

Transcript: Malcolm

Nash-4675836142206976-4900602853769216

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... benefits in the card is Yes. My name is Arlene Hill and I need to, um, enroll in some benefits with MAU at Samsung. All right. What's the last four of your social? 2629. I already did it but I wanted to make sure I did it right. But, um, I think I want to change something, so I better make sure that it's right. As I read the pamphlet and I was looking at the stuff and I was like, "Oh, Lord, I ain't see some of this." So... First name? 26... Arlene Hill. For security purposes, can you verify your address and date of birth for me? 970 Apple Orchard Road, Clinton, South Carolina 29325. And date of birth? January the 23rd, 1956. Thank you. So we got your phone number, 864-715-4943. 4983. 4983, yes. Yeah. Right. And your email is arlenehill679@yahoo.com? Yes, sir. All right. So looks like you got enrolled into the dental, short-term disability, life insurance, vision and a preventative care plan. You say you want to make some changes? All right. Let me make sure. Okay. I'm just go- um, when I looked at it this morning, I wanted to make sure that, um, I had what I . Okay. I wanted the, um, the Insure Plus plan with the 17.39. Did I put that down? No, ma'am. Okay. I want that just for m- just for me. You wanted to add that, you mean? No, I just want... A- any, any... Just the, um... Okay. Even though I picked out insurance, can't you have the Insurance Plus? I need three different types. So you got enrolled into... So do you still want the dental, the short-term disability, the life insurance, the vision and the preventative care and then add the Insure Plus? Or you just want the Insure Plus? Okay. This is what I'm trying to get. Okay. You said I already have insurance, but I thought they had three different kinds which is the Stay Healthy Med and the Insurance Plus and Insurance Plus Enhanced. So the one you talking about, I pic- did I pick the Stay Healthy Med? Yes, ma'am. The first plan that you picked was the NEC stand-alone. So I'm asking, so ma'am, I'm asking you because you got the dental... Right now, you got enrolled into the dental, the short-term disability, the life insurance, the vision and the preventative care. Are you wanting to keep those plans and add the Insure Plus? Mm-hmm. Or do you just want the Insure Plus and then drop the rest of those plans, is what I'm asking? Okay. Now, now this one. The Insure Plus, do they guarantee all of that that I already have? No, ma'am. They're all separate plans that you have to pay for separately. Okay. I know now. Okay. So I d- I want to drop the Stay Healthy Med and add... I want to get the Insure Plus. And then I want to keep the... I want to do the, um, critical, the Critical Illness for employee and spouse. Do I need to slow down a little bit? All right. All right. So I'm going to go ahead and cancel the payment request. It's already been sent in, so it is possible to see that deduction of the 21.25. But since you guys are in open enrollment, I can still make those changes happen. All right. Okay. So I'm going to start, we're going to start your enrollment over. Okay. Thank you. Mm-hmm. So you want the Insure Plus Basic. What else did you want? Right. I want the, um, short-term disability, which is 4.02. Okay. I want the, um, Critical Illness for me and my spouse. I want

