

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benifitin of ... My name is Francesca. How can I help you today? I'm calling about, um, health benefits for MAU. Mm-hmm. So what do I do next? To enroll? Huh? Okay, sir. Yes, sir, in regards to those benefits, were you calling to enroll or to check on your current status of your policy? To enroll. Okay. Can we find your account? What are the last four of your social? Okay. 6257. And your last name, please? Tupper. Well, then, for security purposes and to make sure I'm on the right account, would you mind verifying your mailing address for me and your date of birth? It's 4042 Walloon Lane, Apartment 205, Spartanburg, South Carolina and my phone number is 619-368-1835. Date of birth, May- I mean, August 14th, sorry, '67? Yes. And then lastly, I have your email down as first and last name on hotmail.com. Yes. So it shows that your current policy of that Insure Plus Basic Plan for employee only was rolled over by the system to the next year's offering. Mm-hmm. Were you looking to make changes to that policy? What change of... Um, I don't even know what I have, to be honest. I just started like three weeks ago. Understood. So we had received a form from November 5th that you had filled out for that Insure Plus Basic Plan. That is a hospital indemnity plan. Oh. So what is covering you is the basic hospital services. Mm-hmm. Um, like your daily hospital confinements, it covers \$50 from your bill per day. Intensive care or coronary care unit, it covers \$200 from the bill per day. On your first occurrence hospital is \$500 from the bill. Your surgical coverage is up to \$1,000 based on your surgical schedule, and the anesthesia benefits are 25% of that surgical benefit. Lastly, it also covers your outpatient sickness, \$75 from the bill. Diagnostic testings, \$250 per year and wellness exam tests, \$75 per year coverage. Your plan also comes with a group accident package, a virtual urgent care package and then for the prescriptions, it is with a carrier called Pharmabel Prescriptions, which works with a tier system of \$10, \$20 or \$30 for generic prescriptions. Depending on where yours fall, that's what you pay out of pocket and they also give you a discount on non-generics. It doesn't have a requirement for network. And I know you would not have got any physical card sent to your home for that specific medical plan. This is due to the fact that your carrier, American Public Life, they only do a digital copy sent to the email. Um, but I can provide you one if you have not gotten it to your email yet or lost it in the email. 'Cause you're currently active. That'd be great. Okay. Mm-hmm. Now were you looking to add anything else to that policy aside from being in a medical plan? You're still within time to do so. Um, dental. Okay, let's see. So they're currently only offering one dental plan. Is it gonna be for employee only as well? Yes. So that will be \$3.51 per paycheck. It will give you coverage of preventative services being covered at 100%. Your basic services, basic restorative services and radiographs being covered at 80%. The annual maximum in services that it will cover will be \$500. And your frame allowance annually is going to be... I mean, sorry, not frame allowance, your deductible

is going to be \$50 per paycheck. Okay. So that's... So wait, so how much would be out of paycheck, this? So if we add right now, you are at \$17.38, I mean 39 without medical. Mm-hmm. If we add the dental- Uh-huh. ... you're looking at \$20.90. Okay. You got it. Okay. All right. Gotcha. And you only want that one additional plan is the dental, nothing else? I'm not sure what else they... 'cause it, um, I'm not sure what else they have, to be honest. Okay, that's fine. So from what you're currently not being enrolled into, they're still offer short-term disability plan for employee only, term life which is basically your life insurance, vision, a critical illness package, behavior health which is basically virtual therapy, ID expert which is identity theft protection. And those are currently the only plans that you're not being enrolled into that they do offer. Okay. Um, can... 'Cause I got time to do that, right? Yes, sir. So if- A little bit of time. ... you're sure what else aside from dental you wanna add, you have all the way to January 31st to decide. Okay. Um, it's completely up to you if you want to process the dental today or I can hold off adding dental 'til you call back. No, no. You, you can do the dental. That's... I'm doing that for sure. Understood. Do you authorize MAU staffing to make the new deduction of \$20.90 per paycheck? Yes. All right. And then due to the fact that the system already processed the rollover, after the 6th of January, allow one to two weeks for your employer to start making your new deductions of the \$20.90 per paycheck. It will be the same carrier, American Public Life, for the dental. They just run off of a different network provider, um, which is Carrington Network. I'll leave that on the email I'm sending you with your medical card just so you can have their website, um, as well as a phone number in the event that you would like to call to see what the nearest dental...Provider will be in your- Perfect. ... area that does take your carrier. Okay, perfect. Thank you. Of course. So I'm going to send you two separate emails. Um, the first one's going to be for your benefit card which is going to be title ID card. Okay. And the second one will be that benefit guide. Perfect. Okay, sounds good. Uh-huh. All right and then dental card does come physically. Um, so Friday of that activation week when you see that first deduction, Monday following it becomes active and then Friday of the activation week, the carrier will send out that benefit card. It shouldn't- Mm-hmm. ... take them longer than three to four weeks for it to get to you. But if you want to have it sooner, you can call for a digital copy. Usually we have them after Wednesday of your activation week is when we're able to see them in the portal. Okay. Sounds good. All right and then aside from that benefit guide, benefit card and coverage change- Okay. ... is there anything else I can assist you with today? No, that pretty much covers it. Understood. And then the last thing I did want to let you know, both of your plans, that medical you used to be enrolled in too that you're still going to and that dental- Mm-hmm. ... they're under section 125 which is an IRS regulation. That means that those deductions will be taken prior to tax deduction. Mm-hmm. Okay. From your pay stub. Um, they do have restrictions that you cannot make changes or cancellations to those plans unless you're in an open enrollment period like you're at the moment with your company- Mm-hmm. ... have a qualifying life event, or you have a personal enrollment period. Okay. Is there anything else I can assist you with aside from that information? No, that's it. All right. I hope you have a wonderful rest of your day. Thank you for your time today. Uh, thank you. Bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benifitin of ... My name is Francesca. How can I help you today?

