Transcript: Pamela Blanc-4709637450678272-4609603191226368

Full Transcript

... are they scam? How may I help you? Hello, good- good evening. Um, I'd like to enroll for, um, for insurance. Who do you work for, sir? Say again? Who do you work for? I work for, uh, Carlington Stocking, Carleton? Yes, ma'am, May I have the last four digits of the social? Uh, it's... Hold on. It's going to be, uh, 6799. Your first and last name, sir. It's Muiya Viador. Mr. Viador, for security reasons, just to make sure we are in the correct file- Mm-hmm. ... I need to verify your complete address and date of birth. Yes, so my current address is 2825 Bella Fontaine Street, um, Houston, Texas 77205, and then date of birth is, uh, January the 2nd, 1995. Thank you for the information. Um, we do not have a telephone number in case we want to contact you. Uh, is there one you call and I can number reach you? Yes, 586-850-5927. Thank you. All right, and do you know what plan would you like to enroll to? Uh, I guess that's... I have a question on that too. Uh, I'd like to know what is the difference between the State Health Mag, uh, Tele, uh, TeleRx, uh, versus the VIP standard. Okay, so the M-E-C-T-L-X is just for per- per- preventive care. Okay. Let's say, if we need to check your cholesterol, diabetes, stuff like that. Uh-huh. And, um, and the VIP, you could use it- They have Vie- Uh. They have VIP standard and VIP Plus. So VIP... Okay, the difference between, the difference between them two is the amount you're going to be paying per paycheck and the amount that the insurance gonna cover. Um... Okay. The VIP standard, if you go to your doctor's office, it's gonna cover \$50 towards the visit and... Uh-huh. ... the VIP Plus will cover \$100, and you have four visits a year. So four visit a year, uh, for, uh, and then e- every time I can spend \$100? No, sir. That's what the insurance gonna cover, \$100. For the full, for the full year? No. Like, every time you go to the doctor's office- Uh-huh. ... insurance cover \$100. Let's say it's \$250, the premium to visit the doctor, the insurance gonna cover 100. You are responsible for the other \$150. Okay. That's how it works for all the rest of the, uh, like the benefits. They already have a set amount that they're gonna pay. I see. I see. And then for the standard, you said it would, it will, you guys will only cover the 50 bucks, right? Yes, sir. Okay. Um, and then, um, I guess on top of that, if I want to have a vision or, uh, dental, I would, I would have to add, right? Yes. Like, even if I have the, the VIP one? Yes. The, that's only medical. You have to add any other options that you would like to. Okay. Um, let me see. So I would say, um, and then for the spouse, um, can I add someone later on? You have 30 days from your first paycheck to enroll in the benefits. That's the same amount of time you have to add the person. Okay. fI thank you. Unless there's a qualified health event. Right. And then if I want to add her, do I have to prove that she's, uh, my wife? Um. Or it doesn't matter when it comes to kids? Let me check, um, if they allow you to enroll without having... But we have... Uh-huh? So for Carlton, even if you guys are not married, you could, um..... add. Add her? Well, you have to, uh, fill out an affidavit. Okay, that's fine. And then you said I could add her anytime within 30 days, right? Yes. Okay, perfect. So I would- I would like to go ahead and,

um... add, uh, the VIP, I think standard for now. And then- Just for you? Amount. Yeah, just for me for now and then I will talk to her... I will talk... and then, um, yeah, I will take some time so I can go ahead and maybe I will call you guys back to, you know, change the finance. Okay. So- But- ... um, Mr. Boazor. Yes, hi- You already are- Yes. ... enrolled in the Stay Healthy plan, which is the, um, the preventive plan, because, uh- Uh-huh. ... Crossstone auto-enroll you. Now you want me to cancel- Uh-huh. ... that and add the VIP? Oh, they already enrolled me in, on the basic one, the health, the Stay Health Max? Yes. Oh. I didn't know about that. Yeah, they do auto-enroll- Okay, so then- ... you if you don't decline. Oh, I see, I see. Okay. Well, so then since they already did, let me just call you back. I'll talk to my spouse, my, you know, my person over here and then I will call you back to see maybe if we can change something, you know, something like with the VIP standard of- You have until the 28th of this month to do changes and, um, and remember that you have to fill out an affidavit in order to put your spouse or your, um, in the benefits. Okay. So you, you need to allow a certain time. So, I suggest not to wait for the last day, okay? Okay, and then where can I get the form? Can you, like, is there any way that I can - I could, I could email it to you. Yeah, please. Um, so my email is going to be my first name, which is M-O-U-I-H-A, uh, 1995, which is Y-A-9-5@Gmail.com. Okay. But the email will be coming in from info@benefitsinacar. Check your- Uh-huh. ... spam and junk mail. It might go there. Uh-huh. Okay. And then if I- And allow me about... Yes, I'm listening. Uh, I would say, uh, like let's say if I ended up like, you know, changing the plan and I add her, would I be able to get a card, like physical card, or no? Well, if the-Like card? ... my card, it all depends on what plans you enrolled. Uh, the one that sends digital card is the VIP, but if you need a physical one, all you need to ask, is to request it after the benefits are active and it will be mailed out to you. Oh, okay. Thank you. Thank you. That was it. That w- Thank you. Thank you. Okay. I'll, I'll get back to you before, like, you know, before the 20th. Yes. And remember, the affidavit- Mm-hmm. ... it takes about 72 hours for the, um, eligibility review to go over it. So, um- Mm-hmm. ... don't forget to call with enough time for you to fill it out and send it back. Okay, no problem. And even like what CareLink don't did, you know, they put me on the, the standard one. I never got the email or an-anything, you know, saying that, um, I was enrolled, so I, I didn't know- Well, they don't say- ... I didn't know how much. ... they, they do not send you an email. This is, um, what they do, is when you get the job, when you're filling out the ap- the paperwork, they let you know about that. Mm-hmm. Oh, okay. Yeah. I got the job, but I don't remember she, you know, I don't, uh, I don't remember her telling me all of that, but it's fine. Um- No problem. ... since I'm going to call you back, um, what- what's your name? In case if I- Pamela. ... I'm talking to someone else. Pamela. Pamela. Okay. So I will be looking... Pamela. All right. Yeah. No problem. Anything else I can do for you today? Okay. Okay. Thank you. No, that will be all for today. All right. Thank you for giving us a call. Have a great rest of the day, sir. See you soon. Okay, bye.

