

Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Cart. My name... can I have your name, please? Uh, Arthur Simpson. Hello, Mr. Simpson. How may I help you? Uh, yes, ma'am. I was trying to sign up for, uh, I thought I signed up for the right, or enrolled in the right insurance, uh, health insurance, uh, deal, and I, I guess I didn't. I was trying to sign up for the Plus plan, or... Huh? Uh, can I hear the price you have it? Yeah. Let me help you with that. May I have the name of the agency that you are working with and the last four of your Social? Uh, Crown Staffing, and the last four is 9877. 9877. Is that correct? Yes, ma'am. Scott Simpson? Yes, ma'am. Okay, Mr. Simpson. And just for security purposes, uh, can you please verify your address and date of birth? Um, my address is 7109 Lamont Drive, St. Louis, Missouri, 63136. And my date of birth is, is 04/28/1996. Thank you, sir. And is your email allsimpson12@gmail.com? Yes, ma'am. And is your phone number 314-346-6649? Yes, ma'am. All right. Okay, Mr. Simpson, uh, you are enrolled on the, uh, VIP Classic, Dental, Short-Term Disability, Vision, Group Accident and Behavioral Health for Employee Only. So do you want to make changes to that plan, to that coverage? I wanted the actual, like, uh, actual insurance, so if I go to the doctor I pay a copay or something like that. Okay, let me check that. Hold on. Okay, so the one you want is the Stay Healthy MEC Enhanced. That one has a \$10 copay for, um, for a primary care visits, and you have four visits per year. Is that one the one that you want? Okay, so it's, uh, four visits per year. How much is the copay on that one? Okay. For, uh, primary care visits, four visits per year, \$10 copay per visit. Specialist care visits, \$50 copay per visit. For urgent care visits, it's \$60 copay for visit. And, um, four visits per year. And, uh, that's, that's like the gold plan? That's the best one you guys have? Okay, let me check. There is another one called Minimum Value Plan. Uh, but this one will cost you \$525 per month. \$500? Yes. Yes, they, they will cover everything 100% after you reach the deductible, which is... well, not everything, the benefits they offer. Uh, the deductible for par- for participant in-network deductible will be 6,500 and out-of-network will be, uh, 10,000. And how, how much is the... I'm sorry, how much is the first one you just, you just told me? The MEC Enhanced, that one includes preventive care, and is, uh, with copays, as I told you, \$10 for, um, primary care visits four times a year. It, uh... this one includes group accident as well, and has hospital indemnity. Okay, so this is what we're gonna do. Because you want that plan, we're gonna have to cancel the VIP Classic. That one is just medical. Okay? So the one is just medical, VIP Plus- Yes. VIP Classic does not work with copays. That one work with a flat fee coverage. Okay. Like if you're going to the doctor's, the VIP is gonna cover, for physician's office visit, \$50 per day four times a year. Any difference between the final bill and those \$50 will be your responsibility. So that's the plan that you are enrolled right now. So you want to cancel that one, and you want to came up with the one for, um, the one that works with copay. Is that

correct? Yes, ma'am. And how, and how much is... the one I'm canceling, how much is the one with, with the copay again? I'm sorry. Not the \$500 one but the other one. The one with copay for employee only is gonna be \$42.76 per week. Okay. That's about like, \$160 a month? They... yeah, about it. It depends on how many weeks does the week- the month has. Okay. So that's what you want to do? Yes, ma'am. Okay. So let's make the cancel- Okay, and, um, you have group accident as well. But the, the plan that works with the copays, that one includes group accident. You wanna have two group accidents, or just the one that came on the, in the plan included? And what is group accident again? Like, I- unless, uh, let's say that you're cooking and you cut your finger really bad, that's an accident. So if you need to go to the hospital, um, they're gonna cover, like, for the em- hospital emergency room, \$250, for physician's office- Damn. ... visit, \$50. For the emergency dental work, \$50. This is just like a 24-hour-... group accident. I want to... How much is that? How much is the second group, the one that I got alone? Uh, this one is \$2.00. This one, the group accident is \$2.44. I mean, can I, can I stack them if something was to happen? Can you what? I'm sorry. Like stack them, like use both of them at the same time. Yes, yes, yes. If you want to have two- Oh, yeah, I wanna keep s- ... groups for 24 hours of accident. Okay. Okay, so what we're going to do right now is we're going to cancel the VIP Classic. Okay, give me a minute. First, we're going to cancel the VIP Classic out, VIP Classic. Cancellation takes between seven to 10 business days, so you may see one or two more deductions, uh, for that VIP Classic before the cancellation complete. Now- Okay. And when is it, um, when is, when is, when is it active? Like I can use it? Okay, that's what I'm going to tell you. Give me just a minute because we have to go step-by-step. I'm sorry. I'm at work. I'm gonna- It's okay. I got this. Don't worry. Okay. It works like this. Do you want to keep the group accident, short-term disability? Hold on a second. Short-term disability, behavioral health and medicine hands. So that's going to be \$56.19 per week altogether. And that's going to be activated, uh, by January the 1st. Uh, yes, ma'am. Okay. So did you have any questions about it? Uh, no, ma'am. Uh, so all the changes have been, are made? I'm sorry, de... What? I'm sorry, I'm sorry. I, I, I didn't hear you at first. You said any ques-... You, you were going to tell me when it was gonna be active? Yes, January the 1st. I mean, January the 6th. I'm sorry. Okay. Okay. January the 6th is when the coverage became active. Okay. Okay? Well, uh, yes, ma'am. That's all I needed to know. Thank you so much. Okay, perfect. So, um, I think that's pretty much all what we need. Oh, no, no, no, no, no. We need a beneficiary. Like, uh, because you have your group accident benefit, um, in case something happened to you and a group... because group accident has a AD&D;, uh, coverage, like who would you like to receive that, uh, in case something happened to you? Um, you can call, uh, uh, Whitney. Whitney, W-H-I-T-N-E-Y? Yes, ma'am. Any middle initial? Uh, L. L as in Lima. And the last name? Young. I'm sorry? Young. Y-U-N-G? Yes, ma'am. Yung. And the relationship? Uh, girlfriend. Okay. Okay, we got domestic partner, fiancé, which one? Or domestic partner or fiancé? Fiancé. Oh, okay, sir. Okay, she's already your, uh, your, um, beneficiary. All right, perfect. Alrighty. Um, other than that, is there anything else that I can help you with? Uh, no, ma'am. I appreciate you. Thank you so much. You're more than welcome. Have a wonderful day, and thank you for calling Benefits in a Cart. Yes, ma'am. Merry Christmas too. Merry Christmas to you too. Thank you. Bye-bye. Bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes.

