

## **Transcript: Pearl**

**Rojas-5849131641782272-5727158328672256**

### **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 do I have the pleasure of speaking with? Uh, Jackie Smith. Can I assist you, Ms. Smith? Yeah, I was trying, um, redo my insurance. What do you mean redo it? Like, I don't have no insurance coming out my check and, um, I guess they had kicked me off that time I wasn't at work for a couple, um, months. Okay. What's the name of the staffing agency you worked for? MAU, Uh, Work Solution. And the last four digits of your social? 3650. Excuse me. All right, I need you to confirm your address and date of birth. Uh, the address is 411 Conley Street, Dothan, Alabama, zip code 363. And, uh, date of birth 01/08/1993. All righty. Can I have your phone number 334-828-3555? You said a phone number? Yes. Yes, ma'am. 334-828-3555. Can I have your email address as your first name, your last name, 21 at ymail.com? Yes, ma'am. All righty. Bear with me one moment. I'm gonna place you in a brief hold. Oh, actually, no. That's okay. You're fine. It'll be one second. All right. So your company is actually in open enrollment right now, um, for your coverage. So do you know what you're wanting to enroll in? Uh, I don't even know what the hell... I know I want, um, short term disability and, um, medical insurance. Okay. So there are three medical plans you can choose from. There are two that don't have copays, but they cover at a set dollar amount. And then there's one that has copays, but after you pay your copay, the rest of the bill is paid by the insurance carrier. The two plans that don't have copays are called Insure Plus. So Insure Plus Basic is 17.39 a week and the Insure Plus Enhanced is 24.69 a week. The difference between those two, the plans, the amount that they cover for each service. And then the plan that does have copays is called the MEC Enhanced and that one is 13 a week. I'll take the one with, um, like the one with no copay. What is it? 17? There's one for 17.39 and one for 24.69. I'll take the one for the 17. All right. Did you want to do anything like dental, um, preventative health, term life, which is life insurance? No, ma'am. Okay. So no dental or vision either? No, ma'am. Okay. So for your medical and your short term disability, your weekly deductions are going to be \$21.41. Okay. It will take one to two weeks for the staffing agency to start those deductions. Once they do, the following Monday you become active, and then later that week you'll receive your medical card in your email. Your medical plan is under a regulation from the IRS called Section 125, which means if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan. Okay. So I get some insurance card in the mail or just a email? Email. Oh, okay. Do you have any questions? No, ma'am. All righty. Thank you so much for calling. You have a great day. You too.

### **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 do I have the pleasure of speaking with?

Speaker speaker\_2: Uh, Jackie Smith.

Speaker speaker\_1: Can I assist you, Ms. Smith?

Speaker speaker\_2: Yeah, I was trying, um, redo my insurance.

Speaker speaker\_1: What do you mean redo it?

Speaker speaker\_2: Like, I don't have no insurance coming out my check and, um, I guess they had kicked me off that time I wasn't at work for a couple, um, months.

Speaker speaker\_1: Okay. What's the name of the staffing agency you worked for?

Speaker speaker\_2: MAU, Uh, Work Solution.

Speaker speaker\_1: And the last four digits of your social?

Speaker speaker\_2: 3650.

Speaker speaker\_1: Excuse me. All right, I need you to confirm your address and date of birth.

Speaker speaker\_2: Uh, the address is 411 Conley Street, Dothan, Alabama, zip code 363. And, uh, date of birth 01/08/1993.

Speaker speaker\_1: All righty. Can I have your phone number 334-828-3555?

Speaker speaker\_2: You said a phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Yes, ma'am. 334-828-3555.

Speaker speaker\_1: Can I have your email address as your first name, your last name, 21 at gmail.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All righty. Bear with me one moment. I'm gonna place you in a brief hold. Oh, actually, no.

Speaker speaker\_2: That's okay.

Speaker speaker\_1: You're fine. It'll be one second. All right. So your company is actually in open enrollment right now, um, for your coverage. So do you know what you're wanting to enroll in?

Speaker speaker\_2: Uh, I don't even know what the hell... I know I want, um, short term disability and, um, medical insurance.

Speaker speaker\_1: Okay. So there are three medical plans you can choose from. There are two that don't have copays, but they cover at a set dollar amount. And then there's one that has copays, but after you pay your copay, the rest of the bill is paid by the insurance carrier. The two plans that don't have copays are called Insure Plus. So Insure Plus Basic is 17.39 a week and the Insure Plus Enhanced is 24.69 a week. The difference between those two, the plans, the amount that they cover for each service. And then the plan that does have copays is called the MEC Enhanced and that one is 13 a week.

Speaker speaker\_2: I'll take the one with, um, like the one with no copay. What is it? 17?

Speaker speaker\_1: There's one for 17.39 and one for 24.69.

Speaker speaker\_2: I'll take the one for the 17.

Speaker speaker\_1: All right. Did you want to do anything like dental, um, preventative health, term life, which is life insurance?

Speaker speaker\_2: No, ma'am.

Speaker speaker\_1: Okay. So no dental or vision either?

Speaker speaker\_2: No, ma'am.

Speaker speaker\_1: Okay. So for your medical and your short term disability, your weekly deductions are going to be \$21.41.

Speaker speaker\_2: Okay.

Speaker speaker\_1: It will take one to two weeks for the staffing agency to start those deductions. Once they do, the following Monday you become active, and then later that week you'll receive your medical card in your email. Your medical plan is under a regulation from the IRS called Section 125, which means if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan.

Speaker speaker\_2: Okay. So I get some insurance card in the mail or just a email?

Speaker speaker\_1: Email.

Speaker speaker\_2: Oh, 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.

Speaker speaker\_2: You too.