

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Um, this is Chris, how can I help you today? Yeah, um, I'm Andre Rich. Okay? I'm an employee for, uh, Altimum Reicher, Altum Reicher out of Tupelo, Mississippi. I want to... I'm calling to see how soon would it be of me getting my insurance card? Okay. Any, um, any enrollment ta- takes about one to two weeks to fully process. Once processing is complete, you would start seeing the deductions for whatever plans you've selected coming out of your paychecks. Your policy is effective the Monday following the first deduction with ID cards usually arriving one to two weeks after that effective date. Okay, that's understood. Now, I took, um, I took a, a, a V- a VIP plan. Yeah. Um, there's some things on here that I might need and there's some things on here that I might not need. You understand? Like certain services that are covered by the VIP that you don't need or... Yes. Yes. Like the additional benefit options. Oh, are you talking about like the dental and vision and things like that? Yes, sir. Okay. Um, yeah, so it... So those additional benefit options are all, like, your choice. You select which of those additional benefit options you wish to enroll into. You're only enrolled into the plans that you select. All right. So the plan that I selected was, uh, was the VIP Standard, right? Okay. Okay. So I'm, I'm just trying to get some understanding. I do want my dental. I want my vision. I want my life. Okay. I want my accident. Okay. Now, I need to understand more about the disability. Can you tell me what that's about? Yeah, so short-term disability, um, if you are required to stay out of work for any sort of, uh, typically a medical reason, say like, like you're recovering from some sort of injury or something like that, um, or surgery or something- Yes. ... to that na- nature, you can file a short-term disability claim with the insurance company. They'll review the circumstances of why you need short-term disability and if they approve it, uh, you are then awarded with, um, with some income to make up for the fact that you're unable to work. Uh, the, uh, maximum is \$650 a month for a maximum of 90 days. Okay. Okay, okay, okay. All right. Is there any way that I can take that out? Um, like did you enroll into it and you no longer, you no longer need it or... Yeah, I don't, I don't want- So- I don't need it. Okay. Okay. Let me... At this point, I'll need to go ahead and pull your file up to make any, any changes to your enrollment. Um- Okay. All right. ... what is the last four of your Social, sir? 8894. 8894. Thank you. All right, Mr. Rich, could you verify your address and your date of birth for me? Okay, my address is 100 Tishomingo Street, Tupelo, Mississippi, 38804. All right, and the date of birth? 02/16/77. Thank you. And then we have a phone number on file for you. We have 719-0039. Is that still correct? That's correct. All right, so let's go ahead and set this up. One moment. All right, so I'm just going to go ahead and quickly go through the plans that we have an enrollment on file for, and you just let me know which ones you want to remove. I know we know we want to go ahead and drop disability. Um, so I'm showing it- Right. ... you've selected the Stay Healthy TeleRx Plan, VIP Standard, Dental, Vision, Life, Group Accident, uh, Critical

Illness, Behavioral Health, and Identity Protection, ID Experts. Okay. Now... Okay, I don't want the disability. Right. Okay. Can you explain more to me about the Critical Illness? What is that? So if you are... Uh, if you were admitted to, like, a hospital or anything and you need the use of, like, say you have a... you've contracted what's considered a critical illness, um, typical si- uh, typical conditions for that would be things like invasive cancers, major burns, permanent, uh, permanent damage from, uh, like a stroke or anything like that. Um, it will... The Critical Illness Policy will help cover the treatments for those types of services, um, up to a... up to a dollar amount of \$5,000.Mm. Uh... I think, uh, um, I think I'm going to keep that. You'll keep that? All right. Okay, what... Yeah. That's, that's okay. All right. The accidental, does that mean if I get hurt on my job or something? Uh, not necessarily on the job. If you get involved in any sort of accident that requires the use of covered services like ambulance... like an ambulance ride, emergency room, or anything like that, um, it'll help pay towards those services on top of what your VIP plan may already cover. Okay. Uh, behavior... beh- hey- Okay, okay. I'm going to keep the accidental. Okay, behavioral health. Uh, therapy and counseling type services, mental health services. Okay, I can take that out. Okay. Okay. ID Age Social Plus. Identity protection. Pro- uh, prot- uh, sorry. Protects your personally identifiable information such as your social security number, any passwords for any social media. Pretty much anything that could be used, uh, to steal your identity, um, it'll protect that information and prevent anyone from trying to use your information for any fraudulent activity. And in the event that something gets past the protections, they will work to reverse any actions taken and, and protect you from any of the fallout from what may have happened as a result of someone using your identity for fraudulent reasons. Okay. Well, I think I want to keep that, too. So, uh, the only thing, the only thing that I, I canceled was, like, the, uh, the disability and... Was it critical ca- Behavioral health. Huh? It was the... It was the disability and the behavioral health, you had stated. Okay, okay, okay, okay. Yeah. Yeah, I think I'm, um... I will want to keep those two. All right. So we're dropping behavioral health, we're dropping disability, but we are keeping everything else that you've selected. Correct? Yes, sir. Yes, sir. All right. I'm gonna go ah- I'm gonna go ahead and get that set up for you. Now that change is going to bring your total weekly deductions down from \$50.03 per week to \$45.04 per week. So about a \$5, uh, \$5 drop. Um, now it is going to take... Because the, uh, the original enrollment has already gone through and processed and everything, it is going to take some time- Wait. Listen. Listen. Listen to me. Listen to me, my man. Don't even worry about it, 'cause a \$5 deductible ain't... It, it, it ain't... it ain't nothing. Keep it like it is. Keep it like it is. I'm sorry for, uh, being inconvenient for you. I got- You're perfectly fine, sir. Yeah. So you know, we just going to keep it like it is. You can, you can put the disability... Forget it. I'm going t- All right, then. I'm going to go ahead and pay the \$60. Add everything back on there. Yes, sir. We'll go ahead and just cancel those change requests. Nothing, nothing's going to change with your enrollment. Now I did go ahead and take a look at your file as well. Looks like while everything's processed, we're just waiting on Hamilton-Ricker to start those deductions up. Uh, that's going to be handled by their payroll teams. So once that happens, your policy should be effective that following Monday. And like I said, ID cards should arrive about a week or two after that. Now at any point if you change your mind- Okay. ... you want to drop anything, um, at all, just give us a call. You're not restricted to only doing that during open enrollment. So say three, four months down the road you decide you don't want... you don't need one of, one of the plans that you selected, just give us a call and we can set that up for

