

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? Hey, how you doing, sir? Um, I'm one of the employees through The Resource, um, working for the city. Long story short, I wanted to call 'cause I just had a couple questions about the, uh, insurance that I had. Um, is... Uh, would you be able to tell me, um, what the BIC, Basic BIP insurance covers? Yeah. Um, so The Resource Company, what's the last four of your social, so I can pull your file for you? 0493. And what was your last name, Rayshawn? Norris. Okay. And for security purposes, can you verify your home address, including city, state and zip code? 4116 Villa Club Drive. Uh, you said city, state and zip code? Winston-Salem, North Carolina, uh, 27105 or 27106. And confirm your date of birth. 12/06/'94. And a good telephone number have as 336-582-6741. 6741. Yes, sir. And the email I have is raynorrisworkfor@gmail. Yes, sir. Okay. Um, so I do know that the BIP plans, they cover your hospital visits, doctor visits and medication coverage while the MEC TeleRx, that just covers preventative healthcare services. So like physicals, diabetes, screenings, vaccinations, pretty much things that generally make you stay healthy. Got you. Got you. So, wait, hold on. So one of them serves... The Basic BIP, you said serves for, like, doctor visits? Yes, sir. So like your hospital visits, regular doctor visits and medication coverage. Okay. And you said the other one covers, like... Preventative healthcare services. Like pre- preventative healthcare services? Yes, sir. Okay. So like your physical exams, uh, vaccinations, um, yearly exams, the... Pretty much things that generally make you stay healthy. So things that- Like, I'm trying to understand. Is that not the same thing basically as the BIP plan? No, sir. So the BIP plans just cover like regular hospital visits. So say if you go to the emergency room, you have coverage for that. Say if you have a doctor's visit and they have to prescribe you something, you have coverage for that doctor's visit, plus medication coverage under the BIP plans. Now the MEC TeleRx, that one just covers your preventative healthcare services, like your physicals, uh, yearly examinations, vaccines, um, STD checks, pretty much things that generally make you- Okay. ... stay healthy. Okay. Okay. Got you. Got you. I understand now. All right. Um, well, with that said, um, okay. I, I, I probably got... Like, I promise I'm not, and I'm going to be quick, my man, 'cause I don't want to talk to you at all. Um- No worries. I'm just trying to kind of, like, understand how things work with the whole, like, stuff being taken out of your check and things like that. So, um, with that, with that being said, I understand what they both do and, and the purpose they both serve. But beside it, I see where it says, um... Because the lady who, who I, who I guess I'm connected to, to The Resource, she's the one who sent me the text. And beside it, beside the BIP services ha- it, it says \$15.50. So every time I get paid, is what? \$15.50 being taken out of my check to go towards that service? Yes, sir. So the BIP Basic would cu- cost \$15.50. Same with the MEC TeleRx, \$15.65. And then I do see dental term life and group accident, which is

