

## 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? Yes, um, I'm trying to pick, uh, the best, I guess, benefit... I don't understand what they sent me, but, uh, I don't know. Just... I just want to go over the benefit summaries. Okay. What's the staffing agency you work for? ATC. And the last four of your Social? 2072. And what was your first and last name? Lovenn Thomas. And for security purposes, could you verify the home address, including city, state and zip code? 2012 Emily Jane Drive, Griffin, Georgia 30224. And confirm your date of birth? 8/16/1978. And if a telephone number, I have is 484-557-2123? Yes. And the email I have is lovenpatrick@yaho? Yes. Okay, so let's see here. So, the benefit on the card is not insurance, right? Not medical insurance? Um, us at Benefits and a Card, we're the benefit administrators for ATC Healthcare, so it is health insurance offered through ATC Healthcare. Okay. Okay. Um, but the plan that's offered through them... Um, let's see. I do know that they offer four medical plans. One of them is the Stay Healthy MEC-TeleRx. Now, that one just covers your preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, stuff like that. It's \$16.05 per week. Then they have two other medical plans. The VIP plans, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between those two VIP plans is that the insurance carrier just pays more to cover things. Um, so say, for example, you have to get surgery in a physician's office. Under the VIP Plus, the insurance carrier pays \$250 a day, while under the Prime, they pay out \$1000 a day. Um, so like I said, the only major difference is that the carrier just pays more to cover things, but those range from \$31.71 to \$43.41. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$43.81 per week. Okay. All right, I'm with the best one. So, that's \$43? \$43.81 for the MEC Enhanced, yes. Okay. So, it covers everything, right? Preventative healthcare services, plus hospitals, doctors and medications, yes. Okay. All right. So, what about dental? Um, so dental... Let's see. Dental is \$3.64 a week. However, when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible. Okay. All right. And how much is that a month? I mean, what- Um, dental was \$3.64 a week. Okay. Um... so vision... Do you want to do the MEC Enhanced and dental? Yeah. Okay. Did you want to add anything else to the coverage, or just those two? Um... What's the 24-hour group accident? Okay, so the group accident as well? Hold on. I'm trying to see... What is it? Um, so group accident is pretty much like an extra benefit coverage for, like, uh, emergencies. Um, so say, for example, you have to get emergency dental work, you do have coverage for that. Um, you do have extra coverage for the MEC, uh, Enhanced

medical plan. Um, hospital admission benefit, \$1000 a day. Surgery up to \$500. Uh, daily hospital confinement, \$100. So there's more, uh, coverage added on top if you added the group accident. All right. Let's see. Short-term. Short-term disability. Short-term, I mean... Uh, disability, say, if you get hurt on... at work, um, you do have the option to gain access to the short-term disability, so you do have some sort of money coming in. Okay. The critical illness limited benefit. Right, this is a critical illness limited benefit where I have weekly...Critical illness, limited patient rider. Um, so in order to get critical illness, you would have to get s-short-term disability. Okay. Okay? So, just to confirm, we have the MEC-enhanced, uh, dental, short-term disability, critical illness and group accident all for employee only, correct? Mm-hmm. Yes, I have 4380... Okay. Yeah. Okay. Anything else or everything is good from there? So, how much is it a month? The full... \$43.81 and the \$3.50, I mean, a week? Well, doing the MEC-enhanced, the dental, uh, the disability, critical illness and group accident was \$58.58 a week. Okay. Well this... 'cause this is, uh, \$43.81 and the \$3.50, so that's the deduction. Um, so doing the MEC-enhanced and dental was \$47.45 a week. Okay, that's fine. Did you authorize ATC to make that deduction for you? Yes. All right. Um, so I do want to let you know that this is future coverage, so this coverage won't actually begin until January. However, pending enrollments do take one to two weeks to go through, and then whenever you witness your first payroll deduction of the \$47.45 come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. 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 you must stay in these elections until the next company Open Enrollment Period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, is there anything else I can help you out with today, Lovin? Um... Um, so you said gaining insurance elsewhere. So, you can't use this as a secondary insurance? Uh, um, I never said that. I never said that. Okay. I mean, you could. Oh, no. You just said, "Gaining insurance, uh, elsewhere." Yeah. No, g- gaining insurance elsewhere in order to cancel the coverage, since they're Section 125. Oh. Okay, okay. All right. I gotcha. Sorry. No worries. Is there anything else I can help you out with today? No, thank you. Okay. Well, thank you for calling Benefits and a Card and I hope you have a wonderful day, okay? You too. Thank you. You're welcome. 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: Yes, um, I'm trying to pick, uh, the best, I guess, benefit... I don't understand what they sent me, but, uh, I don't know. Just... I just want to go over the benefit summaries.

Speaker speaker\_1: Okay. What's the staffing agency you work for?

Speaker speaker\_2: ATC.

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

Speaker speaker\_2: 2072.

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

Speaker speaker\_2: Lovenn Thomas.

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

Speaker speaker\_2: 2012 Emily Jane Drive, Griffin, Georgia 30224.

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

Speaker speaker\_2: 8/16/1978.

