

Transcript: Pearl

Rojas-5367951712239616-5140741415944192

Full Transcript

Hi. Good afternoon. Thank you for calling Benefits and a Card. My name is Who is it I'm speaking with? Um, my name is Mandy Edmonds. And how can I assist you? Um, I work for MAU in Augusta, Georgia. And, um, I received a phone call from you guys saying that I have 30 days to enroll in the healthcare plan. Okay. And what are the last four digits of your social? Uh, four four three two. All righty. And if you can verify your address and date of birth for me. It's 3631 Elliot Boulevard in Augusta, Georgia, 30906. And what else did you need? Date of birth. Oh, uh, June 19th, 1980. All righty. And I have your phone number as 706-834-6216. Yes, ma'am. And I have your email address as mandilynedmonds@gmail.com? It's Manda, M-A-N-D-A. Oh, yes. I'm sorry. Manda Lynn. Okay. Yeah, yeah. Mm-hmm. Okay. And... Give me one moment. Okay, yes. You are eligible to enroll in coverage. Okay. Do you... Are you wanting to enroll today? Yeah, I am. Okay. And what are you wanting to enroll in? Um, I don't know. What are my options? Okay, so there's medical, dental, speech, hearing, or sensory disability, life insurance, critical illness, group accident, behavioral mental health, and then identity theft protection. I think I just want to do medical and dental. Okay, so dental. And is it just for yourself? No, I'd like to do it for me and my husband and my son. My daughter, she's 20. I don't know. She still lives at home but I don't know if I... she'd be eligible. She can. Yes, ma'am. Okay. Okay, so for you and your family, it's going to be \$14.01 a week for the dental. Okay. And then for medical, you have a different... a couple different options. The first two options are Insure Plus plans. These plans don't have copays or deductibles but they only cover up to a certain dollar amount for each service, and the difference between the two is that dollar amount that they cover. The Insure Plus Basic for all of you is \$37.29 a week, and the Insure Plus Enhanced is \$54.25 a week. They also offer a plan that's called MEC Enhanced. This plan is medical and preventive health in one. This plan does have copays, but once you pay the copay, the insurance carrier pays the remainder of the bill. And that one is 63... And how much is the copay? Sorry, that one is \$63.45 a week for all of you. And how much does that pay? Um, so the copay for... Give me one second. I'll give you that amount. So the copay for primary care visits is \$10 copay and there's 10 visits per family annually. Specialty care visits have a \$50 copay and it has those 10 visits per family as well. And then urgent care visits have \$60 copays. Okay. And, um, does any of them cover, like, um, like... 'Cause I'm, I know that I need a colonoscopy. I know that it's, it's time. Does any of those plans, like, cover that? Um, I believe the preventive health plan does. Give me one moment. Um... Let's see. Hmm, it doesn't say specifically with that preventive health plan, um, but I can transfer you over to insurance carrier and you can confirm with them, um, if that's something they cover. Well, um, it's, it's okay. I mean, it's not that big of a deal. So the one with the no copays, um... And you said it only covers up to a certain amount? Yes, a certain dollar amount for each service. So, for example, if you were to go to the physician's office, the Insure Plus

