

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... benefits in a car, this is Pamela speaking. How may I help you? Yes, good evening. My name is Leila Lowe and I would like to enroll in the healthcare insurance. Who do you work for, ma'am? Um, Around the Clock ATC. Can I have the last four digits of your Social? The, the last four digi- digits? Yes, ma'am. 5795. Your first and last name, you said? Leila Lowe. Mm-hmm. All right, miss uh, for security reasons and just to make sure we are in the correct file, we need to verify the complete address and date of birth. Okay, my address is 204 Apartment B George Washington Carver Homes, Selma, Alabama 36703. Thank you. And, okay, we have the telephone number on file, 334-375-3140. Yes, ma'am, that's my cell number. Well, your email is your first name, last name eight zero at gmail.com. Um, I have a email, but it's under a different number. But y- you don't use this one anymore? No. Um, well, I used that phone, but all my emails go to a different number and you can get this numb- the new number, um, is 334, um, let me see. Uh, what is that new number? But the email we have on file, you don't use that email? Um, yes, if it's the number on the 413-8255. I, I have a email, leilalowe80@gmail.com. Okay. All right, miss, so, and what would you like to enroll to? What would I like what? What plan would you like to choose? Uh, what plan? Yes, ma'am. Okay, I would like the short-term disability. I would like the dental, the life insurance and the, the pier- the first, the Pier One where I can at least have some doctor visits. Uh, you mean VIP Plus? I don't know. I didn't get a booklet or anything. I just got an email to the phone and I hadn't read or phoned it or anything. But I know, um, okay, you, okay, on the insurance, just like medical insurance. Okay, you got two plans. That first plan cost, like, what, \$12, \$15 or something? It's \$16.04, and five cents. It's how much? \$16. The, uh, the cheaper one is six do- \$16.05. Okay, \$16.05. So what that cover? That's a preventive care plan. You will pay for the- Okay. ... doctor's visit. Mm-mm. After you participate and the insurance gonna cover 100% you, um, procedures. Okay. And if you're aware that these are not like major insurance. Well, what they is? What it is? Well, these insurance they already have a set amount that they gonna pay. Anything above that amount will be your responsibility. They don't have to pay- Okay. ... um, like that plan. You are responsible for the doctor's visit premium. The insurance gonna cover your preventive care. Then they have the VIP Plus and Prime. With those two plans, the difference between them is the amount that the insurance gonna cover and the amount that you're gonna be paying for paid... On those plans, your preventive care is not over 100%. It's not included. You could combine it. And they also have a Stay Healthy Enhance that is pretty much the combination of the VIP Prime and the Stay Healthy, which give you both coverage that you can use in the hospital, doctor's visit. And how much is that plan? Uh, \$43.81. So do that come out my check every week or every two weeks or how? Every week. Mm, I can't afford that now. Okay. All right. Well, um, how much is the dental plan? Uh, let me see. Oh.

It's \$3.64. Okay, I want the dental.... with that preventive care for \$16.05. Okay. And what about the life insurance? The life insurance \$2.11 and it- and it takes \$20,000. Okay. I want it. And I want short-term disability. The short-term disability's \$5.18. I see, so that's the total of how much? So short-term, stay healthy. So we have dental, vision, life, short-term disability and the stay healthy plan for \$29.13 for 30 days. Okay, I ain't do vision. I did the preventive care plan for \$16.05. Mm-hmm. And you said dental for how much? \$3.64. Okay, I want the dental and I said life insurance and you said- Oh, okay. ... that's \$2.11. Yes, ma'am. And the short-term disability is \$5.18. Yes, ma'am. Okay. The total is now \$26.98. How much? \$26.98. Right, okay, that's what I got. I'm just double checking to make sure. No problem. Okay. Well, that's what I want, twenty- for the \$26.98. All right. So ATC is under Section 125, which is an IRS regulation. What it means is that your premium will be pre-taxed. Um, you are required to stay enrolled while employer by ATC. If you want to cancel you have to wait for company open enrollment or qualified life event. And the benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system, will be mailed out to you within seven to 10 days at, um... I mean it arrive within the seven to 10 days. Now since you- Okay, because I was just fixing to ask, tell you I do need an insurance card because I don't have one. You will get it when the benefits, um, become effective. Okay. And it takes seven to 10 days. Okay, good. Thank you. All right. Since you've chosen the life insurance, who do you want to name your beneficiary? The beneficiary? Yeah. Um, Patrice Lowe. And the relationship? Daughter. All right. Is there anything else I could do for you Mr., Mrs. Lowe? Um, tell me the name of the insurance company so I know what I'm looking for in the mail. For your dental and life insurance and short-term disability, the carrier is APL, American Public Life. And for your preventive care will be IMA90 Degrees. Who? I- IMA, I- IMA? Yes. Okay. 90 Degrees. IMA 90 Degrees? Yes, ma'am. That's the name of a company? Yes, ma'am. Hmm. Okay. Okay. Okay. So when would this start coming out, the first of January? No, ma'am. Um, it takes about a week or so two for the benefits to start. Okay. Um... Okay. For them, for everything to be processed. Okay. Then the following Monday after we receive the first payment, um, the benefits will be accessed. Okay. Okay. Anything else I could do? Um, no, ma'am. It's just to make sure you got the right company and you did get Around The Clock. Yes, ma'am. ATC, okay, good. Thank you. All right, thank you for giving us a call and have a blessed rest of your day. Thank you and you have a blessed day and happy New Years to you also. Thank you. Thank you. All right, bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: ... benefits in a car, this is Pamela speaking. How may I help you?

