

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits..... How may I help you? Hi. Can you hear me? Um, hold on, let me take it off speaker. Hello, can you hear me well? Yes. Hi. Um, I'm calling to enroll in a plan. Okay, who you work for? I work for Creative Circle. Okay. May I have the last four digits of your Social so I can pull up your file? 4638. 443? 4638. Okay. All right, and what was your first and last name? Alanna Kamack. Alanna Kamack. Ms. Kamack, for security reasons and just to be, to be... Uh, make sure we are in the correct file, can you please verify the complete address and date of birth? Yes. 7077 Beaver Creek Road, Harrisburg, Pennsylvania, 17112. Date of birth, December 2nd, '92. Thank you for the information. We have a telephone number on file, 717-829-6732? Yes. And your email is your first name.theyourlastname@gmail.com? Yes. Okay. And do you know what plan would you like to enroll in? Um... Let me pull it up. Um, are the plans, like, the Stay Health, the Preferred? Is that what they are? The Ensure Plus. Oh, that's where it's at. Okay. Um, the Ensure Plus. That includes, like, enhanced- Enhanced and Premier. Ah, okay, okay. Um, what does the Premier... Uh, hold on, I'm looking at the plans. What does the Premier have that the, um, Enhanced doesn't have? The difference between them, it's the amount that you're going to be paying per paycheck and the amount that the insurance gonna cover. So these- Oh. Um, are you looking at a PDF file? Yes, mm-hmm. Okay. So under each plan, the amount that you see there, that's the amount that the insurance gonna cover. These are not like major insurance. Oh, got it. Then anything above that amount will be your responsibility. Okay. I'm in the PDF, but I don't see... So what do most people do that are, like, age 30? Do they get Enhanced or Basic or...? No, it totally depends on how often you go to the hospital or, I mean, you know, to the doctor, because they, I don't see- I don't know if you see that. It's on page two. They also have this called the Stay Healthy, which is just a preventive care plan. Uh-huh. This plan, you are responsible to pay for the doctor's visit, but the insurance gonna cover the actual procedure 100%. Let's say you need cholesterol screening, diabetes screening, um, mammogram, pap smear. Mm-hmm. That type of preventive care. Oh. And you have to participate in- So you add it? You add it to your, per- your ins- your Plus or your, your Plus plan? You add the Stay Healthy? If you... Yeah, if you would like to combine them, yes, y- you can do that. Okay, and then dental and stuff is separate as well, but that's low. Yes. Yeah, I see it, Dental Bundle. Okay. So I definitely- Mm-hmm. ... want to do a dental vision bundle. Okay, is this employee only? Yep, just employee. Just me. Okay. You can put, uh, I guess critical illness. Only \$2 more. And then you can give me the Ensure. I'm not seeing where it shows me how much I have to pay. I just see where it says the monthly fee. It's not a monthly. Huh. The fee is- Per paycheck. Yeah, per paycheck. It says employee only for the Stay Healthy is \$15.63. Ensure Plus is \$17.21. Ensure Plus is \$24.28, and the Premier is \$35.73. It should be on the bottom of the page. I see that. I don't see, like, if I go to the doctor's, how

