

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Cart. My name is Stephanie. How can I assist you? Stephanie, this is Tony Montgomery. I called yesterday and signed up on a bunch of insurance. I just have one question I wanna ask you, okay, on the, on it. You'll probably have to pull it up with some of my folks here. Yeah. Or however you, you need that? Yeah. I need the last four of your social, and then the staffing agency that you're affiliated with. Okay. I'm, uh, last four is 1758, and it's, uh, SST. It's Superior Skilled Trades. Okay. Give me one second. Okay. The other lady was actually, uh, I couldn't really understand her, but that's the reason I'm calling back today to make sure I got everything in the packet that I wanted. Okay. And then, um, what, um, is your address and date of birth for security purposes? Okay. My address is 6070 Mason Road, Biloxi, Mississippi 39532. My date of birth is 2- 2/24/1956. Okay. And then I have 22- 228-234-8842 as your phone number? Yes, ma'am. Okay. And then I have your last name, your first name, the number five @gmail.com. Is that up to date? Yep. Okay. What was your question? It looks like you did enroll- Okay. ... in something earlier. Okay. I signed up on the VIP. Did that include the cancer, or is that separate? I don't know how they treat them. Oh, that would be separate. Um, so- Oh, let- ... your VIP Pro is the plan that covers like a flat fee towards your like doctor visits that's sick, hospitalization if you're injured, urgent care, emergency room, and even some surgery. So like, um, like cancer screenings aren't part of that plan. But she was just trying to explain to me the... I got the additional insurances and all- Yeah. ... that stuff. Mm-hmm. Okay. Like vision and stuff like that. Uh, what I, what it was, I mean, I hope I don't never have to go no more, but if I had... Uh, does it cover any kind of hospitalization insurance, anything like that, you know? So the VIP pro- the VIP Pro does. Okay. So hospital admission benefit, \$2000 per day for a max of a day. Hospital confinement benefit is \$50 per day for a max of 30 days. Intensive care, \$100 per day for a max of 20 days. So it covers a flat fee in a certain amount of days. Okay. That's, that's... Uh, I'm just asking you 'cause I've had insurance before and I did forget to ask questions and I found out different, you know, on stuff like even when I went to, you know, the doctor. I haven't been admitted- Mm-hmm. ... to the hospital. And I was gonna- So that's the reason I'm calling back- Go ahead. ... and calling back there. So- I was gonna- Uh, uh- I was- ... the cancer- Yeah. Go ahead, I'm sorry. Um, I was gonna tell you- Oh. ... that if you wanted, I can also send you the benefit guide to your email. That benefit guide is gonna have the plan that you selected with the services that it offers. Okay. Okay. Did you want me to send you that just so that you can look? Yeah. 'Cause it does offer different services. Yeah. Is it too late for me to do the cancer, you know, stuff like that? I mean, I- No, you can still do it. Um, they give you 30 days from the time that you receive your first check to be eligible to enroll in the benefits, so you're still within your... by the looks of it, you're within your personal open enrollment, um, and they are- Sure. ... within company open enrollment as well. But let me

