

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 in a Card. My name is Pearl ... who the hell am I speaking with? Hello? Thank you for calling Benefits in a Card. Hello? Can you hear me? Hello? Hi. How are you doing today? Hey, uh, how you doing? I'm good, and yourself? I'm doing good. Uh, I was just on the phone with the lady trying to, trying to discuss my benefits but, I guess the phone hung up or something so I'm calling back. Okay. No worries, I can definitely assist you. Um, what is the name of the staff ... you work for? Uh, MAU. All righty. And your name? Name is, uh, Daniel Dawkins. All righty, Mr. Dawkins. And if you can confirm the last four digits of your social? Yes, ma'am. Uh, 2-5-3-3. And your address and date of birth? 146 Macklemere Drive, um, Augusta, Georgia 30901. Um, my date of birth was January 25, 1985. All righty. And I have your phone number as 706-723-3053. Hello? Hello, Mr. Dawkins? Oh. Um... Hello? Hello? Hello? Yes. Yeah, I'm, I'm sorry. Can you hear...? Ma'am? Okay. So, I have your phone number as 706-723-3053. Uh, yes, ma'am. And I have your email address as danieldawkins85@outcloud.com. Uh, yes, ma'am. All righty. And how can I assist you? Ye-ye- yes, ma'am. I was, I was trying to, I was trying to get my benefits package. I guess the phone hung up but, um, um, I had wanted to get, uh, get the, uh, dental, um, the, uh, short-term disability and I wanted to get a, um, uh, yeah, dental, dental, short-term disability and a, and I was trying to get my medical. Okay. So there are three medical plans offered. Uh, there's two Insure Plus plans. Those plans don't have copays or deductibles but they only cover to, up to a certain dollar amount for each service. The Insure Plus Basic is \$17.39 a week for just yourself and the Insure Plus Enhanced is \$24.69 a week for just yourself. They also offer a plan called MEC Enhanced. This plan is medical and preventative health in one. It does have copays but once you pay the copay the remainder of the bill's paid, covered by the insurance company. That plan is \$23.13 a week. Oh, okay. I was talking, I was talking to the last lady. I was asking her what's the difference those, those... 'cause she was trying to tell me four different packages. I was asking her on the last two, the one that costs \$17 a week and- Mm-hmm. ... and the one that costs \$23 a week, what's the difference between those two? So, the one that is \$17.39 a week, that plan, it doesn't have copays or deductibles but for each service they only cover up to a certain dollar amount. As to where the one that is \$23.13 a week, that one has copays but the remainder of the bill is covered by the insurance company after you pay the dedu- the copay. Okay. Um, can I... Okay, so that's the only difference between those two? Yes. Um, okay. I, I thought she was saying something about one is preventative and one is not preventative. Something like that. So for the, the one for \$17 doesn't include preventative services which is like your annual physical, some STD screenings, some cancer screenings, diabetes, blood pressure, those kinds of things. And the one that is \$23.13 a week does have that included. That's what I want. Okay. So with the

MEC Enhanced, which is the one for \$23.13, plus your dental and your short-term disability, your weekly deductions are going to be at \$30.66. Okay. Yes, ma'am. It will take one to two weeks for the staff at MEPC to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your dental and preventative health card in the mail and you'll receive your medical to your email. Both your medical plan and your dental 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 those plans. Okay. So, how long, so how long, so how long will I receive my dental card? Roughly about, uh, two weeks. Will I receive... Wh- wh- will I receive a medical card too? In your email. I won't get that in the mail? No, they a- they initially send out, uh, virtual copies for medical but once you do receive at least your dental card you can give us a call and we can have them send out a physical for your medical, but they don't send it, um, initially. Can I go ahead and get that, uh, physical card? We have to wait until you're at least active. Okay. Okay, okay. So, okay. So, okay and, and how long will it take for me to, to, uh, become, uh, active? So you'll become active the Monday after your first deduction which should be about one or two weeks. Okay. And then, okay, so after I become, uh, after I become active then I, then I get my, uh, my, uh, my, uh, dental card in the mail and then I get my email for, for my, well, for my medical card, right? Yes. And then if I want the... And then if I want the, uh, the, uh, physical medical card, I gotta call y'all to, to get one i- in the mail? Yes, sir. Okay. Can I go ahead and tell you now that I want a physical card or I gotta wait? You have to wait until you're active. Okay. All right. Oh, yes, ma'am. Is there anything else I can assist you with today? Uh, no, ma'am. Thank you for helping me. I, I really appreciate that. No problem. Thank you so much for calling. You have a great day. You t- oh, oh, question, question. I, I, I got one last question. Okay. Um, w- with the dental, is... Can I go to any dental or is it, like, certain ones? Um, so on your... When you receive your card there's gonna be a number that says Find A Provider on the back. You can call in to the information and they'll show you doctors, the dentist office in your area that accept insurance. Um, and on each card it'll have that same number. Uh, okay. And, and on my medical, right, my preventative, is that covered or does that require a co-pay? Um, so your preventative visits are covered at 100%. So that's covered then? With those... Yes. With that, with that coverage you do need to see a doctor in a pre- in, a provider in the, um, network. But, uh, on that card it'll have a, a number as well for you to see one in the area so you can find one. Okay. And in case I have, in case I have to have a surgery, h- how much is that covered or how much... How, how much is that... How much, how much is the co-pay for that? So give me one moment. So with surgery in a hospital there is no co-pay or deductible but they only cover up to \$500 a day for one day if you have surgery in a hospital, hospital outpatient facility or free-standing outpatient surgery center. If you have surgery at a physician's office they cover \$125 a day for one day. Okay. And, um, does that... Do I... Can I go to urgent care too on, on that one or I can't? Yes. You, you have urgent care visits. You have four visits a year and there's a \$60 co-pay. Okay. Okay. All right. Thank you so much. No problem. Thank you so much for calling. You have a great day. Yeah, you too. Thank you.

