

## Transcript: VICTORIA

Taylor-6207342528905216-5685363795247104

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria. How can I help you? Yes, I'm calling to activate my insurance and then get a... the card sent out. Okay. What's the name of the agency you work for? Uh, MAU. And the last four of your Social? It's 9728. And your first and last name? Charles Gibson. Okay. Do you mind verifying your address and date of birth? 105 Oakland Drive, Dothan, Alabama 36303. Uh, 12/13/1989. Phone number is 334-618-4940? No. Yes, the one in the charger. This the one on the charger, yes. Email is going to be londendior3324@gmail.com? Hello? It's londendior3324@gmail.com, yes. Okay. Um, so I see that your coverage is actually already active. Um, it became active last week, so it typically takes about seven to 10 business days to get the ID cards. They should be coming to you shortly. Okay. Now, what coverage do I have? You have the MEC medical plan, the EnsurePlus Basics medical plan, group accident, term life, vision, ID experts and behavioral health for employee only. Okay. Now, I have like... I have family counsel, do it cover that? I'm sorry, you have family what? Counseling. Does it covers that? Um, I mean, I see that you're enrolled into the behavioral health benefit, um, which I know that is specifically like online counseling and therapy. But you would have to use one of the therapists within Walmart Health Virtual Care. So, it don't cover like the ones that's in our local area? Not- not for the behavioral health benefit. That's specifically through Walmart Health Virtual Care, so you have to use one of their therapists. Okay. Now, do you guys have like a H- uh, HSS card? Like they give you monthly- a monthly card where you- you can use for like insurance, like for medication or anything? You mean like a HSA? Yes. No, we don't offer that. Not that I'm aware of. Okay. Damn. How do I add my- my kids onto the insurance? Uh, let's see. Why not doing? It's . Why you got to . Stop. Stop. Stop. Stop. Are they on there or do I need their Social to get them added? . Yeah, so I'm just checking to see, make sure you're still eligible to make changes and you are up until the 11th of December. As of right now, everything you're enrolled into is just for employee only. So if you are wanting to add your children on, we would need to do so before the 11th of December. Okay. Can I do so now? Sure. Um, give me just one second. Are you wanting to add them on to everything? Yes. Okay. Would it be cheaper to add them to everything or... I- I mean, it really just depends. Like, it- it really just depends, honestly. Each plan is separate from each other, and it is going to cost more to add them on to everything. So I didn't know if you wanted to keep the- the dental for just yourself or, you know, however you want to do it. It's up to you. Okay. How much is my dental plan? Like, what does it... Like, everything, does cover for my dental plan. So, the dental plan for employee only is \$3.51 a week. Um, and it is a pretty basic dental plan, so it just covers your basic dental work, your preventative services are 100... How much is the premium? We don't have a premium. We just have one dental plan. So everything is... You don't have anything pre-