see when that's, uh, let me see when your last day to make new enrollment is. Let's see. 30 days. So if you did want to add anything in the future, the last day to do so would be May. So we can do it today, or I gotta wait? Would be the 30th. No, you can do it today, but your last date of like adding anything new would be May 30th. Okay. I was just, I was just curious. Now on, uh... I'll, I'll be getting a car. Like I say, I can understand you better since I'm out. I, I work in a shop too, you know? Mm-hmm. And it's kind of noisy. That's the reason I walked outside. I wanted to I wanted to make sure I understood everything. Yes, sir. Okay. I'll be- So they do offer a cancer one, and it's called Critical Illness with Cancer Benefits. That one is one of the plans that they offer. Um, let's see. The- So that- ... next... It's 5000. That's just on me and not my spouse, or how's that work? So you can choose different levels of coverage, meaning that you can enroll by yourself or with dependents. So it looks like if you add the Critical Illness with Cancer Benefit for employee only, that's \$1.95 weekly from your paycheck. So only a dollar ninety-five. Okay. What about... What about my wife? If you add your wife, it's gonna be \$2.96 weekly. Okay. Okay. Do you- That'll work. I mean, yeah. Okay. That'll work. Did you want me to add that one to your plan? Yes, ma'am, and, uh, the, the prescription. How's that work on the prescription drugs, anything like that, if they cover them or not? So that one would be through your VIP Pro, which is your medical plan. So for that plan, you have prescription benefits through Pharmacoville. That's the name of the carrier. Depending on the generic medication that it is, it just depends on how much you have to pay. And for the- Okay. ... non-generics, they do offer you discounts.... and, um, I'm not sure if you were informed, but typically for the VIP Pro, which is your medical plan, they don't mail that card out to you. So, for some reason, if you do want a physical one, you're welcome to call once you become active to request it, and then we'll just request it to the carrier. Um, but if you want- Okay, so- ... I can go ahead and add that to your- Okay, do that. ... coverage. And then did you want me to read what it covers with the critical illness with cancer benefit? 'Cause I can go over that. No, you can... Uh, you can just send it, you know, to my email and I, I can go over it. Okay. Okay. So j- So I'll send you the benefit guide. Yeah. So just in... say if I had to go to the doctor. Okay, they told me I had to wait, I think, I think she told me when it comes out on my check, the first week- Correct. ... I gotta wait- Yes. Well, it- ... the second week? So it takes probably one or two weeks. We don't have control of their payroll. Yeah. So I wouldn't be able to tell you if it's gonna be one week or two that you have to wait. But typically, it's, like, one or two weeks, and then they start making- Yeah. ... the first deduction from your paycheck. But either way, you have to just play the waiting game right now, and wait for them to deduct the money out of your paycheck. Okay. Once they do that first deduction- Okay. ... um, you become active the following Monday. Okay, that... Okay, once they do the first deduction I become active the follow... Okay, that's what, that's- All right. That was my question. And then, if you do want a physical medical card, because you're, um, once you become active, that first or second week, you should be getting your dental and vision cards, probably by that Thursday or Friday. Um, and for your medical ones, they don't send that one out. So if you do want a medical card, you have to remember to contact this number to request it. And once you're active, we'll request it and then... But you'll definitely get dental and vision first. And then if you have- Okay. ... like a doctor's appointment coming up, and you're still waiting on your cards, we can just email them to you while you wait on the physical ones to arrive. Okay, and the actual name of this insurance so that the, the medical insurance is what now? So, let's see, you have group accident, dental, short-term disability. So for your... Let me see if

critical illness is on that one. So for... The majority of your plans, being the critical illness one, group accident, dental, short-term disability and your VIP Pro, your carrier is American Public Life, which is APL. Okay. And then for your vision- Okay, well you- ... that's a different carrier. For vision, um, that's the only one that's not American Public Life. It's gonna be MetLife. Okay. Okay. Well, you answered all my questions and if you will add that to it and, uh, uh, that's... I think the other... Yesterday, I think she said it was \$105 and this, this, this- Yes, so now, so now it's gonna be \$108 and 34 cents- Okay. ... weekly, okay? Okay. Okay. And, uh, if you can, just email me that package and I'll go over it and I thank you very much. You have a blessed day, okay? Thank you. You, you do too. Um, did you want me to email that real quick, just to make sure that- Uh, you should- ... you did receive it to your email? You can do it sometime today when you get time. You ain't gotta do it exactly right now. Um, I'm about actually to send it right now to you. Okay. I don't know if you wanna check real quick, just to make sure that you did receive it. Um, let me just make sure that you did get it to your email. And it should come from a email that says info@benefitsinacard.com. Um, so this is gonna be- Okay, well ... the benefit guide that has all the plans that, that you were just enrolled into. So you would just have to look for the ones... And then it shows you a list of the services that they offered. No, I haven't got anything yet. I'm looking at it now. Can you, can you also check your spam and your junk file? Okay, let's... okay. It's your company's info@benefitsinacard.com. Uh. I'm still, I don't see anything. Okay, I got it now. Okay. Okay. Okay, you got it? I got it. You got it? I got it. All right. So now you just have to play the waiting game. So I just- Okay? Okay. Okay. Thank you much. You're welcome. Have a nice day, sir. You too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Cart. My name is Stephanie. How can I assist you?

