

Transcript: Pearl

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Full Transcript

Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl speaking with. This is Marina Perkins. Hello. How can I assist you? Um, so I just got a text message enroll with y'all for, uh, certain things, uh, through my employee. Now, I'm not really quite sure. I do already have health insurance and dental with BlueCross BlueShield that I already have. Now, there is something on here, it's called MEC, and I'm really not sure what that means. What is this and do I need this? Okay, so MEC plan is a preventive health plan, so it covers your annual physicals, some STD screenings, some cancer screenings, diabetes, blood pressure, that kind of thing. It doesn't cover going to the doctor's ER. It's just preventive health services. Okay, so, hmm. So, I'm not really sure if I really need that. We don't use the doctor very often. I mean, we really just go for shots, and if we need something that has to be prescribed, like antibiotics or something. We don't go to the doctor very often, so I really don't think I need this. *f* Oh, sure. Have I didn't *f* I was- correct? I wasn't even sure, um, you know, e- exactly what it was. I mean, I got that paper and I read through it, but it's all like, uh, freaking Chinese to me. Okay. What's the name of the staff at MEC you work for? Uh, Lingo. Thank you. Lingo Staffing. Okay, so Lingo doesn't have auto enrollment, so if you don't want the coverage, you simply don't a- don't enroll. Okay, cool. Then I'm just gonna do decline this, because I don't think I need this. All right, I was just not sure what it was, and I wanna get a better, uh, understanding of what it is before I decline it and then I don't need it. So, this has nothing to do with, like, like, uh, help, um, life insurance stuff. This is like an extra health insurance benefit, correct? Um, so they do offer other p- plans. They offer dental, vision, medical, short-term disability, um, life insurance. They do offer those plans, but the, the price just depends on how many you choose and who you choose to cover. Do you know by chance which health insurance they're using, uh, if I sign up for medical? Because right now, I have BlueCross BlueShield of Alabama. Are they using the same, uh, supplier, or is it somebody else? It's a different company. Okay, then I stick with what I have because I have to keep my doctors. Thank you so much for your assistance, and let me know what this means so I can go and complete it now. Thank you so much. No problem. Have a great day. You too. Bye.

Conversation Format

Speaker speaker_0: Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl speaking with.

Speaker speaker_1: This is Marina Perkins. Hello.

Speaker speaker_0: How can I assist you?

Speaker speaker_1: Um, so I just got a text message enroll with y'all for, uh, certain things, uh, through my employee. Now, I'm not really quite sure. I do already have health insurance and dental with BlueCross BlueShield that I already have. Now, there is something on here, it's called MEC, and I'm really not sure what that means. What is this and do I need this?

Speaker speaker_0: Okay, so MEC plan is a preventive health plan, so it covers your annual physicals, some STD screenings, some cancer screenings, diabetes, blood pressure, that kind of thing. It doesn't cover going to the doctor's ER. It's just preventive health services.

Speaker speaker_1: Okay, so, hmm. So, I'm not really sure if I really need that. We don't use the doctor very often. I mean, we really just go for shots, and if we need something that has to be prescribed, like antibiotics or something. We don't go to the doctor very often, so I really don't think I need this. *f*

Speaker speaker_2: Oh, sure. Have I didn't *f*

Speaker speaker_1: I was-

Speaker speaker_2: correct?

Speaker speaker_1: I wasn't even sure, um, you know, e- exactly what it was. I mean, I got that paper and I read through it, but it's all like, uh, freaking Chinese to me.

Speaker speaker_0: Okay. What's the name of the staff at MEC you work for?

Speaker speaker_1: Uh, Lingo.

Speaker speaker_0: Thank you.

Speaker speaker_1: Lingo Staffing.

Speaker speaker_0: Okay, so Lingo doesn't have auto enrollment, so if you don't want the coverage, you simply don't a- don't enroll.

Speaker speaker_1: Okay, cool. Then I'm just gonna do decline this, because I don't think I need this. All right, I was just not sure what it was, and I wanna get a better, uh, understanding of what it is before I decline it and then I don't need it. So, this has nothing to do with, like, like, uh, help, um, life insurance stuff. This is like an extra health insurance benefit, correct?

Speaker speaker_0: Um, so they do offer other p- plans. They offer dental, vision, medical, short-term disability, um, life insurance. They do offer those plans, but the, the price just depends on how many you choose and who you choose to cover.

Speaker speaker_1: Do you know by chance which health insurance they're using, uh, if I sign up for medical? Because right now, I have BlueCross BlueShield of Alabama. Are they using the same, uh, supplier, or is it somebody else?

Speaker speaker_0: It's a different company.

Speaker speaker_1: Okay, then I stick with what I have because I have to keep my doctors. Thank you so much for your assistance, and let me know what this means so I can go and complete it now. Thank you so much.

Speaker speaker_0: No problem. Have a great day.

Speaker speaker_1: You too. Bye.