Speaker speaker_2: Yes, good evening. My name is Leila Lowe and I would like to enroll in the healthcare insurance.

Speaker speaker_1: Who do you work for, ma'am?

Speaker speaker_2: Um, Around the Clock ATC.

Speaker speaker_1: Can I have the last four digits of your Social?

Speaker speaker_2: The, the last four digi- digits?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: 5795.

Speaker speaker_1: Your first and last name, you said?

Speaker speaker_2: Leila Lowe.

Speaker speaker_1: Mm-hmm. All right, miss uh, for security reasons and just to make sure we are in the correct file, we need to verify the complete address and date of birth.

Speaker speaker_2: Okay, my address is 204 Apartment B George Washington Carver Homes, Selma, Alabama 36703.

Speaker speaker_1: Thank you. And, okay, we have the telephone number on file, 334-375-3140.

Speaker speaker_2: Yes, ma'am, that's my cell number.

Speaker speaker_1: Well, your email is your first name, last name eight zero at gmail.com.

Speaker speaker_2: Um, I have a email, but it's under a different number.

Speaker speaker_1: But y- you don't use this one anymore?

Speaker speaker_2: No. Um, well, I used that phone, but all my emails go to a different number and you can get this numb- the new number, um, is 334, um, let me see. Uh, what is that new number?

Speaker speaker_1: But the email we have on file, you don't use that email?

Speaker speaker_2: Um, yes, if it's the number on the 413-8255. I, I have a email, leilalowe80@gmail.com.

Speaker speaker_1: Okay. All right, miss, so, and what would you like to enroll to?

Speaker speaker_2: What would I like what?

Speaker speaker_1: What plan would you like to choose?

Speaker speaker_2: Uh, what plan?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay, I would like the short-term disability. I would like the dental, the life insurance and the, the pier- the first, the Pier One where I can at least have some doctor visits.

Speaker speaker_1: Uh, you mean VIP Plus?

Speaker speaker_2: I don't know. I didn't get a booklet or anything. I just got an email to the phone and I hadn't read or phoned it or anything. But I know, um, okay, you, okay, on the insurance, just like medical insurance. Okay, you got two plans. That first plan cost, like, what, \$12, \$15 or something?

Speaker speaker_1: It's \$16.04, and five cents.

Speaker speaker_2: It's how much?

Speaker speaker_1: \$16. The, uh, the cheaper one is six do- \$16.05.

Speaker speaker_2: Okay, \$16.05. So what that cover?

Speaker speaker_1: That's a preventive care plan. You will pay for the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... doctor's visit.

Speaker speaker_2: Mm-mm.

Speaker speaker_1: After you participate and the insurance gonna cover 100% you, um, procedures.

Speaker speaker_2: Okay.

Speaker speaker_1: And if you're aware that these are not like major insurance.

Speaker speaker_2: Well, what they is? What it is?

Speaker speaker_1: Well, these insurance they already have a set amount that they gonna pay. Anything above that amount will be your responsibility. They don't have to pay-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, like that plan. You are responsible for the doctor's visit premium. The insurance gonna cover your preventive care. Then they have the VIP Plus and Prime. With those two plans, the difference between them is the amount that the insurance gonna cover and the amount that you're gonna be paying for paid... On those plans, your preventive care is not over 100%. It's not included. You could combine it. And they also have a Stay Healthy Enhance that is pretty much the combination of the VIP Prime and the Stay Healthy, which give you both coverage that you can use in the hospital, doctor's visit.

