

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hi, uh, this is, uh, uh, Tek Gurung. Uh, I'm talking about my wife, Sukrai. She want to do the insurance, health insurance. Is she with you right now? Yes, yes. Okay, so s- why, is there a reason why you're speaking on her behalf? She would... Otherwise, we would need to get her permission for you to speak on her behalf. Okay. Uh, Huh? Uh,..... Uh, I'm helping her. She's my wife. Uh, she little English, that's why. What does she speak? Uh, Nepali. Say that again, sir. Nepali. Yeah, so if we can just get her saying she give you permission to speak on your behalf, we'll be able to do, do something, so. I am Sukrai. Hi. Yeah, she's, she's here now. You can talk with her. Can you give him permission to speak on your behalf, ma'am? Yes. All right, thank you. That's all I needed. Uh, how can I help you? Uh... She wants to get enrolled or she want to be client? Uh, enroll, enroll, yeah. Yes. What staffing company? Uh, sorry, again? What's the name of the staffing company? Uh- Roskam. Roskam Food. Say that again? Roskam Food. Roskam Food. Ross- Yeah. Roskam Food. Yeah. Yeah. She's, uh, she's with, uh, working with a agency of WSI. I need the name of the staffing company. We don't... We're not, we're not partnered with someone named Ross. Oh, oh, Roskam, Roskam Food. Say that again, sir. Roskam Food. I'm not sure if that's one of our... I'm not seeing that name. You said... No, you saying North Staffing? No, no, Roskam, Roskam. Nepali. R, Ross? Roskam, Roskam Food Company. That's S too. Ross- What's, what's... Wait. So what's the last four, what's the last four of her Social? Uh, 2088. First name? It's Rai Rai. How do you spell that? Uh, R-A-I, Rai, that's last name. Sukhi is S-U-K, Sukh. Nepali. S-U-K? Yes, that's first name. And last name is Rai, R-A-I. WorkForce Strategies? Sorry? Does WorkForce Strategies sound familiar? Uh, work... One more time, miss. Tek Star. Yeah, I see her work in Tek Star. I see, I see a WorkForce Strategies. Her name comes up under WorkForce Strategies. That's the only staffing company I see her name under. Name of the company is, uh, Roskam Baking Company. So I need the company she went through to get that job, not the one she's working at. Uh, Workforce- And so is it WorkForce Strat... Is it WorkForce Strategies? Strategies means, I don't understand, but the, uh, WSI. That's the website? Uh, WSI is the agency. She's going through a WSI. Could you verify the address and date of birth for me? Uh, 189 Camelot, Camelot Boulevard, Southwest Grand Rapids, Michigan 49548. Uh, date of birth is 01/01/1980. And your phone number is 412-953-0277? Uh, that's my number. Yes, I give you my number. And there's, there's no email on file. Does she have a email? Uh, uh, is that okay give my email? Yeah. Yeah, T-E-K-M., my last name is Gurung, G. G as in goal, U as in umbrella, R as in rabbit, U as in umbrella, N as in Nancy, G as in goal. G-U-R-U-N-G, Gurung54@gmail.com. Just to verify, you said T as in tango, E as in echo, K as in kangaroo, M as in mike, g as in gorilla, U as in umbrella, R as in Romeo, U as in umbrella, N as in Nancy,

