

## Transcript: Estefania

**Acevedo-4779546937573376-6363653182242816**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?  
Stephanie, my, my name is Mark. Um, I was filling out, uh, uh, the enrollment sheet.  
Mm-hmm. And it, it shows, what is MEC? MEC? Yeah. Oh, does it just say MEC, like, alone?  
Uh, so it says MEC and then there's one that says NEC ... Okay, so the MEC is only a preventative plan that's only gonna cover, like, a physical, some vaccines, an STD and cancer screening. But the, the one that just says MEC alone, that one doesn't cover no doctor visits if sick, hospital visits if injured, urgent care, emergency room, neither surgeries. It's only a preventative plan that does require you to stay within the network. Then the MEC Enhanced covers your preventative services, which would be, um, like a physical, some vaccines, an STD and cancer screening, and it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So, it covers both your preventative and hospital indemnity. However, it does require you stay within the network. Okay. Um, that premiums every two weeks or once a month? Uh, they're weekly deductions from your paycheck. Weekly? Mm-hmm. It says weekly deductions. So, depending on how many plans you select, which ones they are has a lot to do with how much the weekly deduction will be f- um, from your paycheck. So, it is weekly deductibles. Well, I've got it, uh, it's \$47.15 so far and I haven't picked either one of the MECs. Um, did you want me to get in your file to see if you have any plans? Uh, like, what staffing agency do you work for? Um, Doherty. And then what is the last four of your Social? Um, 1235. And then your first and last name? Mark Block. B-L-O-C-K. You said 1235? 12-35? Yeah. Okay. And then... Oh, okay. So, we still don't have your file over. Um, I can create one if you want. I do need your full Social, address, date of birth. Or you can be calling throughout the week to see if we've received it, but they still haven't sent us your, um, information yet. Okay. Well, 'cause I haven't been able to start my ... Mm-hmm. And they do give you 30 days from the time that you receive your first check to be eligible to enroll. So, if you haven't started yet, that's why we probably don't have it yet. Um, we still haven't received it. Like I said, I can create a file. I do need your full Social, address. If you don't feel comfortable doing that, you can be calling throughout the week to see if we've received that. Um, but yeah, that's what the MEC is. MEC is only a preventative and then the MEC Enhanced is preventative and hospital indemnity. Um, so the weekly deduction really depends on how many plans you select, which ones they are. Um, you just gotta keep in mind, it is weekly deductions. Okay. So, well, the one is ... and the other one is Tela-RX. Yeah. The MEC Tela-RX is the one that's only preventative. That one doesn't cover doctor visits if sick, urgent care, emergency room, neither surgeries. It'll only cover, like, your annual checkups. The Tela-RX covers only those checkups? Yes. Only that, though. It doesn't cover no doctor visits if sick, hospital visits if injured, urgent care, emergency room, neither surgeries. So this is the most basic one. Okay. Um, can I upgrade any time, or do I have to wait for the first of

the year? No. So, you can only make changes, enroll... Um, you can only make changes as well as enroll within the first 30 days of receiving your first check. After those 30 days, you would have to wait for the next company open enrollment to be held, which, let me see what month they do theirs in. So, they only give you 30 days from the time that you receive your first check, or within the month of December, you can enroll or make any changes to your plans, if you do enroll. Which their, um, company open enrollment last year was between December 23rd up until January 31st. So, it looks like they do theirs at the end of the year. Okay. Um, how long do I work for Doherty before I go to work for the people I'm working for? So, we don't work in Doherty. We just take care of their healthcare benefits. Oh, okay. That would be something you would have to ask them. All right. So, if you do want to enroll, just keep in mind they give you 30 days from the time that you receive your first check to give us a call and do so. Um, we still haven't received your file, like I said. If you do want to enroll, we do have to create one, or you can be calling throughout the week to see if we've received your information from them already, because we haven't received that yet. Okay. Well, I've gone and filled out all the... They sent me, like, 18 different forms to fill out. Oh, okay. I've got this file. Yes, sir. Okay. Well, thank you for your time. You're welcome. I hope you have a great day. Yeah, you too. Thank you. Thank you.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Stephanie, my, my name is Mark. Um, I was filling out, uh, uh, the enrollment sheet.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And it, it shows, what is MEC?

Speaker speaker\_0: MEC?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Oh, does it just say MEC, like, alone?

Speaker speaker\_1: Uh, so it says MEC and then there's one that says NEC ...

