

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Center Card. This is Pamela speaking. How may I help you? Yes, this is Paul Gressley, and you guys called yesterday, and evidently I have screwed up my insurance . Okay. And, um, let's see. And who do you work for? MAU for Bosch Automotive. Ah-em. The last four digits of your Social? 9318. And your first and last name, sir. Paul Gressley. Mr. Gressley, for security reasons and just to make sure we are in the co- correct file, can you please verify your complete address and date of birth? It'd be 7094 North Brown Road, Columbia City, Indiana, 46725. And the birthdate is 09/10/1971. Thank you for the information. We have a telephone number on file, 260-224-2413. Yes, that is correct. And your email is paulgressley@gmail.com. That is correct. All right. And let's see. Let's see, you have two different enrollment forms. Okay. Let's see. Okay, on the first form, uh, we have that you wanted to enroll in the medical, dental, short-term disability, life, vision, critical illness, and behavioral health. Yes. And then on the other form, you selected the medical, vision, critical illness, and behavioral health. We wanted to make sure if you wanted everything on the first one or just the... yeah. Was medical on the first one? Okay. So you want to c- You want to do the dental, short-term disability, life, vision, critical illness, and behavioral health? Yeah. As long as there's... like, I can go to the hospital. That's, that's the basically one. Okay. So the one that you selected on that plan, you only could use it for your, um, preventive care. Okay. Let's go with the other one then. You're not, you're not going to be able to go to the hospital. So let me see something that is here, sir. All right. So you, you, you, you haven't received your first paycheck yet? No. It won't be until, I think, tomorrow. Okay. So what I could do, I could send you a benefit guide with all the prices and plan that they offer. So that way, you could choose the correct one for you 'cause they may... they do have different medical plan. Would that work for you? I think we need the one... You still haven't s- Go ahead. I was gonna say, 'cause they do have like a, a plan that you could use out of the hospital. And, uh, and then for, for... I'm so sorry. You can use it at the hospital, but it won't have your me- uh, preventive care included. And they have the other ones that they have both, m- uh, that you could use it at the hospital and also it will have your preventive care. They also have an MVP plan that is more towards a traditional p- um, the way you have, but it does have a high deductible. Okay. So I would- How much is the deductible? 6500. Ooh. Okay. So, yeah, these are not like major insurance. Okay. Let's just go with the first one I said, and we'll hope we don't go to the hospital. Okay. So no, because like the one you choose, it costs \$9.46, and that's only for your preventive care. And you- I don't know then. Uh, yeah. I could go find, um, EnsurePlus Basic which is for \$17.39. It will cover you, uh, some in your going to the hospital and medical and your preventive care. All right. Okay. And with the preventive care, does that include, um, therapy? No, sir. These are not like major insurance. That's why I always tell the members to

go over the benefit guide, so you can see what, um, they cover. What, what's... So let me see here. Um, there- Just go with the second one you said. That's... I just... I would... What I really want to do is I just need the therapy one. I just need one with therapy where I can go to therapy. But when you mean therapy, you mean like, uh, behavior health? Medical. Yeah. Oh, okay. But, oh no, that is a plan on its own. That's a, that's an option that you could add to your medical and dental vision. So, you could choose that one even if you don't want to enroll in the rest of the plan. Yeah. Okay. So, the one that's up from the... I think you just said \$17.00. Mm-hmm. Does that one include behavior health? No, no. Those are just for your medical. Behavior health is on its own. Um, like I say, you don't have to choose any medical plan to enroll in behavioral health. Oh, okay. Well, can we just add behavior health to it? You already have it on the form. I just was trying to see which one... Because let's say on one of the form, you have one, two, three, four, five, six, seven selections. And the other form, you only have four. And I just was wondering which of those you really wanted. In both plan... In both enrollment form, you do have behavior health selected. Okay, let's just go with medical... med-... I can't even talk today. Medical, eye and behavior health. Mm-hmm. And, uh, what was the other one I had, do you know? Dental? Okay, then yeah, that one. Short-term disability? Yes. The life insurance and critical illness. Yes, all of those. Okay. All right then. And now, the benefits will start the following Monday after we receive the first premium from your employer. Then your ID card- Okay. ... will be authorized to generate in the system and will be mailed out to you within seven- Okay. ... to 10 days after that. Now, um, since you did this online, uh, let's see. MAU is under section 125, which is an IRS regulation. Mm-hmm. What it means is that you are, you are required to stay enrolled into open enrollment or qualified live event. There will be- Okay. ... um, if... Your deductions are pre-taxed. That's, that's why the regulation. Okay. All right? Okay. So, I'm going to go ahead and enroll you in those plan. Um, is there anything else that I could do for you, sir? What will be the total every month f- or every paycheck for that? Okay. I will let you know right away. Going to go for... This is weekly. Yeah. Okay. So, we're going to go for the dental, short-term disability, life insurance, vision, behavior health and the medical. You got vision on there? Mm-hmm. Okay. Critical illness. So, we have two... It will be \$33.24. Okay. Okay, um, now I have one more question for you. The life insurance, and we don't, we do not have a beneficiary for you. You didn't put that on the form either. You don't have to provide it now. All we're going to need is the first name, last name and the relationship. It would be... Can I put both my sons on it? Oh, sure. Okay. We'll just do it that way. Go ahead. The first name is Wyatt, W-Y-A-T-T, then Gresley. Can you spell the first name one more time for me? W-Y-... W-Y-A-T-T, Wyatt. Okay, Wyatt. All right. And same last name? Yes. And your child is 50% each one. Okay. And the next child? It would be Garrett, G-A-R-R-E-T-T. Same last name? Gresley. Okay. And we set. Uh- Evening sun- Any questions? Huh? Nope, that is it. All right. Thank you for giving us a call. Have a great rest of the day. You too. Thank you very much, ma'am. 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 Center Card. This is Pamela speaking. How may I help you?

