

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 Rudos. Who would you like to speak with? Garrett Jones. And how can I assist you? Um, I was trying to sign up for some insurance for my child. I work for Puffer. For some ADP- Do you know the name of the second agency? Yes, I'm with the Carplance. Yes. All right, and the last four digits of your social? 3747. All righty. And if you can verify your address and date of birth. 9590 Minnesota Street, Houston, Texas 77075, apartment 1406. And my birthday is, uh, 03/18/77. All righty, now your phone number is 832-844-8090? That's it. And I have your email address as jonesc1803@gmail.com? That's it. All righty. So taking a look here, you're currently enrolled in a preventative health plan. Um, that covers like your immunizations, your annual physical, some STD screenings, some cancer screenings, diabetes screenings, things like that. Um, do you want to enroll in different coverage today? Um, I mean, what's the, uh, what's the s- the second one you have? I don't have my little book here with me, I'm at work right now. Okay, bear with me one moment. Okay, so apart from that one, they offer two VIP plans. Um, the VIP Standard- Mm-hmm. ... for just yourself is \$17.72 a week, and the VIP Plus is \$31.71 a week. These plans don't have copays or deductibles, but they only cover up to a certain dollar amount. The difference between the two is that dollar amount that they cover for each service. Okay. Well, I guess I'll go with the one that's \$17 or whatever. Okay, \$17.72, do you want- I mean, how much, how much, how much do... Yeah, how much do y'all cover whatever? I got to go to the dentist on the \$11 or whatever. Okay, so the dentist is a separate plan. The dentist, the dental plan is \$3.64 a week. Oh. Um, that plan, your preventative visits are covered at 100%, which is your basic cleaning and checkup once per six months. Fillings, non-surgical- Oh, okay. ... extractions, and x-rays are covered at 80% after you pay 50 cents per visit in full. And things like crowns and braces are not covered. I already got braces, so I'm good. Uh, okay, so which one can I get that has all three? Um- I only really need two. All separate. There's even, there's even general. I'm sorry, I'm sorry. I'm sorry. Say what? They're all separate plans. So vision is \$2.50 and then dental is at \$3.64. Okay, I want to do both of those. Do you want to remove the preventative health? You don't, y'all don't have no medical or nothing like that? The medical plan was the \$17.72 or the \$31.71 I was talking about earlier. Yeah, the medical or anything like that? Mm-hmm. Okay, so basically if it's 17, if I were to be, what, \$22? No, I can't count. \$23, \$24 with the general and the vision and the \$17, I can't add it right now, I'm sorry. Did you want to remove the preventative health? You say what? Did you want to remove the preventative health plan? Yeah, yeah, yeah, yeah. So I'm not- It's going to be \$23.51 a week. \$23.51 for... Yeah, okay, we can do that. And then you will- When, when is it active? It takes one to two weeks for the staff and you can see to start making, to update those deductions. Once they do, the following Monday you become active,

and then later that week you'll receive your dental and vision card in the mail, and your medical will go to your email. So when you say how long, you said two weeks? Yes. It takes one to two weeks for the deductions to start, and then the next Monday you're active. Hmm. I could have sworn I seen something like it said, uh, after my first paycheck or something like that. Mm-hmm. Okay. Mm-hmm. All right. Do you have any questions? Um, actually both those plans, all three of those plans are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualifying life event occur, you cannot cancel or change these plans. Mm-hmm. Do you have any questions? Mm-mm. All righty. Thank you so much for calling. You have a great day. I appreciate it.

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 Rudos. Who would you like to speak with?

Speaker speaker_2: Garrett Jones.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: Um, I was trying to sign up for some insurance for my child. I work for Puffer. For some ADP-

Speaker speaker_1: Do you know the name of the second agency?

Speaker speaker_2: Yes, I'm with the Carplance. Yes.

Speaker speaker_1: All right, and the last four digits of your social?

Speaker speaker_2: 3747.

Speaker speaker_1: All righty. And if you can verify your address and date of birth.

Speaker speaker_2: 9590 Minnesota Street, Houston, Texas 77075, apartment 1406. And my birthday is, uh, 03/18/77.

