

Transcript: Priscilla

Torrales-4949080897142784-6290106630979584

Full Transcript

Thank you for calling Benefits Direct Project. This is Crystal, how can I assist you? Yes, my name is Jeff West. I got offered a job through MAU and I was just calling, uh, to see what the benefits are, and like the copay and stuff of that nature. Okay. You said the second agency was MAU? Yes, ma'am. Okay, what's the last four digits of your- She said it was... Go ahead. What was the last four digits of your social? Yes, it's 6550. Okay. First name? Uh, Jeffrey. J-E-F-F-R-E-Y. And last name is West, W-E-S-T. You just started, right? I actually have not started with them yet. I'm calling- Oh. ... to see if I'm going to accept the job, but I had to clarify the benefits first. Okay, perfect. Okay, so we do not have anything on file for you, but I can go ahead and help you with that. Um... Okay. Let's go ahead and see. I'm going to go ahead and open the benefits guide. Okay. Hmm, bear with me one second. Okay. All right, so let's see. We have... Oh, the system's running behind a little bit on me. All right. Hmm. Are you looking for coverage for just yourself, are you looking for yourself and a spouse, yourself and family, or- No, no. No, just me. Okay, so we have different options here. Um, MAU is offering about, I think it's three plans from what I'm looking at here. Um, so we have the MUC Enhanced. We have... They offer short-term disability, critical illness with cancer benefits, vision, behavioral health, dental, term life, and 24-hour group plan. Okay, hold on just a minute. Mm-hmm. Sure, short-term disability. Short-term disability. Mm-hmm. Okay. Dental. Dental. Vision. Vision. Behavioral health. And medical. Mm-hmm. Yeah. Term life. Okay, term life. And then the 24-hour group plan. Wow. Mm-hmm. Okay. Medical. I think it covers their dental, vision, uh, life insurance and medical. Yes. Those are your benefit options here that you have. Um, that's what MAU is offering. Mm-hmm. Mm-hmm. Do you have a 401plan or anything like that? No, we do not. Okay, do not. Uh, do you know what the co- the copay is if I go to a normal, you know, in-office doctor visit? I feel like if you're looking... Let's just for vision, let's look for... That's copay for vision. That's critical illness. Let's see, behavioral... Hold on, I'm gonna go back up. Okay, so we have the Ensure Plus and the Ensure Plus Enhanced. If you're looking, uh, for physicians, like physician office visits, uh, it'll, it'll cover \$50, um, for your visit, which is a doctor visit. It'll cover only \$50. And now, like the rest of that, the, the difference on the rest of the bill, that's what you pay out of pocket. But what is offered here, the insurance will cover the \$50. Hmm. Mm-hmm. As well as, um, your, for, now for Ensure Plus and Ensure Plus Enhanced. If you just choose either or plan, that's what they cover, \$50. And then you just pay the difference out of pocket. Okay. So basically, for each one, like the dental, vision and medical, they pay \$50 and you're responsible for the rest, correct? Yes. You have here. Okay. Um, for vision, your copay for like an eye exam, you're looking at, um, a \$10 copay. Um, for lenses, a copay for lenses and frames, you're looking at a \$25 copay. Um, and then for contact lens fitting, that's another. And frames allowance, of course you get 100... What's that? \$130. Um, if you're looking for, like, just specifically that, like vision, for yourself, you're