Basic covers 50... Well, they both cover \$50 for that. Um, where is there a bigger difference here? Okay, so if you were to have a surgical procedure, the Basic covers up to \$1,000 based on surgical schedules, to where the Enhanced covers \$2,000 based on surgical schedules. If you were in the ICU, the pl- the Basic covers \$200 a day, the Enhanced covers \$400 a day. Okay. Then- And that's the biggest difference there. So how much... So for the best one, um, it would be how much? A month, out of- For the enhanced? Yeah. It would be... Um, for you and your family, it would be \$54.25 a week. Okay, 54. Okay. Um- If you were to do that plus your dental, it would be weekly \$68.26. Okay, and so that's, that's... You said that's no copay? No copays or deductibles for your medical. No copays. For medical, okay. And, um, is... What's the dental coverage on that? So dental, your preventive visits are covered at 100%, which is your basic cleaning and checkup once per six months. Um, fillings, non-surgical extractions and X-rays are covered at 80% once you pay the deductible of-\$150 per family, and things like crowns and braces are not covered. Okay, um, let's, uh... Hold on, let me think. And what's the middle coverage? I'm sorry. You said there was a really good one, a middle one and then one that's not so good. Um, the basic, the basic for all of you would be \$37.29 a week. Um, let's just go with the good one. So which one, the enhanced, or the Insure Plus Enhanced or the MEC Enhanced? So the one with copays or the one without copays? Um... And you said that the one with the copays, uh, the one with the copays, it covers only up to a certain amount? The one without the copays only covers up to a certain amount. The one with the copays, you pay the copay and the insurance carrier takes care of the rest. Okay, let's, let's do that one. Okay, so the, the MEC Enhanced plan. So that plan plus your dental would be \$77.46 a week. Okay. And you said- Is that fine? Yeah, and you said... Well, this is my last question, I'm sorry. This is just a hard decision. It's okay. So the one, so the ones without the copay, they only cover up to a certain amount, correct? Yes. Mm-hmm. But the c- but, and you said the copay for urgent care was, like, \$10? No, the copay for urgent care is \$60. It's \$60? Mm-hmm. Okay. Um, let's just, let's do the one, um... I don't know what to do. And you said just for regular physician's offices, how much? A \$10 copay. Okay, um, let's do the one with no copay, let's do that. Let's do that. Okay, so the one for 54.25? Yeah. Okay, so your residual deduction is then gonna be 68.26. Okay. Both these plans are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these plans. Okay. Okay, bear with me one moment, I'll get your dependent information. All right. Okay, what is the name of your spouse? Uh, Stevie. And last name? Palmer. P-A-L-M-E-R. Okay, social? Oh, gosh. We can put all zeroes and then you give us a call back when you have that. Okay, uh, if you give me two seconds, I can text him. What's his date of birth? 11/12/84. And the name of your son? His name is Berry, B-E-R-R-Y. Last name? Arrington, A-R-R-I-N-G-T-O-N. And he's the third. Okay. Do you have his social on hand? Yeah. It's 672-34-7724. Okay, date of birth? Um, 7/13/2007. Okay. And your daughter's name? Uh, Sarah, with a H. Okay, last name? Palmer, P-A-L-M-E-R. Okay, social? Hold on, let me, she's back here in her room. I've heard her off-hand. Sarah, baby. Hmm. I'm sorry to wake you up, but I need your social. I'm putting you on my insurance... for work. What's your social? Um... She's looking it up, give her a few seconds. It's 671- You think? All right, it is 673- No, 671. No, that's a three. Isn't that a three? Or is that a one? Oh, you're right. 671-24-1006. Okay. And date of birth? Um, it is 10/13/2004. All right, got all the information down. And then we're just waiting for your spouse's. Okay, it is, uh, 254- Oh, give me one second. ... 53-0908. Oh, give me one second. Wasn't ready for that.

Um... Okay, what's going on here? Uh, where to... Okay, give me one moment. Okay, repeat that for me? All right, 254-53-0908. All righty. Um, so we'll take one to three weeks for the staff in DCC to start, uh, making those deductions. Once you see that first deduction, the following Monday you become, you become active, and then later that week you'll receive that dental card in the mail, and your medical will go to your email. And it'll be just one card for all of you. It's going to say Employee Plus Family on it. Okay, awesome, thank you. So, and you said the total amount will be out of my paycheck each week will be what, 64 something? Um, give me one... I'm sorry. No, you're fine. It's gonna be, uh, 68.26. 68.26. Okay, great, thank you so much. No problem, thank you so much for calling. Have a great day. Have a good day. Bye-bye.

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling Benefits and a Card. My name is Who is it I'm speaking with?

Speaker speaker_1: Um, my name is Mandy Edmonds.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Um, I work for MAU in Augusta, Georgia. And, um, I received a phone call from you guys saying that I have 30 days to enroll in the healthcare plan.

Speaker speaker_0: Okay. And what are the last four digits of your social?

Speaker speaker_1: Uh, four four three two.

Speaker speaker_0: All righty. And if you can verify your address and date of birth for me.

Speaker speaker_1: It's 3631 Elliot Boulevard in Augusta, Georgia, 30906. And what else did you need?

Speaker speaker_0: Date of birth.

Speaker speaker_1: Oh, uh, June 19th, 1980.

Speaker speaker_0: All righty. And I have your phone number as 706-834-6216.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And I have your email address as mandilynedmonds@gmail.com?

Speaker speaker_1: It's Manda, M-A-N-D-A.

Speaker speaker_0: Oh, yes. I'm sorry. Manda Lynn.

Speaker speaker_1: Okay. Yeah, yeah. Mm-hmm.

Speaker speaker_0: Okay. And... Give me one moment. Okay, yes. You are eligible to enroll in coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you... Are you wanting to enroll today?

Speaker speaker_1: Yeah, I am.

Speaker speaker_0: Okay. And what are you wanting to enroll in?

Speaker speaker_1: Um, I don't know. What are my options?

