

Transcript: Pearl

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Full Transcript

Your call may be monitored... recorded for insurance purposes. Hi, can I speak with Mr. Ware, please? Yeah. My name is Pearl. I'm calling from Benefits in a Card on behalf of your staffing agency, MAU. Yeah. Um, we are processing healthcare enrollment forms and you chose some plans that can't be chosen together, so we're just calling to confirm which plans you're wanting to enroll in. Um, you chose two medical plans, which is the InsurePlus Basic for employee plus spouse for \$28.14 a week, and you chose the InsurePlus Enhanced for \$41.98 a week. So we're just seeing which one you're wanting to enroll in. Or if you wanted to- All right- ... enroll in the other... Those two plans are just medical plans. Um, they don't have copays or deductibles, but they only cover up to a certain amount for each service. You also enrolled in a plan that's called MEC Enhanced. That plan is medical and preventative health in one. It is \$44.41 a week for you and your spouse. That plan does have copays, but after you pay the copay, the insurance carrier takes care of the remainder of the bill. Okay, so my problem is my son, all right? So, uh, so I don't really need that. I just need the best insurance out there. I was like... 'Cause I got Blue Cross Blue cl- Blue Shield, so that, that'd take that. Um, I'm sorry. You have insurance. This is a separate insurance that's offered by the staffing agency. Oh, yeah. Yeah, I need... I needs all the insurance too. But, um, so, did you need a medical plan or you said you just needed the vision? Yeah, I need, I need to get the, I need to get the vision because my eye has been hurting me lately. Okay, so you want to do just the vision plan, or did you want to do the vision, medical, dental, all the plans that you had signed up for on this form? I want to do... Yeah, I want to do all of that, the vision and the dental. I want to do vision and dental. I been trying to get my teeth cleaned, but I can't... Feel like I can't find no doctor. Okay, so just vision and dental? Uh, you said your... Is it for your spouse, or did you say your son? No, for me, for me. Just for me. Just for... Okay, so- Yeah. ... just vision and dental for just yourself? Yes, nothing else. Okay, so your weekly deductions are gonna be of \$5.66. Okay, so what about... What if I want to do all of them? Does, does that have a big plan like that? They're all separate plans, so you can do all the plans that are offered, but they're all separately billed. Okay, if I want to do all of them, yeah, I can do all of them. I'm sorry. So, and you want to do a medical plan as well? Yes, ma'am. Okay, so which medical plan? There's the one... So if it's just for yourself, there's the Basic, the InsurePlus Basic that doesn't have copays is \$17.39 a week. The Pla- InsurePlus Enhanced is \$24.69 a week. The MEC Enhanced, which is preventative and medical with copays, is \$23.13 a week. I want to have one. I want y'all best one. Well, it just depends on if you want copays or not and then how often you go to the doctor. I don't go to the doctor like that. But I do want to- Okay. I go to... I try to go to the doctor at least twice out of the year so I can get a regular checkup like this, or any type of checkup, like a, a full body checkup. Like my daddy, uh, got prostate cancer. We just found that out, and I, I, I, I try to keep myself healthy as I can, so I would love

