Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Mark Upperman. And how can I assist you? Um, I just... I was just, uh, given a text through ManCan, a, a service agency that I'm working through, about some sort of insurance that I could benefits or whatever through ManCan. Okay. So ManCan offers healthcare benefits to their employees: medical, dental, vision, um, short-term disability, things like that. Uh... Okay. The price depends on how many plans you choose 'cause they are all separate and who you choose to cover. And it's something that's deducted from your check every week. Um, so the premium depends on... Now do I pay the full front or does ManCan pay part and I pay part? Um, nope. You'll be responsible for, uh, the premiums. Then they'll be deducted from your check directly. Um, and I guess I would need to know the prethe amounts of the premiums then from, uh... Yep. ... from like, uh, what it would cost for dental, eye, and medical? Yep. I can send you a copy of the benefit guide to your email. It's gonna show you the plans that are offered, how much they cover for each service, and what they cost a week. Okay. And, uh, yes. And, uh, okay, yeah. It would be a weekly charge. Okay. And, um, I'm sorry, I'm trying to gather my thoughts. Um, what would it... Yeah, what was I going with, uh. I'm sorry. Uh, it'll, it, you'll send me something, okay, on my email telling me the price per week for those three. And could you... Yeah, no, I need all three. Um, oh, how long would it take to go into effect? Like to the first of the year or would it take up to 30 days to get once I sign up to go into effect or how soon? Um, probably- How long have you been with ManCan? I just started, uh, um, two days before Thanksgiving so the 26th or 27th of November. Okay. And so I've only been there not quite a month. Okay. So, um, as, as long as it's within the 30 days of receiving your first paycheck. It takes one to two weeks for the agency to start making deductions. After that, the fir- the first Monday after, um, the Monday after the first deduction you become active and then later that week you'll receive your card either via email or, um, to your residence depending on what plan it is. Okay. I would rather get it to the, to my residence 'cause I'm not really savvy on this email stuff and stuff like that. Um, still a little old school. So your medical, if you do choose a medical plan, those ones get automatically sent to your email. But once you see that first deduction, um, the next Wednesday you can give us, or the next Monday you can give us a call and we can request it be sent to your residence. Okay. Um, as of now, I am qualified for a Medicaid plan that I am using currently and I do not want to, uh... And I probably and hopefully I will be done using it, the plan, the, the, uh, services I'm using will be done hopefully by Christmas. So I don't want to, you know, uh, I don't want to apply and then that run, run in, run in interference with what I have now 'cause I wanna get this services done and said and done on this Medicaid and... If you understand what I'm trying to say, Yes, sir. Um. Um... So what am I... Let's see. This is

what? The 12th. So yeah, within a week or two weeks. So it wouldn't be any faster than two weeks if, uh, I applied or so that would... Would you wait a week till I applied for it or how... I'm just looking for help. What is, what are the last 40 days of your social? 7942. All right. And if you can confirm your address and date of birth. Um, August 19th '64. So it looks like we didn't have your date... We don't have your date of birth on file. Can you provide me with your full social so I can verify your account? I hate doing that 'cause I got scammed last time I did this and I just got done correcting that and canceling my card and everything. I just... I'm very hesitant- Um. ... on giving information out because of the... I'm not up to date and there's so many scammers out there and I've been refusing these healthcare calls because I don't know if it's a scam or not. I definitely understand. No worries. So what we're going to do is, um, if you look at the date of your first paycheck, as long as you make sure- It would... Okay, go ahead. I'm sorry. You're fine. As long as you make sure that you call to enroll within 30 days of the date of that first paycheck. Okay. Um. So that would be... 'Cause my first check was mailed to me and then I just got auto, set up on autopay. So that, the date on that stub was 12/1, the beginning of this month. 12/1. So as long as you enroll, um, before January 1st, um, you'll be eligible. And it wouldn't- Um- It wouldn't coincide with what I have now. Okay, that makes sense. Um, all right. Yeah. So, uh, um, yes. Uh, send me a cost of what, what I would be paying for premiums on, uh, medical, health and dental. Okay. I went ahead and said that's... Um, what is your email actually? Um, let's go with mjuppie... mjuppie1964@gmail.com. Okay. This, um, this email's gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox, check your spam or junk folder. Oh, let me write that... What did you say it was? Let me grab a pen. Hold on. Oh, there's one. Um, let me find a piece of paper. Okay. You said this would be coming from whom? Info. In- info. At... At. Benefits in a card. Benefits and a card. Dot com. Dot com. Cool. Yes, that always helps to, so I know. Thank you so much. Yeah, that'll work. Okay. No problem. Is there anything else I can assist you with? Um, no. Just like you said, now if I need any more assistance, I'll give you a ring back, but okay. And then, uh, if I get this... Sorry, if I get this, um... You said I have up till January 1st to, uh, to apply for it or to put it into action. And what would I have to do to... Or will it, will, will it tell me on my email? Um, so you would just either call back the number to enroll, or you could do it online as well. Um, and it would just be- Oh, you just call, call back number. Yeah. That would be this number, correct? Correct. Okay. Just call back to enroll. Awesome. Okay. Is that all then? I need to... That's all I have questions about. What... And I will get that information whenever. Uh, just in the next day or two I'm hoping. Yeah. It should, it should arrive shortly. Okay. I appreciate it. What's your name again? Pearl. P-E-A-R-L? Yes, sir. I had an Aunt Pearl. You're the first, you're the first Pearl I've met... I've talked to since, since my aunt. All right, Pearl, I appreciate your help. Thank you so much. And you have yourself- No problem. ... a wonderful day. You as well. Thanks. Bye-bye.

