Transcript: Pamela Blanc-5576820769603584-5092200819113984

## **Full Transcript**

Thank you for calling Benefits in a Card, this is Pamela speaking. How may I help you? Yes, ma'am. I'm trying to, um, get enrolled in, uh, he- with, uh, health insurance please. Who do you work for, sir? Um, um, Knipper. K- Go ahead. K-N-I-P-P-E-R. But Integrity Staffing is who I'm through. Okay. May I have the last four digits of your Social so I can pull up your file? The last four? Yes, sir. Is that correct? Okay. Yes, sir. 2-6-3-5. Your first and last name? C- uh, first name is Christopher, last name is Chandler. Thank you. Mr. Chandler, for security reasons and just to make sure we are in the correct file, I need to verify the complete address and date of birth. Okay. My, um, date of birth is 3/15/83. My, um, address is 104 North Woods Court, Hanover, Indiana, 47243. Thank you for the information. We have a p-Oh, actually we do not have a phone number in case we need to contact you. Okay. Would you like to provide one? Yes. Mm-hmm. And it's, um, area code 812-621-8895. And I also have email too. We have one which is chrischandler15 at email.com. Email? Yes, ma'am. And do you know what plan would you like to enroll to? I didn't know. What- what kind of plans do we have? All right. So these are ... What- what- what's, what's the best plan cost a week or how does that work? Well, these are not like major insurance, um- Okay. ... so it's comp- So they already have a set amount that they will gonna cover. Anything above that amount will be your responsibility. Now if you would like- Okay. ... I could send you a complete guide with the plans and prices that you're gonna be paying every week and it shows how much you're gonna, they're gonna cover for procedures. Um, you do have until, let me see, until the 25th to enroll in- No, I want to go ahead and I want to go ahead and get enrolled and, and sign up and all that. No problem. ... So what, I, I sp- I want whatever the best one is. Well, they'd... Ah, let me, give me one second. Let me pull up the benefits, the guide so I could give you better information. The plan, they have a plan, the more like the traditional plan which is the MVP. This plan does have a really high deductible that you have to meet before they start paying, um, 100% which is \$6,500. And the premium monthly is 40- \$496.50. It's, um, and this plan is subject to approval. You have to be working more than 20 hours per week. Right. So it's gonna cost me \$500 a month for that plan? That's the one that covers the most since you said that you wanted to know which one- Yeah, that's, that's way too much. Uh, uh, that's, that's- All right. No. So- No. Not even... No. Okay. So they have another plan called the Stay Healthy Enhanced. Like I said before, they already have a set amount they're gonna pay. Anything above that amount will be your responsibility. This one costs- Okay. ... \$44.92 per paycheck. Okay. Um, this one you have a \$10 copay for your, to the doctor's visit. You have four visits per year and you have to go to a participating provider in order for- Okay. ... them to cover 100%. Yes. Okay. You'll use it at the hospital? Yeah. Okay. Yeah, that'll be just fine. Okay. So I just want to give you an example. Like, if you go to the hospital and you have to stay there, they gonna tr- they're gonna cover \$100 a stay, maximum 30 days. So that's how it works.

Like I said- Okay. ... they already have that set amount. Oh. Um, that's w- they have other medical plans will, but those cover less than the one that I just explained to you. Okay. Now, they also offer dental, vision, um, life insurance, critical illness, group accident and behavioral health. Okay. Awesome. So you want me to enroll you in the Stay Healthy Enhanced? Yes. Yes, please. 24.99 a month? Yes, ma'am. That one does not include the dental or vision. Those you have to add it if you would like. All right? Okay. That's, that's fine. Okay. So I went ahead and enroll you in the Stay Healthy. Do you want me to add dental or vision? Um, well, yeah, what, how much, what's how much more? Okay. So with the vision and dental, it will be \$51.60. Yes, add 'em. Okay. So 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- Okay. ... will be mailed out to you within seven to 10 days. Okay. Yes, ma'am. All right. Mm-hmm. Is there anything else I could do for you, sir? No, ma'am. Thank you so very much. Thank you for giving us a call. Have a great rest of the day, sir. Yes, ma'am. You too. Thank you. Bye.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Card, this is Pamela speaking. How may I help you?

Speaker speaker\_1: Yes, ma'am. I'm trying to, um, get enrolled in, uh, he- with, uh, health insurance please.

Speaker speaker\_0: Who do you work for, sir?

Speaker speaker\_1: Um, um, Knipper. K-

Speaker speaker\_0: Go ahead.

Speaker speaker 1: K-N-I-P-P-E-R. But Integrity Staffing is who I'm through.

Speaker speaker\_0: Okay. May I have the last four digits of your Social so I can pull up your file?

Speaker speaker\_1: The last four?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Is that correct? Okay.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: 2-6-3-5.

Speaker speaker\_0: Your first and last name?

Speaker speaker\_1: C- uh, first name is Christopher, last name is Chandler.

