

Transcript: Justin

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Full Transcript

Thank you for calling Benefits with a Purpose. This is Justin. How can I help you today? Hey, how you doing, Justin? Doing pretty well, and yourself? I'm fine. I'm calling to enroll in my health benefits with MAU. Uh, okay, so MAU. And what's the last four of your Social? 8275. 8275. And what was your first and last name? Jaylen Schuller. You said Jaylen Schuller? Mm-hmm. Okay. And for security purposes, can you verify your home address, including city, state and zip code? 16240029105. And your date of birth? 03/31/01. And a good telephone number have is 839-356-6510? Yes, sir. And the email I have is jaylenschuller12345@gmail? Yes, sir. Okay, so looking at the file, it looks like you are currently enrolled in the benefits offered through MAU. It looks like everything offered through MAU. Um, did you want to make changes to the coverage or did you want to keep everything that's in there? Yeah. Could you tell me, um, which ones that I am enrolled in? Because the only thing I really, really need is like when I go to the hospital and like the dentists and life insurance. Okay. Um, so looking at the file, it looks like you're currently enrolled into the MEC standalone, which is a medical plan that covers preventative healthcare services like physicals, diabetes, screenings, vaccinations, stuff like that. Mm-hmm. Um, the Ensure Plus Basic which covers your hospital visits, doctor visits and medication coverage. Um, group accident, dental, uh, short term disability, critical illness, term life which is the life insurance, vision, ID experts and behavior health for employee only. Okay, so we can take off the vision because I don't be going to the eye doctor. Okay, take off the vision. Anything else? Um, no, I think, I think that might be... You said- Because if you wanted just that one... Because you said you just- Go ahead. ... wanted medical and dental, correct? And then the term life? Yeah, I just needed medical, dental, accident, of course. Of course an accident. Okay. Okay. And did you want to keep the critical illness or no? I'm gonna say no but... Yeah, keep the critical illness. Keep- Okay. Um- So just take off the vision. Take off the vision. Okay. Yeah, just take off the vision. Okay. Let's see. So the current deductions right now with the vision on it was \$46.72. However, dropping vision and keeping everything else the same would be \$44.57 per week. All right. Do you authorize MAU to make that deduction for you? Um, you know what? To be honest, I'm sorry if it sound like a waste of time, but it doesn't seem like much of a difference and it sounds like it's best to go ahead and keep those because it's not actually deducting much. Of course. But I just wanted to check in and make sure that I was actually on it, because last time I went to the doctor they sent me a hospital bill for like \$50 and I was pretty sure I told them. But I did go for like... It was like something wrong with my hand and I'm pretty sure they, uh... I thought they would cover it. But do they cover things like that? Like if I went... Because I went because I thought I had like problems. Um, well, I do know that the medical plans offered through MAU, their hospital indemnity. So the insurance carrier pays us that dollar amount to cover things as long as copays have been met. So if you went to that provider and you met the copay, uh, that

