

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. Is that your name, right? Yes, Victoria. Okay. Uh, my name is Robert Jordan. I'm, uh, I work for Dor- Dorothy Staffing and I'm trying to get benefits... I mean, insurance for my daughter's... She needs to go to the dentist. Okay. Um, let me pull up your file. What's the last four of your social? 0305. All right. And do you mind verifying your address and date of birth? Yes. 11/27/1962, 617 Greenbriar, St. Paul, 55106, Apartment 2. Okay. And then, phone nu... Uh, what's your date of birth? 11/27/1962. Okay, gotcha. And then phone number is 651-404-0853? Yes. All right, and email is rj234641@gmail.com? Yeah. Okay. Now, is it just the dental plan that you're wanting? No, but I- I want the full coverage. Mm, dental, medical, I don't know. Okay, so dental is separate from medical, and we offer a couple different medical plans. Do you know which one you're wanting specifically? Mm, yeah, the one that take care of everything. Okay, so unfortunately, I can't suggest a specific plan and there's not necessarily one that takes care of everything. So let me just explain the different plans. Um, so we have the, uh, Stay Healthy MEC TeleRx, um, and that plan specifically covers your preventative health care, so things like your like physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay within, um, the MultiPlan network. Hmm. Uh, it also comes with a subscription to 300X, which is like a prescription plan. And then there's also, uh, virtual urgent care that comes with that plan. I'll take that plan, obviously. Then we have... Okay, now- I think the first one- Just, just to be clear, that plan- I think the- Yeah. ... is all. I'm sorry, go ahead. Mm-hmm. No, I will take the first one, but now what was you gonna say? Okay, I was just gonna make sure that you understand that plan only covers your preventative services. So, like, if you get sick or injured, um, have to go to the urgent care, emergency room, there's not gonna be any coverage for that. Oh, okay, okay, okay. I- I get your meant. So, but the next one will? Not ne- So the- Will that be- So the next plan is the VIP Standard. This plan does not cover preventative services like the first plan does- Mm-hmm. ... but they do provide, this plan specifically provides coverage if you were to be admitted to the hospital, um, if you had to go to the emergency room, urgent care or physician's office. It does also have coverage for prescriptions. Um, the way that it works is there's no co-pays or deductibles associated with it. The insurance is gonna pay, like, a set dollar amount towards the covered benefits for a certain amount of days, and then you would pay the remainder of the bill. Okay, I can do that. Um, so are you wanting that plan? Because we have one other plan that we offer. No, I'll take the first one. I'll take the first one because I'm not gonna do too much emer- I hope not do no emergency. I heard what you said, I would take the first one. I would take the first one. I would. I mean, just 'cause it's... It- it's mainly for my daughter. Me, I'm healthy as a horse. My daughter got a toothache and it's killing her, and I want the tooth out her mouth. Okay. I just wanted to make sure I, I explained the plans to