looking at \$2.15 deduction a week. Um... Okay. That's for vision. For dental, um, it's more preventative. Um, so they cover, uh, 100%, 100% that's preventative. Um, basic only covers like the basic dental, like the clean, like the basic stuff, not surgical. Mm-hmm. Um, statuses on there only covers 80%. Um, radiographs, 80%. Um, ooh, the basic restoratives, like 80%. Um, so that's what... That's the percentage of how much they're going to cover there, for dental. Okay. Mm-hmm. Well, you- Um, the price... Uh-huh? I, I think you've answered all my questions correctly, given me a general idea of what, what I'm looking at. Okay. Would you like for me to send off a benefit, a guide? Have you given, been given a benefits guide by MAU? Or anybody spoken to you there about a benefits guide? No, they haven't. Okay. Um, I could send off a benefits guide for you at your email address if you want to provide one, and I can send it off to you so you can look over. Yes, correct. That would be great. Perfect. So you can get an idea of, of the guide as well. Right. Um, what is your... What is your, um, email address? It's, uh, cindy, C-I-N-D-Y, west, W-E-S-T, 4696 @- Okay. gmail.com. All right. I'm gonna go ahead and repeat that email for you, just to confirm that I have the right one. It's cindy- Okay. C-I-N-D-Y west, W-E-S-T 4696 @ gmail.com? That's it. Perfect. If you don't mind, I'm gonna put you on a brief hold, just for like a minute or two, so I can go ahead and see if I can send that benefits guide for you. Is that okay? Okay. Yeah. Perfect. Will do. All right. Bear with me. Okay. Mm-hmm. Behavior, health, dental, vision, uh, term life insurance, uh, medical, all of that. Yeah. Um, she said you can get the extended coverage for something and you can get that expanded cover as your And it's just like, so your dental right here, it will cover, it'll cover 80% of the dental, like doing a cavity or whatever. But if you do the other one, the premium, it covers 100% of everything. Sorry, sir, are you still on there? Yes. Yes. Hey, okay. If you don't mind, while we're here on the line, if you don't mind checking your, your email to see if you have received, um, the benefits guide. Usually it'll come in... If it's not in the regular messages in your inbox, they sometimes come out in your junk file or your spam. Oh, sometimes they come in your, your junk mail or spam? Yeah. If you... Yes. If it's not there- If it doesn't come there- Okay. Yes, sir. Mm-hmm. Okay. I'm pulling it up right now. Is, is the medical, is it like preventive or does it cover everything? Like sick visits, you know? Yes. And it depends on the plan you choose, which is offered here by MAU. They offer the Insure Plus and the Insure Plus Enhance. Okay. Um, and then it'll show what's being covered, um, the pricing per day or per visit. Mm-hmm. So, it depends on what plan actually you choose for- Yes. ... what they cover and what they don't cover? Yes, they... That's exact- Okay. Okay. Uh-huh. Well- Did you receive that, uh, benefits guide there? Uh, I'm looking to see if I received the benefit guide. It's under... It comes under info.benefitsinthecard.com. Okay. Mm-hmm. That's where it's in there. Okay. Okay. Mm-hmm. Yes, I received it. Awesome. All right. So that's the benefits guide, which I am looking right now, but that's the one that, uh, you'll be looking over as well, um, since they- Okay. ... didn't give you one, uh, physically. But they have... Correct. Yeah, they offer two plans and they will show you what coverage here and the prices as well, just like I have mentioned a little bit beforehand. Mm-hmm. But... Mm-hmm. Okay. That's great. I, I appreciate you taking the time to explain all that and send it to me. You're very welcome. Is there anything else I can help you with? Uh, no, ma'am. I appreciate it. Perfect. All right. Thank you for calling Benefits in the Card. Have a wonderful day. You too. Bye. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits Direct Project. This is Crystal, how can I assist you?

Speaker speaker_1: Yes, my name is Jeff West. I got offered a job through MAU and I was just calling, uh, to see what the benefits are, and like the copay and stuff of that nature.

Speaker speaker_0: Okay. You said the second agency was MAU?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, what's the last four digits of your-

Speaker speaker_1: She said it was... Go ahead.

Speaker speaker_0: What was the last four digits of your social?

Speaker speaker_1: Yes, it's 6550.

Speaker speaker_0: Okay. First name?

Speaker speaker_1: Uh, Jeffrey. J-E-F-F-R-E-Y. And last name is West, W-E-S-T.

Speaker speaker_0: You just started, right?

Speaker speaker_1: I actually have not started with them yet. I'm calling-

Speaker speaker_0: Oh.

Speaker speaker_1: ... to see if I'm going to accept the job, but I had to clarify the benefits first.