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 in a Card. My name is Pearl ... who the hell am I speaking with? Hello? Thank you for calling Benefits in a Card. Hello? Can you hear me?

Speaker speaker_2: Hello?

Speaker speaker_1: Hi. How are you doing today?

Speaker speaker_2: Hey, uh, how you doing?

Speaker speaker_1: I'm good, and yourself?

Speaker speaker_2: I'm doing good. Uh, I was just on the phone with the lady trying to, trying to discuss my benefits but, I guess the phone hung up or something so I'm calling back.

Speaker speaker_1: Okay. No worries, I can definitely assist you. Um, what is the name of the staff ... you work for?

Speaker speaker_2: Uh, MAU.

Speaker speaker_1: All righty. And your name?

Speaker speaker_2: Name is, uh, Daniel Dawkins.

Speaker speaker_1: All righty, Mr. Dawkins. And if you can confirm the last four digits of your social?

Speaker speaker_2: Yes, ma'am. Uh, 2-5-3-3.

Speaker speaker_1: And your address and date of birth?

Speaker speaker_2: 146 Macklemere Drive, um, Augusta, Georgia 30901. Um, my date of birth was January 25, 1985.

Speaker speaker_1: All righty. And I have your phone number as 706-723-3053. Hello? Hello, Mr. Dawkins? Oh. Um...

Speaker speaker_2: Hello?

Speaker speaker_1: Hello?

Speaker speaker_2: Hello?

Speaker speaker_1: Yes.

Speaker speaker_2: Yeah, I'm, I'm sorry.

Speaker speaker_1: Can you hear...?

Speaker speaker_2: Ma'am?

Speaker speaker_1: Okay. So, I have your phone number as 706-723-3053.

Speaker speaker_2: Uh, yes, ma'am.

Speaker speaker_1: And I have your email address as danieldawkins85@outcloud.com.

Speaker speaker_2: Uh, yes, ma'am.

Speaker speaker_1: All righty. And how can I assist you?

Speaker speaker_2: Ye- ye- yes, ma'am. I was, I was trying to, I was trying to get my benefits package. I guess the phone hung up but, um, um, I had wanted to get, uh, get the, uh, dental, um, the, uh, short-term disability and I wanted to get a, um, uh, yeah, dental, dental, short-term disability and a, and I was trying to get my medical.

Speaker speaker_1: Okay. So there are three medical plans offered. Uh, there's two Insure Plus plans. Those plans don't have copays or deductibles but they only cover to, up to a certain dollar amount for each service. The Insure Plus Basic is \$17.39 a week for just yourself and the Insure Plus Enhanced is \$24.69 a week for just yourself. They also offer a plan called MEC Enhanced. This plan is medical and preventative health in one. It does have copays but once you pay the copay the remainder of the bill's paid, covered by the insurance company. That plan is \$23.13 a week.

Speaker speaker_2: Oh, okay. I was talking, I was talking to the last lady. I was asking her what's the difference those, those... 'cause she was trying to tell me four different packages. I was asking her on the last two, the one that costs \$17 a week and-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... and the one that costs \$23 a week, what's the difference between those two?

