

Transcript: Sara

Marulanda-5494547390873600-5287245375291392

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hello. Hi. In the car, my name is Sarah. May I have your name, please? This is Omar Williams. Williams, how may I help you? Uh, yes. Uh, I'm calling to see about, uh, the benefits packages or whatnot. I'm just trying to see, uh, if I qualify or what the, um, costs are or what the, um, terms are. Okay. Let me check that for you. May I have, please, the name of the agency that you are working with and the last four of your Social? Partners Personnel- Okay. ... in Suffolk, Virginia. Uh- Okay. ... and my last four is 1524. Mr. Omar Williams, and just for security purposes, can you please verify your address and date of birth? Uh, 1317 Morset Avenue, Elizabeth City, North Carolina, 27909, 92782. Email, NorthCarolina... Caribana@gmail.com? Yes. I need your phone number, 252-506-3188. Yes. Thank you very much. Okay. Yes. You are eligible. You are under your Personal Open Enrollment Period. Um, did you... Have they tell you or explain to you about the benefits, what, like the plan, the different plans or not? No, not at all. Okay. So let me do that for you. Um, your company is offering, uh, one preventive care plan for, m-medical plans with... And one, two, three, four, five, six, seven additional benefit plans. Um, the deductions are made every week. Mm, is the coverage going to be for yourself only or somebody else at the family, just to give you the correct price? Uh, it depends on, uh, what the cost would be. Okay. So like if- I know it's different costs for... Yes. Okay. So the preventive care plan, uh, that one will not cover any hospital or visitations if you are sick, it will cover preventative, like, uh, one physical exam examination, um, vaccinations. It will cover, uh, like, uh, virtual care, it's like a video call, just in case you don't feel well, you are not going to be allowed to see a doctor face to face, but you will have access to virtual care, like video calls. You will get a prescription coverage with that plan. You will get vaccinations like, um, influenza, tetanus, diphtheria, pertussis, H-P-V, shingles, measles, rubel- rubeola, pneumococcal, hepatitis. You will get a screening like blood pressure, cholesterol, colorectal cancer, depression, diabe- diabetes, HIV, lung cancer, tuberculosis, um, and aspirins and statins are going to be included on that as well. That plan for yourself only, it will cost... Hold on, let me give you the price. That one will cost for yourself \$16.80. Yourself and a spouse, \$21.70. Uh, yourself and children, \$22.39 or for the whole family will be 70, 26 cents and 73... Um, I'm sorry, \$26.73. There is three medical plans- How much... That, that's for the preventive, right? Or that for medical- Yes, the first one is just the preventive. Okay. I'm good. The prices I gave you was just the preventative. The medicals are BIP Standard, BIP Plus and BIP Prime. Uh, the BIP Standard is the one that less covers, the BIP Prime is the one that most covers of the three. They will cover a flat fee. They won't cover it like a percentage after the deductible. Let me explain you that, like, if you're going to the emergency room, BIP Standard will cover \$50 per day two times. BIP Plus will cover \$100 per day two times and BIP Prime will cover \$150 per day two times. Any difference between the final bill and what