Speaker speaker\_1: And if a telephone number, I have is 484-557-2123?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And the email I have is lovenpatrick@yaho?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, so let's see here.

Speaker speaker\_2: So, the benefit on the card is not insurance, right? Not medical insurance?

Speaker speaker\_1: Um, us at Benefits and a Card, we're the benefit administrators for ATC Healthcare, so it is health insurance offered through ATC Healthcare.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. Um, but the plan that's offered through them... Um, let's see. I do know that they offer four medical plans. One of them is the Stay Healthy MEC-TeleRx. Now, that one just covers your preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, stuff like that. It's \$16.05 per week. Then they have two other medical plans. The VIP plans, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between those two VIP plans is that the insurance carrier just pays more to cover things. Um, so say, for example, you have to get surgery in a physician's office. Under the VIP Plus, the insurance carrier pays \$250 a day, while under the Prime, they pay out \$1000 a day. Um, so like I said, the only major difference is that the carrier just pays more to cover things, but those range from \$31.71 to \$43.41. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$43.81 per week.

Speaker speaker\_2: Okay. All right, I'm with the best one. So, that's \$43?

Speaker speaker\_1: \$43.81 for the MEC Enhanced, yes.

Speaker speaker\_2: Okay. So, it covers everything, right?

Speaker speaker\_1: Preventative healthcare services, plus hospitals, doctors and medications, yes.

Speaker speaker\_2: Okay. All right. So, what about dental?

Speaker speaker\_1: Um, so dental... Let's see. Dental is \$3.64 a week. However, when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible.

Speaker speaker\_2: Okay. All right. And how much is that a month? I mean, what-

Speaker speaker\_1: Um, dental was \$3.64 a week.

Speaker speaker\_2: Okay. Um... so vision...

Speaker speaker\_1: Do you want to do the MEC Enhanced and dental?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. Did you want to add anything else to the coverage, or just those two?

Speaker speaker\_2: Um... What's the 24-hour group accident?

Speaker speaker\_1: Okay, so the group accident as well?

Speaker speaker\_2: Hold on. I'm trying to see... What is it?

Speaker speaker\_1: Um, so group accident is pretty much like an extra benefit coverage for, like, uh, emergencies. Um, so say, for example, you have to get emergency dental work, you do have coverage for that. Um, you do have extra coverage for the MEC, uh, Enhanced medical plan. Um, hospital admission benefit, \$1000 a day. Surgery up to \$500. Uh, daily hospital confinement, \$100. So there's more, uh, coverage added on top if you added the group accident.

Speaker speaker\_2: All right. Let's see. Short-term. Short-term disability. Short-term, I mean...

Speaker speaker\_1: Uh, disability, say, if you get hurt on... at work, um, you do have the option to gain access to the short-term disability, so you do have some sort of money coming in.

Speaker speaker\_2: Okay. The critical illness limited benefit. Right, this is a critical illness limited benefit where I have weekly...Critical illness, limited patient rider.

Speaker speaker\_1: Um, so in order to get critical illness, you would have to get s- short-term disability.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay? So, just to confirm, we have the MEC-enhanced, uh, dental, short-term disability, critical illness and group accident all for employee only, correct?

Speaker speaker\_2: Mm-hmm. Yes, I have 4380... Okay. Yeah.

Speaker speaker\_1: Okay. Anything else or everything is good from there?

Speaker speaker\_2: So, how much is it a month? The full... \$43.81 and the \$3.50, I mean, a week?

Speaker speaker\_1: Well, doing the MEC-enhanced, the dental, uh, the disability, critical illness and group accident was \$58.58 a week.

Speaker speaker\_2: Okay. Well this... 'cause this is, uh, \$43.81 and the \$3.50, so that's the dedu- okay.

Speaker speaker\_1: Um, so doing the MEC-enhanced and dental was \$47.45 a week.

Speaker speaker\_2: Okay, that's fine.

Speaker speaker\_1: Did you authorize ATC to make that deduction for you?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right. Um, so I do want to let you know that this is future coverage, so this coverage won't actually begin until January. However, pending enrollments do take one to two weeks to go through, and then whenever you witness your first payroll deduction of the \$47.45 come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. 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 you must stay in these elections until the next company Open Enrollment Period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, is there anything else I can help you out with today, Lovin?

Speaker speaker\_2: Um... Um, so you said gaining insurance elsewhere. So, you can't use this as a secondary insurance?

Speaker speaker\_1: Uh, um, I never said that. I never said that.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I mean, you could.

Speaker speaker\_2: Oh, no. You just said, "Gaining insurance, uh, elsewhere." Yeah.

Speaker speaker\_1: No, g- gaining insurance elsewhere in order to cancel the coverage, since they're Section 125.

Speaker speaker\_2: Oh. Okay, okay. All right. I gotcha. Sorry.

Speaker speaker\_1: No worries. Is there anything else I can help you out with today?

Speaker speaker\_2: No, thank you.

Speaker speaker\_1: Okay. Well, thank you for calling Benefits and a Card and I hope you have a wonderful day, okay?

Speaker speaker\_2: You too. Thank you.

Speaker speaker\_1: You're welcome. Bye-bye.