## Transcript: Franchesca Baez-5545075944243200-4514062736605184

## **Full Transcript**

Thank you for calling by Medical Card. My name is Francesca. How can I assist you today? Yes, Francesca. It was um... uh, wanted to, uh, enroll, uh, for, uh- Yep. ... benefits package for my, uh, employer. Hello? Yes, sir. What staffing company do you work with? Uh, it's called Priority Personnel. What is the last four of your Social? 3501. What is the last name? Maguire, M-A-G-U-I-R-E. Please verify your mailing address and date of birth to make sure I have the right account in front of me. Okay. It's, uh, 1013 Dailey Street, D-A-I-L-E-Y Street, San Marcus, Texas 78666. And, um, what... Oh, uh, my date of birth, 3/7/1966. We show a different address on file for you, sir. Um, is one on Guadalupe? No, sir. It will be the one that you provided them during your- Um... ... application. Oh, that must have been a while ago. Um, 'cause when I first started with them, it was on Guadalupe Street in San Marcus. Bear with me one moment. And we did say it was your position... I mean, Priority Personal, right? Yes, ma'am. Oh, I see here what happened. Yes, I do see it here with that address that you verified, Texas, San Marcos, 1013 Dailey Street. Yes. I was looking in another file. That's why it was showing up a different address. I apologize. Oh. Oh, that's all right. There we go. And then we show on this account of the best contact number for you, which I think it might be missing a digit, 160-231-5429. Um, 602-315-4290. I'm gonna have your email down as lbobmaguire1966@gmail.com. That's it. All right. I need to know which benefit plans you want to be enrolled into. Well, I was... I had a couple. I don't re- um, that I was going to get the VIP Classic, uh, for the medical, but then it's... then it says, or Stay Healthy. And what is that, uh, MEC Enhanced ACA Compliant plan? What is that? So that's a medical plan. The reason why it has the word or instead of you being able to mix it with it is because the VIP plans only offer coverage for hospital indemnity services. And then I believe it would be either on top of the VIP or on bottom of there, there should be a Stay Healthy MEC TeleRx, which will be their medical preventative. Hmm. So that MEC Enhanced offers both of those services, both the services that the VIP offered and that Stay Healthy MEC TeleRx, hospital indemnity and preventative. So that's the reason why that one says or 'cause it has both coverage together. Um, but it is also going to be the only medical plan that they currently offered. That would be a copay for your primary care, urgent care and specialist visits rather than a set dollar amount that the insurance will cover for that visit. Hmm. But it does have a network requirement, however. Oh, okay. All right. So I was, uh... So am, am I eligible to get the, uh, the... 'cause the VIP Classic is 18.57 for just me? Yeah. So all of the benefit plans you're eligible for enrollment on. The only ones that have an hourly requirement is going to be that short-term disability 'cause you have to be working 20 hours your minimum for it. Okay. Yes, I do. I got... I w- I work 40 hours a week. I was going to get the vision, the dental and the, the, uh, vision, dental and of course the, you know, medical. All right. And the disability, and the disability. I was... 'Cause I work 40 hours a week, so... And are we doing this just for yourself or were you putting any dependents on this policy? No, it's just for myself. And do you need me to go over the coverage for any of those plans you selected today? Um, no. Uh, I'm pretty, pretty straightforward on the VIP, the, the class, it's 18.57, uh, a week. And, and is... are these P, uh, PPOs or are they HMA or what are, uh..... the first one- Can I choose my o- ... PPO Limited Plan. Oh, okay. PPO Limited. Okay. Mm-hmm. I want the short-term disab- As of right now, uh, once you enrolled into it, when we process it, you're going to have till this Friday, 31st, to make any changes, 'cause this will be when your company open enrollment period is gonna be coming to an end. Yes. Okay. Yeah, I wanna get that- Mm-hmm. ... the v- the VIP Classic, um, and of course, the dental, uh, vision. I don't think I- All right. I don't see- So, just those four for now? Um, y- I'm still up in the air kind of on the disability. I think that would probably be a smart, smart move, though. I mean, just in case, I don't know if anything h- you know, happened. Uh. Yes, 'cause with it, it gives you a benefit period of 90 days, and then the benefit amount will be \$650 per month. Oh. Okay, so, uh, y- like I said, the VIP plan, that's 18.57 for the VIP Classic, right? Yes, sir. And then the dental is 338? Correct, sir. A week? Okay. Uh, the disability is 366, and vision is 199. Or, I'm sorry- Yes, sir. Uh, yes, 199. Okay. And that's every week, right? Yes, sir. So, you'll be looking at a total of \$27.60 per paycheck weekly. Okay. 22, 23... Okay. Now, I see you authorize Priority Personnel, also known as comments and records stuffing to make the deduction of \$27.60 per paycheck. Yes, ma'am. Yes. All right, please allow one to two weeks for them to start making your deductions. When you see the very first deduction being made, following Monday will be when your coverage becomes effective. That same week of activation, Friday is gonna be when your carrier send out the benefit cards. Okay. Now, your medical and dental carrier is gonna be the same, American Public Life. Um, however, for some reason, American Public Life only sends a digital copy of their benefit cards when you become active. So, they're gonna send that to the email we have on file. However, if you want a hard copy sent to your house once you become active, give us a call and we can go ahead and put in a mail request for you so they can send you a physical card to your address as well. Yes, I would definitely... Okay. Definitely want that. Yes. All right. So, you are all set with it. Anything else we can assist you with aside from this? Uh, no, that'll be it. And what was it, you said something about 600 and some, uh, 650 something you said a month? Oh, yes, sir. That was the information for the short-term disability plan. It has a benefit period of 90 days, and then the benefit- Okay. ... amount is \$650 per month. Oh, okay. I see what you're... Okay. I was just a little confused. Okay, thank you. I appreciate that. Okay. Okay. Well, that sounds good then. Thank you very much, Francesca, and, uh, you have a good rest of your day. Thank you, Mr. McGuire. You, too. I hope you have a wonderful rest of your day. Thank you for calling us today and allowing me to assist you. Okay. Have a good evening. Thank you. You, too. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling by Medical Card. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Yes, Francesca. It was um... uh, wanted to, uh, enroll, uh, for, uh-Speaker speaker\_0: Yep. Speaker speaker\_1: ... benefits package for my, uh, employer. Hello?