Conversation Format

Speaker speaker 0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_2: Mark Upperman.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: Um, I just... I was just, uh, given a text through ManCan, a, a service agency that I'm working through, about some sort of insurance that I could benefits or whatever through ManCan.

Speaker speaker_1: Okay. So ManCan offers healthcare benefits to their employees: medical, dental, vision, um, short-term disability, things like that. Uh...

Speaker speaker_2: Okay.

Speaker speaker_1: The price depends on how many plans you choose 'cause they are all separate and who you choose to cover. And it's something that's deducted from your check every week.

Speaker speaker_2: Um, so the premium depends on... Now do I pay the full front or does ManCan pay part and I pay part?

Speaker speaker_1: Um, nope. You'll be responsible for, uh, the premiums. Then they'll be deducted from your check directly.

Speaker speaker_2: Um, and I guess I would need to know the pre- the amounts of the premiums then from, uh...

Speaker speaker 1: Yep.

Speaker speaker_2: ... from like, uh, what it would cost for dental, eye, and medical?

Speaker speaker_1: Yep. I can send you a copy of the benefit guide to your email. It's gonna show you the plans that are offered, how much they cover for each service, and what they cost a week.

Speaker speaker_2: Okay. And, uh, yes. And, uh, okay, yeah. It would be a weekly charge. Okay. And, um, I'm sorry, I'm trying to gather my thoughts. Um, what would it... Yeah, what was I going with, uh. I'm sorry. Uh, it'll, it, you'll send me something, okay, on my email telling me the price per week for those three. And could you... Yeah, no, I need all three. Um, oh, how long would it take to go into effect? Like to the first of the year or would it take up to 30 days to get once I sign up to go into effect or how soon? Um, probably-

Speaker speaker_1: How long have you been with ManCan?

Speaker speaker_2: I just started, uh, um, two days before Thanksgiving so the 26th or 27th of November.

Speaker speaker_1: Okay.

Speaker speaker_2: And so I've only been there not quite a month.

Speaker speaker_1: Okay. So, um, as, as long as it's within the 30 days of receiving your first paycheck. It takes one to two weeks for the agency to start making deductions. After that, the fir- the first Monday after, um, the Monday after the first deduction you become active and then later that week you'll receive your card either via email or, um, to your residence depending on what plan it is.

Speaker speaker_2: Okay. I would rather get it to the, to my residence 'cause I'm not really savvy on this email stuff and stuff like that. Um, still a little old school.

Speaker speaker_1: So your medical, if you do choose a medical plan, those ones get automatically sent to your email. But once you see that first deduction, um, the next Wednesday you can give us, or the next Monday you can give us a call and we can request it be sent to your residence.

Speaker speaker_2: Okay. Um, as of now, I am qualified for a Medicaid plan that I am using currently and I do not want to, uh... And I probably and hopefully I will be done using it, the plan, the, the, uh, services I'm using will be done hopefully by Christmas. So I don't want to, you know, uh, I don't want to apply and then that run, run in, run in interference with what I have now 'cause I wanna get this services done and said and done on this Medicaid and... If you understand what I'm trying to say.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Um.

