

Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Darren Maultie. And how can I assist you? Yes, I'm trying to get enrolled. You're trying to enroll? Yes, ma'am. And then what's the name of the staffing agency you work for? Uh... personal, uh... what's the name of... uh, I forget. They just sent me the invitation to go ahead. I thought I, I already had all the information. Uh, we ha- we do have some information depending on how, uh, soon you start, how long ago you started but in order to look for your account, I do need the name of the staffing agency. If you received the text message- Okay. I don't- ... just hit, just hit in the text message. Uh, hold on just one second. Let me please check this out real quick to see. Partners Personal. All righty, and what is the last four digits of your Social Security? 8104. 8104. All righty, give me one moment here while I locate your account. Mm-hmm. And you said your name is Darryl, correct? Darren Maultie. Darren. Okay. And what is your address and date of birth? 1480 Mary Jane Avenue, Memphis, Tennessee 38116. My date of birth is July 18th, 1984. All righty, and I have your phone number as 901-325-3527? Yes, ma'am. I have your email address as DEEMacc with two Cs@gmail.com. Yes, ma'am. All righty, taking a look here at your account. You are eligible to enroll still. You do have until the 18th of this month. Do you know what you're wanting to enroll in? Uh, I did want to enroll in this, uh, dental. How much is your dental? For just yourself? Yes, ma'am. \$3.63 a week. I can take that. Okay. Anything else? And, uh, how much is your medical? So there's different plans you can choose from. There are the VIP plans. They don't have copays or deductibles and don't require you to see a doctor in the network. You just have to make sure your doctor accepts the insurance. The standard is \$17.66 a week. The plus is \$31.61 a week and the prime is \$43.28 a week. Um, they also offer the MEC enhanced which is medical and preventative health in one. This plan does have copays but after you pay the copay the insurance carrier pays the remainder of the bill. That plan is \$43.76 a week. Uh... how much is the other one? The first one you were talking about with no copay? 17.66. What's the difference between that... Between that one and the last one? Uh, the first one. So betwe- but you want to know the difference between the first one, the VIP standard, and the MEC enhanced? Yes, ma'am. So the VIP standard, it doesn't have copays or deductibles. But for each service, they only cover up to a certain amount where the MEC enhanced, you pay the det- the copay and the insurance carrier takes care of the remainder of the bill. Okay. Hmm. Now tell me about the first one. What- The VIP standard- ... what I'll do? Is there, is there like a, uh, a certain limit? Yes. So each service has up to a certain amount of dollars that they cover. So for example, if you were to go to a physician's office, they cover \$50 a day for four days and then you're responsible for the remainder. Emergency room, they cover \$50 a day for two days and you're responsible for the remainder. Urgent care is \$50 and it's four days, four days that they cover. And the \$72 one, uh, a week,

it also covers, um, now I would actually, actually have to ask to pay a deductible? Right? With the one that is... the one that is \$43.76 you would pay copays. Um, there're no d- deductibles but they're copays. So if you were to go to your primary care office, you pay a \$10 copay and then the insurance carrier pays the remainder of the bill. Okay, I can roll with that one. That one right there is how much? \$43.76 a week. When do... when would that, uh, plan like that start? It takes one to two weeks for the staffing agency to start your deductions. Once they do, um, you become active the Monday after we receive the first deduction. Okay. Um, can I have that one? And let me see, I got dental and I probably need to go ahead and get vision. Okay. Vision is \$2.15 a week. Okay. I could, I could roll with that for a little minute. Okay, so for those three plans, your weekly deductions would be \$49.54. Okay, then I can roll with that. All righty. That's the- With those two plans? The three plans; dental, vision and medical with preventative health. Okay. That's, that's like less than \$50 a week, so I can roll with that. Okay. Um, and then- That's right. ... all of your plans 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 three plans. Okay. Okay? And, uh, 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: 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_1: Darren Maultie.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Yes, I'm trying to get enrolled.

Speaker speaker_0: You're trying to enroll?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then what's the name of the staffing agency you work for?

Speaker speaker_1: Uh... personal, uh... what's the name of... uh, I forget. They just sent me the invitation to go ahead. I thought I, I already had all the information.

Speaker speaker_0: Uh, we ha- we do have some information depending on how, uh, soon you start, how long ago you started but in order to look for your account, I do need the name of the staffing agency. If you received the text message-

Speaker speaker_1: Okay. I don't-

Speaker speaker_0: ... just hit, just hit in the text message.

