

Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Welcome to Benefits in a Cart. My name is Sarah. May I have your name, please? It's Tanya, T-A-N-Y-A, Davis, D-A-V-I-S. Hello, miss. How may I help you? I'm just calling in to enroll, um, by calling in. Uh- Sure, ma'am. Um, may I have the name of the agency that you are working with and the last four of your Social? Uh, Creative Circle, and that is 4171. Thank you very much, Miss Tanya Davis, and, uh, just for security purposes, can you please verify your address and date of birth? Yes. It's February the 24th, 1975. And my address is 505 Ocean Avenue, Apartment 4J, and the zip code is 11226 there in Brooklyn, New York. Thank you very much. And is your email, um, missdavis@gmail.com? It's misstdavis. Yeah, misstdavis? Yeah. And is your phone number 917-254-1959? Yes. Thank you very much. And, uh, did you already know what you would like to enroll at, ma'am? Yeah. I'm thinking I was gonna do, um, the, the MEC, and then I'm gonna also do the, um, Insure Plus, as well as all the things that falled- fell underneath. Okay, so the- i- is that gonna be for employee only? Pardon? Is that gonna be for employee only, or somebody inside the family, like- Just- oh, yeah, just me, um, so just me. Okay. So the way that I- So we got MEC... I'm, I'm sorry. Yeah, what did you say? Uh, I was to ask you, so we have MEC, TeleRx, and which of the Insure Plus, as there is three of them? Um, see that's what I was asking, which one, like... m- m- d- like, what's the difference? It just says like, the only thing that I see the difference, um... hold on. I'm trying to see here. Okay. The, the, okay, the emi- the Insure Plus, uh, okay, the, the main difference is how much they gonna cover for group hospital indemnity. Like, Insure Plus is gonna cover 50 dollars for daily hospital confinement. They're gonna cover \$50 per day. Insure Plus Enhanced is gonna cover \$100 per day, and Insure Plus Premier is gonna cover \$200 per day. For the intensive care of- Oh, if I stay, if I stay in a hospital you're saying? Yes. Okay. Uh- So if I... what about if I go for surgery though? Like if I have a surgery- Oh, okay, um- ... it's a great surgery but I don't have to stay in the hospital, I'm just in and out? Well, they don't specify here like walk-in surgery, uh- Right. ... but what they say is for surgical, Insure Plus will cover up to \$1,000 based on surgical schedule, Insure Plus Enhanced up to \$2,000 based on surgical schedule, and Insure Plus Premier- Okay, so you're saying- ... will cover up to \$4,000 based on surgical schedule. Okay, so let me see if I can look up that, because I think that they sent me something, um... hold on. I'm just trying to see what they sent me. Sure. "Can follow you more clearly," information. I think this is what we're reading. Okay, so I think what you're saying is... What I'm saying is that Insure Plus- Okay, So which would be... so it says annual first occurrence hospital is \$500 for Insure Plus, one, \$1,500 for h- y- Uh-huh. Okay. So that mean, that means that it covers \$1,500 towards- The... exactly. ... what ... The amount you see there on the benefit guide is the amount they go- the insurance will cover. Any difference between the, what the insurance covers and the final bill, that would be your responsibility. Okay, so they're

only gonna cover 20 f- like if the surgery is like \$5,000, if I get the Insure Plus premium, they're only gonna cover tw- \$2,500 and I have to pay the difference. That's for o- occurrence hospital. For, for surgical, Insure Plus Premier is gonna cover up to \$4,000 based on surgical schedule. Yes, ma'am. Oh, I see what you're saying. So rec- first occurrence means that I would have to- Like the... Go ahead, ma'am, I'm sorry. I don't, yeah, I don't under- ge- I don't understand that. An- what is an annual first occurrence hospital? I don't get what that means. Like... okay, hold on. Okay. Uh, when they say first occurrence hospital, honestly, that's what they got here in the benefit guide. Those are terminologies for the hospital. I know the surgical, what they will cover for surgical, and for the annual first occurrence hospital, I think they're talking like if you need to be hospitalized. Okay. Okay. That's the main difference between those three plans, that the Insure Plus will cover I- less, Insure Plus Enhanced like halfway-... and Insure Plus Premier is the one that must cover under the group hospital indemnity. But for all the, um, the, the rest of the, uh, plan, the benefits like for anesthesia, outpatient sickness, diagnostic testing, wellness exams, all, all three cover the same. Okay. So basically it's just the differences of, the differences of surgical, the pay up to 4,000 of the surgical. And- For the daily confinement, for the intensive care or coronary care unit, for first occurrence hospital and for surgical. Oh, I see what you're saying. So, so daily is just what they cover