

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... Who the hell is it I'm speaking with? Um, yes, this is Holly Winn. Um, I was recently hired for a position through Creative Circle and I heard that they offer benefits and that I can enroll, but they gave me the number to call directly to do so. Okay, what are the last four digits of your Social? 0900. All right, and if you can verify your address and date of birth? Sure, it's 1079 Millwood Avenue, Middleton, Idaho 83644 and it's 110285. All righty, can I have your phone number as, hmm, 910-0603? Yes, that's correct. Can I have your email address as winn.hc@gmail.com? Yes, that's correct. All righty, so you are eligible to enroll ... wanting to enroll in today? Um, I- I don't know what options I have. I thought they only had one option, but I do want to do, uh, health and dental if I can. Okay, so for dental, there's only one plan. That plan is \$3.64 a week and it comes with a- um, it comes in a bundle with term life and vision. So, that bundled together is \$7.90 a week. Okay. And then as far as medical, there are three medical plans that are offered. They're Ensure Plus plans. Ensure Plus Basics is \$17.21 a week, Ensure Plus Enhanced is \$24.38 a week, and Ensure Plus Premier is \$35.73 a week. And the difference between the three is the dollar amount that they cover for each service. Oh, the dollar amount that they cover? Okay, gotcha. Um, yeah, I mean, I don't- I don't go to the doctor that often. I usually have, like, a yearly annual exam and then I have, like, birth control pills that I get, but that's basically it. So, it's- it's very rare that I- I'm needing to go to the doctor's, so I'm guessing... I was just trying to align it to, like, comparatively to, like, an HMO versus a PPO because I do have a specific doctor I go to, so I wasn't sure if, um, you know, would they all kind of fall in line? Okay, so with those, um, medical plans, you're not required to see a doctor in any kind of network. You just have to make sure that your doctor accepts the insurance. Um, for your, like, annual exam and, um, some birth control, that plan would actually be the MEC TelRx which is \$15.63 a week. You can have this plan on its own for preventative health, um, or you can add it to a medical because if you have just the preventive health plan, it wouldn't cover you say you did get sick or did need to go to the ER, it wouldn't cover you for that. It's just preventative health. Okay, got you. Um, so you were saying for the one that- that probably would meet my needs, um, how much was it going to be? \$15.63 a week. Okay, let's just go with that and then we'll tack on the, um, dental with the, um, uh, life and vision I guess 'cause it comes bundled. Yes. Okay, so that brings your weekly deductions to \$23.53. Okay, that's not a problem. Okay, it will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active and then later that week you receive all three cards, your preventive health met- dental and vision card in the mail. Um, do you know who you would want to put down for that beneficiary on the term life? Uh, do- I don't- do I have to purchase life insurance or are you just saying, like, as a- as a default you

have to put like somebody to pass it to? So, it's a- it- the term life, the life insurance was a bundle with the dental and vision, um, and then

Conversation Format

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

Speaker speaker_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... Who the hell is it I'm speaking with?

Speaker speaker_2: Um, yes, this is Holly Winn. Um, I was recently hired for a position through Creative Circle and I heard that they offer benefits and that I can enroll, but they gave me the number to call directly to do so.

Speaker speaker_1: Okay, what are the last four digits of your Social?

Speaker speaker_2: 0900.

Speaker speaker_1: All right, and if you can verify your address and date of birth?

Speaker speaker_2: Sure, it's 1079 Millwood Avenue, Middleton, Idaho 83644 and it's 110285.

Speaker speaker_1: All righty, can I have your phone number as, hmm, 910-0603?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: Can I have your email address as winn.hc@gmail.com?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: All righty, so you are eligible to enroll ... wanting to enroll in today?

Speaker speaker_2: Um, I- I don't know what options I have. I thought they only had one option, but I do want to do, uh, health and dental if I can.

Speaker speaker_1: Okay, so for dental, there's only one plan. That plan is \$3.64 a week and it comes with a- um, it comes in a bundle with term life and vision. So, that bundled together is \$7.90 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: And then as far as medical, there are three medical plans that are offered. They're Ensure Plus plans. Ensure Plus Basics is \$17.21 a week, Ensure Plus Enhanced is \$24.38 a week, and Ensure Plus Premier is \$35.73 a week. And the difference between the three is the dollar amount that they cover for each service.

Speaker speaker_2: Oh, the dollar amount that they cover? Okay, gotcha. Um, yeah, I mean, I don't- I don't go to the doctor that often. I usually have, like, a yearly annual exam and then I have, like, birth control pills that I get, but that's basically it. So, it's- it's very rare that I- I'm needing to go to the doctor's, so I'm guessing... I was just trying to align it to, like,

comparatively to, like, an HMO versus a PPO because I do have a specific doctor I go to, so I wasn't sure if, um, you know, would they all kind of fall in line?

Speaker speaker_1: Okay, so with those, um, medical plans, you're not required to see a doctor in any kind of network. You just have to make sure that your doctor accepts the insurance. Um, for your, like, annual exam and, um, some birth control, that plan would actually be the MEC TelRx which is \$15.63 a week. You can have this plan on its own for preventative health, um, or you can add it to a medical because if you have just the preventive health plan, it wouldn't cover you say you did get sick or did need to go to the ER, it wouldn't cover you for that. It's just preventative health.

Speaker speaker_2: Okay, got you. Um, so you were saying for the one that- that probably would meet my needs, um, how much was it going to be?

Speaker speaker_1: \$15.63 a week.

Speaker speaker_2: Okay, let's just go with that and then we'll tack on the, um, dental with the, um, uh, life and vision I guess 'cause it comes bundled.

Speaker speaker_1: Yes. Okay, so that brings your weekly deductions to \$23.53.

Speaker speaker_2: Okay, that's not a problem.

Speaker speaker_1: Okay, it will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active and then later that week you receive all three cards, your preventive health met- dental and vision card in the mail. Um, do you know who you would want to put down for that beneficiary on the term life?

Speaker speaker_2: Uh, do- I don't- do I have to purchase life insurance or are you just saying, like, as a- as a default you have to put like somebody to pass it to?

Speaker speaker_1: So, it's a- it- the term life, the life insurance was a bundle with the dental and vision, um, and then