you. Um- Okay. So the MEC TeleRx and the dental for employee plus child. Is there anything else, or is that it? Nope, that's it. Okay. So the total weekly deduction would be \$30.21 a week. No problem. Then, uh, let me go ahead and get her listed. What is her name? Mariah Bracey. Is that M-A-I-A? Yeah. M- M-A-R-I... Let me see. Mariah. M-A-R-I-A-H. Okay. And then same last name? Bracey. B-R-A-C-E-Y. That first letter was B as in boy or G as in girl? Boy. Okay, and then R-A-C-E-Y? Yes. Date of birth? Uh, 2011, April 4th. All right, so April 4th, 2011. No. Sorry, I'm sorry. 2011, April the 10th. 2011, April 10th. 04/10/2011. All right, so April 10th, 2011, correct? Yes. And then her full social? I gotta go to it. I gotta find it. Oh, Lord. Okay. I don't have it on, uh, uh, uh, on here. That's fine take your time. No joke. Where is it? Oh my God. Okay, just give me a moment. Where now? Shoulda had that ready. I'm sorry? I shoulda had that ready. Oh, you're fine. It's in my phone but I just gotta find it. I, I, I shoulda put it up on my phone. Okay, give me a minute. Oh my God. This is ... with her second oath. So what are you guys, like the FBI or something? No. No. Because we do our work, and we don't let coaches earn any grid on the back end of the . Well, that's not the thing. Oh my God. Eagle, why am I here? Just two nights ago in Trieste, Italy, a union mission could intercept the CIA turncoat myself. That's why I'm in London, basically. Oh my God. I'm sorry. Can... Oh my God. If you want, I can put all zeroes for the Social as of right now, and then you can just call us back and edit that. Yes, I will do that. Please. Please, can you do that? So, um, the actual enrollment process takes about one to two weeks, so you may not see that first deduction come out of your check until two weeks from now. When you do, the coverage will start the following Monday. And then, once the coverage is active, the ID cards are made and sent to you within seven to ten business days. There you go. The medical... Um, I was just gonna say, the medical and the dental ID cards are both mailed to you. Okay. Yes, sir. Uh, was there anything else you might need help with? No, I got that. You just told me everything I needed to know. All right. Uh, give you my Social Security number. Give you... Make sure y'all get her Social Security number, and then once that come through I have to still gotta wait before she goes through the dentist. Yeah, unfortunately the coverage is not immediate. Um, it'll take about two weeks before you see that first deduction come out of your check. Once you do- Good. ... see that first deduction being made out of your check, the coverage starts the following Monday. Okay. Yeah, yeah. I'm good, I'm good with that. I'm, I'm gonna do what I can today. All right. 'Cause- Do you need help with anything? I can pay cash. No, I can pay cash but I don't wanna do that. They already gave me a quote. I don't wanna do... That's too much money. I understand. So I'm gonna wait, and I'm gonna take care of her until that day. I'm gonna give her the... What's this? All right. February the 25th, right? Total's about that much? February the 25th what do you mean? Uh, just how long it, it would take for me to start using my insurance. So I don't have a specific date to give you, unfortunately, because it all depends on when payroll will make that first deduction. So I know it can take up to two weeks after enrolling to make that first deduction, and then the coverage starts the following Monday. Okay. I'll take it from there. Okay. I'll say Valentine's Day be good. Thank you. Thank you. Yeah, I mean if you wanna give a specific date, um, what you could do is you can reach out to payroll and see when they plan on making that first deduction out of your check. Or, can I tell them to do it? Can I go to work tomorrow and say, "Hey, look, I need y'all to pay them out of this check coming up, to pay these people, to pay the insurance company"? I mean, you can def- You can definitely try. It might take them some time for... I, I don't know how soon it shows up in their system- Right. ... the enrollment. 'Cause like I said, the enrollment typically

takes about one to two weeks, and I, I don't know how, how fast they get that information. All right. I understand what you're saying. So, but one week would be better because I still gotta wait another two weeks to... For the card to come. Yeah, so once the coverage is active, you can use the coverage. Now I will- Oh. ... say that with that, you might run into some issues because your ID cards and your policy information is not made until the coverage is active. Right. So, what you can do is you can have your provider's office call us to verify the coverage. We can verify that- Okay. ... the coverage is active, and if we have access to that policy information, we can provide that to them as well, or we can send you the ID cards by email. Um- Okay. ... but there is a possibility, depending on if we don't have the ID cards or policy information, you may have, have to pay out of pocket, um, and then- All right. ... submit a claim with the insurance carrier afterwards. Okay. Either one I'm gonna do. I... I'm gonna see how I go. I'm gonna... I- if I can wait, I'll wait. If not, I'll do what you just said. No problem. Okay. Do you- But- ... have any other questions for me? No, thank you. You have a good night. You too. All right, bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. Is that your name, right?

Speaker speaker_0: Yes, Victoria.

Speaker speaker_1: Okay. Uh, my name is Robert Jordan. I'm, uh, I work for Dor- Dorothy Staffing and I'm trying to get benefits... I mean, insurance for my daughter's... She needs to go to the dentist.

Speaker speaker_0: Okay. Um, let me pull up your file. What's the last four of your social?

Speaker speaker_1: 0305.

Speaker speaker_0: All right. And do you mind verifying your address and date of birth?

Speaker speaker_1: Yes. 11/27/1962, 617 Greenbriar, St. Paul, 55106, Apartment 2.

Speaker speaker_0: Okay. And then, phone nu... Uh, what's your date of birth?

Speaker speaker_1: 11/27/1962.

Speaker speaker_0: Okay, gotcha. And then phone number is 651-404-0853?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, and email is rj234641@gmail.com?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Now, is it just the dental plan that you're wanting?

Speaker speaker_1: No, but I- I want the full coverage. Mm, dental, medical, I don't know.

Speaker speaker_0: Okay, so dental is separate from medical, and we offer a couple different medical plans. Do you know which one you're wanting specifically?

Speaker speaker_1: Mm, yeah, the one that take care of everything.

Speaker speaker_0: Okay, so unfortunately, I can't suggest a specific plan and there's not necessarily one that takes care of everything. So let me just explain the different plans. Um, so we have the, uh, Stay Healthy MEC TeleRx, um, and that plan specifically covers your preventative health care, so things like your like physicals, vaccinations and preventative screenings. It does cover that at 100% as long as you stay within, um, the MultiPlan network.