on that day, but you have up until four- you have 4,000 for the whole entire year? No. What they mean is... Th- they will cover, let's say that you have a surgery. Okay. They're gonna cover... if you are enrolled under Insure Plus Premier, they're gonna cover \$4,000. Got you. And an- any difference after those \$4,000, any balance is your responsibility. Perfect. Okay, I get what you're saying now. And then for the annual, what is the annual first occurrence? Do you think that's just like, uh... I don't get that part. That's the only one I don't get. Is that- Let me check that for you. Let me check that for you. Okay. May I put you on hold just for a minute? Sure. I'll be right back with you, ma'am. Thank you. Okay. Hello, Ms. Davis? Yes. Okay. First- I'm here, I'm sorry. It's okay. First Occurrence Hospital refers to an, an ex- an ex- unexpected event invol- involving death, a serious phy- physical or psychological injury. Okay. That means..... Okay. I'm just thinking. I'm just trying to... So how would it work if, if I... What is the totals if I do, um, the MEC with the Insure, Insure Plus Enhanced and all the other ones that fell underneath, compared to the price if I got the same scenario? Okay. So- Like I just wanna compare the last two columns. So I just wanna see the price of how much it would be each week if I got either the Insurance Plus Enhanced or the Insurance Plus Premium with the MEC and then the all the other stuff that fell underneath, um- Okay, so if you get- What you mean is the dental, term life, vision, critical illness, accident- Yeah. ... behavioral health. So I... Yeah. So I wanted to see if I got the Stay Health MEC- Mm-hmm. ... and then I got, out of the Preferred Choice plans, I got the Insure Plus Enhanced, and then I also got the dental, vision, life bundle, the critical illness, the accident, the tele behavior and the free Rx. Okay, if you- How much is that? Okay. If you got, uh, MEC you don't need to enroll in free Rx because free Rx is include on MEC. Oh, okay. Cool, cool. Okay. So if you're involved with, uh, all those benefits plus the, uh, the Insure Plus Premier, the total weekly deduction is gonna be \$65.28. If you choose- \$65.28. And... Okay. Yes. If you- And then the other one- If you choose the In- Insure Plus Enhanced, MEC and the rest of the plan, it's gonna be \$53.93. And if you choose the Insure Plus Basics plus MEC and the rest of the plans, it's gonna be \$46.76. All those are gonna be weekly deductions. Okay. Okay. Um. Decision. Sorry, I'm just gonna make a decision now. It's okay, take your time.

That is 65.28 times 4, it's \$261 a month. 53.93. 65.28. Yeah, I'm gonna go with the, um... Hmm. I'm gonna go with the Insure Plus Pre- Premier. The Premier? Yeah. Okay, so that's gonna be \$65.28 per week. Um, just remember, the MEC TeleRx is under Section 125. What that means is that as you are allowed to make a, a v-You're not allowed to make any cancellations or, uh, upgrades for that plan unless your company, uh, has, uh... is under company open enrollment period or if you have a qualified life event. The rest of the plans, you are allowed to cancel them anytime. But the MSE you cannot. Which one has 1563? Oh, the MSE- The MSE. ... you can't cancel? Yes, ma'am. But the other ones you can? Uh, when can you- With the other but you can. With the- Say that again. The rest of the plans you can cancel anytime. You are allowed to do. Okay. But the MSE- So the MSE- ... scenario you cannot. Yeah, the one that's 1563 cannot cancel it unless you- Exactly. ... look like they fired you. Right. Yes, ma'am. So then- You're correct. ... the other ones, when can you change them? Like do you have to open up... Like, like under the Preferred Choice Plus I... are you getting me? Or when can you change that? Can you change that when- Like change it for what? ... opened up or change it anytime? Like if I said- And just- ... "Oh, I... Maybe I should have just instead of getting the Ensure Plus Premier, I probably should have gotten the Basic after like three months." You're allowed to. Yes, you are allowed to, to download anytime. Down, downgrade, I'm sorry. You're allowed to downgrade at any time, uh, but you cannot upgrade. Like you're right now you are with the Plus Premier which is good. If, uh, in a week you wanna go to the Plus Enhanced or the Basic, you are allowed to do it. Got you. But you can't... So you can downgrade, you just can't upgrade. Upgrade. That's what I'm saying. Yes, ma'am. You're correct. So it's better to start where I'm at and downgrade if you don't need it than to start at the 17 and then I wanna go up higher. I got it. Okay. Yes, ma'am. You're good. So that's what I'll do. Yeah, I'll do that. I'll do the Ensure Plus Premier. The MSE- Um- ... and the rest of the plans. Perfect. And then the re- and then the 1563 and then the rest of the dental, critical illness, accident and the tele behavior health. Yes. Is that like counseling