they bill the insurance carrier, uh, the insurance carrier pays their set dollar amount for whatever was covered for that visit and then whatever the remaining balance is would be your responsibility. Okay. So I'm thinking that \$50 would, was that remaining balance. Okay, that makes sense. That makes sense. That's fine. Okay. Is there anything else ... you're concerned about? I'm young, I'm young, man. I'm young, man. I'll figure it out. No worries. We all gotta go through it. I was in the same boat as you, man. Okay, well, that's fine. We can get into that. And they, they, when... Last time I spoke to someone she said they would be sending me a card. Um, I don't know if it came yet. Let me see. Sure. She said a physical card so I can like, you know, when they roll in with that, the insurance, the computer at the hospital, I didn't really know like what's there. Yeah. Yeah, I do see... Uh, she emailed you copies of the ID cards. I can go ahead and resend those to you just to be on the safe side and then- Yeah. ... put in a request for new physical ID cards to be made out to you. Okay. Okay. Do you mind if I place you on a brief hold while I do that for you? Please do, that's fine. Okay. Yeah, I'm serious. I'll see you Thursday. Don't do it. Hello, Jaylen, you still there? Hello, are you still there? Oh, yes. I'm still here. I'm still here. Awesome, awesome. Thank you so much for holding. So two things. Uh, first thing, I went ahead and emailed you your ID cards to the email that was on file. Okay. Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsandcard.com, okay? Um, secondly, I emailed the insurance carrier as well, put in the request for new physical ID cards to be mailed out to you, so you should receive those within seven to 10 business days. Okay? All right. Awesome. Well, is there anything else I could help you out with today? So what if I was to tell you that I actually went and looked through my mail and I see the one that they already sent. Do I have to use the one that they're sending now, or is that just like I have two now? Um, so you have two now. Um, I went ahead and put in the request for a new physical ID card. It'll be the same policy number, same group number, everything like that. Okay. That's why I asked about. I went and looked through. Like I said, I'm young so, you know, every company sending me things, trying to get me to sign up for stuff. Totally understand. So I didn't... I don't really look at all of it and that's that. Because I ain't even start dealing with credit yet. So I ain't really, like, look through it. But I looked through it just now and saw it and I was like, "Wow. I have it." No worries. Uh, is there anything else I can help you out with today, Jaylen? No, sir. I appreciate you, man. You're welcome. You have a great day, okay? You too. All right. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits with a Purpose. This is Justin. How can I help you today?

Speaker speaker_1: Hey, how you doing, Justin?

Speaker speaker_0: Doing pretty well, and yourself?

Speaker speaker_1: I'm fine. I'm calling to enroll in my health benefits with MAU.

Speaker speaker_0: Uh, okay, so MAU. And what's the last four of your Social?

Speaker speaker_1: 8275.

Speaker speaker_0: 8275. And what was your first and last name?

Speaker speaker_1: Jaylen Schuller.

Speaker speaker_0: You said Jaylen Schuller?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker_1: 16240029105.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 03/31/01.

Speaker speaker_0: And a good telephone number have is 839-356-6510?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And the email I have is jaylenschuller12345@gmail?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay, so looking at the file, it looks like you are currently enrolled in the benefits offered through MAU. It looks like everything offered through MAU. Um, did you want to make changes to the coverage or did you want to keep everything that's in there?

Speaker speaker_1: Yeah. Could you tell me, um, which ones that I am enrolled in? Because the only thing I really, really need is like when I go to the hospital and like the dentists and life insurance.

Speaker speaker_0: Okay. Um, so looking at the file, it looks like you're currently enrolled into the MEC standalone, which is a medical plan that covers preventative healthcare services like physicals, diabetes, screenings, vaccinations, stuff like that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, the Ensure Plus Basic which covers your hospital visits, doctor visits and medication coverage. Um, group accident, dental, uh, short term disability, critical illness, term life which is the life insurance, vision, ID experts and behavior health for employee only.

Speaker speaker_1: Okay, so we can take off the vision because I don't be going to the eye doctor.

Speaker speaker_0: Okay, take off the vision. Anything else?

Speaker speaker_1: Um, no, I think, I think that might be... You said-

Speaker speaker_0: Because if you wanted just that one... Because you said you just-

Speaker speaker_1: Go ahead.

Speaker speaker_0: ... wanted medical and dental, correct? And then the term life?

Speaker speaker_1: Yeah, I just needed medical, dental, accident, of course. Of course an accident.

Speaker speaker_0: Okay. Okay. And did you want to keep the critical illness or no?

Speaker speaker_1: I'm gonna say no but... Yeah, keep the critical illness. Keep-

Speaker speaker_0: Okay. Um-

Speaker speaker_1: So just take off the vision.

Speaker speaker_0: Take off the vision. Okay.

Speaker speaker_1: Yeah, just take off the vision.

Speaker speaker_0: Okay. Let's see. So the current deductions right now with the vision on it was \$46.72. However, dropping vision and keeping everything else the same would be \$44.57 per week.

Speaker speaker_1: All right.

