

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Pamela speaking, how may I help you? Um, yes, ma'am. I'm calling, um, they're doing open enrollment with my job, ATC, and I guess this is health insurance and I was calling to inquire about it. Okay. Um, so we represent ATC on the health benefits, and are you a ATC? Let me pull up your file. Okay. I think it's ATC who's on open enrollment. May I have the last four digits of your social? 4756. 4756. Your first and last name? Missy Snyder. Miss Snyder, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? It's 1498 South Jefferson Street, Apartment G27, Milledgeville, Georgia 31061-9-2178. Thank you for the information. Mm-hmm. We have a telephone number on file, 478-295-2917 and 478-251-1543. Yes. Um, and your email is your first name, your last name, 042@yahoo.com? Yes, ma'am. Okay. All right. Let's see. So the company, it is on open enrollment at this time until the 28th. Actually, the 27th of this month. Yes, ma'am. Would you like to enroll? Yes. I wanted to get the, um, the VIP plus, the \$31.71 a week. Mm-hmm. And th- this is what I wanted to inquire about. Um, so hold on, I'm trying to get to the part where I seen. So, um, I can add dental for \$364. Um, uh, my question is to that, um, does that... Okay, I think I'm seeing where saying if cover. Like, if just say you had to go get dentures, would that be covered or is it just like- Mm, no. ... strictly for cleaning and extractions? Yeah. They only cover ex- um, basic dental work. They do not cover any major services like the crown out dentures, the root canals. Just the- Oh, okay. Okay, well, I don't want that. Um, okay, so yeah, and then the vision, I do need the vision for \$215 a week extra. So really, all I... Let me think. Go ahead. Go ahead, I'm listening. No, I'm sorry. I've just never... I'm going to be honest with you. I've always had Medicaid. Mm-hmm. And, um, my children are eligible for it, but I'm not. So I've been without health insurance for almost a year. Mm-hmm. Um, and I'm not going to lie, I make \$12 an hour. I'm trying to get the things that I know I need, which I know I need the VIP, what I said, I know I need the vision and I need dental, but I need really what y'all don't cover. But I'm trying to decide if the short term and the critical illness, like is it worth getting? Because you never know what could happen, and I... I understand. Well, the short term disability will cover you, um, only for three months. Okay. And let me see here future, see what they were offering this year. Mm. Um. Well, 180 days now, benefit period. Okay, so the amount, um, that they're going to cover for four months is \$700. Okay. And we're going 180 days. I think it's up by two months. Yeah. So it covers for six months? I will say... Yeah, no, wait, give me one second because I'm not waiting for... Okay. Yeah, let- um, yes, that's six months, 180 days. Okay. Okay. I just want to confirm that. And yeah, it pays \$5.18. And what was the other one you said, uh, besides- The other one is... What is the critical illness limited benefit rider? Okay. So the critical illness, let's say if you have a heart attack. Okay. Some type of, of, of cancer. I do not have like, a, a whole

list of what they cover. Right. The benefit amount is up to \$10,000 that they will cover for that illness. Out- oh, okay. Okay. I got you. Okay, so... 24-hour emergency. You have explained the documents below, hospital physician's office, emergency dental work, hospital admission. Okay, so I'm thinking right now... Because I wouldn't be able to add anything until next enrollment, right? Yes, ma'am. Okay. Jesus, Jesus. Um, let me see here. So you have until the 28th, 29th, 30th. Um, so you have this week and next week to make changes if you decide to do so. Okay. And on the 23rd. Mm-hmm. Then we be, we're gonna be both 24, the Christmas Eve and Christmas Day when we come back on the 26th and 27th. So those are your- Okay. ... few days. Okay. Now, um- Okay. ... so let me explain this to you so you could take advantage of the timeframe, the deadlines that you have. Okay. This is under Section 125, which is an IRS regulation. What it means is that your premium will be taken before taxes, and- ... so you have to stay enrolled in the benefits until company open enrollment again or a qualified life event. Okay. A life event is like if you enrolled in another, uh, with another carrier, you have to send that information to us. Okay. Um, for, um, let's say a newborn baby, marriage. Those are our qualified life event that might, um, allow you to make changes or cancel the benefits. Okay. But if we're doing the BAP, uh... And you said you want division? Uh, yeah, I think that what I wanna do is I wanna do the BAP and I wanna add the, um, the vision, the critical illness, and the short-term disability. Okay. So with BAP, it will be the only one that qualifies for the Section 125. So the rest of the plans, like the short-term disability and the vision or critical illness, you will be able to cancel those at any time. Okay, great. All right? Okay. So, um, your premium will be \$41.75. Okay. And that will be deducted- So then, That's enough. We've got 10 minutes. Huh? I think you're going... I'm, I'm sorry, I shouldn't have interrupted you. No, it's fine. That's gonna be coming out my check every week, right? That's what I was about to say. Okay. Yeah, I'm sorry. Yeah. It will be, it will be deducted from your payroll every week. Okay. Um, it takes about three weeks for the benefits... No, actually your benefits will start on... Hmm, let me see something here. So... BAP. Hold on one second. I'm getting something more. No, short-term disability, critical illness. Let me make sure this one, the price changes. So we got the BAP Plus short-term disability critical illness. Yeah, short. Yes. And vision. And vision. Yes, ma'am. Something is not quite right here. Your premium is actually \$42.98. Like I said- Okay. ... it's gonna be, um, deducted from your payroll. Um, the benefits will start the first week of January if we receive the premium on time. And it should start on the sixth. The when? The 6th of January? Yes. If we receive the- Okay. ... premium on time from your employer. Now- Okay. ... um, the ID card takes seven to 10 days to arrive after the- Okay. ... benefits are active. But if you need to use it before they arrive, you could give us a call. If they are generated in our system, we could email you one, a temporary one. Now- Okay. ... of the actual medical card, the carriers do not send physical. They will send you an email with the ID card. Um- Oh. Again, if you don't receive it or if you need a physical one, you could give us a call and if they are generated, we could send you a copy- Okay. ... through your email. Mm-hmm. Okay. Now, let me see what else I need. So we went over the Section 125. That only applies for the, the BAP Plus. Yes. And since you're getting the critical illness, you need to, um, add a beneficiary. I'm not sure. Are they asking for it? Let me go over that again and see. One sec. ... they need to pay for the critical case benefit. Well, I don't know why, but it- it does have add a beneficiary, but it has to be because of critical illness. I don't see any. I don't... I don't hear that. We'll have to check that. All right. Um, who would you like to add as your beneficiary? Now, let me ask you this