Speaker speaker_2: And how much is that plan?

Speaker speaker_1: Uh, \$43.81.

Speaker speaker_2: So do that come out my check every week or every two weeks or how?

Speaker speaker_1: Every week.

Speaker speaker_2: Mm, I can't afford that now. Okay. All right. Well, um, how much is the dental plan?

Speaker speaker_1: Uh, let me see. Oh. It's \$3.64.

Speaker speaker_2: Okay, I want the dental.... with that preventive care for \$16.05.

Speaker speaker_1: Okay.

Speaker speaker_2: And what about the life insurance?

Speaker speaker_1: The life insurance \$2.11 and it- and it takes \$20,000.

Speaker speaker_2: Okay. I want it. And I want short-term disability.

Speaker speaker_1: The short-term disability's \$5.18.

Speaker speaker_2: I see, so that's the total of how much?

Speaker speaker_1: So short-term, stay healthy. So we have dental, vision, life, short-term disability and the stay healthy plan for \$29.13 for 30 days.

Speaker speaker_2: Okay, I ain't do vision. I did the preventive care plan for \$16.05.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And you said dental for how much?

Speaker speaker_1: \$3.64.

Speaker speaker_2: Okay, I want the dental and I said life insurance and you said-

Speaker speaker_1: Oh, okay.

Speaker speaker_2: ... that's \$2.11.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: And the short-term disability is \$5.18.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: The total is now \$26.98.

Speaker speaker_2: How much?

Speaker speaker_1: \$26.98.

Speaker speaker_2: Right, okay, that's what I got. I'm just double checking to make sure.

Speaker speaker_1: No problem.

Speaker speaker_2: Okay. Well, that's what I want, twent- for the \$26.98.

Speaker speaker_1: All right. So ATC is under Section 125, which is an IRS regulation. What it means is that your premium will be pre-taxed. Um, you are required to stay enrolled while employer by ATC. If you want to cancel you have to wait for company open enrollment or

qualified life event. And the benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system, will be mailed out to you within seven to 10 days at, um... I mean it arrive within the seven to 10 days. Now since you-

Speaker speaker_2: Okay, because I was just fixing to ask, tell you I do need an insurance card because I don't have one.

Speaker speaker_1: You will get it when the benefits, um, become effective.

Speaker speaker_2: Okay.

Speaker speaker_1: And it takes seven to 10 days.

Speaker speaker_2: Okay, good. Thank you.

Speaker speaker_1: All right. Since you've chosen the life insurance, who do you want to name your beneficiary?

Speaker speaker_2: The beneficiary?

Speaker speaker_1: Yeah.

Speaker speaker_2: Um, Patrice Lowe.

Speaker speaker_1: And the relationship?

Speaker speaker_2: Daughter.

Speaker speaker_1: All right. Is there anything else I could do for you Mr., Mrs. Lowe?

Speaker speaker_2: Um, tell me the name of the insurance company so I know what I'm looking for in the mail.

Speaker speaker_1: For your dental and life insurance and short-term disability, the carrier is APL, American Public Life. And for your preventive care will be IMA90 Degrees.

Speaker speaker_2: Who?

Speaker speaker_1: I- IMA, I-

Speaker speaker_2: IMA?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: 90 Degrees.

Speaker speaker_2: IMA 90 Degrees?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: That's the name of a company?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Hmm. Okay. Okay. Okay. So when would this start coming out, the first of January?

Speaker speaker_1: No, ma'am. Um, it takes about a week or so two for the benefits to start.

Speaker speaker_2: Okay.

Speaker speaker_1: Um...

Speaker speaker_2: Okay.

Speaker speaker_1: For them, for everything to be processed.

Speaker speaker_2: Okay.

Speaker speaker_1: Then the following Monday after we receive the first payment, um, the benefits will be accessed.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Anything else I could do?

Speaker speaker_2: Um, no, ma'am. It's just to make sure you got the right company and you did get Around The Clock.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: ATC, okay, good. Thank you.

Speaker speaker_1: All right, thank you for giving us a call and have a blessed rest of your day.

Speaker speaker_2: Thank you and you have a blessed day and happy New Years to you also.

Speaker speaker_1: Thank you.

Speaker speaker_2: Thank you. All right, bye-bye.