over the phone? If that's what? I'm sorry. Tele behavior health, is that like therapy- Yeah. ... over the phone? Yes, ma'am. Okay. Now we're gonna need a beneficiary, like who would you like to receive your term life benefit in case something happened to you? Um, that will be a friend, Jodie Ferguson. Can you spell that for me please? Yeah, that's J-O-D-I-E, Jodie. J-O-D-I-E and her last name is Ferguson. F-E-R-G-U-S-O-N. Okay. And it's a friend. Okay. Okay. Um- And is this- Go ahead, I'm sorry. ... your number? You just need to allow one to two weeks for your employer to start making deductions. Uh, give me a minute. I'm just waiting for- Do you need Jodie Ferguson's number or you just need her- No. ... first and last name. Okay. Okay. No, that's, that's the only thing we need, uh, the relationship's first name and last name. Mm-hmm. That's all the information they request. Just... Okay, so I'm just waiting for the system to finish saving information. Okay, you just need to allow one to two weeks for making a deductions. Once you see the first deduction, that means the following Monday, that's when your coverage become active. And, uh, you're gonna receive your ID cards a week after the first deduction. If you have not received, just give us a call. We can send you virtual copies while you wait for the hard copy to arrive on the wa- in the mail. Okay. So once I... So the deduction will come, will be active after two weeks, so that will probably be sometime in January? Yes, ma'am. You're correct. And then my insurance will be approved from after the first- Yes. ... deduction? Yes. Yes, ma'am. You're correct. Gotcha. And then I'll get a card or if I don't- In the mail. ... receive a card, I just- Just give us a call. Just... Okay. Yes, ma'am. Um,

so I'm all set? Yes, that's all. You're set. Okay, thank you so much. You're more than welcome, ma'am. Have a wonderful day and thank you for calling Benefits in a Car. Wish you too have a happy New Year, ma'am. Okay, thank you. You too. Bye-bye. You're welcome. Mm-hmm. Bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Welcome to Benefits in a Car. My name is Sarah. May I have your name, please? It's Tanya, T-A-N-Y-A, Davis, D-A-V-I-S. Hello, miss. How may I help you? I'm just calling in to enroll, um, by calling in. Uh- Sure, ma'am. Um, may I have the name of the agency that you are working with and the last four of your Social? Uh, Creative Circle, and that is 4171. Thank you very much, Miss Tanya Davis, and, uh, just for security purposes, can you please verify your address and date of birth? Yes. It's February the 24th, 1975. And my address is 505 Ocean Avenue, Apartment 4J, and the zip code is 11226 there in Brooklyn, New York. Thank you very much. And is your email, um, misssdavis@gmail.com? It's misstdavis. Yeah, misstdavis? Yeah. And is your phone number 917-254-1959? Yes. Thank you very much. And, uh, did you already know what you would like to enroll at, ma'am? Yeah. I'm thinking I was gonna do, um, the, the MEC, and then I'm gonna also do the, um, Insure Plus, as well as all the things that falled- fell underneath. Okay, so the- i- is that gonna be for employee only? Pardon? Is that gonna be for employee only, or somebody inside the family, like- Just- oh, yeah, just me, um, so just me. Okay. So the way that I- So we got MEC... I'm, I'm sorry. Yeah, what did you say? Uh, I was to ask you, so we have MEC, TeleRx, and which of the Insure Plus, as there is three of them? Um, see that's what I was asking, which one, like... m- m- d- like, what's the difference? It just says like, the only thing that I see the difference, um... hold on. I'm trying to see here. Okay. The, the, okay, the emi- the Insure Plus, uh, okay, the, the main difference is how much they gonna cover for group hospital indemnity. Like, Insure Plus is gonna cover 50 dollars for daily hospital confinement. They're gonna cover \$50 per day. Insure Plus Enhanced is gonna cover \$100 per day, and Insure Plus Premier is gonna cover \$200 per day. For the intensive care of- Oh, if I stay, if I stay in a hospital you're saying? Yes. Okay. Uh- So if I... what about if I go for surgery though? Like if I have a surgery- Oh, okay, um- ... it's a great surgery but I don't have to stay in the hospital, I'm just in and out? Well, they don't specify here like walk-in surgery, uh- Right. ... but what they say is for surgical, Insure Plus will cover up to \$1,000 based on surgical schedule, Insure Plus Enhanced up to \$2,000 based on surgical schedule, and Insure Plus Premier- Okay, so you're saying- ... will cover up to \$4,000 based on surgical schedule. Okay, so let me see if I can look up that, because I think that they sent me something, um... hold on. I'm just trying to see what they sent me. Sure. "Can follow you more clearly," information. I think this is what we're reading. Okay, so I think what you're saying is... What I'm saying is that Insure Plus- Okay, So which would be... so it says annual first oc- occurrence hospital is \$500 for Insure Plus, one, \$1,500 for h- y- Uh-huh. Okay. So that mean, that means that it covers \$1,500 towards- The... exactly. ... what ... The amount you see there on the benefit guide is the amount they go- the insurance will cover. Any difference between the, what the insurance covers and the final bill, that would be your responsibility. Okay, so they're only gonna cover 20 f- like if the surgery is like \$5,000, if I get