Speaker speaker_1: Stephanie, this is Tony Montgomery. I called yesterday and signed up on a bunch of insurance. I just have one question I wanna ask you, okay, on the, on it. You'll probably have to pull it up with some of my folks here.

Speaker speaker_0: Yeah.

Speaker speaker_1: Or however you, you need that?

Speaker speaker_0: Yeah. I need the last four of your social, and then the staffing agency that you're affiliated with.

Speaker speaker_1: Okay. I'm, uh, last four is 1758, and it's, uh, SST. It's Superior Skilled Trades.

Speaker speaker_0: Okay. Give me one second.

Speaker speaker_1: Okay. The other lady was actually, uh, I couldn't really understand her, but that's the reason I'm calling back today to make sure I got everything in the packet that I wanted.

Speaker speaker_0: Okay. And then, um, what, um, is your address and date of birth for security purposes?

Speaker speaker_1: Okay. My address is 6070 Mason Road, Biloxi, Mississippi 39532. My date of birth is 2- 2/24/1956.

Speaker speaker_0: Okay. And then I have 22- 228-234-8842 as your phone number?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then I have your last name, your first name, the number five @gmail.com. Is that up to date?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. What was your question? It looks like you did enroll-

Speaker speaker_1: Okay.

Speaker speaker_0: ... in something earlier.

Speaker speaker_1: Okay. I signed up on the VIP. Did that include the cancer, or is that separate? I don't know how they treat them.

Speaker speaker_0: Oh, that would be separate. Um, so-

Speaker speaker_1: Oh, let-

Speaker speaker_0: ... your VIP Pro is the plan that covers like a flat fee towards your like doctor visits that's sick, hospitalization if you're injured, urgent care, emergency room, and even some surgery. So like, um, like cancer screenings aren't part of that plan.

Speaker speaker_1: But she was just trying to explain to me the... I got the additional insurances and all-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... that stuff.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: Like vision and stuff like that.

Speaker speaker_1: Uh, what I, what it was, I mean, I hope I don't never have to go no more, but if I had... Uh, does it cover any kind of hospitalization insurance, anything like that, you know?

Speaker speaker_0: So the VIP pro- the VIP Pro does.

Speaker speaker_1: Okay.

Speaker speaker_0: So hospital admission benefit, \$2000 per day for a max of a day. Hospital confinement benefit is \$50 per day for a max of 30 days. Intensive care, \$100 per day for a max of 20 days. So it covers a flat fee in a certain amount of days.

Speaker speaker_1: Okay. That's, that's... Uh, I'm just asking you 'cause I've had insurance before and I did forget to ask questions and I found out different, you know, on stuff like even when I went to, you know, the doctor. I haven't been admitted-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... to the hospital.

Speaker speaker_0: And I was gonna-

Speaker speaker_1: So that's the reason I'm calling back-

Speaker speaker_0: Go ahead.

Speaker speaker_1: ... and calling back there. So-

Speaker speaker_0: I was gonna-

Speaker speaker_1: Uh, uh-

Speaker speaker_0: I was-

Speaker speaker_1: ... the cancer-

Speaker speaker_0: Yeah.

Speaker speaker_1: Go ahead, I'm sorry.

Speaker speaker_0: Um, I was gonna tell you-

Speaker speaker_1: Oh.

Speaker speaker_0: ... that if you wanted, I can also send you the benefit guide to your email. That benefit guide is gonna have the plan that you selected with the services that it offers.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Did you want me to send you that just so that you can look?