to get a checkup here and there at least two times out of the year. Okay, so they have a plan that's preventative health that will cover your annual physical, but it's once per year. Okay, ... I'll do that. Okay, so, and then which medical plan... With that one, which medical plan are you wanting to do for if you're sick or need to go to the ER? There's the InsurePlus Basics for \$17.39 a week, or the InsurePlus Enhanced for \$24.69 a week. The 24 one. Okay. \$24.69. And then you said you want the other options too, so you want dental, short-term disability- I want this one only. ... life insurance. Yeah. Okay, critical illness, group accident. Mm-hmm. Did you need the behavioral and mental health? What did do? Behavioral and mental health. Um, so psychiatric appointments? Oh, no. I ain't, I ain't need all that. No. Okay. Do you need, um, identity theft protection? Yes. Okay, so with all your options for just yourself, it's gonna be \$52.52 a week. So every week I'm gonna pay \$52 out my check? Yes. All right. Okay, it will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active, and then later that week you'll receive your dental, vision and preventative health card in the mail, and your medical will go- Oh. ... to your email. When I send... When I send... When I get my, my business back, I take it to my eye doctor and give it to him? Yep, you can, you can give him a call and see if they accept the insurance. Mm-hmm. Um, there's a number on the card you can call and they'll tell you who, who accepts that insurance in the area. Okay. But what about... Can, can you help me, like, if I wanted to 5400-ZIP, would y'all... Or how, how would I go about that? Does somebody have to talk, talk to one of y'all or come up there? You're gonna have to talk to your staffing agency about that. That is, um, a payroll issue. Okay. A payroll thing. Okay, thank you. Okay, and then your medical, dental, vision, and preventative health plans are under a 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 plans. Okay. Do you have any questions? No, ma'am. Thank you. Um, actually, who would you- So- ... like to put down for that life insurance? Life insurance? Put, uh- Yeah, who would- ... Shaenon Eubank. Shaenon Eubank? S-H... S-H-A-E-N-O-E-N Eubank. Okay, and what is the relation to you? Uh, yeah, my best friend. Okay. All righty. Do you have any questions? Uh, with the dental thing, I go to Southern Pine Dental where I made them take that card over there? Um, I'm not sure. When you receive your card, it'll have a number as well, um, and then- Okay. ... you can look to see, or you can call them and, and see if they accept the card, the type of insurance once you receive that card. Okay, thank you. No problem. Thank you so much for attending my call. You have a great day. You're welcome.

Conversation Format

Speaker speaker_0: Your call may be monitored... recorded for insurance purposes.

Speaker speaker_1: Hi, can I speak with Mr. Ware, please?

Speaker speaker_2: Yeah.

Speaker speaker_1: My name is Pearl. I'm calling from Benefits in a Card on behalf of your staffing agency, MAU.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, we are processing healthcare enrollment forms and you chose some plans that can't be chosen together, so we're just calling to confirm which plans you're wanting to enroll in. Um, you chose two medical plans, which is the InsurePlus Basic for employee plus spouse for \$28.14 a week, and you chose the InsurePlus Enhanced for \$41.98 a week. So we're just seeing which one you're wanting to enroll in. Or if you wanted to-

Speaker speaker_2: All right-

Speaker speaker_1: ... enroll in the other... Those two plans are just medical plans. Um, they don't have copays or deductibles, but they only cover up to a certain amount for each service. You also enrolled in a plan that's called MEC Enhanced. That plan is medical and preventative health in one. It is \$44.41 a week for you and your spouse. That plan does have copays, but after you pay the copay, the insurance carrier takes care of the remainder of the bill.

Speaker speaker_2: Okay, so my problem is my son, all right? So, uh, so I don't really need that. I just need the best insurance out there. I was like... 'Cause I got Blue Cross Blue cl- Blue Shield, so that, that'd take that.

Speaker speaker_1: Um, I'm sorry. You have insurance. This is a separate insurance that's offered by the staffing agency.

Speaker speaker_2: Oh, yeah. Yeah, I need... I needs all the insurance too.

Speaker speaker_1: But, um, so, did you need a medical plan or you said you just needed the vision?

Speaker speaker_2: Yeah, I need, I need to get the, I need to get the vision because my eye has been hurting me lately.

Speaker speaker_1: Okay, so you want to do just the vision plan, or did you want to do the vision, medical, dental, all the plans that you had signed up for on this form?

Speaker speaker_2: I want to do... Yeah, I want to do all of that, the vision and the dental. I want to do vision and dental. I been trying to get my teeth cleaned, but I can't... Feel like I can't find no doctor.

Speaker speaker_1: Okay, so just vision and dental? Uh, you said your... Is it for your spouse, or did you say your son?

Speaker speaker_2: No, for me, for me. Just for me.

Speaker speaker_1: Just for... Okay, so-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... just vision and dental for just yourself?

Speaker speaker_2: Yes, nothing else.

Speaker speaker_1: Okay, so your weekly deductions are gonna be of \$5.66.

Speaker speaker_2: Okay, so what about... What if I want to do all of them? Does, does that have a big plan like that?

Speaker speaker_1: They're all separate plans, so you can do all the plans that are offered, but they're all separately billed.

Speaker speaker_2: Okay, if I want to do all of them, yeah, I can do all of them. I'm sorry.