you. Okay? Okay. Thank you, sir. No problem, Mr. Rich. Anything else? No, sir. I'm good. All right then. Well, if that's everything, thanks again for calling. You have a wonderful day. You too. All right. Bye now. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Um, this is Chris, how can I help you today?

Speaker speaker_2: Yeah, um, I'm Andre Rich. Okay? I'm an employee for, uh, Altimum Reicher, Altum Reicher out of Tupelo, Mississippi. I want to... I'm calling to see how soon would it be of me getting my insurance card?

Speaker speaker_1: Okay. Any, um, any enrollment ta- takes about one to two weeks to fully process. Once processing is complete, you would start seeing the deductions for whatever plans you've selected coming out of your paychecks. Your policy is effective the Monday following the first deduction with ID cards usually arriving one to two weeks after that effective date.

Speaker speaker_2: Okay, that's understood. Now, I took, um, I took a, a, a V- a VIP plan.

Speaker speaker_1: Yeah.

Speaker speaker_2: Um, there's some things on here that I might need and there's some things on here that I might not need. You understand?

Speaker speaker_1: Like certain services that are covered by the VIP that you don't need or...

Speaker speaker_2: Yes. Yes. Like the additional benefit options.

Speaker speaker_1: Oh, are you talking about like the dental and vision and things like that?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay. Um, yeah, so it... So those additional benefit options are all, like, your choice. You select which of those additional benefit options you wish to enroll into. You're only enrolled into the plans that you select.

Speaker speaker_2: All right. So the plan that I selected was, uh, was the VIP Standard, right?

Speaker speaker_1: Okay.

Speaker speaker_2: Okay. So I'm, I'm just trying to get some understanding. I do want my dental. I want my vision. I want my life.

Speaker speaker_1: Okay.

Speaker speaker_2: I want my accident.

Speaker speaker_1: Okay.

Speaker speaker_2: Now, I need to understand more about the disability. Can you tell me what that's about?

Speaker speaker_1: Yeah, so short-term disability, um, if you are required to stay out of work for any sort of, uh, typically a medical reason, say like, like you're recovering from some sort of injury or something like that, um, or surgery or something-

Speaker speaker_2: Yes.

Speaker speaker_1: ... to that na- nature, you can file a short-term disability claim with the insurance company. They'll review the circumstances of why you need short-term disability and if they approve it, uh, you are then awarded with, um, with some income to make up for the fact that you're unable to work. Uh, the, uh, maximum is \$650 a month for a maximum of 90 days.

Speaker speaker_2: Okay. Okay, okay, okay. All right. Is there any way that I can take that out?

Speaker speaker_1: Um, like did you enroll into it and you no longer, you no longer need it or...

Speaker speaker_2: Yeah, I don't, I don't want-

Speaker speaker_1: So-

Speaker speaker_2: I don't need it.

Speaker speaker_1: Okay. Okay. Let me... At this point, I'll need to go ahead and pull your file up to make any, any changes to your enrollment. Um-

Speaker speaker_2: Okay. All right.

Speaker speaker_1: ... what is the last four of your Social, sir?

Speaker speaker_2: 8894. 8894.

Speaker speaker_1: Thank you. All right, Mr. Rich, could you verify your address and your date of birth for me?

Speaker speaker_2: Okay, my address is 100 Tishomingo Street, Tupelo, Mississippi, 38804.

Speaker speaker_1: All right, and the date of birth?

Speaker speaker_2: 02/16/'77.

Speaker speaker_1: Thank you. And then we have a phone number on file for you. We have 719-0039. Is that still correct?

Speaker speaker_2: That's correct.