G as in gorilla, 54@gmail.com? Yes, yes. All right. Wait, so what type of coverage would she want to get enrolled into? Uh...She want, uh, healthcare, uh, benefits like, uh, full coverage, like eye surgical, like that. So she wants the... She wants the vision, the preventative care. Yeah. Does she want the dental, medical? Yes. Yes. All right, so for medical they offer her two different plans. They offer her the VIP Classic and the Elite Standard. The Classic is \$19.98 and the Elite Standard is \$27.43. Uh, uh, that standard means, uh, include all? No, sir, they're all... Everything's a separate price. So dental is \$5.40, vision is \$2.42 and the preventative care is \$19.57. Right now I have the dental, vision and the preventative care at \$20.39. The medical, depending on which one you add, will go to \$54.82 or \$47.37. Uh, that is, that is, uh, healthcare when she go physical or any- anything like that, right? more or less, right? So the n- so the NEC TeleRX plan covers preventative service. The VIP or the Elite plan will cover doctors, hospitals and prescriptions. Okay. So how much is that one? The Classic is \$19.98 and the Standard is \$27.43. Uh, that's, that's per week? Yes, sir. So right now, before adding those, she already is going to be paying \$27.39 a week with the three plans selected. If... And then the medical which will cover doctors, hospitals and prescriptions dependent will go up, will make it go up depending on which plan she takes. Uh, I don't want doctor coverage, prescription or... So you don't want that? Uh, which one? 19.27 you mean? Well, she wants the 19.98 one? Uh, is that... I- i- if she take that one, uh, is that covered like doctor and prescription? So there's two different medical plans. The NEC TeleRX one is the one already selected. That covers like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services which is not included in the VIP plan. The VIP plan, the one I just added covers doctors, hospitals and prescriptions. Okay. Uh, so is, is that include the eye, um... No, eye is a separate one. The eye was \$2.42. Oh, okay. So... So I didn't understand this one. So the another plan if, uh, if she take like \$27 that one will be the another plan, you mean? You can have both. Yes, sir, because they both covers two separate things. Oh, two separate things. Covers two separate things. Mm-hmm. There's no plan that covers all of them in one. Uh, which one is the good she want to take? Which one is? I wouldn't be able to make any recommendations, sir. Oh, okay. Uh, so leave that one, like coverage of doctor, prescriptions. So you want that one? You want the VIP Classic? Yes. Right. So- So i- if, d- if there, there is u- uh, there is include the dentist and eye, right? They, they're not included. So dental is an additional \$5.40 and vision is an additional \$2.42. Oh, okay. Add that one too. So right now I have the preventative care, the doctors, the vision and the dental and it all \$47.37. That'll be taken out weekly. Okay. Okay, that's good. Okay. All right, so the enrollment process does take one to two weeks. Once you see that- Okay. ... first deduction from your paycheck, when we see it in our system, that following Monday is when your coverage will become active. And your- Mm-hmm. ... ID card are sent one or two weeks from the activation date. Okay. All right, so I do want to let you know that if you wanted a physical medical card, you have to call in and request it once your coverage becomes active. Otherwise it's only sent via email. Okay. So this, this, uh, four- they take weekly \$47 and something cents. So that one not cover the physical? It doesn't cover... I wouldn't be able to tell you specifically what's covered, but it's for preventative services. Because we're not the carrier, we're just the plan administrator. All we do is get you guys enrolled or unenrolled from the coverage. Okay. Well, is there anything else I can help you with today, sir? No. All right. There's nothing else. Thanks for calling Benefits in a Jar. I hope you have a great rest of your week. Thank you. Mm-hmm.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker_1: Hi, uh, this is, uh, uh, Tek Gurung. Uh, I'm talking about my wife, Sukrai. She want to do the insurance, health insurance.

Speaker speaker_0: Is she with you right now?

Speaker speaker_1: Yes, yes.

Speaker speaker_0: Okay, so s- why, is there a reason why you're speaking on her behalf? She would... Otherwise, we would need to get her permission for you to speak on her behalf.

Speaker speaker_1: Okay. Uh,

Speaker speaker_2: Huh? Uh,.....

Speaker speaker_1: Uh, I'm helping her. She's my wife. Uh, she little English, that's why.

Speaker speaker_0: What does she speak?

Speaker speaker_1: Uh, Nepali.

Speaker speaker_0: Say that again, sir.

Speaker speaker_1: Nepali.

Speaker speaker_0: Yeah, so if we can just get her saying she give you permission to speak on your behalf, we'll be able to do, do something, so.

Speaker speaker_1: I am Sukrai.

Speaker speaker_2: Hi.

Speaker speaker_1: Yeah, she's, she's here now. You can talk with her.

Speaker speaker_0: Can you give him permission to speak on your behalf, ma'am?

Speaker speaker_2: Yes.

Speaker speaker_0: All right, thank you. That's all I needed. Uh, how can I help you?

