

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good morning. Thank you for calling Benefits and a Card. My name is Pearl. Who do I have the pleasure of speaking with? Calvin Lee. And I have the ability- I was just talking to a guy. Uh-huh. I was just talking to a guy and my, and my phone hung up 'cause I'm in this big old warehouse and I don't know, but my name is Calvin Lee. And how can I assist you, Mr. Calvin? I want to, like, upgrade my medical plan. Okay. What's the name of the staff agency you work for? MAU. And the last four digits of your social- Seven, five, five, one. I need you to confirm your address and date of birth. Uh, my address is 126A Heatherbrook Court, Anderson, South Carolina. And what else did they say? Date of birth. Date of birth, 4/8/71. Okay. And I have your phone number as 790-2724? Yes, ma'am. And I have your email address as calalee91@gmail.com? Yes, ma'am. And you said you wanted to upgrade your medical? Yes, ma'am, because my deductibles are so high. Your deductible? I go to the doctor's office... It's for my copay. Yes. I have a, like, when I go to a doc, go to see a doctor or something, I have a high deductible. So the medical plan you're in doesn't have a deductible or a copay. It doesn't? No, sir. These plans cover up to a certain amount and then after that amount, you're responsible for the remainder of the bill. So what you're receiving is probably the remainder of the bill. But as far as copays and deductibles, these... That plan doesn't have any either. Okay. Well, could I, could I, like, upgrade my plan? You can. You can get... There's the Ensured Plus Enhanced. It's \$24.69 a week, um, and it covers at a higher, a slightly higher amount. Um, or you could do the MEC Enhanced. The MEC Enhanced has copays, but after you pay the copay, the remainder of the bill is covered by the insurance company. Um, those copays are actually... Let me give you that amount. The copay for primary care visits, it's \$10 per visit and you get four, four visits per year. Special care, specialist care visits have a \$50 copay and that's four visits as well a year. And then urgent care visits have a \$60 copay and that's four visits a year also. And then the remainder of the bill is covered by insurance company after you pay those copays, um, and it just depends on which plan you're wanting. How much is there? How much, how much is that plan? That plan is \$23.13 a week. A week? Mm-hmm. Um, I think I want to... I think I want to go with that one. That one? Okay. So that brings your weekly deductions up to \$31.82. A week? A week. Mm-hmm. Well, it won't be no problem long as I have better insurance. I just need some better insurance because those high deductibles are killing me. Okay. Um, all right. So you're fine with the \$31.82 that it's going to change to? Ma'am? You're okay with the \$31.82 that it's going up to? Yes, ma'am. I, I, I have no problem with it, I guess. Okay. So we'll take one to two weeks for the staff and the agency to adjust those deductions. Once you see that updated- So- Go ahead. What am I paying now? Right now, you're in medical group accident, which is additional coverage to your medical, critical illness, life insurance and identity theft protection. Okay. Okay, cool. It will take one to two

weeks for the staff and the agency to, to adjust your deductions. Once they do, the following Monday, your new coverage will be active. And then later that week, you'll receive a preventative health card in the mail. Um, I believe you'll receive a new medical card to your email. Um, and then this plan is under IRS regulation section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these, um, that plan. Okay, cool. Is there anything else I can assist you with today? No, ma'am. Thank you. Thank you so much for calling. You have a great day. You as well.

Conversation Format

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

Speaker speaker_1: Hi, good morning. Thank you for calling Benefits and a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_2: Calvin Lee.

Speaker speaker_1: And I have the ability-

Speaker speaker_2: I was just talking to a guy.

Speaker speaker_1: Uh-huh.

Speaker speaker_2: I was just talking to a guy and my, and my phone hung up 'cause I'm in this big old warehouse and I don't know, but my name is Calvin Lee.

Speaker speaker_1: And how can I assist you, Mr. Calvin?

Speaker speaker_2: I want to, like, upgrade my medical plan.