because I have two children. Can I do both of them or only one? Yeah, both. I would like to do both of them at 50/50. Yeah, that's fine. Um- Yeah, that's fine. Okay. My daughter, her name is Marissa Brown, M-A-R-I-S-S-A Brown. And the next child? Travis Brown, Jr. Please make sure you put the Jr. because I don't want his dad getting a- ... run. Yeah. Second call that I get someone saying the same thing and I'm like, hey, completely understand. Yeah. All right, so... All right. So I, I, uh... Hmm. Listen, are you going to be mad at me if I want to add something? No. We'll still... You... It's still fine. You're still could call back on the last day of your deadline and that's what we're here for. All right. Just give me one second and finish this here. Okay. Now, what would you like to add? I'm re- I'm pretty sure that I want to add this, uh, term life, uh, AD&D.; And I want to put both of my children as the beneficiaries. Term life. Okay. And I know that's going to probably make it go up between 234, probably about \$45 a week. Yeah, \$45.09. Okay, yeah. And then we have Travis, uh, Brown, Jr. Yes. All right. Is there anything else that you want me to help, uh, change or add? Um, I feel like I... Oh, my God, I need dental so bad, but it's just not going to cover what I need. I mean, because it's only going to cover cleanings and extractions, so- Yeah. So if you want- I just- ... just think about it. Like I said, you still have those days if you want to add them- Okay. ... to the benefit. Still, they're not going to start until next, uh, first week of January. Okay, okay. All right. I'm going to wait on that. So as of now, I think that's it. All right. Thank you for giving us a call today. Have a great rest of the day. You as well and thank you so much. Mm-hmm. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Pamela speaking, how may I help you?

Speaker speaker_2: Um, yes, ma'am. I'm calling, um, they're doing open enrollment with my job, ATC, and I guess this is health insurance and I was calling to inquire about it.

Speaker speaker_1: Okay. Um, so we represent ATC on the health benefits, and are you a ATC? Let me pull up your file.

Speaker speaker_2: Okay.

Speaker speaker_1: I think it's ATC who's on open enrollment. May I have the last four digits of your social?

Speaker speaker_2: 4756.

Speaker speaker_1: 4756. Your first and last name?

Speaker speaker_2: Missy Snyder.

Speaker speaker_1: Miss Snyder, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_2: It's 1498 South Jefferson Street, Apartment G27, Milledgeville, Georgia 31061-9-2178.

Speaker speaker_1: Thank you for the information.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: We have a telephone number on file, 478-295-2917 and 478-251-1543.

Speaker speaker_2: Yes.

Speaker speaker_1: Um, and your email is your first name, your last name, 042@yahoo.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. All right. Let's see. So the company, it is on open enrollment at this time until the 28th. Actually, the 27th of this month.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Would you like to enroll?