Speaker speaker_1: All righty, now your phone number is 832-844-8090?

Speaker speaker_2: That's it.

Speaker speaker_1: And I have your email address as jonesc1803@gmail.com?

Speaker speaker_2: That's it.

Speaker speaker_1: All righty. So taking a look here, you're currently enrolled in a preventative health plan. Um, that covers like your immunizations, your annual physical, some STD screenings, some cancer screenings, diabetes screenings, things like that. Um, do you want to enroll in different coverage today?

Speaker speaker_2: Um, I mean, what's the, uh, what's the s- the second one you have? I don't have my little book here with me, I'm at work right now.

Speaker speaker_1: Okay, bear with me one moment. Okay, so apart from that one, they offer two VIP plans. Um, the VIP Standard-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for just yourself is \$17.72 a week, and the VIP Plus is \$31.71 a week. These plans don't have copays or deductibles, but they only cover up to a certain dollar amount. The difference between the two is that dollar amount that they cover for each service.

Speaker speaker_2: Okay. Well, I guess I'll go with the one that's \$17 or whatever.

Speaker speaker_1: Okay, \$17.72, do you want-

Speaker speaker_2: I mean, how much, how much, how much do... Yeah, how much do y'all cover whatever? I got to go to the dentist on the \$11 or whatever.

Speaker speaker_1: Okay, so the dentist is a separate plan. The dentist, the dental plan is \$3.64 a week.

Speaker speaker_2: Oh.

Speaker speaker_1: Um, that plan, your preventative visits are covered at 100%, which is your basic cleaning and checkup once per six months. Fillings, non-surgical-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... extractions, and x-rays are covered at 80% after you pay 50 cents per visit in full. And things like crowns and braces are not covered.

Speaker speaker_2: I already got braces, so I'm good. Uh, okay, so which one can I get that has all three?

Speaker speaker_1: Um-

Speaker speaker_2: I only really need two.

Speaker speaker_1: All separate.

Speaker speaker_3: There's even, there's even general.

Speaker speaker_1: I'm sorry, I'm sorry. I'm sorry.

Speaker speaker_2: Say what?

Speaker speaker_1: They're all separate plans. So vision is \$2.50 and then dental is at \$3.64.

Speaker speaker_2: Okay, I want to do both of those.

Speaker speaker_1: Do you want to remove the preventative health?

Speaker speaker_2: You don't, y'all don't have no medical or nothing like that?

Speaker speaker_1: The medical plan was the \$17.72 or the \$31.71 I was talking about earlier.

Speaker speaker_2: Yeah, the medical or anything like that? Mm-hmm. Okay, so basically if it's 17, if I were to be, what, \$22? No, I can't count. \$23, \$24 with the general and the vision and the \$17, I can't add it right now, I'm sorry.

Speaker speaker_1: Did you want to remove the preventative health?

Speaker speaker_2: You say what?

Speaker speaker_1: Did you want to remove the preventative health plan?

Speaker speaker_2: Yeah, yeah, yeah, yeah. So I'm not-

Speaker speaker_1: It's going to be \$23.51 a week.

Speaker speaker_2: \$23.51 for... Yeah, okay, we can do that.

Speaker speaker_1: And then you will-

Speaker speaker_2: When, when is it active?

Speaker speaker_1: It takes one to two weeks for the staff and you can see to start making, to update those deductions. Once they do, the following Monday you become active, and then later that week you'll receive your dental and vision card in the mail, and your medical will go to your email.

Speaker speaker_2: So when you say how long, you said two weeks?

Speaker speaker_1: Yes. It takes one to two weeks for the deductions to start, and then the next Monday you're active.

Speaker speaker_2: Hmm. I could have sworn I seen something like it said, uh, after my first paycheck or something like that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: All right.

Speaker speaker_1: Do you have any questions? Um, actually both those plans, all three of those plans are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualifying life event occur, you cannot cancel or change these plans.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Do you have any questions?

Speaker speaker_2: Mm-mm.

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

Speaker speaker_2: I appreciate it.