Speaker speaker_1: Um...

Speaker speaker_2: So what am I... Let's see. This is what? The 12th. So yeah, within a week or two weeks. So it wouldn't be any faster than two weeks if, uh, I applied or so that would... Would you wait a week till I applied for it or how... I'm just looking for help.

Speaker speaker_1: What is, what are the last 40 days of your social?

Speaker speaker_2: 7942.

Speaker speaker_1: All right. And if you can confirm your address and date of birth.

Speaker speaker_2: Um, August 19th '64.

Speaker speaker_1: So it looks like we didn't have your date... We don't have your date of birth on file. Can you provide me with your full social so I can verify your account?

Speaker speaker_2: I hate doing that 'cause I got scammed last time I did this and I just got done correcting that and canceling my card and everything. I just... I'm very hesitant-

Speaker speaker_1: Um.

Speaker speaker_2: ... on giving information out because of the... I'm not up to date and there's so many scammers out there and I've been refusing these healthcare calls because I don't know if it's a scam or not.

Speaker speaker_1: I definitely understand. No worries. So what we're going to do is, um, if you look at the date of your first paycheck, as long as you make sure-

Speaker speaker_2: It would... Okay, go ahead. I'm sorry.

Speaker speaker_1: You're fine. As long as you make sure that you call to enroll within 30 days of the date of that first paycheck.

Speaker speaker_2: Okay.

Speaker speaker_1: Um.

Speaker speaker_2: So that would be... 'Cause my first check was mailed to me and then I just got auto, set up on autopay. So that, the date on that stub was 12/1, the beginning of this month.

Speaker speaker_1: 12/1.So as long as you enroll, um, before January 1st, um, you'll be eligible.

Speaker speaker_2: And it wouldn't-

Speaker speaker_1: Um-

Speaker speaker_2: It wouldn't coincide with what I have now. Okay, that makes sense. Um, all right. Yeah. So, uh, um, yes. Uh, send me a cost of what, what I would be paying for premiums on, uh, medical, health and dental.

Speaker speaker_1: Okay. I went ahead and said that's... Um, what is your email actually?

Speaker speaker_2: Um, let's go with mjuppie... mjuppie1964@gmail.com.

Speaker speaker_1: Okay. This, um, this email's gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox, check your spam or junk folder.

Speaker speaker_2: Oh, let me write that... What did you say it was? Let me grab a pen. Hold on. Oh, there's one. Um, let me find a piece of paper. Okay. You said this would be coming from whom?

Speaker speaker_1: Info.

Speaker speaker 2: In- info.

Speaker speaker_1: At...

Speaker speaker_2: At.

Speaker speaker 1: Benefits in a card.

Speaker speaker_2: Benefits and a card.

Speaker speaker_1: Dot com.

Speaker speaker_2: Dot com. Cool. Yes, that always helps to, so I know. Thank you so much. Yeah, that'll work. Okay.

Speaker speaker_1: No problem. Is there anything else I can assist you with?

Speaker speaker_2: Um, no. Just like you said, now if I need any more assistance, I'll give you a ring back, but okay. And then, uh, if I get this... Sorry, if I get this, um... You said I have up till January 1st to, uh, to apply for it or to put it into action. And what would I have to do to... Or will it, will, will it tell me on my email?

Speaker speaker_1: Um, so you would just either call back the number to enroll, or you could do it online as well. Um, and it would just be-

Speaker speaker_2: Oh, you just call, call back number.

Speaker speaker_1: Yeah.

Speaker speaker_2: That would be this number, correct?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Just call back to enroll. Awesome. Okay. Is that all then? I need to... That's all I have questions about. What... And I will get that information whenever. Uh, just in the next day or two I'm hoping.

Speaker speaker_1: Yeah. It should, it should arrive shortly.

Speaker speaker_2: Okay. I appreciate it. What's your name again?

Speaker speaker_1: Pearl.

Speaker speaker_2: P-E-A-R-L?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: I had an Aunt Pearl. You're the first, you're the first Pearl I've met... I've talked to since, since my aunt. All right, Pearl, I appreciate your help. Thank you so much. And you have yourself-

Speaker speaker_1: No problem.

Speaker speaker_2: ... a wonderful day.

Speaker speaker_1: You as well.

Speaker speaker_2: Thanks. Bye-bye.