

## Transcript: Pearl

**Rojas-4606287033188352-6095745653981184**

### Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. May I know what person I'm speaking with? Uh, this is Glynis Glover. And how can I assist you? Um, yes, I've had the, um, insurance previously, um, but I want to enroll again. Okay. And what ... staff agency you work for? Uh, MAU. Okay, sorry, I can't remember that. Thank you. And what are the last four digits of your Social? Uh, 1293. All righty and... Can you verify your action date just for me? Uh, 01/27/'64. And your address? Uh, 828 Ministry Street, Charleston, 29407. And the state? South Carolina, sorry. You're fine. And I have your phone number as 843-693-7146? Yeah. And I have your email address as ggglynis@yahuco.com? Uh, yes. All righty. And do you know what you're wanting to enroll in today? Um, let's see. Um, I think there was, like two of 'em. Um, one may be \$40, \$40 and the other may be \$30 something, I'm not sure. Um, is the coverage just for yourself? Um, yes, mm-hmm. Um, a- so are you looking for a medical plan? Uh, yes. Okay, so there's three medical plans that are offered. The Insure Plus Basic, that is, um, \$17.39 a week for just yourself. And then there's the Insure Plus Enhanced. That one is \$24.69 a, a week for just yourself. These plans don't have copays or deductibles but they only cover up to a certain dollar amount and the difference between- Okay. ... the two is the dollar amount that they cover. Okay. Okay, um, okay well, um, and you said the other one was \$24? Yes. Okay, well, I- I'll take that one. That one? There is another plan that does have copays. That plan is \$23.13 a week. Um, after you pay the copay, the, the insurance company carry, uh, covers the rest of the bill. Oh, okay. All right. Well, I'll do that. How much is the copay if y'all know? So for the primary care visits, the copay is \$10. For specialty care visits, they're \$50 and for urgent care visits, they're \$60. And all three services have four visits a year. Okay, that sounds good. Okay. Did you want to choose anything else like, um, vision, dental, short term disability? Um, no, I'm good. Okay, so your weekly deductions then will be of \$23.13. It will take one to two weeks for the staff and agency to start making deductions. Once they do, the following Monday you can, the following Monday you become active and then later that week, you receive your medical card to your email and your preventive health card will go to your residence. This plan is- Okay. ... under... This plan is under an IRS regulation called Section 125, meaning if it is not company opening enrollment or you have a qualified life event occur, you cannot cancel or change that plan. Okay, sounds good. Do you have any questions? Um, no, that should do it. All righty, thank you so much for calling. You have a great day. Thank you. You too. Mm-hmm, bye-bye. Ma'am, Ma'am? Yes? Do... You don't, you don't have a number, a policy number or anything yet? No, it'll take one to two weeks for all that to populate. Oh, okay. All right. Sounds good. Thank you. No problem. Have a good one. You too.

## Conversation Format

Speaker speaker\_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. May I know what person I'm speaking with?

Speaker speaker\_1: Uh, this is Glynis Glover.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Um, yes, I've had the, um, insurance previously, um, but I want to enroll again.

Speaker speaker\_0: Okay. And what

Speaker speaker\_2: ... staff agency you work for?

Speaker speaker\_1: Uh, MAU.

Speaker speaker\_0: Okay, sorry, I can't remember that.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: And what are the last four digits of your Social?

Speaker speaker\_1: Uh, 1293.

Speaker speaker\_0: All righty and... Can you verify your action date just for me?

Speaker speaker\_1: Uh, 01/27/'64.

Speaker speaker\_0: And your address?

Speaker speaker\_1: Uh, 828 Ministry Street, Charleston, 29407.

Speaker speaker\_0: And the state?

Speaker speaker\_1: South Carolina, sorry.

Speaker speaker\_0: You're fine. And I have your phone number as 843-693-7146?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And I have your email address as ggglynis@yahoo.com?

Speaker speaker\_1: Uh, yes.

Speaker speaker\_0: All righty. And do you know what you're wanting to enroll in today?

Speaker speaker\_1: Um, let's see. Um, I think there was, like two of 'em. Um, one may be \$40, \$40 and the other may be \$30 something, I'm not sure.

Speaker speaker\_0: Um, is the coverage just for yourself?

Speaker speaker\_1: Um, yes, mm-hmm.

Speaker speaker\_0: Um, a- so are you looking for a medical plan?

Speaker speaker\_1: Uh, yes.

Speaker speaker\_0: Okay, so there's three medical plans that are offered. The Insure Plus Basic, that is, um, \$17.39 a week for just yourself. And then there's the Insure Plus Enhanced. That one is \$24.69 a, a week for just yourself. These plans don't have copays or deductibles but they only cover up to a certain dollar amount and the difference between-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the two is the dollar amount that they cover.

Speaker speaker\_1: Okay. Okay, um, okay well, um, and you said the other one was \$24?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay, well, I- I'll take that one.

Speaker speaker\_0: That one? There is another plan that does have copays. That plan is \$23.13 a week. Um, after you pay the copay, the, the insurance company carry, uh, covers the rest of the bill.

Speaker speaker\_1: Oh, okay. All right. Well, I'll do that. How much is the copay if y'all know?

Speaker speaker\_0: So for the primary care visits, the copay is \$10. For specialty care visits, they're \$50 and for urgent care visits, they're \$60. And all three services have four visits a year.

Speaker speaker\_1: Okay, that sounds good.

Speaker speaker\_0: Okay. Did you want to choose anything else like, um, vision, dental, short term disability?

Speaker speaker\_1: Um, no, I'm good.

Speaker speaker\_0: Okay, so your weekly deductions then will be of \$23.13. It will take one to two weeks for the staff and agency to start making deductions. Once they do, the following Monday you can, the following Monday you become active and then later that week, you receive your medical card to your email and your preventive health card will go to your residence. This plan is-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... under... This plan is under an IRS regulation called Section 125, meaning if it is not company opening enrollment or you have a qualified life event occur, you cannot cancel or change that plan.

Speaker speaker\_1: Okay, sounds good.

Speaker speaker\_0: Do you have any questions?

Speaker speaker\_1: Um, no, that should do it.

Speaker speaker\_0: All righty, thank you so much for calling. You have a great day.

Speaker speaker\_1: Thank you. You too. Mm-hmm, bye-bye. Ma'am, Ma'am?

Speaker speaker\_0: Yes?

Speaker speaker\_1: Do... You don't, you don't have a number, a policy number or anything yet?

Speaker speaker\_0: No, it'll take one to two weeks for all that to populate.

Speaker speaker\_1: Oh, okay. All right. Sounds good. Thank you.

Speaker speaker\_0: No problem. Have a good one.

Speaker speaker\_1: You too.