Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name please? Hello. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name please? Hello. Uh. Hi. This is Deshawn Washington. I'm sorry? Deshawn. ... Okay, sir. How may I help you? Uh. I got a message. Uh. It was from a while back. I'm just now responding to it. Um. They said if I don't, like, respond in the next 30 days for my first check, I can opt out or I'll enroll in the MED. I don't know what that is. Okay. Uh. We are the healthcare administrators for different staffing companies. What company are you working with? Integrity. Integrity? Yeah. Okay, hold on. Let me check that for you. Is that for like insurance or... I'm pretty sure ... Yes. This is related insurance, uh, but I need to check, uh, which... I mean, I need to check your profile to see what they really sent you. May I have the last four of your Social to locate you on the system? It's 0556. 0556? Yeah. Thank you very much. And your first name is Deshawn? Yes, ma'am. Last name Washington? Yes, ma'am. Mr. Washington, just for security purposes, can you please verify your address and date of birth? 251 Butternut Drive. And what was the other one you wanted to know? Your date of birth. Oh. 01/04/2003. Email deshawnw922@gmail.com? Yeah. Phone number 331-301-7831? Yes, ma'am. Okay, sir. Thank you very much. Okay. Uh. What that mean is that you are under your personal open enrollment period. You have 30 days from your first paycheck in order to enroll on healthcare benefits or to decline enrollment. If you don't take any action, they gonna out-enroll you on a preventative care plan. Yeah. I want... Yeah. I want... Yeah. I want to put myself on the insurance. I was wondering what the difference between like the basic and the pro one were, or the premium one. Okay. So did you already know what plan would you like to be enrolled at, or you want me to explain you the plans? Uh. I'd, I'd like to listen to what the difference was between the basic plan and the premium plan was. Okay. Give me just a minute while I give you that information. Very good. Take your time. Thank you. Okay. What do you mean, is the VIP Classic and VIP Plus? Yeah. Okay. The Plus will cover a little bit more than the Classic. Just remember, these plans does not work like the conventional, uh, benefit plans. Like a deductible... I mean, percentage covered after deductible. No. These ones will cover the flat fee. Let me explain that for you. Like for hospital admission benefit. VIP Classic will cover \$500 per day one time, and VIP Plus will cover \$1,000 per day one time. And for hospital confinement, VIP Classic will cover \$50 per day for 30 days, and VIP Plus will cover \$100 per day for 30 days. Th- wh- what that means is that whatever benefit they cover, you're going to be responsible for the difference at the final bill. Like if you're going, uh, for a study, right, and the VIP Classic is going to cover \$250 two times and um... I'm, I'm sorry, \$500, uh, per day one time, and VIP Plus is going to cover \$1,000 per day one time. Any difference between the final bill and what the insurance will cover, that's going to be your responsibility. All right. Um- So the VIP Classic will cover a

little bit less than the VIP Plus. If it's going to be for yourself only, the, the weekly deductions for the VIP Classic is going to be \$19.84, and for the VIP Plus, it's going to be \$32.14. Uh. Let's do the VIP. Yeah. But which one, the Classic or the Plus? Um. The Plus. The 32, you know, uh, a month. Yeah. Okay. Um. Other than that, is there any other plan that you would like to enroll at? Uh. Does it involve dental and... Those are additional benefits, and the dental will cost you \$2.55. Okay. Give me a minute. That's cool. You want that one? Okay. Um. You want any vision, uh, prescription coverage, preventive care, short-term disability- Yeah. ... term life? Which one? Yeah. I'll take prescription, too. Prescription, the PreRx? Okay. That's \$5.99. Um. They have short-term disability, term life-Vision, critical illness with cancer benefits. They got accident. They got MEC, uh, which is the preventive care. Uh, they got behavioral health and eye experts. Each one has different price and different coverage. So for the accident one, is that like car-wise or? Like any accident. Let, let, let's say that you're cooking at home and you cut yourself really bad and you need to go to the ER. So, uh, the accident is gonna cover 250... okay, 200 and... \$250 for hospital emergency room, uh, \$50 for physician's office visit. For emergency dental work, it would cover \$50. For eye, DND would cover up to \$15,000. Mm. Um... I guess, um... I guess don't quote me on that. I guess the, the first two, I have the dental and prescription probably the only ones I probably would need. And then, can you possibly switch it back to just regular, um, the regular plan then? Okay, hold on. Okay, so you want the Classic instead of the Plus, right? Yes, ma'am. Okay. So we got Classic, the dental and, uh, do you still want the FreeRx, the prescription coverage? Yeah. Okay. So all those three. That's it, right? Yeah. I'll just say Premium. Okay. Oh, not the premium. The Classic with the prescription, the dental... Yes. You, you... O-o-o- right here you got the Baby Classic, the FreeRx, which is prescription coverage and the dental. Yes, ma'am. Okay. So in that case, the total weekly deduction is gonna be \$30.33. 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 become a- active. You're gonna receive your, uh, dental ID card at your mailing address, but your medical is gonna be sent to your email address. So if you want a hard copy of the medical, just give us a call once you see the first deduction for us to make a request. I would like to have an, a hard copy, ma'am. I'm sorry? I said I'd, uh, I would like to receive a hard copy. Yes. Uh, we just need you to give us a call once you see the first deduction. Right now I cannot make the request because we don't have the policy number. Oh, okay. Okay. Yeah, yeah Other than that, Mr. Washington, is there anything else that I can help you with? Uh, no, ma'am. You helped me through quite a lot. All righty then. So thank you for calling Benefits In A Cup which....... Have a wonderful day, sir. You too. Thank you. Bye-bye. You take care. Yes, ma'am. Mm-hmm. Bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name please? Hello. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name please? Hello. Uh. Hi. This is Deshawn Washington. I'm sorry? Deshawn. ... Okay, sir. How may I help you? Uh. I got a message. Uh. It was from a while back. I'm just now responding to

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\$250 for hospital emergency room, uh, \$50 for physician's office visit. For emergency dental work, it would cover \$50. For eye, DND would cover up to \$15,000. Mm. Um... I guess, um... I guess don't quote me on that. I guess the, the first two, I have the dental and prescription probably the only ones I probably would need. And then, can you possibly switch it back to just regular, um, the regular plan then? Okay, hold on. Okay, so you want the Classic instead of the Plus, right? Yes, ma'am. Okay. So we got Classic, the dental and, uh, do you still want the FreeRx, the prescription coverage? Yeah. Okay. So all those three. That's it, right? Yeah. I'll just say Premium. Okay. Oh, not the premium. The Classic with the prescription, the dental... Yes. You, you... O-o-o- right here you got the Baby Classic, the FreeRx, which is prescription coverage and the dental. Yes, ma'am. Okay. So in that case, the total weekly deduction is gonna be \$30.33. 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 become a- active. You're gonna receive your, uh, dental ID card at your mailing address, but your medical is gonna be sent to your email address. So if you want a hard copy of the medical, just give us a call once you see the first deduction for us to make a request. I would like to have an, a hard copy, ma'am. I'm sorry? I said I'd, uh, I would like to receive a hard copy. Yes. Uh, we just need you to give us a call once you see the first deduction. Right now I cannot make the request because we don't have the policy number. Oh, okay. Okay. Yeah, yeah Other than that, Mr. Washington, is there anything else that I can help you with? Uh, no, ma'am. You helped me through quite a lot. All righty then. So thank Thank you. Bye-bye. You take care. Yes, ma'am. Mm-hmm. Bye-bye.