3.94 for me and him. Okay. And then on the Term Life, I want the, um, e- employee and spouse. Term Life? I'm not going- You want the life? Yes. Okay. What else? Yeah. And that going to be all. So you don't want the dental? No. You don't want the vision, the preventative care? Not the v- exactly. Can you expl- explain to me what is preventive c- care? Oh, preventative i- is like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services that is not included in the Insure Plus plan. Okay. So, but if you got, if you got the Critical Illness, that, what does that do for you? Because I'm looking at that- That's for like if you got cancer, one of those long-term sicknesses and you needed assistance with that. Okay. So I want- It may provide up to \$5,000 benefit paid directly to you in the event that you're diagnosed with a covered critical illness. Okay. So this the way I want, the way I just said it, sir. All the ones that I said I wanted. All right. So just to make sure, you want the Insure Plus Basic for just you, the short-term disability, life insurance for you and the spouse, and the Critical Illness for you and the spouse, and that's it? Yeah. Well, and the, um, Term Life employee and spouse. Mm-hmm. Okay. And you, and you said... So do you think preventative, um... Just asking, how much is the pre- preventative thing? It's \$9.46. Is that a good thing to have? I wouldn't be made- I wouldn't be able to make any recommendations, ma'am, unfortunately. But it, it does cover the stuff that's not included in Insure Plus plan. 'Cause in, in- Mm-hmm. ... Insure Plus Basic covers doctors, hospitals and prescriptions, the NEC-... numbers like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. Basically, what it is, the MEC, is if you feel like you're about to get sick and you want to test it out- Mm-hmm. ... then you can go to the doctor to get tested. And then the Ensure Basic, EnsurePlus Basic is if you're already sick and you need to get checking. Does that make sense? Yes. Okay. Well, it don't sound like I need EnsurePlus. I need just go back with my state healthy, MEC. You're allowed to have them both too, that's why I'm... Just so you know. Well, that, then I know but I'm not having, I'm not making that much money where I'm at. So on that one, I just put me back with state healthy MEC and, and cancel the EnsurePlus, I'm sorry. And that, I'm not gonna do anything else 'cause you said the MEC is the preventative care, so I would rather have that. Yeah, so the, the EnsurePlus is like if you wanna go to the doctor or go to the hospital, 'cause the, with the E- with the, MEC doesn't include doctors or hospitals, that's what I'm saying. So it's only preventative stuff. So i- if you're, if you're already sick they wouldn't, and you want to go to the doctor's, they would be... I'm not sure if that would be something that would cover it. So, okay. I'm sorry, I don't mean to sound dumb. So the MEC plan do not in- do- do not cover that? It d- it covers preventative measures only, like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative stuff. It does not include doctors, hospitals or prescriptions. Okay. No, just leave me with the EnsurePlus, I ain't even gonna mess with that. That'll be all. So you don't, you don't want the MEC standalone anymore? You want the EnsurePlus Basic? I mean, I'm, I'm, I'm trying to determine... Okay. 'Cause you're, again, you're allowed to have both of them. Yeah. You just- Well, let me have both 'cause I, I probably need them. Say that again, ma'am? Yeah, I need them both. I want them both. All right, so with them both selected and the life insurance and the critical illness and the short term disability, your total will be \$37.35. Okay. And that'll be deducted weekly. Okay. And, and do y'all send a card? Are you referring- Can I ask you a question? Do y'all send a card to us or anything? Yes, ma'am. So the enrollment process takes one to two weeks. Once you see that

first deduction from your Pay Patek and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date. Okay. All right then, thank you. No problem. So I do have to let you know that the, with the EnsurePlus plan, if you want a physical card, you wanna call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay. Well, can I request it already on the phone? No, ma'am. You have to wait until your coverage is actually active 'cause then you'll actually be in the system to be able to request a card. Okay. All right then, thank you. No problem, Ms. Hill. Was there anything else I could help you with today? That'll be all. Okay, so benefits and a card. Hope you have a great rest of your week. All right, bye-bye. Actually, ma'am, ma'am, I do need your dependent information. I do need- My what? ... your, uh, your spouse's first name, last name, Social Security and date of birth. Okay. My spouse name, Bryan, B-R-Y-A-N. Hill, H-I-L-L. Do you need his middle name? No, ma'am. He have Social? Yeah. Okay, let me... Hold on, let me ask for it. Mm-hmm. Brian, your Social is, Brian, your Social's 248. What is your, what is your Social? For my insurance, it's 248-23-21-30. You got it? You said 248-23-2130? Yes. Yes, sir. And the date of birth? 2/16/65. You're gonna admit I need a beneficiary. Will Brian be your beneficiary as well? Yes. All right. That's all I needed from you, Ms. Hill. Was there anything else I could help you with today? Mm, that'll be all. Thanks for calling Benefits and a Card. Hope you have a great rest of your week. All right, thank you. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: ... benefits in the card is

Speaker speaker_2: Yes. My name is Arlene Hill and I need to, um, enroll in some benefits with MAU at Samsung.

Speaker speaker_1: All right. What's the last four of your social?

Speaker speaker_2: 2629. I already did it but I wanted to make sure I did it right. But, um, I think I want to change something, so I better make sure that it's right. As I read the pamphlet and I was looking at the stuff and I was like, "Oh, Lord, I ain't see some of this." So...

Speaker speaker_1: First name?

Speaker speaker_2: 26... Arlene Hill.

Speaker speaker_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 970 Apple Orchard Road, Clinton, South Carolina 29325.

Speaker speaker_1: And date of birth?

Speaker speaker_2: January the 23rd, 1956.

Speaker speaker_1: Thank you. So we got your phone number, 864-715-4943.

Speaker speaker_2: 4983.

Speaker speaker_1: 4983, yes.

Speaker speaker_2: Yeah. Right.

Speaker speaker_1: And your email is arlenehill679@yahoo.com?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right. So looks like you got enrolled into the dental, short-term disability, life insurance, vision and a preventative care plan. You say you want to make some changes?