Speaker speaker_1: Yeah.

Speaker speaker_0: 'Cause it does offer different services.

Speaker speaker_1: Yeah. Is it too late for me to do the cancer, you know, stuff like that? I mean, I-

Speaker speaker_0: No, you can still do it. Um, they give you 30 days from the time that you receive your first check to be eligible to enroll in the benefits, so you're still within your... by the looks of it, you're within your personal open enrollment, um, and they are-

Speaker speaker_1: Sure.

Speaker speaker_0: ... within company open enrollment as well. But let me see when that's, uh, let me see when your last day to make new enrollment is. Let's see. 30 days. So if you did want to add anything in the future, the last day to do so would be May.

Speaker speaker_1: So we can do it today, or I gotta wait?

Speaker speaker_0: Would be the 30th. No, you can do it today, but your last date of like adding anything new would be May 30th.

Speaker speaker_1: Okay. I was just, I was just curious. Now on, uh... I'll, I'll be getting a car. Like I say, I can understand you better since I'm out. I, I work in a shop too, you know?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And it's kind of noisy. That's the reason I walked outside. I wanted to I wanted to make sure I understood everything.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. I'll be-

Speaker speaker_0: So they do offer a cancer one, and it's called Critical Illness with Cancer Benefits. That one is one of the plans that they offer. Um, let's see. The-

Speaker speaker_1: So that-

Speaker speaker_0: ... next... It's 5000.

Speaker speaker_1: That's just on me and not my spouse, or how's that work?

Speaker speaker_0: So you can choose different levels of coverage, meaning that you can enroll by yourself or with dependents. So it looks like if you add the Critical Illness with Cancer Benefit for employee only, that's \$1.95 weekly from your paycheck. So only a dollar ninety-five.

Speaker speaker_1: Okay. What about... What about my wife?

Speaker speaker_0: If you add your wife, it's gonna be \$2.96 weekly.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Do you-

Speaker speaker_1: That'll work. I mean, yeah.

Speaker speaker_0: Okay.

Speaker speaker_1: That'll work.

Speaker speaker_0: Did you want me to add that one to your plan?

Speaker speaker_1: Yes, ma'am, and, uh, the, the prescription. How's that work on the prescription drugs, anything like that, if they cover them or not?

Speaker speaker_0: So that one would be through your VIP Pro, which is your medical plan. So for that plan, you have prescription benefits through Pharmacoville. That's the name of the carrier. Depending on the generic medication that it is, it just depends on how much you have to pay. And for the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... non-generics, they do offer you discounts.... and, um, I'm not sure if you were informed, but typically for the VIP Pro, which is your medical plan, they don't mail that card out to you. So, for some reason, if you do want a physical one, you're welcome to call once you become active to request it, and then we'll just request it to the carrier. Um, but if you want-

Speaker speaker_1: Okay, so-

Speaker speaker_0: ... I can go ahead and add that to your-

Speaker speaker_1: Okay, do that.

Speaker speaker_0: ... coverage. And then did you want me to read what it covers with the critical illness with cancer benefit? 'Cause I can go over that.

Speaker speaker_1: No, you can... Uh, you can just send it, you know, to my email and I, I can go over it. Okay.

Speaker speaker_0: Okay.

Speaker speaker_1: So j-

Speaker speaker_0: So I'll send you the benefit guide.

Speaker speaker_1: Yeah. So just in... say if I had to go to the doctor. Okay, they told me I had to wait, I think, I think she told me when it comes out on my check, the first week-

Speaker speaker_0: Correct.

Speaker speaker_1: ... I gotta wait-

Speaker speaker_0: Yes. Well, it-

Speaker speaker_1: ... the second week?

Speaker speaker_0: So it takes probably one or two weeks. We don't have control of their payroll.

Speaker speaker_1: Yeah.

