

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits Center Card. This is Pamela speaking. How may I help you? Hi, I'm calling on behalf of my wife Jingle Metkavitz. Her English is not that great. Okay. She just started a job a couple months ago, and she has this insurance and I'm unfamiliar with it. So she just moved here from the Philippines- Mm-hmm. ... um, which she won't understand it, but of course I don't even really understand it. So can you help guide us through this process? Sure. Who does she work for, the staffing agency? She's- She's Jingle. Men- Menken. Menken. Okay. And, uh, last four digits of her Social? Her Social? The last four? Yeah. 9751. The first and last name, ma'am. My, my last name is Metkavitz. Okay. First and last name. First name is Jingle. Ms. Uh, Metkavitz, uh, my name is Pamela. I will be assisting you and your spouse, um, understanding the benefits. Now, I need you to verify your complete address and date of birth for me, please. My, my address is 166 Hanging Rock Trail, Statesville, North Carolina. My birthdate is August 7, 1998. Thank you. Um, do you know the ZIP code in your area? 28625. Thank you. So we have a phone number on file, 704-579-7282, and your email is jingle, your first name, siervo20@gmail.com? Yeah, yeah, you're right. Okay. So the plan that you are enrolled in, it's called MVIP Standard. First, this insurance is not like major insurance. Since they are through the staffing agency, it's pretty much like a weekly insurance. Weekday you pay, weekday you are covered. For example, the plan that you are enrolled, if you would like to go see the doctor's, the insurance is gonna cover \$50 towards the visit and you have four visits per year. Same thing for urgent care, emergency room. Now, if you need to go for hospital admission, it will cover \$500, maximum one day. Hospital confinement is \$50 a day, maximum 30 days. And that's how it goes for oth- for the benefits that they cover. And the plan- Is there something... I, I apologize for interrupting. No. Is there something she can see this so we... 'cause we're not, we can't memorize this. Yeah. Yes, sir. I could email you the benefit guide. There, you will have every, all the information for different plans. Now, just remember her plan is the VIP Standard, so you will go straight to that plan. Okay. Now, so you're saying it's a standard plan. Is there an upgrade that she may be eligible for, for even if she had to pay a little bit more? Uh, they have the VIP Classic, which is, is not much the difference. And unfortunately, she's not, like, able to make changes at this time because her personal open enrollment is, it, it was over back in February. Now, when open enrollment, um, kicks in... Let me see when this open enrollment... I think they do it on December. That, then she will be able to make, um... Oh, no. Okay. Actually they're gonna do open enrollment next month from... Okay. Can, can you ver- can you verify that her daughter is covered under this plan as well? Yes. I see here the name of the child is Bernice. Bernice. Siervo. Siervo? Okay. Yeah. Yeah. Yes, she is. Ask her, ask her if she can use the same doctor that we have. How do we know what doctors are in our plans? Um, she was under my insurance before. Okay. So we were just wondering if we could use

the same doctor. Okay. The ID card that she... I don't know if she was able to receive it on her email, because they don't send digital copies- No. ... unless you request it. Um- No, she doesn't have a card or anything. Okay, so I'm gonna email her a copy now with also the benefit guide. Um, there you're gonna have a website and a telephone number that you will call and check the pro- the providers in your area. And you don't have to go, like, an in-network as long as they accept the benefit, I mean, I'm sorry, the insurance. You could go to any doctor. Okay. Okay. So, um, I'm gonna put you in a brief hold while I look up all the information to send it out. Oh, can we have... Uh-huh. I'm sorry, I keep interrupting you. That's okay. Is there... Could, could I join her plan if I wanted to as well for an additional fee? Yes. Yes. I could? Okay. Like, if we were to have the same plan for the whole family, it would be \$42.56. Weekly? Yes, sir. What? Okay, so she pays \$25 weekly now. Okay, that's good to know. Well- I'll look at the plan, then I'll make my decision from there. She, she pays...\$25.24 for her and her child. Yes. Yeah. But if I join, it would be a total of \$45? Yes, sir. Okay. Thank you. Let me, um, pull up the information. I will go ahead and send it- the ID card and the benefit guide. Just bear with me, okay? Thanks, Sam. Okay. ... insurance. Posse, we always need to work. She's kind of... Very ill? She could be wrong, though. She's never uh... never heard anything like this. Well, how about... how about prescription med? That's what I have to find out for this year. Like she says, she's been talking four times a year and they cover \$50? Yeah, she did. But if your doctor just did \$250, so they cover 50, that would make it \$200. Mm-hmm. Yep. That was scary. I hate being on the phone. It's not so bad, is it? You're doing fine. No. I know you're a little nervous, but their job is to help you. I know. This is my tissue. Did you use it? So they're gonna give me a copy of my card that I can use. Well, might get- Hello? You're gonna have to download it. Hello? Hello? Thank you for- Yes. Hello? So I sent you two different email, one with the benefit guide, and the other one with the ID card. Okay. Thank you. All right. So, um, like I said, they're gonna... The enrollment will start on the 21st of February. If you wanna make the changes, that's gonna be the time to do so, because, um, Medigap is under Section 125, which is an IRS regulation. What it means that they take their, their, her premium pre-tax. So, um, she won't be able to cancel before open enrollment. So she has- Okay. ... while open enrollment or a qualified live event, if anything. And this will all be labeled out in the email you sent us as well? About the cancellation? Cancellations or upgrading, like you said in December, or- No. Well, in the benefit guide, you will find that information, yes. Okay. But not on the... Not there on the email with the ID card. All right, I understand. All right. So keep in mind that her name or her plan is the B- bene- uh, VIP Standard. When you see it, the... The amount that you see under her plan, that's what the insurance gonna cover. Okay. All right? Anything else I- All right, I appreciate this. ... can do that? No, I think that'll be it for today. All right, thank you for giving us a call today. Have a great rest of the day, sir. Thank you. Thank you. Bye-bye. You're welcome.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits Center Card. This is Pamela speaking. How may I help you?