Speaker speaker_0: Do you authorize MAU to make that deduction for you?

Speaker speaker_1: Um, you know what? To be honest, I'm sorry if it sound like a waste of time, but it doesn't seem like much of a difference and it sounds like it's best to go ahead and keep those because it's not actually deducting much.

Speaker speaker_0: Of course.

Speaker speaker_1: But I just wanted to check in and make sure that I was actually on it, because last time I went to the doctor they sent me a hospital bill for like \$50 and I was pretty sure I told them. But I did go for like... It was like something wrong with my hand and I'm pretty sure they, uh... I thought they would cover it. But do they cover things like that? Like if I went... Because I went because I thought I had like problems.

Speaker speaker_0: Um, well, I do know that the medical plans offered through MAU, their hospital indemnity. So the insurance carrier pays us that dollar amount to cover things as long as copays have been met. So if you went to that provider and you met the copay, uh, that they bill the insurance carrier, uh, the insurance carrier pays their set dollar amount for whatever was covered for that visit and then whatever the remaining balance is would be your responsibility.

Speaker speaker_1: Okay.

Speaker speaker_0: So I'm thinking that \$50 would, was that remaining balance.

Speaker speaker_1: Okay, that makes sense. That makes sense. That's fine. Okay.

Speaker speaker_0: Is there anything else ... you're concerned about?

Speaker speaker_1: I'm young, I'm young, man. I'm young, man. I'll figure it out.

Speaker speaker_0: No worries. We all gotta go through it. I was in the same boat as you, man.

Speaker speaker_1: Okay, well, that's fine. We can get into that. And they, they, when... Last time I spoke to someone she said they would be sending me a card. Um, I don't know if it came yet.

Speaker speaker_0: Let me see. Sure.

Speaker speaker_1: She said a physical card so I can like, you know, when they roll in with that, the insurance, the computer at the hospital, I didn't really know like what's there.

Speaker speaker_0: Yeah. Yeah, I do see... Uh, she emailed you copies of the ID cards. I can go ahead and resend those to you just to be on the safe side and then-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... put in a request for new physical ID cards to be made out to you.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Do you mind if I place you on a brief hold while I do that for you?

Speaker speaker_1: Please do, that's fine.

Speaker speaker_0: Okay.

Speaker speaker_2: Yeah, I'm serious. I'll see you Thursday. Don't do it.

Speaker speaker_0: Hello, Jaylen, you still there? Hello, are you still there?

Speaker speaker_3: Oh, yes. I'm still here. I'm still here.

Speaker speaker_0: Awesome, awesome. Thank you so much for holding. So two things. Uh, first thing, I went ahead and emailed you your ID cards to the email that was on file.

Speaker speaker_3: Okay.

Speaker speaker_0: Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsandcard.com, okay? Um, secondly, I emailed the insurance carrier as well, put in the request for new physical ID cards to be mailed out to you, so you should receive those within seven to 10 business days. Okay?

Speaker speaker_3: All right.

Speaker speaker_0: Awesome. Well, is there anything else I could help you out with today?

Speaker speaker_3: So what if I was to tell you that I actually went and looked through my mail and I see the one that they already sent. Do I have to use the one that they're sending now, or is that just like I have two now?

Speaker speaker_0: Um, so you have two now. Um, I went ahead and put in the request for a new physical ID card. It'll be the same policy number, same group number, everything like that.

Speaker speaker_3: Okay. That's why I asked about. I went and looked through. Like I said, I'm young so, you know, every company sending me things, trying to get me to sign up for stuff.

Speaker speaker_0: Totally understand.

Speaker speaker_3: So I didn't... I don't really look at all of it and that's that. Because I ain't even start dealing with credit yet. So I ain't really, like, look through it. But I looked through it just now and saw it and I was like, "Wow. I have it."

Speaker speaker_0: No worries. Uh, is there anything else I can help you out with today, Jaylen?

Speaker speaker_3: No, sir. I appreciate you, man.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_3: You too.

Speaker speaker_0: All right. Bye-bye.