Speaker speaker_1: Hmm.

Speaker speaker_0: Uh, it also comes with a subscription to 300X, which is like a prescription plan. And then there's also, uh, virtual urgent care that comes with that plan.

Speaker speaker_1: I'll take that plan, obviously.

Speaker speaker_0: Then we have... Okay, now-

Speaker speaker_1: I think the first one-

Speaker speaker_0: Just, just to be clear, that plan-

Speaker speaker_1: I think the- Yeah.

Speaker speaker_0: ... is all. I'm sorry, go ahead.

Speaker speaker_1: Mm-hmm. No, I will take the first one, but now what was you gonna say?

Speaker speaker_0: Okay, I was just gonna make sure that you understand that plan only covers your preventative services. So, like, if you get sick or injured, um, have to go to the urgent care, emergency room, there's not gonna be any coverage for that.

Speaker speaker_1: Oh, okay, okay, okay. I- I get your meant. So, but the next one will?

Speaker speaker_0: Not ne- So the-

Speaker speaker_1: Will that be-

Speaker speaker_0: So the next plan is the VIP Standard. This plan does not cover preventative services like the first plan does-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... but they do provide, this plan specifically provides coverage if you were to be admitted to the hospital, um, if you had to go to the emergency room, urgent care or physician's office. It does also have coverage for prescriptions. Um, the way that it works is there's no co-pays or deductibles associated with it. The insurance is gonna pay, like, a set dollar amount towards the covered benefits for a certain amount of days, and then you would pay the remainder of the bill.

Speaker speaker_1: Okay, I can do that.

Speaker speaker_0: Um, so are you wanting that plan? Because we have one other plan that we offer.

Speaker speaker_1: No, I'll take the first one. I'll take the first one because I'm not gonna do too much emer- I hope not do no emergency. I heard what you said, I would take the first one. I would take the first one. I would. I mean, just 'cause it's... It- it's mainly for my daughter. Me, I'm healthy as a horse. My daughter got a toothache and it's killing her, and I want the tooth out her mouth.

Speaker speaker_0: Okay. I just wanted to make sure I, I explained the plans to you. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: So the MEC TeleRx and the dental for employee plus child. Is there anything else, or is that it?

Speaker speaker_1: Nope, that's it.

Speaker speaker_0: Okay. So the total weekly deduction would be \$30.21 a week.

Speaker speaker_1: No problem.

Speaker speaker_0: Then, uh, let me go ahead and get her listed. What is her name?

Speaker speaker_1: Mariah Bracey.

Speaker speaker_0: Is that M-A-I-A?

Speaker speaker_1: Yeah. M- M-A-R-I... Let me see. Mariah. M-A-R-I-A-H.

Speaker speaker_0: Okay. And then same last name?

Speaker speaker_1: Bracey. B-R-A-C-E-Y.

Speaker speaker_0: That first letter was B as in boy or G as in girl?

Speaker speaker_1: Boy.

Speaker speaker_0: Okay, and then R-A-C-E-Y?

Speaker speaker_1: Yes.

Speaker speaker_0: Date of birth?

Speaker speaker_1: Uh, 2011, April 4th.

Speaker speaker_0: All right, so April 4th, 2011.

Speaker speaker_1: No. Sorry, I'm sorry. 2011, April the 10th. 2011, April 10th. 04/10/2011.

Speaker speaker_0: All right, so April 10th, 2011, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: And then her full social?

Speaker speaker_1: I gotta go to it. I gotta find it. Oh, Lord.

Speaker speaker_0: Okay.

Speaker speaker_1: I don't have it on, uh, uh, uh, on here.

Speaker speaker_0: That's fine take your time.

Speaker speaker_1: No joke. Where is it? Oh my God. Okay, just give me a moment. Where now? Shoulda had that ready.

Speaker speaker_0: I'm sorry?

Speaker speaker_1: I shoulda had that ready.

Speaker speaker_0: Oh, you're fine.

Speaker speaker_1: It's in my phone but I just gotta find it. I, I, I shoulda put it up on my phone. Okay, give me a minute. Oh my God.

Speaker speaker_2: This is ... with her second oath.

Speaker speaker_3: So what are you guys, like the FBI or something?

Speaker speaker_2: No.

Speaker speaker_3: No.

Speaker speaker_2: Because we do our work, and we don't let coaches earn any grid on the back end of the .

Speaker speaker_3: Well, that's not the thing.

Speaker speaker_1: Oh my God.

Speaker speaker_3: Eagle, why am I here?

Speaker speaker_4: Just two nights ago in Trieste, Italy, a union mission could intercept the CIA turncoat myself.