Speaker speaker_1: Hi, I'm calling on behalf of my wife Jingle Metkavitz. Her English is not that great.

Speaker speaker_0: Okay.

Speaker speaker_1: She just started a job a couple months ago, and she has this insurance and I'm unfamiliar with it. So she just moved here from the Philippines-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... um, which she won't understand it, but of course I don't even really understand it. So can you help guide us through this process?

Speaker speaker_0: Sure. Who does she work for, the staffing agency?

Speaker speaker_2: She's- She's Jingle.

Speaker speaker_3: Men- Menken.

Speaker speaker_0: Menken. Okay. And, uh, last four digits of her Social?

Speaker speaker_1: Her Social?

Speaker speaker_3: The last four?

Speaker speaker_1: Yeah.

Speaker speaker_3: 9751.

Speaker speaker_0: The first and last name, ma'am.

Speaker speaker_3: My, my last name is Metkavitz.

Speaker speaker_0: Okay.

Speaker speaker_1: First and last name.

Speaker speaker_3: First name is Jingle.

Speaker speaker_0: Ms. Uh, Metkavitz, uh, my name is Pamela. I will be assisting you and your spouse, um, understanding the benefits. Now, I need you to verify your complete address and date of birth for me, please.

Speaker speaker_3: My, my address is 166 Hanging Rock Trail, Statesville, North Carolina. My birthdate is August 7, 1998.

Speaker speaker_0: Thank you. Um, do you know the ZIP code in your area?

Speaker speaker_1: 28625.

Speaker speaker_0: Thank you. So we have a phone number on file, 704-579-7282, and your email is jingle, your first name, siervo20@gmail.com?

Speaker speaker_3: Yeah, yeah, you're right.

Speaker speaker_0: Okay. So the plan that you are enrolled in, it's called MVP Standard. First, this insurance is not like major insurance. Since they are through the staffing agency, it's pretty much like a weekly insurance. Weekday you pay, weekday you are covered. For example, the plan that you are enrolled, if you would like to go see the doctor's, the insurance is gonna cover \$50 towards the visit and you have four visits per year. Same thing for urgent care, emergency room. Now, if you need to go for hospital admission, it will cover \$500, maximum one day. Hospital confinement is \$50 a day, maximum 30 days. And that's how it goes for oth- for the benefits that they cover. And the plan-

Speaker speaker_1: Is there something... I, I apologize for interrupting.

Speaker speaker_0: No.

Speaker speaker_1: Is there something she can see this so we... 'cause we're not, we can't memorize this. Yeah.

Speaker speaker_0: Yes, sir. I could email you the benefit guide. There, you will have every, all the information for different plans. Now, just remember her plan is the VIP Standard, so you will go straight to that plan.

Speaker speaker_1: Okay. Now, so you're saying it's a standard plan. Is there an upgrade that she may be eligible for, for even if she had to pay a little bit more?

Speaker speaker_0: Uh, they have the VIP Classic, which is, is not much the difference. And unfortunately, she's not, like, able to make changes at this time because her personal open enrollment is, it, it was over back in February. Now, when open enrollment, um, kicks in... Let me see when this open enrollment... I think they do it on December. That, then she will be able to make, um... Oh, no.

Speaker speaker_1: Okay.

Speaker speaker_0: Actually they're gonna do open enrollment next month from...

Speaker speaker_1: Okay. Can, can you ver- can you verify that her daughter is covered under this plan as well?

Speaker speaker_0: Yes. I see here the name of the child is Bernice.

Speaker speaker_1: Bernice.

Speaker speaker_3: Siervo.

Speaker speaker_1: Siervo?

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_3: Yeah.

Speaker speaker_0: Yes, she is.

Speaker speaker_3: Ask her, ask her if she can use the same doctor that we have.

Speaker speaker_1: How do we know what doctors are in our plans? Um, she was under my insurance before.

Speaker speaker_0: Okay.