Speaker speaker_2: All right. Let me make sure. Okay. I'm just go- um, when I looked at it this morning, I wanted to make sure that, um, I had what I . Okay. I wanted the, um, the Insure Plus plan with the 17.39. Did I put that down?

Speaker speaker_1: No, ma'am.

Speaker speaker_2: Okay. I want that just for m- just for me.

Speaker speaker_1: You wanted to add that, you mean?

Speaker speaker_2: No, I just want... A- any, any... Just the, um... Okay. Even though I picked out insurance, can't you have the Insurance Plus? I need three different types.

Speaker speaker_1: So you got enrolled into... So do you still want the dental, the short-term disability, the life insurance, the vision and the preventative care and then add the Insure Plus? Or you just want the Insure Plus?

Speaker speaker_2: Okay. This is what I'm trying to get. Okay. You said I already have insurance, but I thought they had three different kinds which is the Stay Healthy Med and the Insurance Plus and Insurance Plus Enhanced. So the one you talking about, I pic- did I pick the Stay Healthy Med?

Speaker speaker_1: Yes, ma'am. The first plan that you picked was the NEC stand-alone. So I'm asking, so ma'am, I'm asking you because you got the dental... Right now, you got enrolled into the dental, the short-term disability, the life insurance, the vision and the preventative care. Are you wanting to keep those plans and add the Insure Plus?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Or do you just want the Insure Plus and then drop the rest of those plans, is what I'm asking?

Speaker speaker_2: Okay. Now, now this one. The Insure Plus, do they guarantee all of that that I already have?

Speaker speaker_1: No, ma'am. They're all separate plans that you have to pay for separately.

Speaker speaker_2: Okay. I know now. Okay. So I d- I want to drop the Stay Healthy Med and add... I want to get the Insure Plus. And then I want to keep the... I want to do the, um, critical, the Critical Illness for employee and spouse. Do I need to slow down a little bit?

Speaker speaker_1: All right. All right. So I'm going to go ahead and cancel the payment request. It's already been sent in, so it is possible to see that deduction of the 21.25. But since you guys are in open enrollment, I can still make those changes happen. All right.

Speaker speaker_2: Okay.

Speaker speaker_1: So I'm going to start, we're going to start your enrollment over.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: Mm-hmm. So you want the Insure Plus Basic. What else did you want?

Speaker speaker_2: Right. I want the, um, short-term disability, which is 4.02.

Speaker speaker_1: Okay.

Speaker speaker_2: I want the, um, Critical Illness for me and my spouse. I want 3.94 for me and him.

Speaker speaker_1: Okay.

Speaker speaker_2: And then on the Term Life, I want the, um, e- employee and spouse.

Speaker speaker_1: Term Life?

Speaker speaker_2: I'm not going-

Speaker speaker_1: You want the life?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. What else?

Speaker speaker_2: Yeah. And that going to be all.

Speaker speaker_1: So you don't want the dental?

Speaker speaker_2: No.

Speaker speaker_1: You don't want the vision, the preventative care?

Speaker speaker_2: Not the v- exactly. Can you expl- explain to me what is preventive c-care?

Speaker speaker_1: Oh, preventative i- is like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services that is not included in the Insure Plus plan.

Speaker speaker_2: Okay. So, but if you got, if you got the Critical Illness, that, what does that do for you? Because I'm looking at that-

Speaker speaker_1: That's for like if you got cancer, one of those long-term sicknesses and you needed assistance with that.

Speaker speaker_2: Okay. So I want-

Speaker speaker_1: It may provide up to \$5,000 benefit paid directly to you in the event that you're diagnosed with a covered critical illness.

Speaker speaker_2: Okay. So this the way I want, the way I just said it, sir. All the ones that I said I wanted.

Speaker speaker_1: All right. So just to make sure, you want the Insure Plus Basic for just you, the short-term disability, life insurance for you and the spouse, and the Critical Illness for you and the spouse, and that's it?

Speaker speaker_2: Yeah. Well, and the, um, Term Life employee and spouse.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. And you, and you said... So do you think preventative, um... Just asking, how much is the pre- preventative thing?

Speaker speaker_1: It's \$9.46.

Speaker speaker_2: Is that a good thing to have?

Speaker speaker_1: I wouldn't be made- I wouldn't be able to make any recommendations, ma'am, unfortunately. But it, it does cover the stuff that's not included in Insure Plus plan. 'Cause in, in-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... Insure Plus Basic covers doctors, hospitals and prescriptions, the NEC-... numbers like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. Basically, what it is, the MEC, is if you feel like you're about to get sick and you want to test it out-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... then you can go to the doctor to get tested. And then the Ensure Basic, EnsurePlus Basic is if you're already sick and you need to get checking. Does that make sense?