premium for vision or anything? Nope, we just have one policy for vision and dental. Okay, what about everything else? So, the plan... The- the area that we have multiple plans for is medical, specifically. Everything else like dental, vision, short term disability, critical illness, group accident, term life and behavioral health, those are all... We only have one plan for those. Okay, what about... Do- do you handle the 401? No, sir, we don't. Okay. Okay. All right, so when do I need to add them? Okay, so I'm still trying to figure out, are you wanting to add them on to everything that you're enrolled into? Um, just their vision, dental and the other one. What's the la- the, uh, last one? The, the medical? Okay, so the medical, dental and vision? Uh-huh. So, it looks like you're enrolled into two different medical plans. The MEC, which is, like, for your preventative care and the Insure Plus Basics, which is for your non-preventative care. Are you wanting to add them on both? Yes. What's the difference between both of them? Well, like I said, the MEC is for preventative care, so anything preventing an illness or disease, like your yearly physicals, vaccinations and preventative screenings. Whereas the Insure Plus Basics covers non-preventative, so, like, if you have to go to the hospital, urgent care or physician's office. Okay. So with adding them on to just the, both of the medical plans, the dental and vision, and keeping everything else for employee only, it looks like your weekly deduction would be \$64.75 a week. Okay. And then- If I add them to it, if I add them, them to it, how much more will it be? That's what I just told you. Okay. Of, two in a row that went down. So it'd be an extra \$64? Yes. So again, with adding them on to both of the medical plans, the dental and the vision, but keeping everything else that you're enrolled into for employee only, the new weekly deduction would be \$64.75. Okay. Yeah. I would like to add, to add some. Okay. Uh, what's the first child's name? Uh, Layla Gibson. Can you spell the first name for me? Uh, L-A-Y-L-A. Yeah. Uh, date of birth? Uh, September 14th, '19. September 14, 2019? Yes. Full social? Oh, hold on. Let me get it. Okay. Ma'am, is there a way that you can call, like call me back, or no? Um, uh, I mean, if you don't have access to the socials at the moment y- I can just put all zeroes and you can call us back when you do have access to that. Hold on, hold on, hold on. Hold on. I, I, I, I'm getting them now. Okay. All right, so Layla's is... Hi, Mario. 653-3796-39. Okay. And then what is the second child's name? Uh, it's Kayla. K-A-Y-L-A. Gibson? Yep. Who is this, Mom? Date of birth? Uh, th- th- that is from a September 14, '19. So it's gonna be the same, September 14, 2019? Yes, ma'am. Okay. And then Kayla's social? Uh, it's 724-40-5768. All right. And is there anyone else? That's all. Okay. So, it will take about one to two weeks for the changes to be processed through payroll. All right. So you might not see the deduction come out for the medical, dental and vision for employee plus child until two weeks from now. Okay. Once you see that change in your pay stub, the coverage for your children will start the following Monday of that first deduction. Okay. So it'll probably be, like, the beginning of the new year? Um, it, it really just depends on when they make that first deduction. I would say at least two weeks before the first deduction is made, and then the following Monday at that first deduction. So, you're looking at two to three weeks. All right, so you added them to the covers of dental, vision and what else? Both of the medical plans. Oh, both of the medical plans, okay. Mm-hmm. Uh, and do you have any information on their deductibles if they go to the, like, like urgent care? So, for the preventative services, under the Stay Healthy MEC, like, all the preventative services, as long as you stay in network, which you actually have to stay in network for that, that would be 100% covered. But for non-preventative services, um, like let's say happen to go to the emergency room- Okay. ... um, with it not being a major medical plan, there are no deductibles or copays. So

the way it will work is the insurance is gonna pay a set dollar amount towards that benefit, and then you pay the remainder of the bill. Okay. Um, so they pay \$250 for the emergency room, and then you pay the remainder. Okay, okay. All right, that sounds good. All righty. Did you need help with anything else? That's all. All righty. You have a wonderful day. Okay, you too. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits on a Card, this is Victoria. How can I help you?

Speaker speaker\_2: Yes, I'm calling to activate my insurance and then get a... the card sent out.

Speaker speaker\_1: Okay. What's the name of the agency you work for?

Speaker speaker\_2: Uh, MAU.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: It's 9728.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Charles Gibson.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: 105 Oakland Drive, Dothan, Alabama 36303. Uh, 12/13/1989.

Speaker speaker\_1: Phone number is 334-618-4940?

Speaker speaker\_2: No. Yes, the one in the charger. This the one on the charger, yes.

Speaker speaker\_1: Email is going to be londendior3324@gmail.com?

Speaker speaker\_2: Hello? It's londendior3324@gmail.com, yes.

Speaker speaker\_1: Okay. Um, so I see that your coverage is actually already active. Um, it became active last week, so it typically takes about seven to 10 business days to get the ID cards. They should be coming to you shortly.

Speaker speaker\_2: Okay. Now, what coverage do I have?

Speaker speaker\_1: You have the MEC medical plan, the EnsurePlus Basics medical plan, group accident, term life, vision, ID experts and behavioral health for employee only.

Speaker speaker\_2: Okay. Now, I have like... I have family counsel, do it cover that?

