, dollar amount.

Speaker speaker_2: Dollar amount.

Speaker speaker_1: Yeah, they, they pay... Yeah, they pay up to a dollar cap, um, depending on services rendered and how it's billed to them. You're just responsible for anything over that dollar amount.

Speaker speaker_2: Okay, okay. All right. All right. Well, I'll have to look at like his c- 'cause I know I have up to, uh, 30 days after his coverage term, it's termed October the 10th, so we're creeping up on that here soon. And I... we're still waiting on to get that termination letter from Cigna to see if we can add him. Um, all right. Thank you so much for all your, uh, information. I appreciate your help.

Speaker speaker_1: No problem. Thanks again for calling and have a wonderful day.

Speaker speaker_2: All right. Thanks. Bye.

Speaker speaker_1: You're welcome. Bye now.