

Transcript: VICTORIA

Taylor-6216240769581056-5210878633361408

Full Transcript

Thank you for calling Card. This is . How can I help you? Okay. My name is Viola Elizabeth Woods. I've asked about the Basic Insurer. Okay. I'm sorry, what was that? I took out the insurance, Basic Insurance. Okay. What's the name of the agency you work for? I work for MAU. I'm at a B- And the last four of your Social? 2370. Okay. And your first and last name? Viola V. Woods. All right. Do you mind verifying your address and date of birth? March the 27th, 1947, 104 William Circle, Somerville, 29681. Phone number 864-787-3131. Uh-huh. And then email is truth.rs69@gmail.com? Yes, ma'am. Okay. I don't see that you're currently enrolled into anything. I just filled it out today. That's why I was calling you, because I'm... I didn't know I was supposed to call you. Did you fill it out online or did you do like a paper enrollment form? Pape- a paper. Okay, and I'm assuming you gave that to your employer? Are you still there? Uh-huh. Okay, and I'm assuming you gave that enrollment form to your employer. Correct? O- okay. Yeah, I got... I got, uh, benefits, and they call it, employment enroll form. Okay. So I'm asking you, did you hand that enrollment form to your employer? No, I didn't. Oh, okay. So you filled out the enrollment form requesting coverage today. So you didn't give it to anyone? Uh-huh. I called but she told me I was supposed to call you. Okay. Yeah, I mean, we can get you enrolled over the phone. I'm just confused because you said you filled out an enrollment form. Uh, what were you wanting- Yeah. ... to enroll into? I said Ensure Plus Ba- Basic Insurance, \$17.39 a month, I think. So the Ensure Plus Basics is \$17.39 a week for employee only. Oh, this... It's a week? Okay. Yes, ma'am. Is that all that you're wanting to enroll into? I see just the Vision. Must be working 20 hours or, or more, \$4.02. What about that one? Mm. Uh, uh, I think you're looking at the short-term disability, not the Vision. The Vision is- Oh. Yeah. There's no, um, there's no, like, requirement on how long you have to work for Vision. And Vision is \$2.15 a week for employee only. Uh-huh. What about accident? I got... I see accident on here. Yes. Group accident is \$2.04 a week for employee only. Do, do I get that too? It, it... So this is ju- this is... It's whatever you want to enroll into. So what it... So what exactly... They're separate from medical. Oh. I don't know how this phone go then. Well, you asked me the question and I tell you, but I don't know how this phone... I never did this before. Okay. So just tell me everything that you're wanting to enroll into and I can enroll you. You completely... You can forget about the form. We can do it over the phone. I just want Insure and Basic. Okay, when you get the Basic, what's that, \$17.39 a week? Yeah. So the Insure Plus Basics is a hospital indemnity plan. That plan covers things, um, like being admitted to the hospital, having to go to the emergency room or physician's office. There is also coverage for prescriptions. Now, this is not a major medical plan, so there are no copays or deductibles associated with this plan. How it works is- No, it's not? No, ma'am. How it works is the insurance is gonna pay a set dollar amount towards the different benefits covered and you pay the remainder of the bill. So just to kind of give you a