Speaker speaker\_1: I'm sorry, you have family what?

Speaker speaker\_2: Counseling. Does it covers that?

Speaker speaker\_1: Um, I mean, I see that you're enrolled into the behavioral health benefit, um, which I know that is specifically like online counseling and therapy. But you would have to use one of the therapists within Walmart Health Virtual Care.

Speaker speaker\_2: So, it don't cover like the ones that's in our local area?

Speaker speaker\_1: Not- not for the behavioral health benefit. That's specifically through Walmart Health Virtual Care, so you have to use one of their therapists.

Speaker speaker\_2: Okay. Now, do you guys have like a H- uh, HSS card? Like they give you monthly- a monthly card where you- you can use for like insurance, like for medication or anything?

Speaker speaker\_1: You mean like a HSA?

Speaker speaker\_2: Yes.

Speaker speaker\_1: No, we don't offer that. Not that I'm aware of.

Speaker speaker\_2: Okay. Damn. How do I add my- my kids onto the insurance?

Speaker speaker\_1: Uh, let's see.

Speaker speaker\_3: Why not doing? It's .

Speaker speaker\_1: Why you got to .

Speaker speaker\_2: Stop. Stop. Stop. Stop. Are they on there or do I need their Social to get them added? .

Speaker speaker\_1: Yeah, so I'm just checking to see, make sure you're still eligible to make changes and you are up until the 11th of December. As of right now, everything you're enrolled into is just for employee only. So if you are wanting to add your children on, we would need to do so before the 11th of December.

Speaker speaker\_2: Okay. Can I do so now?

Speaker speaker\_1: Sure. Um, give me just one second. Are you wanting to add them on to everything?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Would it be cheaper to add them to everything or...

Speaker speaker\_1: I- I mean, it really just depends. Like, it- it really just depends, honestly. Each plan is separate from each other, and it is going to cost more to add them on to everything. So I didn't know if you wanted to keep the- the dental for just yourself or, you know, however you want to do it. It's up to you.

Speaker speaker\_2: Okay. How much is my dental plan? Like, what does it... Like, everything, does cover for my dental plan.

Speaker speaker\_1: So, the dental plan for employee only is \$3.51 a week. Um, and it is a pretty basic dental plan, so it just covers your basic dental work, your preventative services are 100...

Speaker speaker\_2: How much is the premium?

Speaker speaker\_1: We don't have a premium. We just have one dental plan.

Speaker speaker\_2: So everything is... You don't have anything pre- premium for vision or anything?

Speaker speaker\_1: Nope, we just have one policy for vision and dental.

Speaker speaker\_2: Okay, what about everything else?

Speaker speaker\_1: So, the plan... The- the area that we have multiple plans for is medical, specifically. Everything else like dental, vision, short term disability, critical illness, group accident, term life and behavioral health, those are all... We only have one plan for those.

Speaker speaker\_2: Okay, what about... Do- do you handle the 401?

Speaker speaker\_1: No, sir, we don't.

Speaker speaker\_2: Okay. Okay. All right, so when do I need to add them?

Speaker speaker\_1: Okay, so I'm still trying to figure out, are you wanting to add them on to everything that you're enrolled into?

Speaker speaker\_2: Um, just their vision, dental and the other one. What's the la- the, uh, last one? The, the medical?

Speaker speaker\_1: Okay, so the medical, dental and vision?

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: So, it looks like you're enrolled into two different medical plans. The MEC, which is, like, for your preventative care and the Insure Plus Basics, which is for your non-preventative care. Are you wanting to add them on both?

Speaker speaker\_2: Yes. What's the difference between both of them?

Speaker speaker\_1: Well, like I said, the MEC is for preventative care, so anything preventing an illness or disease, like your yearly physicals, vaccinations and preventative screenings. Whereas the Insure Plus Basics covers non-preventative, so, like, if you have to go to the hospital, urgent care or physician's office.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So with adding them on to just the, both of the medical plans, the dental and vision, and keeping everything else for employee only, it looks like your weekly deduction

would be \$64.75 a week.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then-

Speaker speaker\_2: If I add them to it, if I add them, them to it, how much more will it be?