the insurance covers, that will be your responsibility. Of course, more, uh, they, they, they have more, uh, more benefits, uh, to cover, but I'm just, uh, telling you the most common. Um- Right. Yes. Yes. If this... Standard will cost for you \$17.66 per week, for you and your spouse, \$33.50, for you and children, \$27.27, and for the whole family, \$46.26. BIP Plus for yourself, \$31.61, uh, yourself and spouse, \$66.51-... employee and children, \$51.24 and for the whole family, \$92.56. And if you prime, the one that most cover, will cost you \$43.28 for employee plus his spouse, \$94.06. Employee plus, uh, children, \$71.22 and for the whole family, \$131. The next plan is called Stay Healthy MBC Enhanced. That one includes preventative and medical. This one will not cover a flat fee but it will, uh, it w- this one will have a copay. Like if you're going to your primary care doctor, um, they will cover four visits per year and the copay will be \$10. And if you're going for the specialist care visits, um, the copay will be \$50 and you got four visits per year. And for the urgent care you got \$60 copay for visit and you got four visits per year. Of course, they include- Okay. ... um, hospital identity, group accident. That's... And the preventive care is included as well. Employee only, \$43. Hello? Hello? Yeah, I, I thought you were going to - Employee only, I'm sorry. Yes. Employee only will be \$43.76. Employee plus his spouse, \$74.04. Employee plus children, \$20... \$71.46 and the whole family, \$101.71. The benefit options, the additional are like short-term disability will cover only you. It will be \$3.94. A dental for yourself only, \$3.63. Employee plus his spouse, \$6.99. Employee plus children, \$9.59 and the whole family, \$14.45. Term life for employee only, \$2.11. And you will be covered- Ma'am. Yes, sir? Uh, is this open enrollment season or is this open enrollment because I'm a new hire? Yes, exactly. You're correct. Just because you are a new hire. You have 30 days from your first paycheck in order to enroll. After those 30 days- So- ... you cannot be enrolled. So a- when is... after this, when is open enrollment again? When is the next time open enrollment is? Let me check that for you. Give me just a minute. Partners Personal... Ma'am? Yes, sir. I'm checking for it. Give me just a minute please. While you're, while you're checking, just in case you run across this information. Mm-hmm. Do you know my hire date so I know when my 30 days is over with? Sure. Let me give you that information. Okay, the next company open enroll- period is going to be October next year and it's going to last just- Okay. ... um, 11 days. From October 14th to October the 23rd. Okay. Thank you. And your hire date... Okay. Is... Let me tell you when was that? Just a minute please. 25. Okay. The hire date was 11 the 25. That's the date you're going to receive your first paycheck. Okay? It was November the 25th and the last day you have to enroll is going to be December the 23rd by phone and online until December the 24th because we're going to be closed on the 24th and 25th. Oh, yeah. Would you like me to send you- All right. ... this, um, this information, like to your email? That's the... That's what I was going to ask you if you could send me a copy please and share it- Sure, yeah. I, I, I- ... because I'm driving. It's kind of hard to consume it all. There is so many names and numbers. I know. I understand that. Taking now- And I don't have a spouse so, you know, there's a lot of un- necessary information to take in sometimes. Yes. Okay. Give me just a minute. I'm working on it. Okay. Partners Personal English. Okay, sir. I already sent you that. Okay. Thank you. You're more than welcome. Um, so do you have any other questions for me? By email? No, ma'am. Oh, okay, sir. Have a wonderful night and thank you for calling Benefits in a Car. Yes, ma'am. Thank you. You're more than welcome, sir. Bye-bye. All right. Bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Hello. Hi. In the car, my name is Sarah. May I have your name, please? This is Omar Williams. Williams, how may I help you? Uh, yes. Uh, I'm calling to see about, uh, the benefits packages or whatnot. I'm just trying to see, uh, if I qualify or what the, um, costs are or what the, um, terms are. Okay. Let me check that for you. May I have, please, the name of the agency that you are working with and the last four of your Social? Partners Personnel- Okay. ... in Suffolk, Virginia. Uh- Okay. ... and my last four is 1524. Mr. Omar Williams, and just for security purposes, can you please verify your address and date of birth? Uh, 1317 Morset Avenue, Elizabeth City, North Carolina, 27909, 92782. Email, NorthCarolina... Caribana@gmail.com? Yes. I need your phone number, 252-506-3188. Yes. Thank you very much. Okay. Yes. You are eligible. You are under your Personal Open Enrollment Period. Um, did you... Have they tell you or explain to you about the benefits, what, like the plan, the different plans or not? No, not at all. Okay. So let me do that for you. Um, your company is offering, uh, one preventive care plan for, m- medical plans with... And one, two, three, four, five, six, seven additional benefit plans. Um, the deductions are made every week. Mm, is the coverage going to be for yourself only or somebody else at the family, just to give you the correct price? Uh, it depends on, uh, what the cost would be. Okay. So like if- I know it's different costs for... Yes. Okay. So the preventive care plan, uh, that one will not cover any hospital or visitations if you are sick, it will cover preventative, like, uh, one physical exam examination, um, vaccinations. It will cover, uh, like, uh, virtual care, it's like a video call, just in case you don't feel well, you are not going to be allowed to see a doctor face to face, but you will have access to virtual care, like video calls. You will get a prescription coverage with that plan. You will get vaccinations like, um, influenza, tetanus, diptheria, pertussis, H-P-V, shingles, measles, rubel- rubeola, pneumococcal, hepatitis. You will get a screening like blood pressure, cholesterol, colorectal cancer, depression, diabe- diabetes, HIV, lung cancer, tuberculosis, um, and aspirins and statins are going to be included on that as well. That plan for yourself only, it will cost... Hold on, let me give you the price. That one will cost for yourself \$16.80. Yourself and a spouse, \$21.70. Uh, yourself and children, \$22.39 or for the whole family will be 70, 26 cents and 73... Um, I'm sorry, \$26.73. There is three medical plans- How much... That, that's for the preventive, right? Or that for medical- Yes, the first one is just the preventive. Okay. I'm good. The prices I gave you was just the preventative. The medicals are BIP Standard, BIP Plus and BIP Prime. Uh, the BIP Standard is the one that less covers, the BIP Prime is the one that most covers of the three. They will cover a flat fee. They won't cover it like a percentage after the deductible. Let me explain you that, like, if you're going to the emergency room, BIP Standard will cover \$50 per day two times. BIP Plus will cover \$100 per day two times and BIP Prime will cover \$150 per day two times. Any difference between the final bill and what the insurance covers, that will be your responsibility. Of course, more, uh, they, they, they have more, uh, more benefits, uh, to cover, but I'm just, uh, telling you the most common. Um- Right. Yes. Yes. If this... Standard will cost for you \$17.66 per week, for you and your spouse, \$33.50, for you and children, \$27.27, and for the whole family, \$46.26. BIP Plus for yourself, \$31.61, uh, yourself and spouse, \$66.51-... employee and children, \$51.24 and for the whole family, \$92.56. And if you prime, the one that most cover, will cost you \$43.28 for employee plus his spouse, \$94.06. Employee plus, uh, children, \$71.22 and for the whole family, \$131.

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