much insurance covers. Okay, so if on that page, if you go under the Ensure Plus and you look down and make sure you see, um, it says on your left-hand side, Daily Hospital Confinement. It should be right here. I don't have that one. Hm. Mm-hmm. Are you able to email me another PDF? I don't see any of that. Okay, so I can go ahead and do that. Let me see. It says you have it until when? Yeah, I- my PDF is only, like, two pages. Oh, no. I don't know why. Yeah, I don't have the whole thing. Okay. So I'm going to send you a PDF file. You still have until the second of, um, June to enroll. Oh, no. I'm going to do it now. I just want to look real, real quick. I just need to figure out which one. Um, I feel fine doing it on the phone with you. I just need to... I don't know between Enhanced or Premier, which one I should do. Okay. I understand. Just bear with me. Yeah. Thank you for your patience too. Mm-hmm. I need to go to the dentist. My tooth hurts. I'm like, "Oh, wait, I need to call them." Mm-hmm. Okay. All right. So the e-mail's coming in from info@benefitsinacar. Check your spam and junk mail. Okay. Yep, I got it. Perfect. Let me see. It's on page two. Okay, page two. Oh, yeah. This is completely different. I don't know what they sent me. Oh, I see it. Okay. Um, benefits, uh, Insurer Plus. Okay. Oh, so preventative care not included, network required, no. Healey Hospital. Oh, I see. So that's what I would pay. Intensive care, any source of funds, anesthesia, um, diagnostic testing 116. So it really looks like the middle one is fine. Yeah, I'll just do Enhanced at this point. Okay. So we're going to go for the bundle plus Enhanced? Mm-hmm. Anything else besides that? Um, Enhanced and then the bundle where it's, like, um, Dental Vision. Mm-hmm. Yeah. Well, just give me the, just give me the Enh- the Insurer Plus Enhanced and then add Dental Vision. That's fine. Okay. What's FreeRx? Is that for... I'm sorry. Is FreeRx for, like, people with- That's med- Oh. Uh, you can add that because I sometimes need medicine. Actually, huh. No, don't add that because I feel like the Rx app is fine. Okay. All right, so the total will be \$32.28. Um, the benefits start the following Monday after we receive the f- the premium from your employer. Then your ID card will be generated and this system will be mailed out to you within seven to ten business days. Okay. Um, since you got the bundle and you have the life insurance, who would you like to name as your beneficiary? Um, you can put James Cammack. What was that? You... Oh, like I give you a name of a person, right? Yes. Um, it doesn't, you don't have to do it right now. All we need is the first, last name and the relationship. Well, I can do it right now. Okay. You can put, uh, Ja- uh, James, J-A-M-E-S. James. Cammack, same last name as me. C-A-M-M-A-C-K. The relationship? Father. Okay. All right. So also, your... Since you got the Insurer Premier, I mean, Insurer Enhanced, the carrier will send you that ID, um, to your e-mail. They do not send physical e-mail, uh, ID cards. You could request one after the benefits are active. Whose is it? I'm sorry. This- The carrier. American Public Life. Oh, oh, oh. Okay, okay. Okay? Do I need to transfer my Fidelity benefits over to this? I... No, we do not process any of that, ma'am. Oh, okay. Mm-hmm. Anything else I can do for you? No, thank you so much. So you'll process this so then, like, in two weeks or so I have benefits or next week, starting next Friday active? Most likely... Let me see. So if we receive premium on time, next week, most likely on the 26th, the benefits will be active. I'll write that down, 26th. Yeah. So- Okay. Um, if anything, you give us a call on the 26th just to double-check. Okay. All right? Anything else? Thank you so much. No, thank you. Thank you. It's been helpful. All right, good. All right. Have a great rest of the day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits..... How may I help you?

Speaker speaker_1: Hi. Can you hear me? Um, hold on, let me take it off speaker. Hello, can you hear me well?

Speaker speaker_0: Yes.

Speaker speaker_1: Hi. Um, I'm calling to enroll in a plan.

Speaker speaker_0: Okay, who you work for?

Speaker speaker_1: I work for Creative Circle.

Speaker speaker_0: Okay. May I have the last four digits of your Social so I can pull up your file?

Speaker speaker_1: 4638.

Speaker speaker_0: 443?

Speaker speaker_1: 4638.

Speaker speaker_0: Okay. All right, and what was your first and last name?

Speaker speaker_1: Alanna Kamack.

Speaker speaker_0: Alanna Kamack. Ms. Kamack, for security reasons and just to be, to be... Uh, make sure we are in the correct file, can you please verify the complete address and date of birth?

Speaker speaker_1: Yes. 7077 Beaver Creek Road, Harrisburg, Pennsylvania, 17112. Date of birth, December 2nd, '92.

Speaker speaker_0: Thank you for the information. We have a telephone number on file, 717-829-6732?

Speaker speaker_1: Yes.

Speaker speaker_0: And your email is your first name.theyourlastname@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And do you know what plan would you like to enroll in?

Speaker speaker_1: Um... Let me pull it up. Um, are the plans, like, the Stay Health, the Preferred? Is that what they are?

