

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 does you with? Um, Jaya Gladden. And how can I assist you? Um, I'm calling, um, because, uh, I'm signing up for my benefits. Okay, you want to sign up for your benefits today? Yes, ma'am. What's the name of the staffing agency you work for? ATC Healthcare. And the last four digits of your social? 3142. 3142, okay. All righty. And can you confirm your address and date of birth? 21510 Montgomery, Alabama, 36268. Date of birth 07/09/2002. All righty, I have your phone number as 256-493-1804. Yes, ma'am. Can I have your email address as gladden, your first name, seven, @gmail.com? Yes. All righty, and do you know what you're wanting to enroll in today? Uh, no, I, uh, I actually don't. Um, but I know I want... I need vision and dental, but I don't know the, like, what I got now. And is the coverage for just yourself? Yeah, just me. Okay, so they offer medical, free Rx, free Rx virtual primary care. They offer short-term disability, term life, which is your life insurance, group accident, which is additional coverage to your medical. They offer preventative health, behavioral and mental health, and identity theft protection. I don't think I need all that. I know I need... I, I probably do need medical, though. Medical, vision, and dental. Okay, so they offer three medical plans. They offer VIP Plus, which is \$31.71 a week for just yourself. And they offer the VIP Prime which is \$43.41 a week for just yourself. The difference between those two are the dollar amount that they cover for each service. Um, there's no copays or deductibles. They only cover up to a certain dollar amount. And then they offer the MEC Enhanced, which is medical and preventative health together. This plan does have copays, but when you pay the copay, the insurance carrier pays the remainder of the bill completely. The price on that plan is \$43.81 a week. Okay, and so one of them has copays, but they pay that full amount, and the other one, you pay the full amount? Yeah, so one of them has copays, and then after, they pay the rest of, of the bill. And the other two plans don't have copays, but they only cover up to a certain amount and you're responsible for the remainder. Okay, then I'll just do the one that, um, I'm getting. Um... Hold on, let me see. 'Cause I know I'm on my daddy's plan, so... 'Cause vision and dental is gonna be different from medical, right? Correct, they're all separate plans. Okay. Okay, can we go to vision and dental, and then come back to medical when my daddy takes me back? 'Cause I know I'm on my daddy's insurance. I know I'm not on his vision and dental, I just don't know if I'm on his medi- medical. Okay, dental and vision only have one plan each. With your dental plan, it is \$3.64 a week. The preventative visits are covered at 100%, and your, your, your... So, that's your basic cleaning and check-up once per six months. Things like fillings, non-surgical extractions, and X-rays are covered at 80% once you pay the \$50.00 deductible. And things like crowns and braces are not covered. Okay, so I have braces right now, so I'll pay for them my own? Correct. Okay, and my vision, I have glasses right now, so what is it,

uh, like, um, the, does it... I need to know what, what's y'all vision plan 'cause I have glasses. I wear them right now. So, with your vision, the co- there's a \$10.00 copay for your annual eye exam, a \$25.00 copay for your friends- frames and lenses, and they give you an annual allowance of \$130.00 for either your frames or contacts. Okay. Yeah, um, what is your vision? Hold on one second. Okay. So yeah, um, I guess I'm gonna get vision and dental. Okay, vision- Um, I don't need, I don't need medical insurance yet. Okay, no medical. So, that makes your weekly deduction \$5.79. Okay. Yeah, it will take one to two weeks for the staffing agency to start making those deductions. Once they do, the following Monday you become active, and then later that week you receive your vision and dental card in the mail. Okay. Do you have any questions? No, ma'am. All righty. Thank you so much for calling. You have a great day.

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 does you with?

Speaker speaker_2: Um, Jaya Gladden.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: Um, I'm calling, um, because, uh, I'm signing up for my benefits.

Speaker speaker_1: Okay, you want to sign up for your benefits today?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: What's the name of the staffing agency you work for?

Speaker speaker_2: ATC Healthcare.