Speaker speaker\_0: Thank you. Mr. Chandler, for security reasons and just to make sure we are in the correct file, I need to verify the complete address and date of birth.

Speaker speaker\_1: Okay. My, um, date of birth is 3/15/83. My, um, address is 104 North Woods Court, Hanover, Indiana, 47243.

Speaker speaker\_0: Thank you for the information. We have a p- Oh, actually we do not have a phone number in case we need to contact you.

Speaker speaker\_1: Okay.

Speaker speaker 0: Would you like to provide one?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Mm-hmm.

Speaker speaker 1: And it's, um, area code 812-621-8895. And I also have email too.

Speaker speaker\_0: We have one which is chrischandler15 at email.com.

Speaker speaker\_1: Email? Yes, ma'am.

Speaker speaker 0: And do you know what plan would you like to enroll to?

Speaker speaker\_1: I didn't know. What- what kind of plans do we have?

Speaker speaker\_0: All right. So these are ...

Speaker speaker\_1: What- what- what's, what's the best plan cost a week or how does that work?

Speaker speaker\_0: Well, these are not like major insurance, um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... so it's comp- So they already have a set amount that they will gonna cover. Anything above that amount will be your responsibility. Now if you would like-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... I could send you a complete guide with the plans and prices that you're gonna be paying every week and it shows how much you're gonna, they're gonna cover for procedures. Um, you do have until, let me see, until the 25th to enroll in-

Speaker speaker\_1: No, I want to go ahead and I want to go ahead and get enrolled and, and sign up and all that.

Speaker speaker\_0: No problem. ... So what, I, I sp-

Speaker speaker\_1: I want whatever the best one is.

Speaker speaker\_0: Well, they'd... Ah, let me, give me one second. Let me pull up the benefits, the guide so I could give you better information. The plan, they have a plan, the more like the traditional plan which is the MVP. This plan does have a really high deductible that you have to meet before they start paying, um, 100% which is \$6,500. And the premium monthly is 40- \$496.50. It's, um, and this plan is subject to approval. You have to be working

more than 20 hours per week.

Speaker speaker\_1: Right. So it's gonna cost me \$500 a month for that plan?

Speaker speaker\_0: That's the one that covers the most since you said that you wanted to know which one-

Speaker speaker\_1: Yeah, that's, that's, that's way too much. Uh, uh, that's, that's-

Speaker speaker\_0: All right.

Speaker speaker\_1: No.

Speaker speaker\_0: So-

Speaker speaker\_1: No. Not even... No.

Speaker speaker\_0: Okay. So they have another plan called the Stay Healthy Enhanced. Like I said before, they already have a set amount they're gonna pay. Anything above that amount will be your responsibility. This one costs-

Speaker speaker\_1: Okay.

Speaker speaker 0: ... \$44.92 per paycheck.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, this one you have a \$10 copay for your, to the doctor's visit. You have four visits per year and you have to go to a participating provider in order for-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... them to cover 100%.

Speaker speaker\_1: Yes. Okay.

Speaker speaker\_0: You'll use it at the hospital?

Speaker speaker\_1: Yeah. Okay. Yeah, that'll be just fine.

Speaker speaker\_0: Okay. So I just want to give you an example. Like, if you go to the hospital and you have to stay there, they gonna tr- they're gonna cover \$100 a stay, maximum 30 days. So that's how it works. Like I said-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... they already have that set amount.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Um, that's w- they have other medical plans will, but those cover less than the one that I just explained to you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now, they also offer dental, vision, um, life insurance, critical illness, group accident and behavioral health.

Speaker speaker\_1: Okay. Awesome.

Speaker speaker\_0: So you want me to enroll you in the Stay Healthy Enhanced?

Speaker speaker\_1: Yes. Yes, please.

Speaker speaker\_0: 24.99 a month?

Speaker speaker 1: Yes, ma'am.

Speaker speaker\_0: That one does not include the dental or vision. Those you have to add it if you would like. All right?

Speaker speaker\_1: Okay. That's, that's fine.

Speaker speaker\_0: Okay. So I went ahead and enroll you in the Stay Healthy. Do you want me to add dental or vision?

Speaker speaker\_1: Um, well, yeah, what, how much, what's how much more?

Speaker speaker\_0: Okay. So with the vision and dental, it will be \$51.60.

Speaker speaker\_1: Yes, add 'em.

Speaker speaker\_0: Okay. So 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-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... will be mailed out to you within seven to 10 days.

Speaker speaker\_1: Okay. Yes, ma'am.

Speaker speaker\_0: All right.

Speaker speaker\_1: Mm-hmm.

Speaker speaker 0: Is there anything else I could do for you, sir?

Speaker speaker\_1: No, ma'am. Thank you so very much.

Speaker speaker\_0: Thank you for giving us a call. Have a great rest of the day, sir.

Speaker speaker\_1: Yes, ma'am. You too. Thank you.

Speaker speaker\_0: Bye.