

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi. Yes, I'm wanting to get, uh, insurance benefits, whatever. Okay. What's the staffing agency you work for? ATC. And the last four of your social? 5902. And what was your first and last name? Jennifer Drandfeldt. Okay. And for security purposes, could you verify your home address, including city, state and zip code, Jennifer? 13290 Clairemont Way, Oregon City, Oregon 97045. And confirm your date of birth. 12-30-76. And a good telephone number I have is 503-875-5385? Yep. And the email I have is drandfeldtjennifer at gmail? Yep. Okay. Now, did you receive a benefit guide through ATC or no? Um, I, I did, but I don't quite understand it. Okay. No worries. Let's see here. So, I do know that they offer four different medical plans. Right. One of the medical plans is listed as the MEC TeleRx. Now, that one just covers preventative healthcare services only. Okay. So, like, physicals, diabetes screenings, stuff like that. \$16.05 per week. Then they have the VIP plans, which cover hospitals, doctors and medications. The only major difference between the Plus and the Prime is how much the insurance carrier pays to cover things, but those range from 31- Okay. So... Sorry. I'll let you talk. So, they range from \$31.71 to \$43.41. And then the last- Okay. And so what was it... Sorry, what was the difference between those two? It's how much the insurance carrier pays to cover things. Oh, okay. 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. Um, I think I want the one that covers everything. So, the MEC Enhanced? The highest one. Yes. Okay. So, just medical? Anything else? Yeah, and dental. Dental. Okay. Anything else? Uh, what else is there? Um, they offer FreeRx, which gives out free or discounted prescription coverage, uh, short-term disability, term life, which is the life insurance- Well, es- how much is, how much is FreeRx? Uh, \$5.99 per week. I'll take that. Okay. And then they had short-term disability at \$5.18 per week, term life, which is the life insurance at \$2.11, vision at \$2.15, group accident at \$2.01, and then critical illness \$3.94. Um, I'll take, um, I guess I'll take them all other than the, um, die insurance. Okay, so everything but the vision? Yeah. Okay. So, just to confirm, we have the MEC Enhanced, the FreeRx, dental, short-term disability, term life, critical illness and group accident all for employee only, correct? What... Sorry, what is group accident? Um, so group accident is just, uh, is extra coverage. So, say if you have, um, an emergency room visit, there'll be extra coverage for that. Let me pull up benefit guide so I can give you more in-depth... Yeah. Uh, so the group accident, um, so it's just more, more, uh, coverage. Mm-hmm. So, say if you have a, to go to the emerge- uh, hospital emergency room, there's an additional \$250 worth of coverage. Same thing with physician's office, an additional \$50 worth of coverage, emergency dental work- Okay. ... additional coverage as well. Okay. And so how much is the deductible on all this? Um, so it's not major medical insurance, so there's no deductible for the medical

plans. Uh, the hospital is daddy. Oh, okay. Um, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met. Okay. And I just pay the copay? What are, what are the copays? Um, it usually ranges from whatever the provider charges. Um, usually \$25 for regular doctor's visits. However, it's, if it's a specialist, so here's an ear, nose and throat doctor, for example, \$50. Okay. Okay, sounds good. Okay. So, let's see here. FreeRx, dental... And what's the total of all that? Let's see. So, doing all of those for employee only would be \$66.68 per week. Okay, perfect. So, you authorize ATC here to authorize that deduction for you? I'm sorry? Do you authorize ATC to make that deduction for you? Oh, yes. Okay. So let me go ahead and save that. And who do you want to put down as your beneficiary for the term life? Uh, Robert Drandfeldt. D-R... Oh, you know how to spell it. You've got my last name. My husband. Spouse. Okay. And how much is that? Let me see. Term life for employees to age 64 is \$20,000. Okay, perfect. Thank you. You're welcome. So, I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$66.68 come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare. Seven to ten business- Okay. And I, and I can go see any doctor I want, right? No, ma'am. So, you would have to stay in network to, for the insurance carrier to pay. However, I do have- Okay. ... a telephone number to where if you provide them with your zip code, they can give you a list of those providers who will accept the insurance. Oh, okay. Okay. Hold on a second. Um, but regarding the pending enrollment process, uh, seven to ten 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- Uh-huh. ... can 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. Uh- Okay. ... just let me know whenever you're ready for that provider number. Okay. What is it? Um, so the company is called MultiPlan. What is it? Okay. And their telephone number is 800-457- Oh... Okay. ... 1403. Okay. All right. Thank you. You're welcome. You have a great day, Jennifer. Okay? You too. Bye. All right. Bye.

Conversation Format

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

Speaker speaker_1: Hi. Yes, I'm wanting to get, uh, insurance benefits, whatever.

Speaker speaker_0: Okay. What's the staffing agency you work for?

Speaker speaker_1: ATC.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 5902.

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

Speaker speaker_1: Jennifer Drandfeldt.

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

Speaker speaker_1: 13290 Clairemont Way, Oregon City, Oregon 97045.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: 12-30-76.

Speaker speaker_0: And a good telephone number I have is 503-875-5385?

Speaker speaker_1: Yep.

Speaker speaker_0: And the email I have is drandfeldtjennifer at gmail?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. Now, did you receive a benefit guide through ATC or no?

Speaker speaker_1: Um, I, I did, but I don't quite understand it.

Speaker speaker_0: Okay. No worries. Let's see here. So, I do know that they offer four different medical plans.