Speaker speaker_2: Yes, this is Paul Gressley, and you guys called yesterday, and evidently I have screwed up my insurance .

Speaker speaker_1: Okay. And, um, let's see. And who do you work for?

Speaker speaker_2: MAU for Bosch Automotive.

Speaker speaker_1: Ah-em. The last four digits of your Social?

Speaker speaker_2: 9318.

Speaker speaker_1: And your first and last name, sir.

Speaker speaker_2: Paul Gressley.

Speaker speaker_1: Mr. Gressley, for security reasons and just to make sure we are in the co- correct file, can you please verify your complete address and date of birth?

Speaker speaker_2: It'd be 7094 North Brown Road, Columbia City, Indiana, 46725. And the birthdate is 09/10/1971.

Speaker speaker_1: Thank you for the information. We have a telephone number on file, 260-224-2413.

Speaker speaker_2: Yes, that is correct.

Speaker speaker_1: And your email is paulgressley@gmail.com.

Speaker speaker_2: That is correct.

Speaker speaker_1: All right. And let's see. Let's see, you have two different enrollment forms. Okay. Let's see. Okay, on the first form, uh, we have that you wanted to enroll in the medical, dental, short-term disability, life, vision, critical illness, and behavioral health.

Speaker speaker_2: Yes.

Speaker speaker_1: And then on the other form, you selected the medical, vision, critical illness, and behavioral health. We wanted to make sure if you wanted everything on the first one or just the... yeah.

Speaker speaker_2: Was medical on the first one?

Speaker speaker_1: Okay. So you want to c- You want to do the dental, short-term disability, life, vision, critical illness, and behavioral health?

Speaker speaker_2: Yeah. As long as there's... like, I can go to the hospital. That's, that's the basically one.

Speaker speaker_1: Okay. So the one that you selected on that plan, you only could use it for your, um, preventive care.

Speaker speaker_2: Okay. Let's go with the other one then.

Speaker speaker_1: You're not, you're not going to be able to go to the hospital. So let me see something that is here, sir. All right. So you, you, you, you haven't received your first paycheck yet?

Speaker speaker_2: No. It won't be until, I think, tomorrow.

Speaker speaker_1: Okay. So what I could do, I could send you a benefit guide with all the prices and plan that they offer. So that way, you could choose the correct one for you 'cause they may... they do have different medical plan. Would that work for you?

Speaker speaker_2: I think we need the one...

Speaker speaker_1: You still haven't s-

Speaker speaker_2: Go ahead.

Speaker speaker_1: I was gonna say, 'cause they do have like a, a plan that you could use out of the hospital. And, uh, and then for, for... I'm so sorry. You can use it at the hospital, but it won't have your me- uh, preventive care included. And they have the other ones that they have both, m- uh, that you could use it at the hospital and also it will have your preventive care. They also have an MVP plan that is more towards a traditional p- um, the way you have, but it does have a high deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: So I would-

Speaker speaker_2: How much is the deductible?

Speaker speaker_1: 6500.

Speaker speaker_2: Ooh. Okay.

Speaker speaker_1: So, yeah, these are not like major insurance.

Speaker speaker_2: Okay. Let's just go with the first one I said, and we'll hope we don't go to the hospital.

Speaker speaker_1: Okay. So no, because like the one you choose, it costs \$9.46, and that's only for your preventive care. And you-

Speaker speaker_2: I don't know then.