Speaker speaker_2: I'm calling about, um, health benefits for MAU.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So what do I do next?

Speaker speaker_1: To enroll?

Speaker speaker_2: Huh?

Speaker speaker_1: Okay, sir. Yes, sir, in regards to those benefits, were you calling to enroll or to check on your current status of your policy?

Speaker speaker_2: To enroll.

Speaker speaker_1: Okay. Can we find your account? What are the last four of your social?

Speaker speaker_2: Okay. 6257.

Speaker speaker_1: And your last name, please?

Speaker speaker_2: Tupper.

Speaker speaker_1: Well, then, for security purposes and to make sure I'm on the right account, would you mind verifying your mailing address for me and your date of birth?

Speaker speaker_2: It's 4042 Walloon Lane, Apartment 205, Spartanburg, South Carolina and my phone number is 619-368-1835.

Speaker speaker_1: Date of birth, May- I mean, August 14th, sorry, '67?

Speaker speaker_2: Yes.

Speaker speaker_1: And then lastly, I have your email down as first and last name on hotmail.com.

Speaker speaker_2: Yes.

Speaker speaker_1: So it shows that your current policy of that Insure Plus Basic Plan for employee only was rolled over by the system to the next year's offering.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Were you looking to make changes to that policy?

Speaker speaker_2: What change of... Um, I don't even know what I have, to be honest. I just started like three weeks ago.

Speaker speaker_1: Understood. So we had received a form from November 5th that you had filled out for that Insure Plus Basic Plan. That is a hospital indemnity plan.

Speaker speaker_2: Oh.

Speaker speaker_1: So what is covering you is the basic hospital services.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, like your daily hospital confinements, it covers \$50 from your bill per day. Intensive care or coronary care unit, it covers \$200 from the bill per day. On your first occurrence hospital is \$500 from the bill. Your surgical coverage is up to \$1,000 based on your surgical schedule, and the anesthesia benefits are 25% of that surgical benefit. Lastly, it also covers your outpatient sickness, \$75 from the bill. Diagnostic testings, \$250 per year and wellness exam tests, \$75 per year coverage. Your plan also comes with a group accident package, a virtual urgent care package and then for the prescriptions, it is with a carrier called Pharmabel Prescriptions, which works with a tier system of \$10, \$20 or \$30 for generic prescriptions. Depending on where yours fall, that's what you pay out of pocket and they also give you a discount on non-generics. It doesn't have a requirement for network. And I know you would not have got any physical card sent to your home for that specific medical plan. This is due to the fact that your carrier, American Public Life, they only do a digital copy sent to the email. Um, but I can provide you one if you have not gotten it to your email yet or lost it in the email. 'Cause you're currently active.

Speaker speaker_2: That'd be great.

Speaker speaker_1: Okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Now were you looking to add anything else to that policy aside from being in a medical plan? You're still within time to do so.