Speaker speaker_2: Yes. I wanted to get the, um, the VIP plus, the \$31.71 a week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And th- this is what I wanted to inquire about. Um, so hold on, I'm trying to get to the part where I seen. So, um, I can add dental for \$364. Um, uh, my question is to that, um, does that... Okay, I think I'm seeing where saying if cover. Like, if just say you had to go get dentures, would that be covered or is it just like-

Speaker speaker_1: Mm, no.

Speaker speaker_2: ... strictly for cleaning and extractions?

Speaker speaker_1: Yeah. They only cover ex- um, basic dental work. They do not cover any major services like the crown out dentures, the root canals. Just the-

Speaker speaker_2: Oh, okay. Okay, well, I don't want that. Um, okay, so yeah, and then the vision, I do need the vision for \$215 a week extra. So really, all I... Let me think.

Speaker speaker_1: Go ahead. Go ahead, I'm listening.

Speaker speaker_2: No, I'm sorry. I've just never... I'm going to be honest with you. I've always had Medicaid.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And, um, my children are eligible for it, but I'm not. So I've been without health insurance for almost a year.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, and I'm not going to lie, I make \$12 an hour. I'm trying to get the things that I know I need, which I know I need the VIP, what I said, I know I need the vision and I need dental, but I need really what y'all don't cover. But I'm trying to decide if the short term and the critical illness, like is it worth getting? Because you never know what could happen, and I...

Speaker speaker_1: I understand. Well, the short term disability will cover you, um, only for three months.

Speaker speaker_2: Okay.

Speaker speaker_1: And let me see here future, see what they were offering this year. Mm. Um. Well, 180 days now, benefit period. Okay, so the amount, um, that they're going to cover for four months is \$700.

Speaker speaker_2: Okay.

Speaker speaker_1: And we're going 180 days. I think it's up by two months.

Speaker speaker_2: Yeah. So it covers for six months?

Speaker speaker_1: I will say... Yeah, no, wait, give me one second because I'm not waiting for...

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah, let- um, yes, that's six months, 180 days.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: I just want to confirm that. And yeah, it pays \$5.18. And what was the other one you said, uh, besides-

Speaker speaker_2: The other one is... What is the critical illness limited benefit rider?

Speaker speaker_1: Okay. So the critical illness, let's say if you have a heart attack.

Speaker speaker_2: Okay.

Speaker speaker_1: Some type of, of, of cancer. I do not have like, a, a whole list of what they cover.

Speaker speaker_2: Right.

Speaker speaker_1: The benefit amount is up to \$10,000 that they will cover for that illness.

Speaker speaker_2: Out- oh, okay. Okay. I got you. Okay, so... 24-hour emergency. You have explained the documents below, hospital physician's office, emergency dental work, hospital admission. Okay, so I'm thinking right now... Because I wouldn't be able to add anything until next enrollment, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Jesus, Jesus.

Speaker speaker_1: Um, let me see here. So you have until the 28th, 29th, 30th. Um, so you have this week and next week to make changes if you decide to do so.

Speaker speaker_2: Okay.

Speaker speaker_1: And on the 23rd.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Then we be, we're gonna be both 24, the Christmas Eve and Christmas Day when we come back on the 26th and 27th. So those are your-

Speaker speaker_2: Okay.

Speaker speaker_1: ... few days.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... so let me explain this to you so you could take advantage of the timeframe, the deadlines that you have.

Speaker speaker_2: Okay.

Speaker speaker_1: This is under Section 125, which is an IRS regulation. What it means is that your premium will be taken before taxes, and- ... so you have to stay enrolled in the benefits until company open enrollment again or a qualified life event.

Speaker speaker_2: Okay.

Speaker speaker_1: A life event is like if you enrolled in another, uh, with another carrier, you have to send that information to us.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, for, um, let's say a newborn baby, marriage. Those are our qualified life event that might, um, allow you to make changes or cancel the benefits.

Speaker speaker_2: Okay.

Speaker speaker_1: But if we're doing the BAP, uh... And you said you want division?

Speaker speaker_2: Uh, yeah, I think that what I wanna do is I wanna do the BAP and I wanna add the, um, the vision, the critical illness, and the short-term disability.

Speaker speaker_1: Okay. So with BAP, it will be the only one that qualifies for the Section 125. So the rest of the plans, like the short-term disability and the vision or critical illness, you will be able to cancel those at any time.

Speaker speaker_2: Okay, great.

Speaker speaker_1: All right?

Speaker speaker_2: Okay.

Speaker speaker_1: So, um, your premium will be \$41.75.

Speaker speaker_2: Okay.

Speaker speaker_1: And that will be deducted-

Speaker speaker_2: So then,

Speaker speaker_3: That's enough.

Speaker speaker_2: We've got 10 minutes.

Speaker speaker_1: Huh?

Speaker speaker_2: I think you're going... I'm, I'm sorry, I shouldn't have interrupted you.

Speaker speaker_1: No, it's fine.