couple examples. For prescriptions, if it is a covered medication, it would be covered at \$10, \$20 or \$30 and you pay the remainder. Uh-huh. Um, you have to go to the emergency room. The insurance is gonna pay \$250 towards the emergency room visit and you pay the remainder. Uh-huh. If you have to go to a regular physician's office, the insurance is gonna pay \$50 of that visit and you pay the remainder. Uh-huh. So that's how it works. You just pay a set dollar amount towards the different benefits. So that's what you think I need? I can't advise you unfortunately. So we're just your benefits administrators. Usually how it works is people call in to get enrolled if they're interested. So you would tell us what you're wanting to enroll into. Oh. We cannot suggest plans. Oh. But like you, with pay you can be out sick? Hmm. No, it, I, it... Are you talking about, like, sick pay? Yeah. Uh-huh. And that's something you'll have to verify with MAU if they even offer sick pay. This is just... This is like medical insurance. Uh-huh. That's all. Well, how do you get the one with, uh, the dental? I see dental on here and like I want to see before the, uh, uh, policy. Well it, dental and vision- Like the benefits. Yeah, dental and vision are completely separate policies, so you do not have to get medical to get dental and vision. And medical does not include dental or vision, they're separate. So the dental plan that we offer, I will tell you it is very basic, so it is not gonna cover any major dental work like crowns or orthodontists. What it does cover though is your preventative dental work at 100%, and then your basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. Um, what you would pay a week for the dental for employee only is \$3.51. Our vision policy- Hello? Go ahead. Um, our vision policy, there's a \$10 co-pay for your annual eye exam. There is a co-pay for lenses and frames which is \$25 and then the insurance will pay \$130 towards the frames. Mm-hmm. So what you would pay for vision on a weekly basis is \$2.15. Mm-hmm. So what about disability? So disability is the policy that requires you to work a certain amount of hours weekly, so it's available for all active employees that work 20 hours or more per week. There is an elimination period of seven days. The, um... If you do have to take out short-term disability, you would get the benefit amount for up to 90 days and they'll pay you \$6.50 a month. I, I think... H- How much that is, \$4.02? Yes, ma'am, that's \$4.02. Mm-hmm. I think I'll take out that one. Okay, so you're just wanting the short-term disability? Yeah. Okay. Are you wanting to enroll into anything else? I guess, uh... Uh. Let's see. What is that, uh, C-R-I-T-I-C-A-L? Are you talking about the critical illness? Uh-huh. So the critical illness policy is if you're diagnosed with one of the critical illnesses like, um, a heart attack, major organ failure, end-stage, uh, renal failure, um, things like invasive cancers, skin cancer. So there's certain conditions that are covered under this policy. If you're diagnosed with one of them, you'll get the benefit amount of \$5,000. Uh, what about diabetes? That don't cover that? I don't see diabetes covered under that, unfortunately. Mm-hmm. I guess, I guess I'll take out disability. Okay. All right, so like I said, the f- the short-term disability is just \$4.02 a week. Um, so it will take about one to two weeks for the enrollment to be processed through payroll. Uh-huh. Once you see that first, um, once you see the first deduction being taken out of your check, coverage will start the following Monday. Oh, okay. Okay. Um, and that plan is through American Public Life. That's the name of the insurance carrier. Um, yeah, that's pretty much d- that's all I have to review with you. Do you have any questions for me? Well, I guess that's more than I was on a state dis-, uh, insur- uh, basic, but, uh, disability covered us, covered that, won't it? Well, n- no, the... So the Insure Plus Basic and the short-term disability are two separate policies. The Insure Plus Basic is a hospital indemnity plan, so it has nothing to do with having to take short-term disability. Oh. So

let me... How much is, uh, uh... So \$17.39 come out every week or once a month? All of this is weekly. It comes out of your check weekly. Mm-hmm. So if you want to do this, the Ensure Plus Basics, that is \$7.00 or \$17.39 a week. The Short-Term Disability would be the \$4.02 a week. So are you also wanting to enroll into the Ensure Plus Basics or do you just want the Short-Term Disability? I guess I'll take both of them 'cause you said... Both of them seem like they're good here with me. Okay. You said, you said, uh, uh, Ensure Plus Basics, it take care of hospital bills and help you with your hospital and what else you say? So there's coverage for prescriptions. If it's a covered medication, it would be covered at 10, 20 or 30%. Or I'm sorry, 10- All right. ... 20 or \$30. So the insurance- All right. ... just depending on the medication itself, will cover 10, 20 or \$30 of that medication. All right. It does have coverage for hospitalization. It also has coverage for emergency room visits and physician office visits. The insurance will pay a set dollar amount towards those benefits and then you pay the remainder of the bill. Oh, okay. Yeah, I'll go ahead and take that up too. Okay. So if you do the Ensure Plus Basics and the Short-Term Disability for employee only, you're looking at a total of \$21.41 a week. Oh, okay. That's what I want. Okay. Now I do want to let you know that that Ensure Plus Basics is under the IRS code as Section 125. So that, that code allows you to pay your share of the premium with pre-tax dollars. Because of that, once you are enrolled into the plan, the only time that you can change or cancel that plan is during the company's open enrollment period, which is what they're currently in up until the 31st. All right. So you only have till the 31st to cancel this plan. After the 31st- Okay. ... you're going to have to wait for the next company open enrollment period to cancel or change unless you experience a qualifying life event. Okay. I's, I'ma keep, I'ma keep both of those. Okay. Um, now the ID card for the Ensure Plus Basics will be emailed to you by the insurance carrier, which is also American Public Life. All right. So keep an eye on your email because that's how you'll get your ID card. Um- Okay. And then once you get that email, you can print it off and use it like normal. Oh, okay. Yes, ma'am. Okay. Then- Did you have any other questions? No, that's it. Okay. You have a wonderful day. Okay. Thank you. Thank you. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Okay. My name is Viola Elizabeth Woods. I've asked about the Basic Insurer.