Speaker speaker_0: Okay, so there's medical, dental, speech, hearing, or sensory disability, life insurance, critical illness, group accident, behavioral mental health, and then identity theft protection.

Speaker speaker_1: I think I just want to do medical and dental.

Speaker speaker_0: Okay, so dental. And is it just for yourself?

Speaker speaker_1: No, I'd like to do it for me and my husband and my son. My daughter, she's 20. I don't know. She still lives at home but I don't know if I... she'd be eligible.

Speaker speaker_0: She can. Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, so for you and your family, it's going to be \$14.01 a week for the dental.

Speaker speaker_1: Okay.

Speaker speaker_0: And then for medical, you have a different... a couple different options. The first two options are Insure Plus plans. These plans don't have copays or deductibles but they only cover up to a certain dollar amount for each service, and the difference between the two is that dollar amount that they cover. The Insure Plus Basic for all of you is \$37.29 a week, and the Insure Plus Enhanced is \$54.25 a week. They also offer a plan that's called MEC Enhanced. This plan is medical and preventive health in one. This plan does have copays, but once you pay the copay, the insurance carrier pays the remainder of the bill. And that one is 63...

Speaker speaker_1: And how much is the copay?

Speaker speaker_0: Sorry, that one is \$63.45 a week for all of you.

Speaker speaker_1: And how much does that pay?

Speaker speaker_0: Um, so the copay for... Give me one second. I'll give you that amount. So the copay for primary care visits is \$10 copay and there's 10 visits per family annually. Specialty care visits have a \$50 copay and it has those 10 visits per family as well. And then urgent care visits have \$60 copays.

Speaker speaker_1: Okay. And, um, does any of them cover, like, um, like... 'Cause I'm, I know that I need a colonoscopy. I know that it's, it's time. Does any of those plans, like, cover that?

Speaker speaker_0: Um, I believe the preventive health plan does. Give me one moment. Um... Let's see. Hmm, it doesn't say specifically with that preventive health plan, um, but I can transfer you over to insurance carrier and you can confirm with them, um, if that's something they cover.

Speaker speaker_1: Well, um, it's, it's okay. I mean, it's not that big of a deal. So the one with the no copays, um... And you said it only covers up to a certain amount?

Speaker speaker_0: Yes, a certain dollar amount for each service. So, for example, if you were to go to the physician's office, the Insure Plus Basic covers 50... Well, they both cover \$50 for that. Um, where is there a bigger difference here? Okay, so if you were to have a surgical procedure, the Basic covers up to \$1,000 based on surgical schedules, to where the Enhanced covers \$2,000 based on surgical schedules. If you were in the ICU, the pl- the Basic covers \$200 a day, the Enhanced covers \$400 a day.

Speaker speaker_1: Okay. Then-

Speaker speaker_0: And that's the biggest difference there.

Speaker speaker_1: So how much... So for the best one, um, it would be how much? A month, out of-

Speaker speaker_0: For the enhanced?

Speaker speaker_1: Yeah.

Speaker speaker_0: It would be... Um, for you and your family, it would be \$54.25 a week.

Speaker speaker_1: Okay, 54. Okay. Um-

Speaker speaker_0: If you were to do that plus your dental, it would be weekly \$68.26.

Speaker speaker_1: Okay, and so that's, that's... You said that's no copay?

Speaker speaker_0: No copays or deductibles for your medical.

Speaker speaker_1: No copays. For medical, okay. And, um, is... What's the dental coverage on that?

Speaker speaker_0: So dental, your preventive visits are covered at 100%, which is your basic cleaning and checkup once per six months. Um, fillings, non-surgical extractions and X-rays are covered at 80% once you pay the deductible of-\$150 per family, and things like crowns and braces are not covered.

Speaker speaker_1: Okay, um, let's, uh... Hold on, let me think. And what's the middle coverage? I'm sorry. You said there was a really good one, a middle one and then one that's not so good.

Speaker speaker_0: Um, the basic, the basic for all of you would be \$37.29 a week.

Speaker speaker_1: Um, let's just go with the good one.

Speaker speaker_0: So which one, the enhanced, or the Insure Plus Enhanced or the MEC Enhanced? So the one with copays or the one without copays?

Speaker speaker_1: Um... And you said that the one with the copays, uh, the one with the copays, it covers only up to a certain amount?

Speaker speaker_0: The one without the copays only covers up to a certain amount. The one with the copays, you pay the copay and the insurance carrier takes care of the rest.

Speaker speaker_1: Okay, let's, let's do that one.

Speaker speaker_0: Okay, so the, the MEC Enhanced plan. So that plan plus your dental would be \$77.46 a week.