dental is \$3.38. Uh, term life, which is the life insurance at \$1.96. And then the group accident, \$1.86. So yes, sir. So everything that you're currently enrolled into should reflect on your pay stub. Oh, hey, now I'm understanding a little more. Got you. Okay. Um, are you able to like take off like, like let's say I wanted to cancel our insurance right now. Would you be able to do that from where you're at? Um, yes, sir. I can go ahead and process cancellations. However, cancellations do take one to two weeks to go through. So there is that one or two more final payroll deductions, but that also does give you one or two weeks of extra coverage as well. Okay. Okay. Um, that being said, I want to go ahead and cancel the dental insurance. Okay. Let's see here. And, and could you read off to me the ones that I have down again? Yes. Um, so we're dropping dental. So the remaining is the BIP Basic, that medical plan, covers hospitals, doctors, medications. And then the next one was term life, which is just life insurance. Then group accident, and then the MEC TeleRx which just covers preventative healthcare services. So you have those four remaining. Those four remaining. Um, okay. Okay. Wait, you said Basic BIP, I still got that. I still got the TeleRx. I can still have the life insurance. And then what was the fourth one? Uh, group accident. Group accident. Okay. Um, I mean, that sounds pretty self-explanatory but could you kind of like give me an example of exactly what that would mean or is it, like, just like you said, like, if me and the person other than the ... worked together in a, like, car accident, hypothetically? Uh, no, sir. So group accident is just pretty much like extra coverage for when you ever... whenever you do go to the h- uh, hospital or doctor's office 'cause looking at the benefit guide under the benefits or benefit four, group accident, um, you have a hospital emergency room benefit for h- \$250. Same thing with physician's office, that \$50, um, emergency dental work, \$50. So it's just pretty much just extra coverage on top of everything that you already have. Gotcha, gotcha. Okay. I'ma cancel that one as well. Okay. Um, matter of fact, I'm just gonna make it simple. The only two I would like to keep is the basic VIP and the, and the TeleRx. Okay. Um, so let's see here. So your current deductions right now with everything, with the... both medical plans, the dental, term life and group accident was \$38.35. However, dropping everything except those two medical plans would make your net total deductions \$31.15 per week. Okay, gotcha, gotcha. Um, damn, that's not really much of a difference. It must've been the taxes that was taken out that was killing me 'cause that's not a difference at all. Um... Uh, okay, that sounds good, my man. Um, I'ma- Do you authorize the resource company make that deduction for you? Well, she... The way she was telling me, Miss Bethany, she said they're not allowed to do it on their end. She said that's why I had to call this number. Yes, sir. So I'm just asking for verbal consent 'cause corporate at the resource company, uh, specifically payroll makes that decision. So I'm just asking for verbal consent to, to give them the okay to make that deduction for you. Oh, okay, okay. I see what you're saying. Uh, yes, sir. That's fine. Um, I'ma just keep the basic VIP, the TeleRx, and, and I'ma just go forward with those two. Okay. Um, so I do wanna let you know that there is a pending enrollment process that does take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$31.15 come off your paycheck, that's how you know everything else was dropped from the coverage other than those two medical plans, okay? Okay. Okay. Um, but other than that, I do know that physical ID cards would be received within seven to ten business days after you do become active, um, but other than that, is there anything else I could help you out with today, Rayshaun? Uh, that'll be all of 'em. Awesome. Well, you have a wonderful day, okay? Yes, sir. You too, my man. 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: Hey, how you doing, sir? Um, I'm one of the employees through The Resource, um, working for the city. Long story short, I wanted to call 'cause I just had a couple questions about the, uh, insurance that I had. Um, is... Uh, would you be able to tell me, um, what the BIC, Basic BIP insurance covers?

Speaker speaker_1: Yeah. Um, so The Resource Company, what's the last four of your social, so I can pull your file for you?

Speaker speaker_2: 0493.

Speaker speaker_1: And what was your last name, Rayshawn?

Speaker speaker_2: Norris.

Speaker speaker_1: Okay. And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker_2: 4116 Villa Club Drive. Uh, you said city, state and zip code? Winston-Salem, North Carolina, uh, 27105 or 27106.

Speaker speaker_1: And confirm your date of birth.

Speaker speaker_2: 12/06/'94.

Speaker speaker_1: And a good telephone number have as 336-582-6741.

Speaker speaker_2: 6741. Yes, sir.

Speaker speaker_1: And the email I have is raynorrisworkfor@gmail.

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay. Um, so I do know that the BIP plans, they cover your hospital visits, doctor visits and medication coverage while the MEC TeleRx, that just covers preventative healthcare services. So like physicals, diabetes, screenings, vaccinations, pretty much things that generally make you stay healthy.

Speaker speaker_2: Got you. Got you. So, wait, hold on. So one of them serves... The Basic BIP, you said serves for, like, doctor visits?

Speaker speaker_1: Yes, sir. So like your hospital visits, regular doctor visits and medication coverage.

Speaker speaker_2: Okay. And you said the other one covers, like...

Speaker speaker_1: Preventative healthcare services.

Speaker speaker_2: Like pre- preventative healthcare services?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay.

Speaker speaker_1: So like your physical exams, uh, vaccinations, um, yearly exams, the... Pretty much things that generally make you stay healthy. So things that-

Speaker speaker_2: Like, I'm trying to understand. Is that not the same thing basically as the BIP plan?

Speaker speaker_1: No, sir. So the BIP plans just cover like regular hospital visits. So say if you go to the emergency room, you have coverage for that. Say if you have a doctor's visit and they have to prescribe you something, you have coverage for that doctor's visit, plus medication coverage under the BIP plans. Now the MEC TeleRx, that one just covers your preventative healthcare services, like your physicals, uh, yearly examinations, vaccines, um, STD checks, pretty much things that generally make you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... stay healthy.

Speaker speaker_2: Okay. Okay. Got you. Got you. I understand now.

Speaker speaker_1: All right.

Speaker speaker_2: Um, well, with that said, um, okay. I, I, I probably got... Like, I promise I'm not, and I'm going to be quick, my man, 'cause I don't want to talk to you at all. Um-

Speaker speaker_1: No worries.