Speaker speaker_1: Uh...

Speaker speaker_0: She wants to get enrolled or she want to be client?

Speaker speaker_1: Uh, enroll, enroll, yeah. Yes.

Speaker speaker_0: What staffing company?

Speaker speaker_1: Uh, sorry, again?

Speaker speaker_0: What's the name of the staffing company?

Speaker speaker_1: Uh-

Speaker speaker_2: Rosskam.

Speaker speaker_1: Rosskam Food.

Speaker speaker_0: Say that again?

Speaker speaker_1: Rosskam Food. Rosskam Food.

Speaker speaker_0: Ross-

Speaker speaker_1: Yeah.

Speaker speaker_2: Rosskam Food.

Speaker speaker_1: Yeah.

Speaker speaker_2: Yeah.

Speaker speaker_1: She's, uh, she's with, uh, working with a agency of WSI.

Speaker speaker_0: I need the name of the staffing company. We don't... We're not, we're not partnered with someone named Ross.

Speaker speaker_1: Oh, oh, Rosskam, Rosskam Food.

Speaker speaker_0: Say that again, sir.

Speaker speaker_1: Rosskam Food.

Speaker speaker_0: I'm not sure if that's one of our... I'm not seeing that name. You said... No, you saying North Staffing?

Speaker speaker_1: No, no, Rosskam, Rosskam.

Speaker speaker_2: Nepali.

Speaker speaker_0: R, Ross?

Speaker speaker_1: Rosskam, Rosskam Food Company. That's S too. Ross-

Speaker speaker_0: What's, what's... Wait. So what's the last four, what's the last four of her Social?

Speaker speaker_1: Uh, 2088.

Speaker speaker_0: First name?

Speaker speaker_1: It's Rai Rai.

Speaker speaker_0: How do you spell that?

Speaker speaker_1: Uh, R-A-I, Rai, that's last name. Sukhi is S-U-K, Sukh.

Speaker speaker_2: Nepali.

Speaker speaker_0: S-U-K?

Speaker speaker_1: Yes, that's first name. And last name is Rai, R-A-I.

Speaker speaker_0: WorkForce Strategies?

Speaker speaker_1: Sorry?

Speaker speaker_0: Does WorkForce Strategies sound familiar?

Speaker speaker_1: Uh, work... One more time, miss.

Speaker speaker_2: Tek Star.

Speaker speaker_1: Yeah, I see her work in Tek Star.

Speaker speaker_0: I see, I see a WorkForce Strategies. Her name comes up under WorkForce Strategies. That's the only staffing company I see her name under.

Speaker speaker_1: Name of the company is, uh, Roskam Baking Company.

Speaker speaker_0: So I need the company she went through to get that job, not the one she's working at.

Speaker speaker_1: Uh, Workforce-

Speaker speaker_0: And so is it WorkForce Strat... Is it WorkForce Strategies?

Speaker speaker_1: Strategies means, I don't understand, but the, uh, WSI.

Speaker speaker_0: That's the website?

Speaker speaker_1: Uh, WSI is the agency. She's going through a WSI.

Speaker speaker_0: Could you verify the address and date of birth for me?

Speaker speaker_1: Uh, 189 Camelot, Camelot Boulevard, Southwest Grand Rapids, Michigan 49548. Uh, date of birth is 01/01/1980.

Speaker speaker_0: And your phone number is 412-953-0277?

Speaker speaker_1: Uh, that's my number. Yes, I give you my number.

Speaker speaker_0: And there's, there's no email on file. Does she have a email?

Speaker speaker_1: Uh, uh, is that okay give my email?

Speaker speaker_0: Yeah.

Speaker speaker_1: Yeah, T-E-K-M., my last name is Gurung, G. G as in goal, U as in umbrella, R as in rabbit, U as in umbrella, N as in Nancy, G as in goal. G-U-R-U-N-G, Gurung54@gmail.com.

Speaker speaker_0: Just to verify, you said T as in tango, E as in echo, K as in kangaroo, M as in mike, G as in gorilla, U as in umbrella, R as in Romeo, U as in umbrella, N as in Nancy, G as in gorilla, 54@gmail.com?