Speaker speaker_2: Yes. Okay. Well, it don't sound like I need EnsurePlus. I need just go back with my state healthy, MEC.

Speaker speaker_1: You're allowed to have them both too, that's why I'm... Just so you know.

Speaker speaker_2: Well, that, then I know but I'm not having, I'm not making that much money where I'm at. So on that one, I just put me back with state healthy MEC and, and cancel the EnsurePlus, I'm sorry. And that, I'm not gonna do anything else 'cause you said the MEC is the preventative care, so I would rather have that.

Speaker speaker_1: Yeah, so the, the EnsurePlus is like if you wanna go to the doctor or go to the hospital, 'cause the, with the E- with the, MEC doesn't include doctors or hospitals, that's what I'm saying. So it's only preventative stuff. So i- if you're, if you're already sick they wouldn't, and you want to go to the doctor's, they would be... I'm not sure if that would be something that would cover it.

Speaker speaker_2: So, okay. I'm sorry, I don't mean to sound dumb. So the MEC plan do not in- do- do not cover that?

Speaker speaker_1: It d- it covers preventative measures only, like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative stuff. It does not include doctors, hospitals or prescriptions.

Speaker speaker_2: Okay. No, just leave me with the EnsurePlus, I ain't even gonna mess with that. That'll be all.

Speaker speaker_1: So you don't, you don't want the MEC standalone anymore? You want the EnsurePlus Basic?

Speaker speaker_2: I mean , I'm, I'm, I'm trying to determine... Okay.

Speaker speaker_1: 'Cause you're, again, you're allowed to have both of them.

Speaker speaker_2: Yeah.

Speaker speaker_1: You just-

Speaker speaker_2: Well, let me have both 'cause I, I probably need them.

Speaker speaker_1: Say that again, ma'am?

Speaker speaker_2: Yeah, I need them both. I want them both.

Speaker speaker_1: All right, so with them both selected and the life insurance and the critical illness and the short term disability, your total will be \$37.35.

Speaker speaker_2: Okay.

Speaker speaker_1: And that'll be deducted weekly.

Speaker speaker_2: Okay. And, and do y'all send a card?

Speaker speaker_1: Are you referring-

Speaker speaker_2: Can I ask you a question? Do y'all send a card to us or anything?

Speaker speaker_1: Yes, ma'am. So the enrollment process takes one to two weeks. Once you see that first deduction from your Pay Patek and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date.

Speaker speaker_2: Okay. All right then, thank you.

Speaker speaker_1: No problem. So I do have to let you know that the, with the EnsurePlus plan, if you want a physical card, you wanna call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker_2: Okay. Well, can I request it already on the phone?

Speaker speaker_1: No, ma'am. You have to wait until your coverage is actually active 'cause then you'll actually be in the system to be able to request a card.

Speaker speaker_2: Okay. All right then, thank you.

Speaker speaker_1: No problem, Ms. Hill. Was there anything else I could help you with today?

Speaker speaker_2: That'll be all.

Speaker speaker_1: Okay, so benefits and a card. Hope you have a great rest of your week.

Speaker speaker_2: All right, bye-bye.

Speaker speaker_1: Actually, ma'am, ma'am, I do need your dependent information. I do need-

Speaker speaker_2: My what?

Speaker speaker_1: ... your, uh, your spouse's first name, last name, Social Security and date of birth.

Speaker speaker_2: Okay. My spouse name, Bryan, B-R-Y-A-N. Hill, H-I-L-L. Do you need his middle name?

Speaker speaker_1: No, ma'am. He have Social?

Speaker speaker_2: Yeah. Okay, let me... Hold on, let me ask for it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Brian, your Social is, Brian, your Social's 248. What is your, what is your Social? For my insurance, it's 248-23-21-30. You got it?

Speaker speaker_1: You said 248-23-2130?

Speaker speaker_2: Yes. Yes, sir.

Speaker speaker_1: And the date of birth?

Speaker speaker_2: 2/16/65.

Speaker speaker_1: You're gonna admit I need a beneficiary. Will Brian be your beneficiary as well?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. That's all I needed from you, Ms. Hill. Was there anything else I could help you with today?

Speaker speaker_2: Mm, that'll be all.

Speaker speaker_1: Thanks for calling Benefits and a Card. Hope you have a great rest of your week.

Speaker speaker_2: All right, thank you. Bye-bye.

Speaker speaker_1: Bye.