Speaker speaker_2: I'm just trying to kind of, like, understand how things work with the whole, like, stuff being taken out of your check and things like that. So, um, with that, with that being said, I understand what they both do and, and the purpose they both serve. But beside it, I see where it says, um... Because the lady who, who I, who I guess I'm connected to, to The Resource, she's the one who sent me the text. And beside it, beside the BIP services ha- it, it says \$15.50. So every time I get paid, is what? \$15.50 being taken out of my check to go towards that service?

Speaker speaker_1: Yes, sir. So the BIP Basic would cu- cost \$15.50. Same with the MEC TeleRx, \$15.65. And then I do see dental term life and group accident, which is dental is \$3.38. Uh, term life, which is the life insurance at \$1.96. And then the group accident, \$1.86. So yes, sir. So everything that you're currently enrolled into should reflect on your pay stub.

Speaker speaker_2: Oh, hey, now I'm understanding a little more. Got you. Okay. Um, are you able to like take off like, like let's say I wanted to cancel our insurance right now. Would you be able to do that from where you're at?

Speaker speaker_1: Um, yes, sir. I can go ahead and process cancellations. However, cancellations do take one to two weeks to go through. So there is that one or two more final payroll deductions, but that also does give you one or two weeks of extra coverage as well.

Speaker speaker_2: Okay. Okay. Um, that being said, I want to go ahead and cancel the dental insurance.

Speaker speaker_1: Okay. Let's see here.

Speaker speaker_2: And, and could you read off to me the ones that I have down again?

Speaker speaker_1: Yes. Um, so we're dropping dental. So the remaining is the BIP Basic, that medical plan, covers hospitals, doctors, medications. And then the next one was term life, which is just life insurance. Then group accident, and then the MEC TeleRx which just covers preventative healthcare services. So you have those four remaining.

Speaker speaker_2: Those four remaining. Um, okay. Okay. Wait, you said Basic BIP, I still got that. I still got the TeleRx. I can still have the life insurance. And then what was the fourth one?

Speaker speaker_1: Uh, group accident.

Speaker speaker_2: Group accident. Okay. Um, I mean, that sounds pretty self-explanatory but could you kind of like give me an example of exactly what that would mean or is it, like, just like you said, like, if me and the person other than the ... worked together in a, like, car accident, hypothetically?

Speaker speaker_1: Uh, no, sir. So group accident is just pretty much like extra coverage for when you ever... whenever you do go to the h- uh, hospital or doctor's office 'cause looking at the benefit guide under the benefits or benefit four, group accident, um, you have a hospital emergency room benefit for h- \$250. Same thing with physician's office, that \$50, um, emergency dental work, \$50. So it's just pretty much just extra coverage on top of everything that you already have.

Speaker speaker_2: Gotcha, gotcha. Okay. I'ma cancel that one as well.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, matter of fact, I'm just gonna make it simple. The only two I would like to keep is the basic VIP and the, and the TeleRx.

Speaker speaker_1: Okay. Um, so let's see here. So your current deductions right now with everything, with the... both medical plans, the dental, term life and group accident was \$38.35. However, dropping everything except those two medical plans would make your net total deductions \$31.15 per week.

Speaker speaker_2: Okay, gotcha, gotcha. Um, damn, that's not really much of a difference. It must've been the taxes that was taken out that was killing me 'cause that's not a difference at all. Um... Uh, okay, that sounds good, my man. Um, I'ma-

Speaker speaker_1: Do you authorize the resource company make that deduction for you?

Speaker speaker_2: Well, she... The way she was telling me, Miss Bethany, she said they're not allowed to do it on their end. She said that's why I had to call this number.

Speaker speaker_1: Yes, sir. So I'm just asking for verbal consent 'cause corporate at the resource company, uh, specifically payroll makes that decision. So I'm just asking for verbal consent to, to give them the okay to make that deduction for you.

Speaker speaker_2: Oh, okay, okay. I see what you're saying. Uh, yes, sir. That's fine. Um, I'ma just keep the basic VIP, the TeleRx, and, and I'ma just go forward with those two.

Speaker speaker_1: Okay. Um, so I do wanna let you know that there is a pending enrollment process that does take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$31.15 come off your paycheck, that's how you know everything else was dropped from the coverage other than those two medical plans, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, but other than that, I do know that physical ID cards would be received within seven to ten business days after you do become active, um, but other than that, is there anything else I could help you out with today, Rayshaun?

Speaker speaker_2: Uh, that'll be all of 'em.

Speaker speaker_1: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_2: Yes, sir. You too, my man.

Speaker speaker_1: Thank you. Bye-bye.