Speaker speaker_1: So, the one that is \$17.39 a week, that plan, it doesn't have copays or deductibles but for each service they only cover up to a certain dollar amount. As to where the one that is \$23.13 a week, that one has copays but the remainder of the bill is covered by the insurance company after you pay the dedu- the copay.

Speaker speaker_2: Okay. Um, can I... Okay, so that's the only difference between those two?

Speaker speaker_1: Yes.

Speaker speaker_2: Um, okay. I, I thought she was saying something about one is preventative and one is not preventative. Something like that.

Speaker speaker_1: So for the, the one for \$17 doesn't include preventative services which is like your annual physical, some STD screenings, some cancer screenings, diabetes, blood pressure, those kinds of things. And the one that is \$23.13 a week does have that included.

Speaker speaker_2: That's what I want.

Speaker speaker_1: Okay. So with the MEC Enhanced, which is the one for \$23.13, plus your dental and your short-term disability, your weekly deductions are going to be at \$30.66.

Speaker speaker_2: Okay. Yes, ma'am.

Speaker speaker_1: It will take one to two weeks for the staff at MEPC to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your dental and preventative health card in the mail and you'll receive your medical to your email. Both your medical plan and your dental 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 those plans.

Speaker speaker_2: Okay. So, how long, so how long, so how long will I receive my dental card?

Speaker speaker_1: Roughly about, uh, two weeks.

Speaker speaker_2: Will I receive... Wh- wh- will I receive a medical card too?

Speaker speaker_1: In your email.

Speaker speaker_2: I won't get that in the mail?

Speaker speaker_1: No, they a- they initially send out, uh, virtual copies for medical but once you do receive at least your dental card you can give us a call and we can have them send out a physical for your medical, but they don't send it, um, initially.

Speaker speaker_2: Can I go ahead and get that, uh, physical card?

Speaker speaker_1: We have to wait until you're at least active.

Speaker speaker_2: Okay. Okay, okay. So, okay. So, okay and, and how long will it take for me to, to, uh, become, uh, active?

Speaker speaker_1: So you'll become active the Monday after your first deduction which should be about one or two weeks.

Speaker speaker_2: Okay. And then, okay, so after I become, uh, after I become active then I, then I get my, uh, my, uh, my, uh, dental card in the mail and then I get my email for, for my, well, for my medical card, right?

Speaker speaker_1: Yes.

Speaker speaker_2: And then if I want the... And then if I want the, uh, the, uh, physical medical card, I gotta call y'all to, to get one i- in the mail?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. Can I go ahead and tell you now that I want a physical card or I gotta wait?

Speaker speaker_1: You have to wait until you're active.

Speaker speaker_2: Okay. All right. Oh, yes, ma'am.

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

Speaker speaker_2: Uh, no, ma'am. Th- thank you for helping me. I, I really appreciate that.

Speaker speaker_1: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_2: You t- oh, oh, question, question. I, I, I got one last question.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, w- with the dental, is... Can I go to any dental or is it, like, certain ones?

Speaker speaker_1: Um, so on your... When you receive your card there's gonna be a number that says Find A Provider on the back. You can call in to the information and they'll show you doctors, the dentist office in your area that accept insurance. Um, and on each card it'll have that same number.

Speaker speaker_2: Uh, okay. And, and on my medical, right, my preventative, is that covered or does that require a co-pay?

Speaker speaker_1: Um, so your preventative visits are covered at 100%.

Speaker speaker_2: So that's covered then?

Speaker speaker_1: With those... Yes. With that, with that coverage you do need to see a doctor in a pre- in, a provider in the, um, network. But, uh, on that card it'll have a, a number as well for you to see one in the area so you can find one.

Speaker speaker_2: Okay. And in case I have, in case I have to have a surgery, h- how much is that covered or how much... How, how much is that... How much, how much is the co-pay for that?

Speaker speaker_1: So give me one moment. So with surgery in a hospital there is no co-pay or deductible but they only cover up to \$500 a day for one day if you have surgery in a hospital, hospital outpatient facility or free-standing outpatient surgery center. If you have surgery at a physician's office they cover \$125 a day for one day.

Speaker speaker_2: Okay. And, um, does that... Do I... Can I go to urgent care too on, on that one or I can't?

Speaker speaker_1: Yes. You, you have urgent care visits. You have four visits a year and there's a \$60 co-pay.

Speaker speaker_2: Okay. Okay. All right. Thank you so much.

Speaker speaker_1: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_2: Yeah, you too. Thank you.