

Transcript: Pearl

Rojas-6561811238404096-5031176564817920

Full Transcript

Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl speaking with?

Hi. My name is Pamela Turner. And how can I assist you? Uh, I was calling to, um, enroll into the supplemental insurance today. Okay. What's the name of the staffing agency you work for? I work for HUC Healthcare. And the last four digits of your social? It's 7692. All righty. Then if you can let, verify your actual date of birth. Yeah. So address is going to be 6451 Oxford Avenue, Apartment D as in dog, 119, Philadelphia, PA, 19111. And sorry, what was the other part you said? Date of birth? Yes. It's 7-22-1988. All righty. Now your phone number is 443-73... 783-8856. Yes, correct. Can I have your email address? That's peturner06@gio.com? Yes, correct. All righty. And do you know which one you want to enroll in today? Um, so I actually had a question about that. So, um, so I talked to... I don't know. I said you guys are Benefits, but I talked to somebody. I kept... I got the run-around with like two or three different people, so forgive me. I think I was talking, I think, to Benefits. They said that your two insurances was either 90 Degrees or the APL insurance or something like that. Yes. Um, so is it okay if I enroll... I want to enroll in the APL insurance. Okay. So you wanted to enroll in a medical plan. Do you know which medical plan? The VIP Plus or the VIP Prime? Um, ooh. They also have the MEC Enhanced. They also have the MEC Enhanced. So it just depends on what you're, what you're looking for. Oh, okay. Is the MEC Enh- Enhanced... 'Cause I was looking at that. Is that part of... Is that APL or is that something different than APL? So that's both. That's both APL and, um, 90 Degree Benefits because it has preventative health and medical in one. Okay. So that's what I mean. 'Cause that's what my, um, my, uh... I checked with, um, Penn Med and they take that, that supplemental insurance. Okay. So, um, so it's in-network there, so I'm gonna do that. Okay. And it's... The coverage is just for yourself? Yes, just me. And i- and do you want anything else like dental, vision, short-term disability, group accident, term life? Um... Oh, sorry, wh- what was that? Do you want any other plans? Because everything is separate, like dental, vision, short-term disability. Oh, okay. Yeah, no. I need, um, vision also too. Vision, dental, um, and then like whatever cover- covers the medications also as well. Okay. So do you want to do Pre-Rex? Yes, please. Yes. Okay. Anything else? Um, I think that's it. I think that covers I think everything. Oh, um, behavioral and, uh... I need the behavioral health. Okay. So that brings your weekly deductions to \$57.09 a week. Okay. And it's coming- And that's coming out of my, my paycheck, right? The weekly paycheck? Correct. Okay. Gotcha. Okay. Yeah. It'll take one to two weeks for the staff at HUC to start making those deductions. Once they do, the following Monday become ac- you become active. And then later that week you receive your dental and preventative health card in the mail, and your medical will go to your email. Okay. And then, sorry, just to confirm. So when, when do I start it? 'Cause I, I start my job on the 21st. So when do I... Will I at least start this like by, um, by May at least, the first week of May?

I wouldn't be able to- When will my insurance kick in or no? I wouldn't be able to say for sure. It just depends on when your staffing HUC processes everything and gets them, um... Gets the deductions started on your payroll. Oh, okay. 'Cause I'm trying to think. 'Cause I know my... 'Cause my primary insurance ends the end of April. That's why I asked. Hmm. Yeah. I'm not sure if, um, if by the time you start they'll have everything processed and able to start that insurance or not. Okay. So my question would be for, probably for Gabriela, like the recruitment person then. Uh, yeah. So she can process the paperwork. Uh-huh. Mm-hmm. Gotcha. All righty. All right. And then is that all you need from me for today? Um, your, your medical and preventative health plan is 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 that plan. Okay. And then... 'Cause somebody told me that I could cancel it, but I had to wait until December or something like that. Until I was in enrollment- Until the ... or something like that. Yeah. That... Yeah, that's what I were- Is that true or... Oh, okay. Oh, that's what it was. Yeah. That's what you meant. You mean- If it's, uh, if it's not company open enrollment or you have a qualified life event occur, you can't cancel that plan. Oh, okay. Which is open enrollment is in December. In December. Okay. All righty. All right. Well- Any questions? I'm trying to think. So this is APL, correct, you said? I just wanted to make sure. Your hospital and dental is... Your hospital and dental portion is through APL. It is APL. Okay. And is the behavioral health, the behavioral health part, is that APL too or is that different? That is APL. That is APL. Okay. 'Cause I just want to make sure 'cause I wanted to make sure I was telling them the right thing. Okay, cool. So I can tell my manager that. Okay. Awesome. Thank you so much. I appreciate it. No problem. Thank you so much for calling. You have a great day. You too. Bye.

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl speaking with?

Speaker speaker_1: Hi. My name is Pamela Turner.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Uh, I was calling to, um, enroll into the supplemental insurance today.

Speaker speaker_0: Okay. What's the name of the staffing agency you work for?

Speaker speaker_1: I work for HUC Healthcare.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_1: It's 7692.

Speaker speaker_0: All righty. Then if you can let, verify your actual date of birth.

Speaker speaker_1: Yeah. So address is going to be 6451 Oxford Avenue, Apartment D as in dog, 119, Philadelphia, PA, 19111. And sorry, what was the other part you said? Date of birth?

Speaker speaker_0: Yes.

Speaker speaker_1: It's 7-22-1988.