Speaker speaker_0: Okay, perfect. Okay, so we do not have anything on file for you, but I can go ahead and help you with that. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: Let's go ahead and see. I'm going to go ahead and open the benefits guide.

Speaker speaker_1: Okay.

Speaker speaker_0: Hmm, bear with me one second. Okay. All right, so let's see. We have... Oh, the system's running behind a little bit on me. All right.

Speaker speaker_1: Hmm.

Speaker speaker_0: Are you looking for coverage for just yourself, are you looking for yourself and a spouse, yourself and family, or-

Speaker speaker_1: No, no. No, just me.

Speaker speaker_0: Okay, so we have different options here. Um, MAU is offering about, I think it's three plans from what I'm looking at here. Um, so we have the MUC Enhanced. We have... They offer short-term disability, critical illness with cancer benefits, vision, behavioral health, dental, term life, and 24-hour group plan.

Speaker speaker_1: Okay, hold on just a minute.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Sure, short-term disability.

Speaker speaker_0: Short-term disability. Mm-hmm.

Speaker speaker_1: Okay. Dental.

Speaker speaker_0: Dental. Vision.

Speaker speaker_1: Vision.

Speaker speaker_0: Behavioral health.

Speaker speaker_1: And medical.

Speaker speaker_0: Mm-hmm. Yeah. Term life.

Speaker speaker_1: Okay, term life.

Speaker speaker_0: And then the 24-hour group plan.

Speaker speaker_1: Wow.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Medical. I think it covers their dental, vision, uh, life insurance and medical.

Speaker speaker_0: Yes. Those are your benefit options here that you have. Um, that's what MAU is offering.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Do you have a 401plan or anything like that?

Speaker speaker_0: No, we do not.

Speaker speaker_1: Okay, do not. Uh, do you know what the co- the copay is if I go to a normal, you know, in-office doctor visit?

Speaker speaker_0: I feel like if you're looking... Let's just for vision, let's look for... That's copay for vision. That's critical illness. Let's see, behavioral... Hold on, I'm gonna go back up. Okay, so we have the Ensure Plus and the Ensure Plus Enhanced. If you're looking, uh, for physicians, like physician office visits, uh, it'll, it'll cover \$50, um, for your visit, which is a

doctor visit. It'll cover only \$50. And now, like the rest of that, the, the difference on the rest of the bill, that's what you pay out of pocket. But what is offered here, the insurance will cover the \$50.

Speaker speaker_1: Hmm. Mm-hmm.

Speaker speaker_0: As well as, um, your, for, now for Ensure Plus and Ensure Plus Enhanced. If you just choose either or plan, that's what they cover, \$50. And then you just pay the difference out of pocket.

Speaker speaker_1: Okay. So basically, for each one, like the dental, vision and medical, they pay \$50 and you're responsible for the rest, correct?

Speaker speaker_0: Yes. You have here.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, for vision, your copay for like an eye exam, you're looking at, um, a \$10 copay. Um, for lenses, a copay for lenses and frames, you're looking at a \$25 copay. Um, and then for contact lens fitting, that's another. And frames allowance, of course you get 100... What's that? \$130. Um, if you're looking for, like, just specifically that, like vision, for yourself, you're looking at \$2.15 deduction a week. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: That's for vision. For dental, um, it's more preventative. Um, so they cover, uh, 100%, 100% that's preventative. Um, basic only covers like the basic dental, like the clean, like the basic stuff, not surgical.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, statuses on there only covers 80%. Um, radiographs, 80%. Um, ooh, the basic restoratives, like 80%. Um, so that's what... That's the percentage of how much they're going to cover there, for dental.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Well, you-

Speaker speaker_0: Um, the price... Uh-huh?

Speaker speaker_1: I, I think you've answered all my questions correctly, given me a general idea of what, what I'm looking at.

Speaker speaker_0: Okay. Would you like for me to send off a benefit, a guide? Have you given, been given a benefits guide by MAU? Or anybody spoken to you there about a benefits guide?