Speaker speaker_1: All right, so let's go ahead and set this up. One moment. All right, so I'm just going to go ahead and quickly go through the plans that we have an enrollment on file for,

and you just let me know which ones you want to remove. I know we know we want to go ahead and drop disability. Um, so I'm showing it-

Speaker speaker_2: Right.

Speaker speaker_1: ... you've selected the Stay Healthy TeleRx Plan, VIP Standard, Dental, Vision, Life, Group Accident, uh, Critical Illness, Behavioral Health, and Identity Protection, ID Experts.

Speaker speaker_2: Okay. Now... Okay, I don't want the disability.

Speaker speaker_1: Right.

Speaker speaker_2: Okay. Can you explain more to me about the Critical Illness? What is that?

Speaker speaker_1: So if you are... Uh, if you were admitted to, like, a hospital or anything and you need the use of, like, say you have a... you've contracted what's considered a critical illness, um, typical si- uh, typical conditions for that would be things like invasive cancers, major burns, permanent, uh, permanent damage from, uh, like a stroke or anything like that. Um, it will... The Critical Illness Policy will help cover the treatments for those types of services, um, up to a... up to a dollar amount of \$5,000.

Speaker speaker_2: Mm. Uh... I think, uh, um, I think I'm going to keep that.

Speaker speaker_1: You'll keep that? All right.

Speaker speaker_2: Okay, what... Yeah. That's, that's okay. All right. The accidental, does that mean if I get hurt on my job or something?

Speaker speaker_1: Uh, not necessarily on the job. If you get involved in any sort of accident that requires the use of covered services like ambulance... like an ambulance ride, emergency room, or anything like that, um, it'll help pay towards those services on top of what your VIP plan may already cover.

Speaker speaker_2: Okay. Uh, behavior... beh- hey- Okay, okay. I'm going to keep the accidental. Okay, behavioral health.

Speaker speaker_1: Uh, therapy and counseling type services, mental health services.

Speaker speaker_2: Okay, I can take that out.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay. ID Age Social Plus.

Speaker speaker_1: Identity protection. Pro- uh, prot- uh, sorry. Protects your personally identifiable information such as your social security number, any passwords for any social media. Pretty much anything that could be used, uh, to steal your identity, um, it'll protect that information and prevent anyone from trying to use your information for any fraudulent activity. And in the event that something gets past the protections, they will work to reverse any actions taken and, and protect you from any of the fallout from what may have happened as a

result of someone using your identity for fraudulent reasons.

Speaker speaker_2: Okay. Well, I think I want to keep that, too. So, uh, the only thing, the only thing that I, I canceled was, like, the, uh, the disability and... Was it critical ca-

Speaker speaker_1: Behavioral health.

Speaker speaker_2: Huh?

Speaker speaker_1: It was the... It was the disability and the behavioral health, you had stated.

Speaker speaker_2: Okay, okay, okay, okay. Yeah. Yeah, I think I'm, um... I will want to keep those two.

Speaker speaker_1: All right. So we're dropping behavioral health, we're dropping disability, but we are keeping everything else that you've selected. Correct?

Speaker speaker_2: Yes, sir. Yes, sir.

Speaker speaker_1: All right. I'm gonna go ah- I'm gonna go ahead and get that set up for you. Now that change is going to bring your total weekly deductions down from \$50.03 per week to \$45.04 per week. So about a \$5, uh, \$5 drop. Um, now it is going to take... Because the, uh, the original enrollment has already gone through and processed and everything, it is going to take some time-

Speaker speaker_2: Wait. Listen. Listen. Listen to me. Listen to me, my man. Don't even worry about it, 'cause a \$5 deductible ain't... It, it, it ain't... it ain't nothing. Keep it like it is. Keep it like it is. I'm sorry for, uh, being inconvenient for you. I got-

Speaker speaker_1: You're perfectly fine, sir.

Speaker speaker_2: Yeah. So you know, we just going to keep it like it is. You can, you can put the disability... Forget it. I'm going t-

Speaker speaker_1: All right, then.

Speaker speaker_2: I'm going to go ahead and pay the \$60. Add everything back on there.

Speaker speaker_1: Yes, sir. We'll go ahead and just cancel those change requests. Nothing, nothing's going to change with your enrollment. Now I did go ahead and take a look at your file as well. Looks like while everything's processed, we're just waiting on Hamilton-Ricker to start those deductions up. Uh, that's going to be handled by their payroll teams. So once that happens, your policy should be effective that following Monday. And like I said, ID cards should arrive about a week or two after that. Now at any point if you change your mind-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you want to drop anything, um, at all, just give us a call. You're not restricted to only doing that during open enrollment. So say three, four months down the road you decide you don't want... you don't need one of, one of the plans that you selected, just give us a call and we can set that up for you. Okay?

Speaker speaker_2: Okay. Thank you, sir.

Speaker speaker_1: No problem, Mr. Rich. Anything else?

Speaker speaker_2: No, sir. I'm good.

Speaker speaker_1: All right then. Well, if that's everything, thanks again for calling. You have a wonderful day.

Speaker speaker_2: You too.

Speaker speaker_1: All right. Bye now.

Speaker speaker_2: Thank you. Bye-bye.