Speaker speaker\_0: Okay, so the MEC is only a preventative plan that's only gonna cover, like, a physical, some vaccines, an STD and cancer screening. But the, the one that just says MEC alone, that one doesn't cover no doctor visits if sick, hospital visits if injured, urgent care, emergency room, neither surgeries. It's only a preventative plan that does require you to stay within the network. Then the MEC Enhanced covers your preventative services, which would be, um, like a physical, some vaccines, an STD and cancer screening, and it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So, it covers both your preventative and hospital indemnity. However, it does require you stay within the network.

Speaker speaker\_1: Okay. Um, that premiums every two weeks or once a month?

Speaker speaker\_0: Uh, they're weekly deductions from your paycheck.

Speaker speaker\_1: Weekly?

Speaker speaker\_0: Mm-hmm. It says weekly deductions. So, depending on how many plans you select, which ones they are has a lot to do with how much the weekly deduction will be f-um, from your paycheck. So, it is weekly deductibles.

Speaker speaker\_1: Well, I've got it, uh, it's \$47.15 so far and I haven't picked either one of the MECs.

Speaker speaker\_0: Um, did you want me to get in your file to see if you have any plans? Uh, like, what staffing agency do you work for?

Speaker speaker\_1: Um, Doherty.

Speaker speaker\_0: And then what is the last four of your Social?

Speaker speaker\_1: Um, 1235.

Speaker speaker\_0: And then your first and last name?

Speaker speaker\_1: Mark Block. B-L-O-C-K.

Speaker speaker\_0: You said 1235? 12-35?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. And then... Oh, okay. So, we still don't have your file over. Um, I can create one if you want. I do need your full Social, address, date of birth. Or you can be calling throughout the week to see if we've received it, but they still haven't sent us your, um, information yet.

Speaker speaker\_1: Okay. Well, 'cause I haven't been able to start my ...

Speaker speaker\_0: Mm-hmm. And they do give you 30 days from the time that you receive your first check to be eligible to enroll. So, if you haven't started yet, that's why we probably don't have it yet. Um, we still haven't received it. Like I said, I can create a file. I do need your full Social, address. If you don't feel comfortable doing that, you can be calling throughout the week to see if we've received that. Um, but yeah, that's what the MEC is. MEC is only a preventative and then the MEC Enhanced is preventative and hospital indemnity. Um, so the weekly deduction really depends on how many plans you select, which ones they are. Um, you just gotta keep in mind, it is weekly deductions.

Speaker speaker\_1: Okay. So, well, the one is ... and the other one is Tela-RX.

Speaker speaker\_0: Yeah. The MEC Tela-RX is the one that's only preventative. That one doesn't cover doctor visits if sick, urgent care, emergency room, neither surgeries. It'll only cover, like, your annual checkups.

Speaker speaker\_1: The Tela-RX covers only those checkups?

Speaker speaker\_0: Yes. Only that, though. It doesn't cover no doctor visits if sick, hospital visits if injured, urgent care, emergency room, neither surgeries. So this is the most basic one.

Speaker speaker\_1: Okay. Um, can I upgrade any time, or do I have to wait for the first of the year?

Speaker speaker\_0: No. So, you can only make changes, enroll... Um, you can only make changes as well as enroll within the first 30 days of receiving your first check. After those 30 days, you would have to wait for the next company open enrollment to be held, which, let me see what month they do theirs in. So, they only give you 30 days from the time that you receive your first check, or within the month of December, you can enroll or make any changes to your plans, if you do enroll. Which their, um, company open enrollment last year was between December 23rd up until January 31st. So, it looks like they do theirs at the end of the year.

Speaker speaker\_1: Okay. Um, how long do I work for Doherty before I go to work for the people I'm working for?

Speaker speaker\_0: So, we don't work in Doherty. We just take care of their healthcare benefits.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: That would be something you would have to ask them.

Speaker speaker\_1: All right.

Speaker speaker\_0: So, if you do want to enroll, just keep in mind they give you 30 days from the time that you receive your first check to give us a call and do so. Um, we still haven't received your file, like I said. If you do want to enroll, we do have to create one, or you can be calling throughout the week to see if we've received your information from them already, because we haven't received that yet.

Speaker speaker\_1: Okay. Well, I've gone and filled out all the... They sent me, like, 18 different forms to fill out.

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: I've got this file.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. Well, thank you for your time.

Speaker speaker\_0: You're welcome. I hope you have a great day.

Speaker speaker\_1: Yeah, you too. Thank you.

Speaker speaker\_0: Thank you.