Speaker speaker_1: Right.

Speaker speaker_0: One of the medical plans is listed as the MEC TeleRx. Now, that one just covers preventative healthcare services only.

Speaker speaker_1: Okay.

Speaker speaker_0: So, like, physicals, diabetes screenings, stuff like that. \$16.05 per week. Then they have the VIP plans, which cover hospitals, doctors and medications. The only major difference between the Plus and the Prime is how much the insurance carrier pays to cover things, but those range from 31-

Speaker speaker_1: Okay. So... Sorry. I'll let you talk.

Speaker speaker_0: So, they range from \$31.71 to \$43.41. And then the last-

Speaker speaker_1: Okay. And so what was it... Sorry, what was the difference between those two?

Speaker speaker_0: It's how much the insurance carrier pays to cover things.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: 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_1: Okay. Um, I think I want the one that covers everything.

Speaker speaker_0: So, the MEC Enhanced?

Speaker speaker_1: The highest one. Yes.

Speaker speaker_0: Okay. So, just medical? Anything else?

Speaker speaker_1: Yeah, and dental. Dental.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: Uh, what else is there?

Speaker speaker_0: Um, they offer FreeRx, which gives out free or discounted prescription coverage, uh, short-term disability, term life, which is the life insurance-

Speaker speaker_1: Well, es- how much is, how much is FreeRx?

Speaker speaker_0: Uh, \$5.99 per week.

Speaker speaker_1: I'll take that.

Speaker speaker_0: Okay. And then they had short-term disability at \$5.18 per week, term life, which is the life insurance at \$2.11, vision at \$2.15, group accident at \$2.01, and then critical illness \$3.94.

Speaker speaker_1: Um, I'll take, um, I guess I'll take them all other than the, um, die insurance.

Speaker speaker_0: Okay, so everything but the vision?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So, just to confirm, we have the MEC Enhanced, the FreeRx, dental, short-term disability, term life, critical illness and group accident all for employee only, correct?

Speaker speaker_1: What... Sorry, what is group accident?

Speaker speaker_0: Um, so group accident is just, uh, is extra coverage. So, say if you have, um, an emergency room visit, there'll be extra coverage for that. Let me pull up benefit guide so I can give you more in-depth...

Speaker speaker_1: Yeah.

Speaker speaker_0: Uh, so the group accident, um, so it's just more, more, uh, coverage.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, say if you have a, to go to the emerge- uh, hospital emergency room, there's an additional \$250 worth of coverage. Same thing with physician's office, an additional \$50 worth of coverage, emergency dental work-

Speaker speaker_1: Okay.

Speaker speaker_0: ... additional coverage as well.

Speaker speaker_1: Okay. And so how much is the deductible on all this?

Speaker speaker_0: Um, so it's not major medical insurance, so there's no deductible for the medical plans. Uh, the hospital is daddy.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Um, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met.

Speaker speaker_1: Okay. And I just pay the copay? What are, what are the copays?

Speaker speaker_0: Um, it usually ranges from whatever the provider charges. Um, usually \$25 for regular doctor's visits. However, it's, if it's a specialist, so here's an ear, nose and throat doctor, for example, \$50.

Speaker speaker_1: Okay. Okay, sounds good.

Speaker speaker_0: Okay. So, let's see here. FreeRx, dental...

Speaker speaker_1: And what's the total of all that?

Speaker speaker_0: Let's see. So, doing all of those for employee only would be \$66.68 per week.

Speaker speaker_1: Okay, perfect.

Speaker speaker_0: So, you authorize ATC here to au- make that deduction for you?

Speaker speaker_1: I'm sorry?

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

Speaker speaker_1: Oh, yes.

Speaker speaker_0: Okay. So let me go ahead and save that. And who do you want to put down as your beneficiary for the term life?

Speaker speaker_1: Uh, Robert Drandfeldt. D-R... Oh, you know how to spell it. You've got my last name. My husband.

Speaker speaker_0: Spouse. Okay.

Speaker speaker_1: And how much is that?

Speaker speaker_0: Let me see. Term life for employees to age 64 is \$20,000.

Speaker speaker_1: Okay, perfect. Thank you.

Speaker speaker_0: You're welcome. So, I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first

payroll deduction of the \$66.68 come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare. Seven to ten business-

Speaker speaker_1: Okay. And I, and I can go see any doctor I want, right?

Speaker speaker_0: No, ma'am. So, you would have to stay in network to, for the insurance carrier to pay. However, I do have-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a telephone number to where if you provide them with your zip code, they can give you a list of those providers who will accept the insurance.

Speaker speaker_1: Oh, okay. Okay. Hold on a second.

Speaker speaker_0: Um, but regarding the pending enrollment process, uh, seven to ten 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-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... can 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. Uh-

Speaker speaker_1: Okay.

Speaker speaker_0: ... just let me know whenever you're ready for that provider number.

Speaker speaker_1: Okay. What is it?

Speaker speaker_0: Um, so the company is called MultiPlan.

Speaker speaker_1: What is it? Okay.

Speaker speaker_0: And their telephone number is 800-457-

Speaker speaker_1: Oh... Okay.

Speaker speaker_0: ... 1403.

Speaker speaker_1: Okay. All right. Thank you.

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

Speaker speaker_1: You too. Bye.

Speaker speaker_0: All right. Bye.