Speaker speaker_3: That's why I'm in London, basically.

Speaker speaker_1: Oh my God.

Speaker speaker_2: I'm sorry.

Speaker speaker_1: Can... Oh my God.

Speaker speaker_0: If you want, I can put all zeroes for the Social as of right now, and then you can just call us back and edit that.

Speaker speaker_1: Yes, I will do that. Please. Please, can you do that?

Speaker speaker_0: So, um, the actual enrollment process takes about one to two weeks, so you may not see that first deduction come out of your check until two weeks from now. When you do, the coverage will start the following Monday. And then, once the coverage is active, the ID cards are made and sent to you within seven to ten business days.

Speaker speaker_1: There you go.

Speaker speaker_0: The medical... Um, I was just gonna say, the medical and the dental ID cards are both mailed to you.

Speaker speaker_1: Okay.

Speaker speaker_0: Yes, sir. Uh, was there anything else you might need help with?

Speaker speaker_1: No, I got that. You just told me everything I needed to know.

Speaker speaker_0: All right.

Speaker speaker_1: Uh, give you my Social Security number. Give you... Make sure y'all get her Social Security number, and then once that come through I have to still gotta wait before she goes through the dentist.

Speaker speaker_0: Yeah, unfortunately the coverage is not immediate. Um, it'll take about two weeks before you see that first deduction come out of your check. Once you do-

Speaker speaker_1: Good.

Speaker speaker_0: ... see that first deduction being made out of your check, the coverage starts the following Monday.

Speaker speaker_1: Okay. Yeah, yeah. I'm good, I'm good with that. I'm, I'm gonna do what I can today.

Speaker speaker_0: All right.

Speaker speaker_1: 'Cause-

Speaker speaker_0: Do you need help with anything?

Speaker speaker_1: I can pay cash. No, I can pay cash but I don't wanna do that. They already gave me a quote. I don't wanna do... That's too much money.

Speaker speaker_0: I understand.

Speaker speaker_1: So I'm gonna wait, and I'm gonna take care of her until that day. I'm gonna give her the... What's this? All right. February the 25th, right? Total's about that much?

Speaker speaker_0: February the 25th what do you mean?

Speaker speaker_1: Uh, just how long it, it would take for me to start using my insurance.

Speaker speaker_0: So I don't have a specific date to give you, unfortunately, because it all depends on when payroll will make that first deduction. So I know it can take up to two weeks after enrolling to make that first deduction, and then the coverage starts the following Monday.

Speaker speaker_1: Okay. I'll take it from there. Okay. I'll say Valentine's Day be good. Thank you. Thank you.

Speaker speaker_0: Yeah, I mean if you wanna give a specific date, um, what you could do is you can reach out to payroll and see when they plan on making that first deduction out of your check.

Speaker speaker_1: Or, can I tell them to do it? Can I go to work tomorrow and say, "Hey, look, I need y'all to pay them out of this check coming up, to pay these people, to pay the insurance company"?

Speaker speaker_0: I mean, you can def- You can definitely try. It might take them some time for... I, I don't know how soon it shows up in their system-

Speaker speaker_1: Right.

Speaker speaker_0: ... the enrollment. 'Cause like I said, the enrollment typically takes about one to two weeks, and I, I don't know how, how fast they get that information.

Speaker speaker_1: All right. I understand what you're saying. So, but one week would be better because I still gotta wait another two weeks to... For the card to come.

Speaker speaker_0: Yeah, so once the coverage is active, you can use the coverage. Now I will-

Speaker speaker_1: Oh.

Speaker speaker_0: ... say that with that, you might run into some issues because your ID cards and your policy information is not made until the coverage is active.

Speaker speaker_1: Right.

Speaker speaker_0: So, what you can do is you can have your provider's office call us to verify the coverage. We can verify that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the coverage is active, and if we have access to that policy information, we can provide that to them as well, or we can send you the ID cards by email. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... but there is a possibility, depending on if we don't have the ID cards or policy information, you may have, have to pay out of pocket, um, and then-

Speaker speaker_1: All right.

Speaker speaker_0: ... submit a claim with the insurance carrier afterwards.

Speaker speaker_1: Okay. Either one I'm gonna do. I... I'm gonna see how I go. I'm gonna... I- if I can wait, I'll wait. If not, I'll do what you just said. No problem.

Speaker speaker_0: Okay. Do you-

Speaker speaker_1: But-

Speaker speaker_0: ... have any other questions for me?

Speaker speaker_1: No, thank you. You have a good night.

Speaker speaker_0: You too.

Speaker speaker_1: All right, bye-bye.

Speaker speaker_0: Bye-bye.