Speaker speaker\_0: Yes, sir. What staffing company do you work with?

Speaker speaker\_1: Uh, it's called Priority Personnel.

Speaker speaker\_0: What is the last four of your Social?

Speaker speaker\_1: 3501.

Speaker speaker\_0: What is the last name?

Speaker speaker\_1: Maguire, M-A-G-U-I-R-E.

Speaker speaker\_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker\_1: Okay. It's, uh, 1013 Dailey Street, D-A-I-L-E-Y Street, San Marcus, Texas 78666. And, um, what... Oh, uh, my date of birth, 3/7/1966.

Speaker speaker\_0: We show a different address on file for you, sir.

Speaker speaker\_1: Um, is one on Guadalupe?

Speaker speaker\_0: No, sir. It will be the one that you provided them during your-

Speaker speaker\_1: Um...

Speaker speaker\_0: ... application.

Speaker speaker\_1: Oh, that must have been a while ago. Um, 'cause when I first started with them, it was on Guadalupe Street in San Marcus.

Speaker speaker\_0: Bear with me one moment. And we did say it was your position... I mean, Priority Personal, right?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Oh, I see here what happened. Yes, I do see it here with that address that you verified, Texas, San Marcos, 1013 Dailey Street.

Speaker speaker 1: Yes.

Speaker speaker\_0: I was looking in another file. That's why it was showing up a different address. I apologize.

Speaker speaker\_1: Oh. Oh, that's all right.

Speaker speaker\_0: There we go. And then we show on this account of the best contact number for you, which I think it might be missing a digit, 160-231-5429.

Speaker speaker\_1: Um, 602-315-4290.

Speaker speaker\_0: I'm gonna have your email down as lbobmaguire1966@gmail.com.

Speaker speaker\_1: That's it.

Speaker speaker\_0: All right. I need to know which benefit plans you want to be enrolled into.

Speaker speaker\_1: Well, I was... I had a couple. I don't re- um, that I was going to get the VIP Classic, uh, for the medical, but then it's... then it says, or Stay Healthy. And what is that, uh, MEC Enhanced ACA Compliant plan? What is that?

Speaker speaker\_0: So that's a medical plan. The reason why it has the word or instead of you being able to mix it with it is because the VIP plans only offer coverage for hospital indemnity services. And then I believe it would be either on top of the VIP or on bottom of there, there should be a Stay Healthy MEC TeleRx, which will be their medical preventative.

Speaker speaker\_1: Hmm.

Speaker speaker\_0: So that MEC Enhanced offers both of those services, both the services that the VIP offered and that Stay Healthy MEC TeleRx, hospital indemnity and preventative. So that's the reason why that one says or 'cause it has both coverage together. Um, but it is also going to be the only medical plan that they currently offered. That would be a copay for your primary care, urgent care and specialist visits rather than a set dollar amount that the insurance will cover for that visit.

Speaker speaker\_1: Hmm.

Speaker speaker\_0: But it does have a network requirement, however.