Speaker speaker_1: Okay. And you said-

Speaker speaker_0: Is that fine?

Speaker speaker_1: Yeah, and you said... Well, this is my last question, I'm sorry. This is just a hard decision.

Speaker speaker_0: It's okay.

Speaker speaker_1: So the one, so the ones without the copay, they only cover up to a certain amount, correct?

Speaker speaker_0: Yes. Mm-hmm.

Speaker speaker_1: But the c- but, and you said the copay for urgent care was, like, \$10?

Speaker speaker_0: No, the copay for urgent care is \$60.

Speaker speaker_1: It's \$60?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Um, let's just, let's do the one, um... I don't know what to do. And you said just for regular physician's offices, how much?

Speaker speaker_0: A \$10 copay.

Speaker speaker_1: Okay, um, let's do the one with no copay, let's do that. Let's do that.

Speaker speaker_0: Okay, so the one for 54.25?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, so your residual deduction is then gonna be 68.26.

Speaker speaker_1: Okay.

Speaker speaker_0: Both these plans are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these plans.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, bear with me one moment, I'll get your dependent information.

Speaker speaker_1: All right.

Speaker speaker_0: Okay, what is the name of your spouse?

Speaker speaker_1: Uh, Stevie.

Speaker speaker_0: And last name?

Speaker speaker_1: Palmer. P-A-L-M-E-R.

Speaker speaker_0: Okay, social?

Speaker speaker_1: Oh, gosh.

Speaker speaker_0: We can put all zeroes and then you give us a call back when you have that.

Speaker speaker_1: Okay, uh, if you give me two seconds, I can text him.

Speaker speaker_0: What's his date of birth?

Speaker speaker_1: 11/12/84.

Speaker speaker_0: And the name of your son?

Speaker speaker_1: His name is Berry, B-E-R-R-Y.

Speaker speaker_0: Last name?

Speaker speaker_1: Arrington, A-R-R-I-N-G-T-O-N. And he's the third.

Speaker speaker_0: Okay. Do you have his social on hand?

Speaker speaker_1: Yeah. It's 672-34-7724.

Speaker speaker_0: Okay, date of birth?

Speaker speaker_1: Um, 7/13/2007.

Speaker speaker_0: Okay. And your daughter's name?

Speaker speaker_1: Uh, Sarah, with a H.

Speaker speaker_0: Okay, last name?

Speaker speaker_1: Palmer, P-A-L-M-E-R.

Speaker speaker_0: Okay, social?

Speaker speaker_1: Hold on, let me, she's back here in her room. I've heard her off-hand. Sarah, baby.

Speaker speaker_2: Hmm.

Speaker speaker_1: I'm sorry to wake you up, but I need your social. I'm putting you on my insurance... for work. What's your social?

Speaker speaker_2: Um...

Speaker speaker_1: She's looking it up, give her a few seconds.

Speaker speaker_2: It's 671- You think?

Speaker speaker_1: All right, it is 673-

Speaker speaker_2: No, 671.

Speaker speaker_1: No, that's a three. Isn't that a three? Or is that a one? Oh, you're right. 671-24-1006.

Speaker speaker_2: Okay. And date of birth?

Speaker speaker_1: Um, it is 10/13/2004.

Speaker speaker_0: All right, got all the information down. And then we're just waiting for your spouse's.

Speaker speaker_1: Okay, it is, uh, 254-

Speaker speaker_0: Oh, give me one second.

Speaker speaker_1: ... 53-0908.

Speaker speaker_0: Oh, give me one second. Wasn't ready for that. Um... Okay, what's going on here? Uh, where to... Okay, give me one moment. Okay, repeat that for me?

Speaker speaker_1: All right, 254-53-0908.

Speaker speaker_0: All righty. Um, so we'll take one to three weeks for the staff in DCC to start, uh, making those deductions. Once you see that first deduction, the following Monday you become, you become active, and then later that week you'll receive that dental card in the mail, and your medical will go to your email. And it'll be just one card for all of you. It's going to say Employee Plus Family on it.

Speaker speaker_1: Okay, awesome, thank you. So, and you said the total amount will be out of my paycheck each week will be what, 64 something?

Speaker speaker_0: Um, give me one...

Speaker speaker_1: I'm sorry.

Speaker speaker_0: No, you're fine. It's gonna be, uh, 68.26.

Speaker speaker_1: 68.26. Okay, great, thank you so much.

Speaker speaker_0: No problem, thank you so much for calling. Have a great day.

Speaker speaker_1: Have a good day.

Speaker speaker_0: Bye-bye.