Speaker speaker_0: The Ensure Plus.

Speaker speaker_1: Oh, that's where it's at. Okay. Um, the Ensure Plus. That includes, like, enhanced-

Speaker speaker_0: Enhanced and Premier.

Speaker speaker_1: Ah, okay, okay. Um, what does the Premier... Uh, hold on, I'm looking at the plans. What does the Premier have that the, um, Enhanced doesn't have?

Speaker speaker_0: The difference between them, it's the amount that you're going to be paying per paycheck and the amount that the insurance gonna cover. So these-

Speaker speaker_1: Oh.

Speaker speaker_0: Um, are you looking at a PDF file?

Speaker speaker_1: Yes, mm-hmm.

Speaker speaker_0: Okay. So under each plan, the amount that you see there, that's the amount that the insurance gonna cover. These are not like major insurance.

Speaker speaker_1: Oh, got it.

Speaker speaker_0: Then anything above that amount will be your responsibility.

Speaker speaker_1: Okay. I'm in the PDF, but I don't see... So what do most people do that are, like, age 30? Do they get Enhanced or Basic or...?

Speaker speaker_0: No, it totally depends on how often you go to the hospital or, I mean, you know, to the doctor, because they, I don't see- I don't know if you see that. It's on page two. They also have this called the Stay Healthy, which is just a preventive care plan.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: This plan, you are responsible to pay for the doctor's visit, but the insurance gonna cover the actual procedure 100%. Let's say you need cholesterol screening, diabetes screening, um, mammogram, pap smear.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That type of preventive care.

Speaker speaker_1: Oh.

Speaker speaker_0: And you have to participate in-

Speaker speaker_1: So you add it? You add it to your, per- your ins- your Plus or your, your Plus plan? You add the Stay Healthy?

Speaker speaker_0: If you... Yeah, if you would like to combine them, yes, y- you can do that.

Speaker speaker_1: Okay, and then dental and stuff is separate as well, but that's low.

Speaker speaker_0: Yes.

Speaker speaker_1: Yeah, I see it, Dental Bundle. Okay. So I definitely-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... want to do a dental vision bundle.

Speaker speaker_0: Okay, is this employee only?

Speaker speaker_1: Yep, just employee. Just me.

Speaker speaker_0: Okay.

Speaker speaker_1: You can put, uh, I guess critical illness. Only \$2 more. And then you can give me the Ensure. I'm not seeing where it shows me how much I have to pay. I just see where it says the monthly fee.

Speaker speaker_0: It's not a monthly.

Speaker speaker_1: Huh.

Speaker speaker_0: The fee is-

Speaker speaker_1: Per paycheck. Yeah, per paycheck.

Speaker speaker_0: It says employee only for the Stay Healthy is \$15.63. Ensure Plus is \$17.21. Ensure Plus is \$24.28, and the Premier is \$35.73. It should be on the bottom of the page.

Speaker speaker_1: I see that. I don't see, like, if I go to the doctor's, how much insurance covers.

Speaker speaker_0: Okay, so if on that page, if you go under the Ensure Plus and you look down and make sure you see, um, it says on your left-hand side, Daily Hospital Confinement. It should be right here.

Speaker speaker_1: I don't have that one.

Speaker speaker_0: Hm. Mm-hmm.

Speaker speaker_1: Are you able to email me another PDF? I don't see any of that.

Speaker speaker_0: Okay, so I can go ahead and do that. Let me see. It says you have it until when?

Speaker speaker_1: Yeah, I- my PDF is only, like, two pages.

Speaker speaker_0: Oh, no.

Speaker speaker_1: I don't know why. Yeah, I don't have the whole thing.

Speaker speaker_0: Okay. So I'm going to send you a PDF file. You still have until the second of, um, June to enroll.

Speaker speaker_1: Oh, no. I'm going to do it now. I just want to look real, real quick. I just need to figure out which one. Um, I feel fine doing it on the phone with you. I just need to... I don't know between Enhanced or Premier, which one I should do.

Speaker speaker_0: Okay. I understand. Just bear with me.