Speaker speaker_1: Uh, hold on just one second. Let me please check this out real quick to see. Partners Personal.

Speaker speaker_0: All righty, and what is the last four digits of your Social Security?

Speaker speaker_1: 8104.

Speaker speaker_0: 8104. All righty, give me one moment here while I locate your account.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And you said your name is Darryl, correct?

Speaker speaker_1: Darren Maultie.

Speaker speaker_0: Darren. Okay. And what is your address and date of birth?

Speaker speaker_1: 1480 Mary Jane Avenue, Memphis, Tennessee 38116. My date of birth is July 18th, 1984.

Speaker speaker_0: All righty, and I have your phone number as 901-325-3527?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: I have your email address as DEEMacc with two Cs@gmail.com.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All righty, taking a look here at your account. You are eligible to enroll still. You do have until the 18th of this month. Do you know what you're wanting to enroll in?

Speaker speaker_1: Uh, I did want to enroll in this, uh, dental. How much is your dental?

Speaker speaker_0: For just yourself?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: \$3.63 a week.

Speaker speaker_1: I can take that.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: And, uh, how much is your medical?

Speaker speaker_0: So there's different plans you can choose from. There are the VIP plans. They don't have copays or deductibles and don't require you to see a doctor in the network. You just have to make sure your doctor accepts the insurance. The standard is \$17.66 a week. The plus is \$31.61 a week and the prime is \$43.28 a week. Um, they also offer the MEC enhanced which is medical and preventative health in one. This plan does have copays but after you pay the copay the insurance carrier pays the remainder of the bill. That plan is \$43.76 a week.

Speaker speaker_1: Uh... how much is the other one? The first one you were talking about with no copay?

Speaker speaker_0: 17.66.

Speaker speaker_1: What's the difference between that...

Speaker speaker_0: Between that one and the last one?

Speaker speaker_1: Uh, the first one.

Speaker speaker_0: So betwe- but you want to know the difference between the first one, the VIP standard, and the MEC enhanced?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: So the VIP standard, it doesn't have copays or deductibles. But for each service, they only cover up to a certain amount where the MEC enhanced, you pay the det- the copay and the insurance carrier takes care of the remainder of the bill.

Speaker speaker_1: Okay. Hmm. Now tell me about the first one. What-

Speaker speaker_0: The VIP standard-

Speaker speaker_1: ... what I'll do? Is there, is there like a, uh, a certain limit?

Speaker speaker_0: Yes. So each service has up to a certain amount of dollars that they cover. So for example, if you were to go to a physician's office, they cover \$50 a day for four days and then you're responsible for the remainder. Emergency room, they cover \$50 a day for two days and you're responsible for the remainder. Urgent care is \$50 and it's four days, four days that they cover.

Speaker speaker_1: And the \$72 one, uh, a week, it also covers, um, now I would actually, actually have to ask to pay a deductible? Right?

Speaker speaker_0: With the one that is... the one that is \$43.76 you would pay copays. Um, there're no d- deductibles but they're copays. So if you were to go to your primary care office, you pay a \$10 copay and then the insurance carrier pays the remainder of the bill.

Speaker speaker_1: Okay, I can roll with that one. That one right there is how much?

Speaker speaker_0: \$43.76 a week.

Speaker speaker_1: When do... when would that, uh, plan like that start?

Speaker speaker_0: It takes one to two weeks for the staffing agency to start your deductions. Once they do, um, you become active the Monday after we receive the first deduction.

Speaker speaker_1: Okay. Um, can I have that one? And let me see, I got dental and I probably need to go ahead and get vision.

Speaker speaker_0: Okay. Vision is \$2.15 a week.

Speaker speaker_1: Okay. I could, I could roll with that for a little minute.

Speaker speaker_0: Okay, so for those three plans, your weekly deductions would be \$49.54.

Speaker speaker_1: Okay, then I can roll with that.

Speaker speaker_0: All righty. That's the-

Speaker speaker_1: With those two plans?

Speaker speaker_0: The three plans; dental, vision and medical with preventative health.

Speaker speaker_1: Okay. That's, that's like less than \$50 a week, so I can roll with that.

Speaker speaker_0: Okay. Um, and then-

Speaker speaker_1: That's right.

Speaker speaker_0: ... all of your plans 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 three plans.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? And, uh, do you have any questions?

Speaker speaker_1: No, ma'am.

Speaker speaker_0: All righty. Thank you so much for calling. You have a great day.

Speaker speaker_1: You too.