Speaker speaker_1: So we were just wondering if we could use the same doctor.

Speaker speaker_0: Okay. The ID card that she... I don't know if she was able to receive it on her email, because they don't send digital copies-

Speaker speaker_3: No.

Speaker speaker_0: ... unless you request it. Um-

Speaker speaker_1: No, she doesn't have a card or anything.

Speaker speaker_0: Okay, so I'm gonna email her a copy now with also the benefit guide. Um, there you're gonna have a website and a telephone number that you will call and check the pro- the providers in your area. And you don't have to go, like, an in-network as long as they accept the benefit, I mean, I'm sorry, the insurance. You could go to any doctor.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So, um, I'm gonna put you in a brief hold while I look up all the information to send it out.

Speaker speaker_1: Oh, can we have...

Speaker speaker_0: Uh-huh.

Speaker speaker_1: I'm sorry, I keep interrupting you.

Speaker speaker_0: That's okay.

Speaker speaker_1: Is there... Could, could I join her plan if I wanted to as well for an additional fee?

Speaker speaker_0: Yes. Yes.

Speaker speaker_1: I could? Okay.

Speaker speaker_0: Like, if we were to have the same plan for the whole family, it would be \$42.56.

Speaker speaker_1: Weekly?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: What? Okay, so she pays \$25 weekly now. Okay, that's good to know.

Speaker speaker_0: Well-

Speaker speaker_1: I'll look at the plan, then I'll make my decision from there.

Speaker speaker_0: She, she pays...\$25.24 for her and her child.

Speaker speaker_4: Yes.

Speaker speaker_0: Yeah.

Speaker speaker_4: But if I join, it would be a total of \$45?

Speaker speaker_0: Yes, sir.

Speaker speaker_4: Okay. Thank you.

Speaker speaker_0: Let me, um, pull up the information. I will go ahead and send it- the ID card and the benefit guide. Just bear with me, okay? Thanks, Sam.

Speaker speaker_5: Okay.

Speaker speaker_4: ... insurance. Posse, we always need to work. She's kind of...

Speaker speaker_0: Very ill?

Speaker speaker_4: She could be wrong, though. She's never uh... never heard anything like this.

Speaker speaker_0: Well, how about... how about prescription med?

Speaker speaker_4: That's what I have to find out for this year. Like she says, she's been talking four times a year and they cover \$50?

Speaker speaker_0: Yeah, she did.

Speaker speaker_4: But if your doctor just did \$250, so they cover 50, that would make it \$200.

Speaker speaker_0: Mm-hmm. Yep.

Speaker speaker_5: That was scary. I hate being on the phone.

Speaker speaker_4: It's not so bad, is it? You're doing fine.

Speaker speaker_5: No.

Speaker speaker_4: I know you're a little nervous, but their job is to help you.

Speaker speaker_5: I know.

Speaker speaker_6: This is my tissue. Did you use it?

Speaker speaker_0: So they're gonna give me a copy of my card that I can use.

Speaker speaker_4: Well, might get-

Speaker speaker_0: Hello?

Speaker speaker_4: You're gonna have to download it. Hello?

Speaker speaker_0: Hello? Thank you for-

Speaker speaker_4: Yes.

Speaker speaker_6: Hello?

Speaker speaker_0: So I sent you two different email, one with the benefit guide, and the other one with the ID card.

Speaker speaker_6: Okay.

Speaker speaker_4: Thank you.

Speaker speaker_0: All right. So, um, like I said, they're gonna... The enrollment will start on the 21st of February. If you wanna make the changes, that's gonna be the time to do so, because, um, Medigap is under Section 125, which is an IRS regulation. What it means that they take their, their, her premium pre-tax. So, um, she won't be able to cancel before open enrollment. So she has-

Speaker speaker_4: Okay.

Speaker speaker_0: ... while open enrollment or a qualified live event, if anything.

Speaker speaker_4: And this will all be labeled out in the email you sent us as well?

Speaker speaker_0: About the cancellation?

Speaker speaker_4: Cancellations or upgrading, like you said in December, or-

Speaker speaker_0: No. Well, in the benefit guide, you will find that information, yes.

Speaker speaker_4: Okay.

Speaker speaker_0: But not on the... Not there on the email with the ID card.

Speaker speaker_4: All right, I understand.

Speaker speaker_0: All right. So keep in mind that her name or her plan is the B- bene- uh, VIP Standard. When you see it, the... The amount that you see under her plan, that's what the insurance gonna cover.

Speaker speaker_4: Okay.

Speaker speaker_0: All right? Anything else I-

Speaker speaker_4: All right, I appreciate this.

Speaker speaker_0: ... can do that?

Speaker speaker_4: No, I think that'll be it for today.

Speaker speaker_0: All right, thank you for giving us a call today. Have a great rest of the day, sir.

Speaker speaker_6: Thank you.

Speaker speaker_4: Thank you.

Speaker speaker_0: Bye-bye.

Speaker speaker_6: You're welcome.