Speaker speaker\_1: Oh, okay. All right. So I was, uh... So am, am I eligible to get the, uh, the... 'cause the VIP Classic is 18.57 for just me?

Speaker speaker\_0: Yeah. So all of the benefit plans you're eligible for enrollment on. The only ones that have an hourly requirement is going to be that short-term disability 'cause you have to be working 20 hours your minimum for it.

Speaker speaker\_1: Okay. Yes, I do. I got... I w- I work 40 hours a week. I was going to get the vision, the dental and the, the, uh, vision, dental and of course the, you know, medical.

Speaker speaker\_0: All right.

Speaker speaker\_1: And the disability, and the disability. I was... 'Cause I work 40 hours a week, so...

Speaker speaker\_0: And are we doing this just for yourself or were you putting any dependents on this policy?

Speaker speaker\_1: No, it's just for myself.

Speaker speaker\_0: And do you need me to go over the coverage for any of those plans you selected today?

Speaker speaker\_1: Um, no. Uh, I'm pretty, pretty straightforward on the VIP, the, the class, it's 18.57, uh, a week. And, and is... are these P, uh, PPOs or are they HMA or what are, uh...

Speaker speaker\_0: ... the first one-

Speaker speaker\_1: Can I choose my o-

Speaker speaker\_0: ... PPO Limited Plan.

Speaker speaker\_1: Oh, okay. PPO Limited. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I want the short-term disab-

Speaker speaker\_0: As of right now, uh, once you enrolled into it, when we process it, you're going to have till this Friday, 31st, to make any changes, 'cause this will be when your company open enrollment period is gonna be coming to an end.

Speaker speaker\_1: Yes. Okay. Yeah, I wanna get that-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... the v- the VIP Classic, um, and of course, the dental, uh, vision. I don't think I-

Speaker speaker 0: All right.

Speaker speaker\_1: I don't see-

Speaker speaker\_0: So, just those four for now?

Speaker speaker\_1: Um, y- I'm still up in the air kind of on the disability. I think that would probably be a smart, smart move, though. I mean, just in case, I don't know if anything h- you know, happened. Uh.

Speaker speaker\_0: Yes, 'cause with it, it gives you a benefit period of 90 days, and then the benefit amount will be \$650 per month.

Speaker speaker\_1: Oh. Okay, so, uh, y- like I said, the VIP plan, that's 18.57 for the VIP Classic, right?

Speaker speaker 0: Yes, sir.

Speaker speaker\_1: And then the dental is 338?

Speaker speaker\_0: Correct, sir.

Speaker speaker\_1: A week? Okay. Uh, the disability is 366, and vision is 199. Or, I'm sorry-

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Uh, yes, 199. Okay. And that's every week, right?

Speaker speaker\_0: Yes, sir. So, you'll be looking at a total of \$27.60 per paycheck weekly.

Speaker speaker\_1: Okay. 22, 23... Okay.

Speaker speaker\_0: Now, I see you authorize Priority Personnel, also known as comments and records stuffing to make the deduction of \$27.60 per paycheck.

Speaker speaker\_1: Yes, ma'am. Yes.

Speaker speaker\_0: All right, please allow one to two weeks for them to start making your deductions. When you see the very first deduction being made, following Monday will be when your coverage becomes effective. That same week of activation, Friday is gonna be when your carrier send out the benefit cards.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now, your medical and dental carrier is gonna be the same, American Public Life. Um, however, for some reason, American Public Life only sends a digital copy of their benefit cards when you become active. So, they're gonna send that to the email we have on file. However, if you want a hard copy sent to your house once you become active, give us a call and we can go ahead and put in a mail request for you so they can send you a physical card to your address as well.

Speaker speaker\_1: Yes, I would definitely... Okay. Definitely want that. Yes.

Speaker speaker\_0: All right. So, you are all set with it. Anything else we can assist you with aside from this?

Speaker speaker\_1: Uh, no, that'll be it. And what was it, you said something about 600 and some, uh, 650 something you said a month?

Speaker speaker\_0: Oh, yes, sir. That was the information for the short-term disability plan. It has a benefit period of 90 days, and then the benefit-

Speaker speaker\_1: Okay.

Speaker speaker 0: ... amount is \$650 per month.

Speaker speaker\_1: Oh, okay. I see what you're... Okay. I was just a little confused. Okay, thank you. I appreciate that.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Okay. Well, that sounds good then. Thank you very much, Francesca, and, uh, you have a good rest of your day.

Speaker speaker\_0: Thank you, Mr. McGuire. You, too. I hope you have a wonderful rest of your day. Thank you for calling us today and allowing me to assist you.

Speaker speaker\_1: Okay. Have a good evening.

Speaker speaker\_0: Thank you. You, too. Bye-bye.