Speaker speaker_1: Yes, yes.

Speaker speaker_0: All right. Wait, so what type of coverage would she want to get enrolled into?

Speaker speaker_1: Uh...She want, uh, healthcare, uh, benefits like, uh, full coverage, like eye surgical, like that.

Speaker speaker_0: So she wants the... She wants the vision, the preventative care.

Speaker speaker_1: Yeah.

Speaker speaker_0: Does she want the dental, medical?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: All right, so for medical they offer her two different plans. They offer her the VIP Classic and the Elite Standard. The Classic is \$19.98 and the Elite Standard is \$27.43.

Speaker speaker_1: Uh, uh, that standard means, uh, include all?

Speaker speaker_0: No, sir, they're all... Everything's a separate price. So dental is \$5.40, vision is \$2.42 and the preventative care is \$19.57. Right now I have the dental, vision and the preventative care at \$20.39. The medical, depending on which one you add, will go to \$54.82 or \$47.37.

Speaker speaker_1: Uh, that is, that is, uh, healthcare when she go physical or any- anything like that, right? more or less, right?

Speaker speaker_0: So the n- so the NEC TeleRX plan covers preventative service. The VIP or the Elite plan will cover doctors, hospitals and prescriptions.

Speaker speaker_1: Okay. So how much is that one?

Speaker speaker_0: The Classic is \$19.98 and the Standard is \$27.43.

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Speaker speaker_1: Uh, which one? 19.27 you mean?

Speaker speaker_0: Well, she wants the 19.98 one?

Speaker speaker_1: Uh, is that... I- i- if she take that one, uh, is that covered like doctor and prescription?

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Speaker speaker_0: No, eye is a separate one. The eye was \$2.42.

Speaker speaker_1: Oh, okay. So... So I didn't understand this one. So the another plan if, uh, if she take like \$27 that one will be the another plan, you mean?

Speaker speaker_0: You can have both. Yes, sir, because they both covers two separate things.

Speaker speaker_1: Oh, two separate things. Covers two separate things.

Speaker speaker_0: Mm-hmm. There's no plan that covers all of them in one.

Speaker speaker_1: Uh, which one is the good she want to take? Which one is?

Speaker speaker_0: I wouldn't be able to make any recommendations, sir.

Speaker speaker_1: Oh, okay. Uh, so leave that one, like coverage of doctor, prescriptions.

Speaker speaker_0: So you want that one? You want the VIP Classic?

Speaker speaker_1: Yes.

Speaker speaker_0: Right. So-

Speaker speaker_1: So i- if, d- if there, there is u- uh, there is include the dentist and eye, right?

Speaker speaker_0: They, they're not included. So dental is an additional \$5.40 and vision is an additional \$2.42.

Speaker speaker_1: Oh, okay. Add that one too.

Speaker speaker_0: So right now I have the preventative care, the doctors, the vision and the dental and it all \$47.37. That'll be taken out weekly.

Speaker speaker_1: Okay. Okay, that's good.

Speaker speaker_0: Okay. All right, so the enrollment process does take one to two weeks. Once you see that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... first deduction from your paycheck, when we see it in our system, that following Monday is when your coverage will become active. And your-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... ID card are sent one or two weeks from the activation date.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, so I do want to let you know that if you wanted a physical medical card, you have to call in and request it once your coverage becomes active. Otherwise it's only sent via email.

Speaker speaker_1: Okay. So this, this, uh, four- they take weekly \$47 and something cents. So that one not cover the physical?

Speaker speaker_0: It doesn't cover... I wouldn't be able to tell you specifically what's covered, but it's for preventative services. Because we're not the carrier, we're just the plan administrator. All we do is get you guys enrolled or unenrolled from the coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: Well, is there anything else I can help you with today, sir?

Speaker speaker_1: No.

Speaker speaker_0: All right. There's nothing else. Thanks for calling Benefits in a Jar. I hope you have a great rest of your week.

Speaker speaker_1: Thank you.

Speaker speaker_0: Mm-hmm.