Speaker speaker_0: Okay. I'm sorry, what was that?

Speaker speaker_1: I took out the insurance, Basic Insurance.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: I work for MAU. I'm at a B-

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 2370.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Viola V. Woods.

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

Speaker speaker_1: March the 27th, 1947, 104 William Circle, Somerville, 29681.

Speaker speaker_0: Phone number 864-787-3131.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then email is truth.rs69@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. I don't see that you're currently enrolled into anything.

Speaker speaker_1: I just filled it out today. That's why I was calling you, because I'm... I didn't know I was supposed to call you.

Speaker speaker_0: Did you fill it out online or did you do like a paper enrollment form?

Speaker speaker_1: Pape- a paper.

Speaker speaker_0: Okay, and I'm assuming you gave that to your employer? Are you still there?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Okay, and I'm assuming you gave that enrollment form to your employer. Correct?

Speaker speaker_1: O- okay. Yeah, I got... I got, uh, benefits, and they call it, employment enroll form.

Speaker speaker_0: Okay. So I'm asking you, did you hand that enrollment form to your employer?

Speaker speaker_1: No, I didn't.

Speaker speaker_0: Oh, okay. So you filled out the enrollment form requesting coverage today. So you didn't give it to anyone?

Speaker speaker_1: Uh-huh. I called but she told me I was supposed to call you.

Speaker speaker_0: Okay. Yeah, I mean, we can get you enrolled over the phone. I'm just confused because you said you filled out an enrollment form. Uh, what were you wanting-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... to enroll into?

Speaker speaker_1: I said Ensure Plus Ba- Basic Insurance, \$17.39 a month, I think.

Speaker speaker_0: So the Ensure Plus Basics is \$17.39 a week for employee only.

Speaker speaker_1: Oh, this... It's a week? Okay.

Speaker speaker_0: Yes, ma'am. Is that all that you're wanting to enroll into?

Speaker speaker_1: I see just the Vision. Must be working 20 hours or, or more, \$4.02. What about that one?

Speaker speaker_0: Mm. Uh, uh, I think you're looking at the short-term disability, not the Vision. The Vision is-

Speaker speaker_1: Oh.

Speaker speaker_0: Yeah. There's no, um, there's no, like, requirement on how long you have to work for Vision. And Vision is \$2.15 a week for employee only.

Speaker speaker_1: Uh-huh. What about accident? I got... I see accident on here.

Speaker speaker_0: Yes. Group accident is \$2.04 a week for employee only.

Speaker speaker_1: Do, do I get that too?

Speaker speaker_0: It, it... So this is ju- this is... It's whatever you want to enroll into. So what it... So what exactly... They're separate from medical.

Speaker speaker_1: Oh. I don't know how this phone go then. Well, you asked me the question and I tell you, but I don't know how this phone... I never did this before.

Speaker speaker_0: Okay. So just tell me everything that you're wanting to enroll into and I can enroll you. You completely... You can forget about the form. We can do it over the phone.

Speaker speaker_1: I just want Insure and Basic. Okay, when you get the Basic, what's that, \$17.39 a week?

Speaker speaker_0: Yeah. So the Insure Plus Basics is a hospital indemnity plan. That plan covers things, um, like being admitted to the hospital, having to go to the emergency room or physician's office. There is also coverage for prescriptions. Now, this is not a major medical plan, so there are no copays or deductibles associated with this plan. How it works is-

Speaker speaker_1: No, it's not?