Conversation Format

Speaker speaker 0: ... are they scam? How may I help you?

Speaker speaker_1: Hello, good- good evening. Um, I'd like to enroll for, um, for insurance.

Speaker speaker_0: Who do you work for, sir?

Speaker speaker_1: Say again?

Speaker speaker_0: Who do you work for?

Speaker speaker_1: I work for, uh, Carlington Stocking.

Speaker speaker_0: Carleton?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: May I have the last four digits of the social?

Speaker speaker_1: Uh, it's... Hold on. It's going to be, uh, 6799.

Speaker speaker_0: Your first and last name, sir.

Speaker speaker_1: It's Muiya Viador.

Speaker speaker_0: Mr. Viador, for security reasons, just to make sure we are in the correct file-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I need to verify your complete address and date of birth.

Speaker speaker_1: Yes, so my current address is 2825 Bella Fontaine Street, um, Houston, Texas 77205, and then date of birth is, uh, January the 2nd, 1995.

Speaker speaker_0: Thank you for the information. Um, we do not have a telephone number in case we want to contact you. Uh, is there one you call and I can number reach you?

Speaker speaker_1: Yes, 586-850-5927.

Speaker speaker_0: Thank you. All right, and do you know what plan would you like to enroll to?

Speaker speaker_1: Uh, I guess that's... I have a question on that too. Uh, I'd like to know what is the difference between the State Health Mag, uh, Tele, uh, TeleRx, uh, versus the VIP standard.

Speaker speaker_0: Okay, so the M-E-C-T-L-X is just for per- per- preventive care.

Speaker speaker_1: Okay.

Speaker speaker_0: Let's say, if we need to check your cholesterol, diabetes, stuff like that.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And, um, and the VIP, you could use it-

Speaker speaker_1: They have Vie-

Speaker speaker_0: Uh.

Speaker speaker_1: They have VIP standard and VIP Plus. So VIP...

Speaker speaker_0: Okay, the difference between, the difference between them two is the amount you're going to be paying per paycheck and the amount that the insurance gonna cover. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: The VIP standard, if you go to your doctor's office, it's gonna cover \$50 towards the visit and...

Speaker speaker 1: Uh-huh.

Speaker speaker_0: ... the VIP Plus will cover \$100, and you have four visits a year.

Speaker speaker_1: So four visit a year, uh, for, uh, and then e- every time I can spend \$100?

Speaker speaker_0: No, sir. That's what the insurance gonna cover, \$100.

Speaker speaker_1: For the full, for the full year?

Speaker speaker_0: No. Like, every time you go to the doctor's office-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... insurance cover \$100. Let's say it's \$250, the premium to visit the doctor, the insurance gonna cover 100. You are responsible for the other \$150.

Speaker speaker_1: Okay.

Speaker speaker_0: That's how it works for all the rest of the, uh, like the benefits. They already have a set amount that they're gonna pay.

Speaker speaker_1: I see. I see. And then for the standard, you said it would, it will, you guys will only cover the 50 bucks, right?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Um, and then, um, I guess on top of that, if I want to have a vision or, uh, dental, I would, I would have to add, right?

Speaker speaker 0: Yes.

Speaker speaker_1: Like, even if I have the, the VIP one?

Speaker speaker_0: Yes. The, that's only medical. You have to add any other options that you would like to.

Speaker speaker_1: Okay. Um, let me see. So I would say, um, and then for the spouse, um, can I add someone later on?

Speaker speaker_0: You have 30 days from your first paycheck to enroll in the benefits. That's the same amount of time you have to add the person.

Speaker speaker_1: Okay. fl thank you.