Speaker speaker_1: Uh, yeah. I could go find, um, EnsurePlus Basic which is for \$17.39. It will cover you, uh, some in your going to the hospital and medical and your preventive care. All right.

Speaker speaker_2: Okay. And with the preventive care, does that include, um, therapy?

Speaker speaker_1: No, sir. These are not like major insurance. That's why I always tell the members to go over the benefit guide, so you can see what, um, they cover. What, what's...

So let me see here. Um, there-

Speaker speaker_2: Just go with the second one you said. That's... I just... I would... What I really want to do is I just need the therapy one. I just need one with therapy where I can go to therapy.

Speaker speaker_1: But when you mean therapy, you mean like, uh, behavior health?

Speaker speaker_2: Medical. Yeah.

Speaker speaker_1: Oh, okay. But, oh no, that is a plan on its own. That's a, that's an option that you could add to your medical and dental vision. So, you could choose that one even if you don't want to enroll in the rest of the plan.

Speaker speaker_2: Yeah. Okay. So, the one that's up from the... I think you just said \$17.00.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Does that one include behavior health?

Speaker speaker_1: No, no. Those are just for your medical. Behavior health is on its own. Um, like I say, you don't have to choose any medical plan to enroll in behavioral health.

Speaker speaker_2: Oh, okay. Well, can we just add behavior health to it?

Speaker speaker_1: You already have it on the form. I just was trying to see which one... Because let's say on one of the form, you have one, two, three, four, five, six, seven selections. And the other form, you only have four. And I just was wondering which of those you really wanted. In both plan... In both enrollment form, you do have behavior health selected.

Speaker speaker_2: Okay, let's just go with medical... med-... I can't even talk today. Medical, eye and behavior health.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And, uh, what w- what was the other one I had, do you know?

Speaker speaker_1: Dental?

Speaker speaker_2: Okay, then yeah, that one.

Speaker speaker_1: Short-term disability?

Speaker speaker_2: Yes.

Speaker speaker_1: The life insurance and critical illness.

Speaker speaker_2: Yes, all of those.

Speaker speaker_1: Okay. All right then. And now, the benefits will start the following Monday after we receive the first premium from your employer. Then your ID card-

Speaker speaker_2: Okay.

Speaker speaker_1: ... will be authorized to generate in the system and will be mailed out to you within seven-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to 10 days after that. Now, um, since you did this online, uh, let's see. MAU is under section 125, which is an IRS regulation.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: What it means is that you are, you are required to stay enrolled into open enrollment or qualified live event. There will be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, if... Your deductions are pre-taxed. That's, that's why the regulation.

Speaker speaker_2: Okay.

Speaker speaker_1: All right?

Speaker speaker_2: Okay.

Speaker speaker_1: So, I'm going to go ahead and enroll you in those plan. Um, is there anything else that I could do for you, sir?

Speaker speaker_2: What will be the total every month f- or every paycheck for that?

Speaker speaker_1: Okay. I will let you know right away. Going to go for... This is weekly.

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So, we're going to go for the dental, short-term disability, life insurance, vision, behavior health and the medical.

Speaker speaker_2: You got vision on there?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: Critical illness. So, we have two... It will be \$33.24.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay, um, now I have one more question for you. The life insurance, and we don't, we do not have a beneficiary for you. You didn't put that on the form either. You don't have to provide it now. All we're going to need is the first name, last name and the relationship.

Speaker speaker_2: It would be... Can I put both my sons on it?

Speaker speaker_1: Oh, sure.

Speaker speaker_2: Okay. We'll just do it that way.

Speaker speaker_1: Go ahead.

Speaker speaker_2: The first name is Wyatt, W-Y-A-T-T, then Gresley.

Speaker speaker_1: Can you spell the first name one more time for me? W-Y-...

Speaker speaker_2: W-Y-A-T-T, Wyatt.

Speaker speaker_1: Okay, Wyatt. All right. And same last name?

Speaker speaker_2: Yes.

Speaker speaker_1: And your child is 50% each one. Okay. And the next child?

Speaker speaker_2: It would be Garrett, G-A-R-R-E-T-T.

Speaker speaker_1: Same last name?

Speaker speaker_2: Gresley.

Speaker speaker_1: Okay. And we set. Uh-

Speaker speaker_2: Evening sun-

Speaker speaker_1: Any questions? Huh?

Speaker speaker_2: Nope, that is it.

Speaker speaker_1: All right. Thank you for giving us a call. Have a great rest of the day.

Speaker speaker_2: You too. Thank you very much, ma'am.

Speaker speaker_1: Bye.