Speaker speaker_1: So, and you want to do a medical plan as well?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay, so which medical plan? There's the one... So if it's just for yourself, there's the Basic, the InsurePlus Basic that doesn't have copays is \$17.39 a week. The Pla-InsurePlus Enhanced is \$24.69 a week. The MEC Enhanced, which is preventative and medical with copays, is \$23.13 a week.

Speaker speaker_2: I want to have one. I want y'all best one.

Speaker speaker_1: Well, it just depends on if you want copays or not and then how often you go to the doctor.

Speaker speaker_2: I don't go to the doctor like that. But I do want to-

Speaker speaker_1: Okay.

Speaker speaker_2: I go to... I try to go to the doctor at least twice out of the year so I can get a regular checkup like this, or any type of checkup, like a, a full body checkup. Like my daddy, uh, got prostate cancer. We just found that out, and I, I, I, I try to keep myself healthy as I can, so I would love to get a checkup here and there at least two times out of the year.

Speaker speaker_1: Okay, so they have a plan that's preventative health that will cover your annual physical, but it's once per year.

Speaker speaker_2: Okay,

Speaker speaker_3: ... I'll do that.

Speaker speaker_1: Okay, so, and then which medical plan... With that one, which medical plan are you wanting to do for if you're sick or need to go to the ER? There's the InsurePlus Basics for \$17.39 a week, or the InsurePlus Enhanced for \$24.69 a week.

Speaker speaker_2: The 24 one.

Speaker speaker_1: Okay. \$24.69. And then you said you want the other options too, so you want dental, short-term disability-

Speaker speaker_2: I want this one only.

Speaker speaker_1: ... life insurance.

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay, critical illness, group accident.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Did you need the behavioral and mental health?

Speaker speaker_2: What did do?

Speaker speaker_1: Behavioral and mental health. Um, so psychiatric appointments?

Speaker speaker_2: Oh, no. I ain't, I ain't need all that. No.

Speaker speaker_1: Okay. Do you need, um, identity theft protection?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, so with all your options for just yourself, it's gonna be \$52.52 a week.

Speaker speaker_2: So every week I'm gonna pay \$52 out my check?

Speaker speaker_1: Yes.

Speaker speaker_2: All right.

Speaker speaker_1: Okay, it will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active, and then later that week you'll receive your dental, vision and preventative health card in the mail, and your medical will go-

Speaker speaker_2: Oh.

Speaker speaker_1: ... to your email.

Speaker speaker_2: When I send... When I send... When I get my, my business back, I take it to my eye doctor and give it to him?

Speaker speaker_1: Yep, you can, you can give him a call and see if they accept the insurance.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, there's a number on the card you can call and they'll tell you who, who accepts that insurance in the area.

Speaker speaker_2: Okay. But what about... Can, can you help me, like, if I wanted to 5400-ZIP, would y'all... Or how, how would I go about that? Does somebody have to talk, talk to one of y'all or come up there?

Speaker speaker_1: You're gonna have to talk to your staffing agency about that. That is, um, a payroll issue.

Speaker speaker_2: Okay.

Speaker speaker_1: A payroll thing.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Okay, and then your medical, dental, vision, and preventative health plans are under a 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 plans.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you have any questions?

Speaker speaker_2: No, ma'am. Thank you.

Speaker speaker_1: Um, actually, who would you-

Speaker speaker_2: So-

Speaker speaker_1: ... like to put down for that life insurance?

Speaker speaker_2: Life insurance? Put, uh-

Speaker speaker_1: Yeah, who would-

Speaker speaker_2: ... Shaenon Eubank.

Speaker speaker_1: Shaenon Eubank?

Speaker speaker_2: S-H... S-H-A-E-N-O-E-N Eubank.

Speaker speaker_1: Okay, and what is the relation to you?

Speaker speaker_2: Uh, yeah, my best friend.

Speaker speaker_1: Okay. All righty. Do you have any questions?

Speaker speaker_2: Uh, with the dental thing, I go to Southern Pine Dental where I made them take that card over there?

Speaker speaker_1: Um, I'm not sure. When you receive your card, it'll have a number as well, um, and then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you can look to see, or you can call them and, and see if they accept the card, the type of insurance once you receive that card.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: No problem. Thank you so much for attending my call. You have a great day.

Speaker speaker_2: You're welcome.