

## Transcript: Sara

**Marulanda-4861647920480256-4564223784042496**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Yeah. It's, uh, Matthew Reid, M-A-T-T-H-E-W R-E-I-D. Hello? Hello, Mr. Reid. How may I help you? Yeah. Um, I'm just looking to sign up for health insurance and dental insurance. Sure, I can help you with that. Uh, may I have please the name of the agency that you are working with and the last four of your social? Yes. It's... My last four is 5065 and it is, uh, HSS. I think it's Hospitality- Hospitality Staffing Solutions? Yes. Um- Okay, Mr. Matthew, Matthew J. Reid. Uh, just for security purposes, can you please verify your address and date of birth? Yeah. It's January 7th, 1990. Um, address is 3901 Wyne Coop Street, Apartment 406, Denver, Colorado 80216. And is your email mreidcolorado@gmail.com? Yes. And is your phone number 720-275-0735? Yes. Okay, sir. Thank you very much. Mr. Matthew. Okay. Did you already know what you would like to enroll at, sir? Um, I'm trying to find the little paper they gave me but I can't really find it. But I know for sure I just want to sign up for, like, basic dental insurance. If we want to do that, look first. Okay. I'm sorry, can you repeat that for me? So I'm trying to find the paper they gave me. Okay. The- You want me... If you want, I can send you the benefit guide for us, us to review together. Yeah, that would work. Oh, okay. Give me just a minute while I work on it. I just found it actually. You found it? Okay. So you need... You don't need me to send it anywhere? Uh, no, I'm good. Thank you, though. Okay. Okay. Okay. So... So I'm just gonna sign up for dental. Is that gonna be for yourself only? Yes. Okay, so dental? Dental, yes. And then... Do they offer medical insurance or no? Yes. They have, um, BIP Standard which is just medical. They have Virtual Primary Care. They have, uh, Virtual Urgent Care. They have, uh, MEC Enhanced which is, uh, preventive care and medical. And they have MEC which is just preventive care including, uh, TeleRx which is a prescription coverage. Obviously, they have different prices like, like the one that is just medical, the BIP Standard, that one will cost you \$16.91 per week. The one that is, uh, Virtual Primary Care and Free Rx, that one will cost you \$5.99. Those all, those are, uh, weekly deductions. And the VIC, Virtual Urgent Care, um... Okay, hold on there. I think this is just for Puerto Rico. Okay, the MEC Enhanced, the one that includes preventive care and medical, that one is, uh, \$42.61 per week. And the one that is just prevention, um, plus prescriptions is \$15.65 per week. The vision, group accident, critical illness, behavioral health, um, term life, short-term disability and dental, um, if you want any of those, you have to add them. Like you said you didn't know. Okay. Um, it says at the top this not major medical insurance. Does that just mean that it's not gonna be like, uh- Okay. What you mean is like, like, uh, the ones that you pay a deductible and then, uh, you get a percentage coverage? Yeah. Okay. Let me see. Yes, they do have that. Uh, that's called the Minimum Value Plan. That one is for all employees working 20 hours or more. And it will cost you, your monthly premium will be 585 and, uh, the deductible will be in-network 6,500, and out-of-network 10,000. Okay. Um, maybe we can do

the dental today. Just the dental today? Okay. Okay. So please allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following Monday, that's when your coverage became active. And you're gonna receive your ID card by the end of that week. If you have not received it by then, please give us a call. Uh, we can send you virtual copies while you wait for the hard copy to arrive in the mail. Okay. All righty, sir. Other than that, is there anything else that I can help you with today? That should do it. All righty, sir. So thank you for calling Benefits in a Card. Wish you too have a wonderful day. You too. Thank you. Thank you. Bye-bye. Bye.

## Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Yeah. It's, uh, Matthew Reid, M-A-T-T-H-E-W R-E-I-D. Hello? Hello, Mr. Reid. How may I help you? Yeah. Um, I'm just looking to sign up for health insurance and dental insurance. Sure, I can help you with that. Uh, may I have please the name of the agency that you are working with and the last four of your social? Yes. It's... My last four is 5065 and it is, uh, HSS. I think it's Hospitality- Hospitality Staffing Solutions? Yes. Um- Okay, Mr. Matthew, Matthew J. Reid. Uh, just for security purposes, can you please verify your address and date of birth? Yeah. It's January 7th, 1990. Um, address is 3901 Wyne Coop Street, Apartment 406, Denver, Colorado 80216. And is your email mreidcolorado@gmail.com? Yes. And is your phone number 720-275-0735? Yes. Okay, sir. Thank you very much. Mr. Matthew. Okay. Did you already know what you would like to enroll at, sir? Um, I'm trying to find the little paper they gave me but I can't really find it. But I know for sure I just want to sign up for, like, basic dental insurance. If we want to do that, look first. Okay. I'm sorry, can you repeat that for me? So I'm trying to find the paper they gave me. Okay. The- You want me... If you want, I can send you the benefit guide for us, us to review together. Yeah, that would work. Oh, okay. Give me just a minute while I work on it. I just found it actually. You found it? Okay. So you need... You don't need me to send it anywhere? Uh, no, I'm good. Thank you, though. Okay. Okay. Okay. So... So I'm just gonna sign up for dental. Is that gonna be for yourself only? Yes. Okay, so dental? Dental, yes. And then... Do they offer medical insurance or no? Yes. They have, um, BIP Standard which is just medical. They have Virtual Primary Care. They have, uh, Virtual Urgent Care. They have, uh, MEC Enhanced which is, uh, preventive care and medical. And they have MEC which is just preventive care including, uh, TeleRx which is a prescription coverage. Obviously, they have different prices like, like the one that is just medical, the BIP Standard, that one will cost you \$16.91 per week. The one that is, uh, Virtual Primary Care and Free Rx, that one will cost you \$5.99. Those all, those are, uh, weekly deductions. And the VIC, Virtual Urgent Care, um... Okay, hold on there. I think this is just for Puerto Rico. Okay, the MEC Enhanced, the one that includes preventive care and medical, that one is, uh, \$42.61 per week. And the one that is just prevention, um, plus prescriptions is \$15.65 per week. The vision, group accident, critical illness, behavioral health, um, term life, short-term disability and dental, um, if you want any of those, you have to add them. Like you said you didn't know. Okay. Um, it says at the top this not major medical insurance. Does that just mean that it's not gonna be like, uh- Okay. What you mean is like, like, uh, the ones that you pay a deductible and then, uh, you get a percentage coverage? Yeah. Okay. Let me see.

Yes, they do have that. Uh, that's called the Minimum Value Plan. That one is for all employees working 20 hours or more. And it will cost you, your monthly premium will be 585 and, uh, the deductible will be in-network 6,500, and out-of-network 10,000. Okay. Um, maybe we can do the dental today. Just the dental today? Okay. Okay. So please allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following Monday, that's when your coverage became active. And you're gonna receive your ID card by the end of that week. If you have not received it by then, please give us a call. Uh, we can send you virtual copies while you wait for the hard copy to arrive in the mail. Okay. All righty, sir. Other than that, is there anything else that I can help you with today? That should do it. All righty, sir. So thank you for calling Benefits in a Card. Wish you too have a wonderful day. You too. Thank you. Thank you. Bye-bye. Bye.