Speaker speaker_0: All righty. Now your phone number is 443-73... 783-8856.

Speaker speaker_1: Yes, correct.

Speaker speaker_0: Can I have your email address? That's peturner06@gio.com?

Speaker speaker_1: Yes, correct.

Speaker speaker_0: All righty. And do you know which one you want to enroll in today?

Speaker speaker_1: Um, so I actually had a question about that. So, um, so I talked to... I don't know. I said you guys are Benefits, but I talked to somebody. I kept... I got the run-around with like two or three different people, so forgive me. I think I was talking, I think, to Benefits. They said that your two insurances was either 90 Degrees or the APL insurance or something like that.

Speaker speaker_0: Yes.

Speaker speaker_1: Um, so is it okay if I enroll... I want to enroll in the APL insurance.

Speaker speaker_0: Okay. So you wanted to enroll in a medical plan. Do you know which medical plan? The VIP Plus or the VIP Prime?

Speaker speaker_1: Um, ooh.

Speaker speaker_0: They also have the MEC Enhanced. They also have the MEC Enhanced. So it just depends on what you're, what you're looking for.

Speaker speaker_1: Oh, okay. Is the MEC Enh- Enhanced... 'Cause I was looking at that. Is that part of... Is that APL or is that something different than APL?

Speaker speaker_0: So that's both. That's both APL and, um, 90 Degree Benefits because it has preventative health and medical in one.

Speaker speaker_1: Okay. So that's what I mean. 'Cause that's what my, um, my, uh... I checked with, um, Penn Med and they take that, that supplemental insurance.

Speaker speaker_0: Okay.

Speaker speaker_1: So, um, so it's in-network there, so I'm gonna do that.

Speaker speaker_0: Okay. And it's... The coverage is just for yourself?

Speaker speaker_1: Yes, just me.

Speaker speaker_0: And i- and do you want anything else like dental, vision, short-term disability, group accident, term life?

Speaker speaker_1: Um... Oh, sorry, wh- what was that?

Speaker speaker_0: Do you want any other plans? Because everything is separate, like dental, vision, short-term disability.

Speaker speaker_1: Oh, okay. Yeah, no. I need, um, vision also too. Vision, dental, um, and then like whatever cover- covers the medications also as well.

Speaker speaker_0: Okay. So do you want to do Pre-Rex?

Speaker speaker_1: Yes, please. Yes.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: Um, I think that's it. I think that covers I think everything. Oh, um, behavioral and, uh... I need the behavioral health.

Speaker speaker_0: Okay. So that brings your weekly deductions to \$57.09 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: And it's coming- And that's coming out of my, my paycheck, right? The weekly paycheck? Correct.

Speaker speaker_1: Okay. Gotcha. Okay.

Speaker speaker_0: Yeah. It'll take one to two weeks for the staff at HUC to start making those deductions. Once they do, the following Monday become ac- you become active. And then later that week you receive your dental and preventative health card in the mail, and your medical will go to your email.

Speaker speaker_1: Okay. And then, sorry, just to confirm. So when, when do I start it? 'Cause I, I start my job on the 21st. So when do I... Will I at least start this like by, um, by May at least, the first week of May?

Speaker speaker_0: I wouldn't be able to-

Speaker speaker_1: When will my insurance kick in or no?

Speaker speaker_0: I wouldn't be able to say for sure. It just depends on when your staffing HUC processes everything and gets them, um... Gets the deductions started on your payroll.

Speaker speaker_1: Oh, okay. 'Cause I'm trying to think. 'Cause I know my... 'Cause my primary insurance ends the end of April. That's why I asked. Hmm.

Speaker speaker_0: Yeah. I'm not sure if, um, if by the time you start they'll have everything processed and able to start that insurance or not.

Speaker speaker_1: Okay. So my question would be for, probably for Gabriela, like the recruitment person then.

Speaker speaker_0: Uh, yeah.

Speaker speaker_1: So she can process the paperwork. Uh-huh.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Gotcha. All righty. All right. And then is that all you need from me for today?

Speaker speaker_0: Um, your, your medical and preventative health plan is 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 that plan.

Speaker speaker_1: Okay. And then... 'Cause somebody told me that I could cancel it, but I had to wait until December or something like that. Until I was in enrollment-

Speaker speaker_0: Until the

Speaker speaker_1: ... or something like that. Yeah.

Speaker speaker_0: That... Yeah, that's what I were-

Speaker speaker_1: Is that true or... Oh, okay. Oh, that's what it was.

Speaker speaker_0: Yeah.

Speaker speaker_1: That's what you meant. You mean-

Speaker speaker_0: If it's, uh, if it's not company open enrollment or you have a qualified life event occur, you can't cancel that plan.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Which is open enrollment is in December.

Speaker speaker_1: In December. Okay. All righty. All right. Well-

Speaker speaker_0: Any questions?

Speaker speaker_1: I'm trying to think. So this is APL, correct, you said? I just wanted to make sure.

Speaker speaker_0: Your hospital and dental is... Your hospital and dental portion is through APL.

Speaker speaker_1: It is APL. Okay. And is the behavioral health, the behavioral health part, is that APL too or is that different?

Speaker speaker_0: That is APL.

Speaker speaker_1: That is APL. Okay. 'Cause I just want to make sure 'cause I wanted to make sure I was telling them the right thing. Okay, cool. So I can tell my manager that. Okay. Awesome. Thank you so much. I appreciate it.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_1: You too.

Speaker speaker_0: Bye.