Thank you for calling Benefits on a Cart. My name... can I have your name, please? Uh, Arthur Simpson. Hello, Mr. Simpson. How may I help you? Uh, yes, ma'am. I was trying to sign up for, uh, I thought I signed up for the right, or enrolled in the right insurance, uh, health insurance, uh, deal, and I, I guess I didn't. I was trying to sign up for the Plus plan, or... Huh? Uh, can I hear the price you have it? Yeah. Let me help you with that. May I have the name of the agency that you are working with and the last four of your Social? Uh, Crown Staffing, and the last four is 9877. 9877. Is that correct? Yes, ma'am. Scott Simpson? Yes, ma'am. Okay, Mr. Simpson. And just for security purposes, uh, can you please verify your address and date of birth? Um, my address is 7109 Lamont Drive, St. Louis, Missouri, 63136. And my date of birth is, is 04/28/1996. Thank you, sir. And is your email allsimpson12@gmail.com? Yes, ma'am. And is your phone number 314-346-6649? Yes, ma'am. All right. Okay, Mr. Simpson, uh, you are enrolled on the, uh, VIP Classic, Dental, Short-Term Disability, Vision, Group Accident and Behavioral Health for Employee Only. So do you want to make changes to that plan, to that coverage? I wanted the actual, like, uh, actual insurance, so if I go to the doctor I pay a copay or something like that. Okay, let me check that. Hold on. Okay, so the one you want is the Stay Healthy MEC Enhanced. That one has a \$10 copay for, um, for a primary care visits, and you have four visits per year. Is that one the one that you want? Okay, so it's, uh, four visits per year. How much is the copay on that one? Okay. For, uh, primary care visits, four visits per year, \$10 copay per visit. Specialist care visits, \$50 copay per visit. For urgent care visits, it's \$60 copay for visit. And, um, four visits per year. And, uh, that's, that's like the gold plan? That's the best one you guys have? Okay, let me check. There is another one called Minimum Value Plan. Uh, but this one will cost you \$525 per month. \$500? Yes. Yes, they, they will cover everything 100% after you reach the deductible, which is... well, not everything, the benefits they offer. Uh, the deductible for par- for participant in-network deductible will be 6,500 and out-of-network will be, uh, 10,000. And how, how much is the... I'm sorry, how much is the first one you just, you just told me? The MEC Enhanced, that one includes preventive care, and is, uh, with copays, as I told you, \$10 for, um, primary care visits four times a year. It, uh... this one includes group accident as well, and has hospital indemnity. Okay, so this is what we're gonna do. Because you want that plan, we're gonna have to cancel the VIP Classic. That one is just medical. Okay? So the one is just medical, VIP Plus- Yes. VIP Classic does not work with copays. That one work with a flat fee coverage. Okay. Like if you're going to the doctor's, the VIP is gonna cover, for physician's office visit, \$50 per day four times a year. Any difference between the final bill and those \$50 will be your responsibility. So that's the plan that you are enrolled right now. So you want to cancel that one, and you want to came up with the one for, um, the one that works with copay. Is that correct? Yes, ma'am. And how, and how much is... the one I'm canceling, how much is the one with, with the copay again? I'm sorry. Not the \$500 one but the other one. The one with copay for employee only is gonna be \$42.76 per week. Okay. That's about like, \$160 a month? They... yeah, about it. It depends on how many weeks does the week- the month has. Okay. So that's what you want to do? Yes, ma'am. Okay. So let's make the cancel- Okay, and, um, you have group accident as well. But the, the plan that works with the copays, that one includes group accident. You wanna have two group accidents, or just the one that came

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