the Insure Plus premium, they're only gonna cover tw- \$2,500 and I have to pay the difference. That's for o- occurrence hospital. For, for surgical, Insure Plus Premier is gonna cover up to \$4,000 based on surgical schedule. Yes, ma'am. Oh, I see what you're saying. So rec- first occurrence means that I would have to- Like the... Go ahead, ma'am, I'm sorry. I don't, yeah, I don't under- ge- I don't understand that. An- what is an annual first occurrence hospital? I don't get what that means. Like... okay, hold on. Okay. Uh, when they say first occurrence hospital, honestly, that's what they got here in the benefit guide. Those are terminologies for the hospital. I know the surgical, what they will cover for surgical, and for the annual first occurrence hospital, I think they're talking like if you need to be hospitalized. Okay. Okay. That's the main difference between those three plans, that the Insure Plus will cover I- less, Insure Plus Enhanced like halfway-... and Insure Plus Premier is the one that must cover under the group hospital indemnity. But for all the, um, the, the rest of the, uh, plan, the benefits like for anesthesia, outpatient sickness, diagnostic testing, wellness exams, all, all three cover the same. Okay. So basically it's just the differences of, the differences of surgical, the pay up to 4,000 of the surgical. And- For the daily confinement, for the intensive care or coronary care unit, for first occurrence hospital and for surgical. Oh, I see what you're saying. So, so daily is just what they cover on that day, but you have up until four- you have 4,000 for the whole entire year? No. What they mean is... Th- they will cover, let's say that you have a surgery. Okay. They're gonna cover... if you are enrolled under Insure Plus Premier, they're gonna cover \$4,000. Got you. And an- any difference after those \$4,000, any balance is your responsibility. Perfect. Okay, I get what you're saying now. And then for the annual, what is the annual first occurrence? Do you think that's just like, uh... I don't get that part. That's the only one I don't get. Is that- Let me check that for you. Let me check that for you. Okay. May I put you on hold just for a minute? Sure. I'll be right back with you, ma'am. Thank you. Okay. Hello, Ms. Davis? Yes. Okay. First- I'm here, I'm sorry. It's okay. First Occurrence Hospital refers to an, an ex- an ex- unexpected event invol- involving death, a serious phy- physical or psychological injury. Okay. That means..... Okay. I'm just thinking. I'm just trying to... So how would it work if, if I... What is the totals if I do, um, the MEC with the Insure, Insure Plus Enhanced and all the other ones that fell underneath, compared to the price if I got the same scenario? Okay. So- Like I just wanna compare the last two columns. So I just wanna see the price of how much it would be each week if I got either the Insurance Plus Enhanced or the Insurance Plus Premium with the MEC and then the all the other stuff that fell underneath, um- Okay, so if you get- What you mean is the dental, term life, vision, critical illness, accident- Yeah. ... behavioral health. So I... Yeah. So I wanted to see if I got the Stay Health MEC- Mm-hmm. ... and then I got, out of the Preferred Choice plans, I got the Insure Plus Enhanced, and then I also got the dental, vision, life bundle, the critical illness, the accident, the tele behavior and the free Rx. Okay, if you- How much is that? Okay. If you got, uh, MEC you don't need to enroll in free Rx because free Rx is include on MEC. Oh, okay. Cool, cool. Okay. So if you're involved with, uh, all those benefits plus the, uh, the Insure Plus Premier, the total weekly deduction is gonna be \$65.28. If you choose- \$65.28. And... Okay. Yes. If you- And then the other one- If you choose the In- Insure Plus Enhanced, MEC and the rest of the plan, it's gonna be \$53.93. And if you choose the Insure Plus Basics plus MEC and the rest of the plans, it's gonna be \$46.76. All those are gonna be weekly deductions. Okay. Okay. Um. Decision. Sorry, I'm just gonna make a decision now. It's okay, take your time. That is 65.28 times 4, it's \$261 a month. 53.93. 65.28. Yeah, I'm gonna

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more than welcome, ma'am. Have a wonderful day and thank you for calling Benefits in a Car. Wish you too have a happy New Year, ma'am. Okay, thank you. You too. Bye-bye. You're welcome. Mm-hmm. Bye-bye.