Speaker speaker_2: That's gonna be coming out my check every week, right?

Speaker speaker_1: That's what I was about to say.

Speaker speaker_2: Okay. Yeah, I'm sorry.

Speaker speaker_1: Yeah. It will be, it will be deducted from your payroll every week.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, it takes about three weeks for the benefits... No, actually your benefits will start on... Hmm, let me see something here. So... BAP. Hold on one second. I'm getting something more. No, short-term disability, critical illness. Let me make sure this one, the price changes. So we got the BAP Plus short-term disability critical illness.

Speaker speaker_2: Yeah, short. Yes.

Speaker speaker_1: And vision.

Speaker speaker_2: And vision. Yes, ma'am.

Speaker speaker_1: Something is not quite right here. Your premium is actually \$42.98. Like I said-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it's gonna be, um, deducted from your payroll. Um, the benefits will start the first week of January if we receive the premium on time. And it should start on the sixth.

Speaker speaker_2: The when? The 6th of January?

Speaker speaker_1: Yes. If we receive the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... premium on time from your employer. Now-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, the ID card takes seven to 10 days to arrive after the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... benefits are active. But if you need to use it before they arrive, you could give us a call. If they are generated in our system, we could email you one, a temporary one. Now-

Speaker speaker_2: Okay.

Speaker speaker_1: ... of the actual medical card, the carriers do not send physical. They will send you an email with the ID card. Um-

Speaker speaker_2: Oh.

Speaker speaker_1: Again, if you don't receive it or if you need a physical one, you could give us a call and if they are generated, we could send you a copy-

Speaker speaker_2: Okay.

Speaker speaker_1: ... through your email. Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, let me see what else I need. So we went over the Section 125. That only applies for the, the BAP Plus.

Speaker speaker_2: Yes.

Speaker speaker_1: And since you're getting the critical illness, you need to, um, add a beneficiary. I'm not sure. Are they asking for it? Let me go over that again and see. One sec. ... they need to pay for the critical case benefit. Well, I don't know why, but it- it does have add a beneficiary, but it has to be because of critical illness. I don't see any.

Speaker speaker_2: I don't... I don't hear that.

Speaker speaker_1: We'll have to check that. All right. Um, who would you like to add as your beneficiary?

Speaker speaker_2: Now, let me ask you this because I have two children. Can I do both of them or only one?

Speaker speaker_1: Yeah, both.

Speaker speaker_2: I would like to do both of them at 50/50.

Speaker speaker_1: Yeah, that's fine.

Speaker speaker_2: Um-

Speaker speaker_1: Yeah, that's fine.

Speaker speaker_2: Okay. My daughter, her name is Marissa Brown, M-A-R-I-S-S-A Brown.

Speaker speaker_1: And the next child?

Speaker speaker_2: Travis Brown, Jr. Please make sure you put the Jr. because I don't want his dad getting a-

Speaker speaker_1: ... run.

Speaker speaker_2: Yeah.

Speaker speaker_1: Second call that I get someone saying the same thing and I'm like, hey, completely understand.

Speaker speaker_2: Yeah.

Speaker speaker_1: All right, so... All right. So I, I, uh... Hmm.

Speaker speaker_2: Listen, are you going to be mad at me if I want to add something?

Speaker speaker_1: No. We'll still... You... It's still fine. You're still could call back on the last day of your deadline and that's what we're here for.

Speaker speaker_2: All right.

Speaker speaker_1: Just give me one second and finish this here.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, what would you like to add?

Speaker speaker_2: I'm re- I'm pretty sure that I want to add this, uh, term life, uh, AD&D.; And I want to put both of my children as the beneficiaries.

Speaker speaker_1: Term life. Okay.

Speaker speaker_2: And I know that's going to probably make it go up between 234, probably about \$45 a week.

Speaker speaker_1: Yeah, \$45.09.

Speaker speaker_2: Okay, yeah.

Speaker speaker_1: And then we have Travis, uh, Brown, Jr.

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Is there anything else that you want me to help, uh, change or add?

Speaker speaker_2: Um, I feel like I... Oh, my God, I need dental so bad, but it's just not going to cover what I need. I mean, because it's only going to cover cleanings and extractions, so-

Speaker speaker_1: Yeah. So if you want-

Speaker speaker_2: I just-

Speaker speaker_1: ... just think about it. Like I said, you still have those days if you want to add them-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to the benefit. Still, they're not going to start until next, uh, first week of January.

Speaker speaker_2: Okay, okay.

Speaker speaker_1: All right.

Speaker speaker_2: I'm going to wait on that. So as of now, I think that's it.

Speaker speaker_1: All right. Thank you for giving us a call today. Have a great rest of the day.

Speaker speaker_2: You as well and thank you so much.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Bye-bye.