Speaker speaker_1: Okay. What's the name of the staff agency you work for?

Speaker speaker_2: MAU.

Speaker speaker_1: And the last four digits of your social-

Speaker speaker_2: Seven, five, five, one.

Speaker speaker_1: I need you to confirm your address and date of birth.

Speaker speaker_2: Uh, my address is 126A Heatherbrook Court, Anderson, South Carolina. And what else did they say?

Speaker speaker_1: Date of birth.

Speaker speaker_2: Date of birth, 4/8/71.

Speaker speaker_1: Okay. And I have your phone number as 790-2724?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And I have your email address as calalee91@gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And you said you wanted to upgrade your medical?

Speaker speaker_2: Yes, ma'am, because my deductibles are so high.

Speaker speaker_1: Your deductible?

Speaker speaker_2: I go to the doctor's office... It's for my copay. Yes. I have a, like, when I go to a doc, go to see a doctor or something, I have a high deductible.

Speaker speaker_1: So the medical plan you're in doesn't have a deductible or a copay.

Speaker speaker_2: It doesn't?

Speaker speaker_1: No, sir. These plans cover up to a certain amount and then after that amount, you're responsible for the remainder of the bill. So what you're receiving is probably the remainder of the bill. But as far as copays and deductibles, these... That plan doesn't have any either.

Speaker speaker_2: Okay. Well, could I, could I, like, upgrade my plan?

Speaker speaker_1: You can. You can get... There's the Ensured Plus Enhanced. It's \$24.69 a week, um, and it covers at a higher, a slightly higher amount. Um, or you could do the MEC Enhanced. The MEC Enhanced has copays, but after you pay the copay, the remainder of the bill is covered by the insurance company. Um, those copays are actually... Let me give you that amount. The copay for primary care visits, it's \$10 per visit and you get four, four visits per year. Special care, specialist care visits have a \$50 copay and that's four visits as well a year. And then urgent care visits have a \$60 copay and that's four visits a year also. And then the remainder of the bill is covered by insurance company after you pay those copays, um, and it just depends on which plan you're wanting.

Speaker speaker_2: How much is there? How much, how much is that plan?

Speaker speaker_1: That plan is \$23.13 a week.

Speaker speaker_2: A week?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, I think I want to... I think I want to go with that one.

Speaker speaker_1: That one? Okay. So that brings your weekly deductions up to \$31.82.

Speaker speaker_2: A week?

Speaker speaker_1: A week. Mm-hmm.

Speaker speaker_2: Well, it won't be no problem long as I have better insurance. I just need some better insurance because those high deductibles are killing me.

Speaker speaker_1: Okay. Um, all right. So you're fine with the \$31.82 that it's going to change to?

Speaker speaker_2: Ma'am?

Speaker speaker_1: You're okay with the \$31.82 that it's going up to?

Speaker speaker_2: Yes, ma'am. I, I, I have no problem with it, I guess.

Speaker speaker_1: Okay. So we'll take one to two weeks for the staff and the agency to adjust those deductions. Once you see that updated-

Speaker speaker_2: So-

Speaker speaker_1: Go ahead.

Speaker speaker_2: What am I paying now?

Speaker speaker_1: Right now, you're in medical group accident, which is additional coverage to your medical, critical illness, life insurance and identity theft protection.

Speaker speaker_2: Okay. Okay, cool.

Speaker speaker_1: It will take one to two weeks for the staff and the agency to, to adjust your deductions. Once they do, the following Monday, your new coverage will be active. And then later that week, you'll receive a preventative health card in the mail. Um, I believe you'll receive a new medical card to your email. Um, and then this plan is under IRS regulation section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these, um, that plan.

Speaker speaker_2: Okay, cool.

Speaker speaker_1: Is there anything else I can assist you with today?

Speaker speaker_2: No, ma'am. Thank you.

Speaker speaker_1: Thank you so much for calling. You have a great day.

Speaker speaker_2: You as well.