Speaker speaker\_1: That's what I just told you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Of, two in a row that went down.

Speaker speaker\_2: So it'd be an extra \$64?

Speaker speaker\_1: Yes. So again, with adding them on to both of the medical plans, the dental and the vision, but keeping everything else that you're enrolled into for employee only, the new weekly deduction would be \$64.75.

Speaker speaker\_2: Okay. Yeah. I would like to add, to add some.

Speaker speaker\_1: Okay. Uh, what's the first child's name?

Speaker speaker\_2: Uh, Layla Gibson.

Speaker speaker\_1: Can you spell the first name for me?

Speaker speaker\_2: Uh, L-A-Y-L-A.

Speaker speaker\_1: Yeah. Uh, date of birth?

Speaker speaker\_2: Uh, September 14th, '19.

Speaker speaker\_1: September 14, 2019?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Full social?

Speaker speaker\_2: Oh, hold on. Let me get it.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Ma'am, is there a way that you can call, like call me back, or no?

Speaker speaker\_1: Um, uh, I mean, if you don't have access to the socials at the moment y- I can just put all zeroes and you can call us back when you do have access to that.

Speaker speaker\_2: Hold on, hold on, hold on. Hold on. I, I, I, I'm getting them now.

Speaker speaker\_1: Okay.

Speaker speaker\_2: All right, so Layla's is...

Speaker speaker\_4: Hi, Mario.

Speaker speaker\_2: 653-3796-39.

Speaker speaker\_1: Okay. And then what is the second child's name?

Speaker speaker\_2: Uh, it's Kayla. K-A-Y-L-A.

Speaker speaker\_1: Gibson?

Speaker speaker\_2: Yep. Who is this, Mom?

Speaker speaker\_1: Date of birth?

Speaker speaker\_2: Uh, th- th- that is from a September 14, '19.

Speaker speaker\_1: So it's gonna be the same, September 14, 2019?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay. And then Kayla's social?

Speaker speaker\_2: Uh, it's 724-40-5768.

Speaker speaker\_1: All right. And is there anyone else?

Speaker speaker\_2: That's all.

Speaker speaker\_1: Okay. So, it will take about one to two weeks for the changes to be processed through payroll.

Speaker speaker\_2: All right.

Speaker speaker\_1: So you might not see the deduction come out for the medical, dental and vision for employee plus child until two weeks from now.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Once you see that change in your pay stub, the coverage for your children will start the following Monday of that first deduction.

Speaker speaker\_2: Okay. So it'll probably be, like, the beginning of the new year?

Speaker speaker\_1: Um, it, it really just depends on when they make that first deduction. I would say at least two weeks before the first deduction is made, and then the following Monday at that first deduction. So, you're looking at two to three weeks.

Speaker speaker\_2: All right, so you added them to the covers of dental, vision and what else?

Speaker speaker\_1: Both of the medical plans.

Speaker speaker\_2: Oh, both of the medical plans, okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Uh, and do you have any information on their deductibles if they go to the, like, like urgent care?

Speaker speaker\_1: So, for the preventative services, under the Stay Healthy MEC, like, all the preventative services, as long as you stay in network, which you actually have to stay in network for that, that would be 100% covered. But for non-preventative services, um, like let's say happen to go to the emergency room-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... um, with it not being a major medical plan, there are no deductibles or copays. So the way it will work is the insurance is gonna pay a set dollar amount towards that benefit, and then you pay the remainder of the bill.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, so they pay \$250 for the emergency room, and then you pay the remainder.

Speaker speaker\_2: Okay, okay. All right, that sounds good.

Speaker speaker\_1: All righty. Did you need help with anything else?

Speaker speaker\_2: That's all.

Speaker speaker\_1: All righty. You have a wonderful day.

Speaker speaker\_2: Okay, you too.

Speaker speaker\_1: Thank you. Bye-bye.