**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 ■ Hello. ... who knows what she's speaking with. Yeah. My name is Travis Benton, B-E-N-T-O-N. And how can I as- And how can I assist you? Well, I, I spoke with a gentleman yesterday, uh, my employer told me, gave me this phone number and to call about getting, uh, set up for insurance. Uh, apparently I missed enrollment, uh- Okay. ... that was back in, uh, October to November. So, that's putting me in a position where I have to pay out of pocket through another insurance company. And so, I have a question and I was told by, uh, Cigna, that's who I'm going to be going with it looks like, uh, they need to know how much my monthly insurance would have been had I gotten enrolled. And I guess this has to do with, uh, tax breaks or anything along those lines. So, you know, my company works with you guys, I just need to know how much it would have cost me if I, if they, if I didn't miss enrollment. So, it just depends on how many plans you choose and who you choose to cover. I can send you a copy of the g- of the benefit guide. That will show you all of the plans that are offered, how much they would cost a week depending on who you, um, who you choose to cover, and then you can just calculate it that way. Okay. Well, I mean, it would just be me and I would want medical, dental, vision, the basic plans all the way around. What's the name of the staff agency you work for? Uh, Hospitality Services Solutions, HSS. So, yeah, 'cause our Hospital Services Staffing Solutions, they offer a couple different medical plans, um, so it really depends on which plans you are, you are wanting. They have virtual care, they have, um, virtual urgent care, they have the VIP standard, they have MEC Enhance. Um, they have one that's just preventative health, it's not medical. Um, so it just depends on which plan you're wanting. That's what I was saying f- Well, so... I know, I know, yeah, I, I know, I know exactly what you're talking about, but right beside it, it only says like \$1.39, \$2.49, \$16 something for the VIP package. You know, is, is that per day? Is that per... I mean... That's per week. Every week, that's, that's what's charged, the amount that's there. Okay. So, let's just say example, I don't have it right in front of me, but I think the VIP was something like \$16 something, um, that's \$16 something a week. And then for like the vision, I think that was \$2 something a week. And then for dental, I think that was \$3 something a week. So, I just tally those up and that's how much I would have been paying a month? Yes, sir. Okay. That's all I really needed to know then. All righty. Thank you so much for calling in every day. Thank you.

## **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 ■

Speaker speaker\_2: Hello.

Speaker speaker\_1: ... who knows what she's speaking with.

Speaker speaker\_2: Yeah. My name is Travis Benton, B-E-N-T-O-N.

Speaker speaker\_1: And how can I as- And how can I assist you?

Speaker speaker\_2: Well, I, I spoke with a gentleman yesterday, uh, my employer told me, gave me this phone number and to call about getting, uh, set up for insurance. Uh, apparently I missed enrollment, uh-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... that was back in, uh, October to November. So, that's putting me in a position where I have to pay out of pocket through another insurance company. And so, I have a question and I was told by, uh, Cigna, that's who I'm going to be going with it looks like, uh, they need to know how much my monthly insurance would have been had I gotten enrolled. And I guess this has to do with, uh, tax breaks or anything along those lines. So, you know, my company works with you guys, I just need to know how much it would have cost me if I, if they, if I didn't miss enrollment.

Speaker speaker\_1: So, it just depends on how many plans you choose and who you choose to cover. I can send you a copy of the g- of the benefit guide. That will show you all of the plans that are offered, how much they would cost a week depending on who you, um, who you choose to cover, and then you can just calculate it that way.

Speaker speaker\_2: Okay. Well, I mean, it would just be me and I would want medical, dental, vision, the basic plans all the way around.

Speaker speaker\_1: What's the name of the staff agency you work for?

Speaker speaker\_2: Uh, Hospitality Services Solutions, HSS.

Speaker speaker\_1: So, yeah, 'cause our Hospital Services Staffing Solutions, they offer a couple different medical plans, um, so it really depends on which plans you are, you are wanting. They have virtual care, they have, um, virtual urgent care, they have the VIP standard, they have MEC Enhance. Um, they have one that's just preventative health, it's not medical. Um, so it just depends on which plan you're wanting. That's what I was saying *f*-

Speaker speaker\_2: Well, so... I know, I know, yeah, I, I know, I know exactly what you're talking about, but right beside it, it only says like \$1.39, \$2.49, \$16 something for the VIP package. You know, is, is that per day? Is that per... I mean...

Speaker speaker\_1: That's per week. Every week, that's, that's what's charged, the amount that's there.

Speaker speaker\_2: Okay. So, let's just say example, I don't have it right in front of me, but I think the VIP was something like \$16 something, um, that's \$16 something a week. And then for like the vision, I think that was \$2 something a week. And then for dental, I think that was \$3 something a week. So, I just tally those up and that's how much I would have been paying a month?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. That's all I really needed to know then.

Speaker speaker\_1: All righty. Thank you so much for calling in every day.

Speaker speaker\_2: Thank you.