Speaker speaker_1: And the last four digits of your social?

Speaker speaker_2: 3142.

Speaker speaker_1: 3142, okay. All righty. And can you confirm your address and date of birth?

Speaker speaker_2: 21510 Montgomery, Alabama, 36268. Date of birth 07/09/2002.

Speaker speaker_1: All righty, I have your phone number as 256-493-1804.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Can I have your email address as gladden, your first name, seven, @gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: All righty, and do you know what you're wanting to enroll in today?

Speaker speaker_2: Uh, no, I, uh, I actually don't. Um, but I know I want... I need vision and dental, but I don't know the, like, what I got now.

Speaker speaker_1: And is the coverage for just yourself?

Speaker speaker_2: Yeah, just me.

Speaker speaker_1: Okay, so they offer medical, free Rx, free Rx virtual primary care. They offer short-term disability, term life, which is your life insurance, group accident, which is additional coverage to your medical. They offer preventative health, behavioral and mental health, and identity theft protection.

Speaker speaker_2: I don't think I need all that. I know I need... I, I probably do need medical, though. Medical, vision, and dental.

Speaker speaker_1: Okay, so they offer three medical plans. They offer VIP Plus, which is \$31.71 a week for just yourself. And they offer the VIP Prime which is \$43.41 a week for just yourself. The difference between those two are the dollar amount that they cover for each service. Um, there's no copays or deductibles. They only cover up to a certain dollar amount. And then they offer the MEC Enhanced, which is medical and preventative health together. This plan does have copays, but when you pay the copay, the insurance carrier pays the remainder of the bill completely. The price on that plan is \$43.81 a week.

Speaker speaker_2: Okay, and so one of them has copays, but they pay that full amount, and the other one, you pay the full amount?

Speaker speaker_1: Yeah, so one of them has copays, and then after, they pay the rest of, of the bill. And the other two plans don't have copays, but they only cover up to a certain amount and you're responsible for the remainder.

Speaker speaker_2: Okay, then I'll just do the one that, um, I'm getting. Um... Hold on, let me see. 'Cause I know I'm on my daddy's plan, so... 'Cause vision and dental is gonna be different from medical, right?

Speaker speaker_1: Correct, they're all separate plans.

Speaker speaker_2: Okay. Okay, can we go to vision and dental, and then come back to medical when my daddy takes me back? 'Cause I know I'm on my daddy's insurance. I know I'm not on his vision and dental, I just don't know if I'm on his medi- medical.

Speaker speaker_1: Okay, dental and vision only have one plan each. With your dental plan, it is \$3.64 a week. The preventative visits are covered at 100%, and your, your, your... So, that's your basic cleaning and check-up once per six months. Things like fillings, non-surgical extractions, and X-rays are covered at 80% once you pay the \$50.00 deductible. And things like crowns and braces are not covered.

Speaker speaker_2: Okay, so I have braces right now, so I'll pay for them my own?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay, and my vision, I have glasses right now, so what is it, uh, like, um, the, does it... I need to know what, what's y'all vision plan 'cause I have glasses. I wear them right now.

Speaker speaker_1: So, with your vision, the co- there's a \$10.00 copay for your annual eye exam, a \$25.00 copay for your friends- frames and lenses, and they give you an annual allowance of \$130.00 for either your frames or contacts.

Speaker speaker_2: Okay. Yeah, um, what is your vision? Hold on one second. Okay. So yeah, um, I guess I'm gonna get vision and dental.

Speaker speaker_1: Okay, vision-

Speaker speaker_2: Um, I don't need, I don't need medical insurance yet.

Speaker speaker_1: Okay, no medical. So, that makes your weekly deduction \$5.79.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah, it will take one to two weeks for the staffing agency to start making those deductions. Once they do, the following Monday you become active, and then later that week you receive your vision and dental card in the mail.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you have any questions?

Speaker speaker_2: No, ma'am.

Speaker speaker_1: All righty. Thank you so much for calling. You have a great day.