Speaker speaker_1: Yeah. Thank you for your patience too.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I need to go to the dentist. My tooth hurts. I'm like, "Oh, wait, I need to call them."

Speaker speaker_0: Mm-hmm. Okay. All right. So the e-mail's coming in from info@benefitsinacar. Check your spam and junk mail.

Speaker speaker_1: Okay. Yep, I got it.

Speaker speaker_0: Perfect.

Speaker speaker_1: Let me see.

Speaker speaker_0: It's on page two.

Speaker speaker_1: Okay, page two. Oh, yeah. This is completely different. I don't know what they sent me. Oh, I see it. Okay. Um, benefits, uh, Insurer Plus. Okay. Oh, so preventative care not included, network required, no. Healey Hospital. Oh, I see. So that's what I would pay. Intensive care, any source of funds, anesthesia, um, diagnostic testing 116. So it really looks like the middle one is fine. Yeah, I'll just do Enhanced at this point.

Speaker speaker_0: Okay. So we're going to go for the bundle plus Enhanced?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Anything else besides that?

Speaker speaker_1: Um, Enhanced and then the bundle where it's, like, um, Dental Vision.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Yeah. Well, just give me the, just give me the Enh- the Insurer Plus Enhanced and then add Dental Vision. That's fine.

Speaker speaker_0: Okay.

Speaker speaker_1: What's FreeRx? Is that for... I'm sorry. Is FreeRx for, like, people with-

Speaker speaker_0: That's med-

Speaker speaker_1: Oh. Uh, you can add that because I sometimes need medicine. Actually, huh. No, don't add that because I feel like the Rx app is fine.

Speaker speaker_0: Okay. All right, so the total will be \$32.28. Um, the benefits start the following Monday after we receive the f- the premium from your employer. Then your ID card will be generated and this system will be mailed out to you within seven to ten business days.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, since you got the bundle and you have the life insurance, who would you like to name as your beneficiary?

Speaker speaker_1: Um, you can put James Cammack.

Speaker speaker_0: What was that?

Speaker speaker_1: You... Oh, like I give you a name of a person, right?

Speaker speaker_0: Yes. Um, it doesn't, you don't have to do it right now. All we need is the first, last name and the relationship.

Speaker speaker_1: Well, I can do it right now.

Speaker speaker_0: Okay.

Speaker speaker_1: You can put, uh, Ja- uh, James, J-A-M-E-S.

Speaker speaker_0: James.

Speaker speaker_1: Cammack, same last name as me. C-A-M-M-A-C-K.

Speaker speaker_0: The relationship?

Speaker speaker_1: Father.

Speaker speaker_0: Okay. All right. So also, your... Since you got the Insurer Premier, I mean, Insurer Enhanced, the carrier will send you that ID, um, to your e-mail. They do not send physical e-mail, uh, ID cards. You could request one after the benefits are active.

Speaker speaker_1: Whose is it? I'm sorry. This-

Speaker speaker_0: The carrier. American Public Life.

Speaker speaker_1: Oh, oh, oh. Okay, okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Do I need to transfer my Fidelity benefits over to this?

Speaker speaker_0: I... No, we do not process any of that, ma'am.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Mm-hmm. Anything else I can do for you?

Speaker speaker_1: No, thank you so much. So you'll process this so then, like, in two weeks or so I have benefits or next week, starting next Friday active?

Speaker speaker_0: Most likely... Let me see. So if we receive premium on time, next week, most likely on the 26th, the benefits will be active.

Speaker speaker_1: I'll write that down, 26th.

Speaker speaker_0: Yeah.

Speaker speaker_1: So-

Speaker speaker_0: Okay.

Speaker speaker_1: Um, if anything, you give us a call on the 26th just to double-check.
Okay.

Speaker speaker_0: All right? Anything else?

Speaker speaker_1: Thank you so much.

Speaker speaker_0: No, thank you.

Speaker speaker_1: Thank you. It's been helpful.

Speaker speaker_0: All right, good.

Speaker speaker_1: All right.

Speaker speaker_0: Have a great rest of the day.

Speaker speaker_1: You too. Bye-bye.