Speaker speaker_2: Um, dental.

Speaker speaker_1: Okay, let's see. So they're currently only offering one dental plan. Is it gonna be for employee only as well?

Speaker speaker_2: Yes.

Speaker speaker_1: So that will be \$3.51 per paycheck. It will give you coverage of preventative services being covered at 100%. Your basic services, basic restorative services and radiographs being covered at 80%. The annual maximum in services that it will cover will be \$500. And your frame allowance annually is going to be... I mean, sorry, not frame allowance, your deductible is going to be \$50 per paycheck.

Speaker speaker_2: Okay. So that's... So wait, so how much would be out of paycheck, this?

Speaker speaker_1: So if we add right now, you are at \$17.38, I mean 39 without medical.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: If we add the dental-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... you're looking at \$20.90.

Speaker speaker_2: Okay. You got it. Okay. All right. Gotcha.

Speaker speaker_1: And you only want that one additional plan is the dental, nothing else?

Speaker speaker_2: I'm not sure what else they... 'cause it, um, I'm not sure what else they have, to be honest.

Speaker speaker_1: Okay, that's fine. So from what you're currently not being enrolled into, they're still offer short-term disability plan for employee only, term life which is basically your life insurance, vision, a critical illness package, behavior health which is basically virtual therapy, ID expert which is identity theft protection. And those are currently the only plans that you're not being enrolled into that they do offer.

Speaker speaker_2: Okay. Um, can... 'Cause I got time to do that, right?

Speaker speaker_1: Yes, sir. So if-

Speaker speaker_2: A little bit of time.

Speaker speaker_1: ... you're sure what else aside from dental you wanna add, you have all the way to January 31st to decide.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, it's completely up to you if you want to process the dental today or I can hold off adding dental 'til you call back.

Speaker speaker_2: No, no. You, you can do the dental. That's... I'm doing that for sure.

Speaker speaker_1: Understood. Do you authorize MAU staffing to make the new deduction of \$20.90 per paycheck?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And then due to the fact that the system already processed the rollover, after the 6th of January, allow one to two weeks for your employer to start making your new deductions of the \$20.90 per paycheck. It will be the same carrier, American Public Life, for the dental. They just run off of a different network provider, um, which is Carrington Network. I'll leave that on the email I'm sending you with your medical card just so you can have their website, um, as well as a phone number in the event that you would like to call to see what the nearest dental...Provider will be in your-

Speaker speaker_3: Perfect.

Speaker speaker_1: ... area that does take your carrier.

Speaker speaker_3: Okay, perfect. Thank you.

Speaker speaker_1: Of course. So I'm going to send you two separate emails. Um, the first one's going to be for your benefit card which is going to be title ID card.

Speaker speaker_3: Okay.

Speaker speaker_1: And the second one will be that benefit guide.

Speaker speaker_3: Perfect. Okay, sounds good.

Speaker speaker_1: Uh-huh. All right and then dental card does come physically. Um, so Friday of that activation week when you see that first deduction, Monday following it becomes active and then Friday of the activation week, the carrier will send out that benefit card. It shouldn't-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... take them longer than three to four weeks for it to get to you. But if you want to have it sooner, you can call for a digital copy. Usually we have them after Wednesday of your activation week is when we're able to see them in the portal.

Speaker speaker_3: Okay. Sounds good.

Speaker speaker_1: All right and then aside from that benefit guide, benefit card and coverage change-

Speaker speaker_3: Okay.

Speaker speaker_1: ... is there anything else I can assist you with today?

Speaker speaker_3: No, that pretty much covers it.

Speaker speaker_1: Understood. And then the last thing I did want to let you know, both of your plans, that medical you used to be enrolled in too that you're still going to and that dental-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... they're under section 125 which is an IRS regulation. That means that those deductions will be taken prior to tax deduction.

Speaker speaker_3: Mm-hmm. Okay.

Speaker speaker_1: From your pay stub. Um, they do have restrictions that you cannot make changes or cancellations to those plans unless you're in an open enrollment period like you're at the moment with your company-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... have a qualifying life event, or you have a personal enrollment period.

Speaker speaker_3: Okay.

Speaker speaker_1: Is there anything else I can assist you with aside from that information?

Speaker speaker_3: No, that's it.

Speaker speaker_1: All right. I hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker_3: Uh, thank you. Bye.

Speaker speaker_1: Bye-bye.