

## **Transcript: Justin**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi. Um, I was calling to, um, go over my benefits with somebody. Okay. What's- Yeah. ... the staffing agency you work for? ATC. And the last four of your Social? 5199. And what was your first and last name? Octavia Wright. And for security purposes, can you verify the home address, including city, state and zip code, Octavia? 1751 Dogwood Road, Apartment 16-4, Charleston, South Carolina 299... I mean, 29414. And confirm your date of birth? 09/02/81. And a good telephone number I have is 480-7793? Yes, sir. And the email I have is octaviawright1981@gmail? Yep. That's, that's right. Okay. Okay. How can I help you today? Um, I know when I first started, I picked some stuff. But, um, I just wanna know if those are the best plans for me, you know? Totally understand. Um, so let's see here. So looking at the file, it looks like you're currently enrolled into FreeRx, um, dental, term life and vision. And I do know that there's, uh, only one plan o-that's offered through ATC Healthcare for those. Now the VIP+, that covers hospitals, doctors and medications. Um, there is another option for the VIP Prime, which does offer a little bit more coverage, as well as the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage. Okay. And is it a lot more? Do I have to pay, or is it just... Um, so the VIP+ or the plan that you're currently enrolled into is \$31.71. However, the VIP Prime would be \$43.41. While the MEC Enhanced is \$43.76. So that's not too bad. Okay, I think I want to change it to the, to the best one. Okay. Let's see- Whichever one is... Do you want to change it to the Prime or the MEC Enhanced? The Enhanced is the best, right? Um, it's a combination of both preventative plus hospital, doctors and medication coverage, while the VIP Prime just covers hospitals, doctors and medications. Okay. All right. Because I take medication, so I, I want to... To whichever one is best for my medications. But everything else, I paid. So which one we think will be better? Uh, let's see. Well us at Benefits and a Card, we're not insurance agents, so we're not allowed to give recommendations. Um, all we- Mm-hmm. All I know is that the VIP Prime covers hospitals, doctors and medications, while the MEC Enhanced is a combination of both preventative healthcare services plus hospitals, doctors and medication coverage. Okay. Let's do the last one you just said. Okay, so the MEC Enhanced? Let's see here. And keep the dental, FreeRX, vision and term life, correct? Yes. Okay. So your current deductions right now with the original medical plan, the VIP+, plus everything else, was \$45.60. However, adding or switching to the MEC Enhanced and having the dental, FreeRX, term life and vision would make your new total deductions \$57.70 per week. Do you authorize ATC Healthcare to make that deduction for you? Yes. Yes, ma'am. Okay, so I'm going to save that. So I do want to let you know that this is actually future coverage, so this coverage won't actually begin until January. However- ... pending enrollment do take one to two weeks to go through. Then whenever you witness that first

payroll deduction of the \$57.70 come off your paycheck, that's how you know the new medical plan was added to the coverage. Um, seven to ten business days later, you'll receive new physical policy ID card information in the mail. Okay. However, I do see that ATC is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means they must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, is there anything else I can help you out with today? That'd be it. Thank you. Awesome. You're welcome. You have a great day, okay? You too. Thank you. 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 Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi. Um, I was calling to, um, go over my benefits with somebody.

Speaker speaker\_1: Okay. What's-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... the staffing agency you work for?

Speaker speaker\_2: ATC.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 5199.

Speaker speaker\_1: And what was your first and last name?

Speaker speaker\_2: Octavia Wright.

Speaker speaker\_1: And for security purposes, can you verify the home address, including city, state and zip code, Octavia?

Speaker speaker\_2: 1751 Dogwood Road, Apartment 16-4, Charleston, South Carolina 299... I mean, 29414.

Speaker speaker\_1: And confirm your date of birth?

Speaker speaker\_2: 09/02/81.

Speaker speaker\_1: And a good telephone number I have is 480-7793?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: And the email I have is octaviawright1981@gmail?

Speaker speaker\_2: Yep. That's, that's right.

Speaker speaker\_1: Okay. Okay. How can I help you today?

Speaker speaker\_2: Um, I know when I first started, I picked some stuff. But, um, I just wanna know if those are the best plans for me, you know?

Speaker speaker\_1: Totally understand. Um, so let's see here. So looking at the file, it looks like you're currently enrolled into FreeRx, um, dental, term life and vision. And I do know that there's, uh, only one plan o- that's offered through ATC Healthcare for those. Now the VIP+, that covers hospitals, doctors and medications. Um, there is another option for the VIP Prime, which does offer a little bit more coverage, as well as the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage.

Speaker speaker\_2: Okay. And is it a lot more? Do I have to pay, or is it just...

Speaker speaker\_1: Um, so the VIP+ or the plan that you're currently enrolled into is \$31.71. However, the VIP Prime would be \$43.41. While the MEC Enhanced is \$43.76.

Speaker speaker\_2: So that's not too bad. Okay, I think I want to change it to the, to the best one.

Speaker speaker\_1: Okay. Let's see-

Speaker speaker\_2: Whichever one is...

Speaker speaker\_1: Do you want to change it to the Prime or the MEC Enhanced?

Speaker speaker\_2: The Enhanced is the best, right?

Speaker speaker\_1: Um, it's a combination of both preventative plus hospital, doctors and medication coverage, while the VIP Prime just covers hospitals, doctors and medications.

Speaker speaker\_2: Okay. All right. Because I take medication, so I, I want to... To whichever one is best for my medications. But everything else, I paid. So which one we think will be better?

Speaker speaker\_1: Uh, let's see. Well us at Benefits and a Card, we're not insurance agents, so we're not allowed to give recommendations. Um, all we-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: All I know is that the VIP Prime covers hospitals, doctors and medications, while the MEC Enhanced is a combination of both preventative healthcare services plus hospitals, doctors and medication coverage.

Speaker speaker\_2: Okay. Let's do the last one you just said.

Speaker speaker\_1: Okay, so the MEC Enhanced? Let's see here. And keep the dental, FreeRX, vision and term life, correct?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. So your current deductions right now with the original medical plan, the VIP+, plus everything else, was \$45.60. However, adding or switching to the MEC Enhanced and having the dental, FreeRX, term life and vision would make your new total deductions \$57.70 per week. Do you authorize ATC Healthcare to make that deduction for you?

Speaker speaker\_2: Yes. Yes, ma'am.

Speaker speaker\_1: Okay, so I'm going to save that. So I do want to let you know that this is actually future coverage, so this coverage won't actually begin until January. However- ... pending enrollment do take one to two weeks to go through. Then whenever you witness that first payroll deduction of the \$57.70 come off your paycheck, that's how you know the new medical plan was added to the coverage. Um, seven to ten business days later, you'll receive new physical policy ID card information in the mail.

Speaker speaker\_2: Okay.

Speaker speaker\_1: However, I do see that ATC is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means they must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, is there anything else I can help you out with today?

Speaker speaker\_2: That'd be it. Thank you.

Speaker speaker\_1: Awesome. You're welcome. You have a great day, okay?

Speaker speaker\_2: You too.

Speaker speaker\_1: Thank you. Bye-bye.