Speaker speaker_1: No, they haven't.

Speaker speaker_0: Okay. Um, I could send off a benefits guide for you at your email address if you want to provide one, and I can send it off to you so you can look over.

Speaker speaker_1: Yes, correct. That would be great.

Speaker speaker_0: Perfect. So you can get an idea of, of the guide as well.

Speaker speaker_1: Right.

Speaker speaker_0: Um, what is your... What is your, um, email address?

Speaker speaker_1: It's, uh, cindy, C-I-N-D-Y, west, W-E-S-T, 4696 @-

Speaker speaker_0: Okay.

Speaker speaker_1: gmail.com.

Speaker speaker_0: All right. I'm gonna go ahead and repeat that email for you, just to confirm that I have the right one. It's cindy-

Speaker speaker_1: Okay.

Speaker speaker_0: C-I-N-D-Y west, W-E-S-T 4696 @ gmail.com?

Speaker speaker_1: That's it.

Speaker speaker_0: Perfect. If you don't mind, I'm gonna put you on a brief hold, just for like a minute or two, so I can go ahead and see if I can send that benefits guide for you. Is that okay?

Speaker speaker_1: Okay. Yeah.

Speaker speaker_0: Perfect. Will do. All right. Bear with me.

Speaker speaker_1: Okay. Mm-hmm. Behavior, health, dental, vision, uh, term life insurance, uh, medical, all of that. Yeah. Um, she said you can get the extended coverage for something and you can get that expanded cover as your And it's just like, so your dental right here, it will cover, it'll cover 80% of the dental, like doing a cavity or whatever. But if you do the other one, the premium, it covers 100% of everything.

Speaker speaker_0: Sorry, sir, are you still on there?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Hey, okay. If you don't mind, while we're here on the line, if you don't mind checking your, your email to see if you have received, um, the benefits guide. Usually it'll come in... If it's not in the regular messages in your inbox, they sometimes come out in your junk file or your spam.

Speaker speaker_1: Oh, sometimes they come in your, your junk mail or spam?

Speaker speaker_0: Yeah. If you... Yes.

Speaker speaker_1: If it's not there-

Speaker speaker_0: If it doesn't come there-

Speaker speaker_1: Okay.

Speaker speaker_0: Yes, sir. Mm-hmm.

Speaker speaker_1: Okay. I'm pulling it up right now. Is, is the medical, is it like preventive or does it cover everything? Like sick visits, you know?

Speaker speaker_0: Yes. And it depends on the plan you choose, which is offered here by MAU. They offer the Insure Plus and the Insure Plus Enhance.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then it'll show what's being covered, um, the pricing per day or per visit. Mm-hmm.

Speaker speaker_1: So, it depends on what plan actually you choose for-

Speaker speaker_0: Yes.

Speaker speaker_1: ... what they cover and what they don't cover?

Speaker speaker_0: Yes, they... That's exact-

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: Well-

Speaker speaker_0: Did you receive that, uh, benefits guide there?

Speaker speaker_1: Uh, I'm looking to see if I received the benefit guide.

Speaker speaker_0: It's under... It comes under info.benefitsinthecard.com.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm. That's where it's in there.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Yes, I received it.

Speaker speaker_0: Awesome. All right. So that's the benefits guide, which I am looking right now, but that's the one that, uh, you'll be looking over as well, um, since they-

Speaker speaker_1: Okay.

Speaker speaker_0: ... didn't give you one, uh, physically. But they have...

Speaker speaker_1: Correct.

Speaker speaker_0: Yeah, they offer two plans and they will show you what coverage here and the prices as well, just like I have mentioned a little bit beforehand.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But... Mm-hmm.

Speaker speaker_1: Okay. That's great. I, I appreciate you taking the time to explain all that and send it to me.

Speaker speaker_0: You're very welcome. Is there anything else I can help you with?

Speaker speaker_1: Uh, no, ma'am. I appreciate it.

Speaker speaker_0: Perfect. All right. Thank you for calling Benefits in the Card. Have a wonderful day.

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Thank you.