Speaker speaker_0: So I wouldn't be able to tell you if it's gonna be one week or two that you have to wait. But typically, it's, like, one or two weeks, and then they start making-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... the first deduction from your paycheck. But either way, you have to just play the waiting game right now, and wait for them to deduct the money out of your

paycheck.

Speaker speaker_1: Okay.

Speaker speaker_0: Once they do that first deduction-

Speaker speaker_1: Okay.

Speaker speaker_0: ... um, you become active the following Monday.

Speaker speaker_1: Okay, that... Okay, once they do the first deduction I become active the follow... Okay, that's what, that's-

Speaker speaker_0: All right.

Speaker speaker_1: That was my question.

Speaker speaker_0: And then, if you do want a physical medical card, because you're, um, once you become active, that first or second week, you should be getting your dental and vision cards, probably by that Thursday or Friday. Um, and for your medical ones, they don't send that one out. So if you do want a medical card, you have to remember to contact this number to request it. And once you're active, we'll request it and then... But you'll definitely get dental and vision first. And then if you have-

Speaker speaker_1: Okay.

Speaker speaker_0: ... like a doctor's appointment coming up, and you're still waiting on your cards, we can just email them to you while you wait on the physical ones to arrive.

Speaker speaker_1: Okay, and the actual name of this insurance so that the, the medical insurance is what now?

Speaker speaker_0: So, let's see, you have group accident, dental, short-term disability. So for your... Let me see if critical illness is on that one. So for... The majority of your plans, being the critical illness one, group accident, dental, short-term disability and your VIP Pro, your carrier is American Public Life, which is APL.

Speaker speaker_1: Okay.

Speaker speaker_0: And then for your vision-

Speaker speaker_1: Okay, well you-

Speaker speaker_0: ... that's a different carrier. For vision, um, that's the only one that's not American Public Life. It's gonna be MetLife.

Speaker speaker_1: Okay. Okay. Well, you answered all my questions and if you will add that to it and, uh, uh, that's... I think the other... Yesterday, I think she said it was \$105 and this, this, this-

Speaker speaker_0: Yes, so now, so now it's gonna be \$108 and 34 cents-

Speaker speaker_1: Okay.

Speaker speaker_0: ... weekly, okay?

Speaker speaker_1: Okay. Okay. And, uh, if you can, just email me that package and I'll go over it and I thank you very much. You have a blessed day, okay?

Speaker speaker_0: Thank you. You, you do too. Um, did you want me to email that real quick, just to make sure that-

Speaker speaker_1: Uh, you should-

Speaker speaker_0: ... you did receive it to your email?

Speaker speaker_1: You can do it sometime today when you get time. You ain't gotta do it exactly right now.

Speaker speaker_0: Um, I'm about actually to send it right now to you.

Speaker speaker_1: Okay.

Speaker speaker_0: I don't know if you wanna check real quick, just to make sure that you did receive it. Um, let me just make sure that you did get it to your email. And it should come from a email that says info@benefitsinacard.com. Um, so this is gonna be-

Speaker speaker_1: Okay, well

Speaker speaker_0: ... the benefit guide that has all the plans that, that you were just enrolled into. So you would just have to look for the ones... And then it shows you a list of the services that they offered.

Speaker speaker_1: No, I haven't got anything yet. I'm looking at it now.

Speaker speaker_0: Can you, can you also check your spam and your junk file?

Speaker speaker_1: Okay, let's... okay.

Speaker speaker_0: It's your company's info@benefitsinacard.com.

Speaker speaker_1: Uh. I'm still, I don't see anything. Okay, I got it now. Okay. Okay.

Speaker speaker_0: Okay, you got it?

Speaker speaker_1: I got it.

Speaker speaker_0: You got it?

Speaker speaker_1: I got it.

Speaker speaker_0: All right. So now you just have to play the waiting game.

Speaker speaker_1: So I just-

Speaker speaker_0: Okay?

Speaker speaker_1: Okay. Okay. Thank you much.

Speaker speaker_0: You're welcome. Have a nice day, sir.

Speaker speaker_1: You too.