Speaker speaker_0: Unless there's a qualified health event.

Speaker speaker_1: Right. And then if I want to add her, do I have to prove that she's, uh, my wife?

Speaker speaker_0: Um.

Speaker speaker_1: Or it doesn't matter when it comes to kids?

Speaker speaker 0: Let me check, um, if they allow you to enroll without having...

Speaker speaker_1: But we have... Uh-huh?

Speaker speaker_0: So for Carlton, even if you guys are not married, you could, um...

Speaker speaker_1: ... add.

Speaker speaker_0: Add her? Well, you have to, uh, fill out an affidavit.

Speaker speaker_1: Okay, that's fine. And then you said I could add her anytime within 30 days, right?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, perfect. So I would- I would like to go ahead and, um... add, uh, the VIP, I think standard for now. And then-

Speaker speaker_0: Just for you?

Speaker speaker_1: Amount. Yeah, just for me for now and then I will talk to her... I will talk... and then, um, yeah, I will take some time so I can go ahead and maybe I will call you guys back to, you know, change the finance.

Speaker speaker 0: Okay. So-

Speaker speaker_1: But-

Speaker speaker_0: ... um, Mr. Boazor.

Speaker speaker 1: Yes, hi-

Speaker speaker_0: You already are-

Speaker speaker_1: Yes.

Speaker speaker_0: ... enrolled in the Stay Healthy plan, which is the, um, the preventive plan, because, uh-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... Crossstone auto-enroll you. Now you want me to cancel-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... that and add the VIP?

Speaker speaker_1: Oh, they already enrolled me in, on the basic one, the health, the Stay Health Max?

Speaker speaker_0: Yes.

Speaker speaker_1: Oh. I didn't know about that.

Speaker speaker_0: Yeah, they do auto-enroll-

Speaker speaker_1: Okay, so then-

Speaker speaker_0: ... you if you don't decline.

Speaker speaker_1: Oh, I see, I see. Okay. Well, so then since they already did, let me just call you back. I'll talk to my spouse, my, you know, my person over here and then I will call you back to see maybe if we can change something, you know, something like with the VIP standard of-

Speaker speaker_0: You have until the 28th of this month to do changes and, um, and remember that you have to fill out an affidavit in order to put your spouse or your, um, in the benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: So you, you need to allow a certain time. So, I suggest not to wait for the last day, okay?

Speaker speaker_1: Okay, and then where can I get the form? Can you, like, is there any way that I can -

Speaker speaker_0: I could, I could email it to you.

Speaker speaker_1: Yeah, please. Um, so my email is going to be my first name, which is M-O-U-I-H-A, uh, 1995, which is Y-A-9-5@Gmail.com.

Speaker speaker_0: Okay. But the email will be coming in from info@benefitsinacar. Check your-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... spam and junk mail. It might go there.

Speaker speaker_1: Uh-huh. Okay. And then if I-

Speaker speaker_0: And allow me about... Yes, I'm listening.

Speaker speaker_1: Uh, I would say, uh, like let's say if I ended up like, you know, changing the plan and I add her, would I be able to get a card, like physical card, or no?

Speaker speaker_0: Well, if the-

Speaker speaker_1: Like card?

Speaker speaker_0: ... my card, it all depends on what plans you enrolled. Uh, the one that sends digital card is the VIP, but if you need a physical one, all you need to ask, is to request it after the benefits are active and it will be mailed out to you.

Speaker speaker_1: Oh, okay. Thank you. Thank you. That was it. That w- Thank you. Thank you. Okay. I'll, I'll get back to you before, like, you know, before the 20th.

Speaker speaker_0: Yes. And remember, the affidavit-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it takes about 72 hours for the, um, eligibility review to go over it. So, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... don't forget to call with enough time for you to fill it out and send it back.

Speaker speaker_1: Okay, no problem. And even like what CareLink don't did, you know, they put me on the, the standard one. I never got the email or an- anything, you know, saying that, um, I was enrolled, so I, I didn't know-

Speaker speaker 0: Well, they don't say-

Speaker speaker_1: ... I didn't know how much.

Speaker speaker_0: ... they, they do not send you an email. This is, um, what they do, is when you get the job, when you're filling out the ap- the paperwork, they let you know about that.

Speaker speaker_1: Mm-hmm. Oh, okay. Yeah. I got the job, but I don't remember she, you know, I don't, uh, I don't remember her telling me all of that, but it's fine. Um-

Speaker speaker_0: No problem.

Speaker speaker_1: ... since I'm going to call you back, um, what- what's your name? In case if I-

Speaker speaker_0: Pamela.

Speaker speaker_1: ... I'm talking to someone else. Pamela.

Speaker speaker_0: Pamela.

Speaker speaker_1: Okay. So I will be looking... Pamela.

Speaker speaker_0: All right. Yeah. No problem. Anything else I can do for you today?

Speaker speaker_1: Okay. Okay. Thank you. No, that will be all for today.

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

Speaker speaker_1: See you soon. Okay, bye.