Speaker speaker_0: No, ma'am. How it works is the insurance is gonna pay a set dollar amount towards the different benefits covered and you pay the remainder of the bill. So just to kind of give you a couple examples. For prescriptions, if it is a covered medication, it would be covered at \$10, \$20 or \$30 and you pay the remainder.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Um, you have to go to the emergency room. The insurance is gonna pay \$250 towards the emergency room visit and you pay the remainder.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: If you have to go to a regular physician's office, the insurance is gonna pay \$50 of that visit and you pay the remainder.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: So that's how it works. You just pay a set dollar amount towards the different benefits.

Speaker speaker_1: So that's what you think I need?

Speaker speaker_0: I can't advise you unfortunately. So we're just your benefits administrators. Usually how it works is people call in to get enrolled if they're interested. So you would tell us what you're wanting to enroll into.

Speaker speaker_1: Oh.

Speaker speaker_0: We cannot suggest plans.

Speaker speaker_1: Oh. But like you, with pay you can be out sick?

Speaker speaker_0: Hmm. No, it, I, it... Are you talking about, like, sick pay?

Speaker speaker_1: Yeah. Uh-huh.

Speaker speaker_0: And that's something you'll have to verify with MAU if they even offer sick pay. This is just... This is like medical insurance.

Speaker speaker_1: Uh-huh. That's all. Well, how do you get the one with, uh, the dental? I see dental on here and like I want to see before the, uh, uh, policy.

Speaker speaker_0: Well it, dental and vision-

Speaker speaker_1: Like the benefits.

Speaker speaker_0: Yeah, dental and vision are completely separate policies, so you do not have to get medical to get dental and vision. And medical does not include dental or vision, they're separate. So the dental plan that we offer, I will tell you it is very basic, so it is not gonna cover any major dental work like crowns or orthodontists. What it does cover though is your preventative dental work at 100%, and then your basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. Um, what you would pay a week for the dental for employee only is \$3.51. Our vision policy-

Speaker speaker_1: Hello? Go ahead.

Speaker speaker_0: Um, our vision policy, there's a \$10 co-pay for your annual eye exam. There is a co-pay for lenses and frames which is \$25 and then the insurance will pay \$130 towards the frames.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So what you would pay for vision on a weekly basis is \$2.15.

Speaker speaker_1: Mm-hmm. So what about disability?

Speaker speaker_0: So disability is the policy that requires you to work a certain amount of hours weekly, so it's available for all active employees that work 20 hours or more per week. There is an elimination period of seven days. The, um... If you do have to take out short-term disability, you would get the benefit amount for up to 90 days and they'll pay you \$6.50 a month.

Speaker speaker_1: I, I think... H- How much that is, \$4.02?

Speaker speaker_0: Yes, ma'am, that's \$4.02.

Speaker speaker_1: Mm-hmm. I think I'll take out that one.

Speaker speaker_0: Okay, so you're just wanting the short-term disability?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Are you wanting to enroll into anything else?

Speaker speaker_1: I guess, uh... Uh. Let's see. What is that, uh, C-R-I-T-I-C-A-L?

Speaker speaker_0: Are you talking about the critical illness?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: So the critical illness policy is if you're diagnosed with one of the critical illnesses like, um, a heart attack, major organ failure, end-stage, uh, renal failure, um, things like invasive cancers, skin cancer. So there's certain conditions that are covered under this policy. If you're diagnosed with one of them, you'll get the benefit amount of \$5,000.

Speaker speaker_1: Uh, what about diabetes? That don't cover that?

Speaker speaker_0: I don't see diabetes covered under that, unfortunately.

Speaker speaker_1: Mm-hmm. I guess, I guess I'll take out disability.

Speaker speaker_0: Okay. All righty, so like I said, the f- the short-term disability is just \$4.02 a week. Um, so it will take about one to two weeks for the enrollment to be processed through payroll.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Once you see that first, um, once you see the first deduction being taken out of your check, coverage will start the following Monday.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: Um, and that plan is through American Public Life. That's the name of the insurance carrier. Um, yeah, that's pretty much d- that's all I have to review with you. Do you have any questions for me?

Speaker speaker_1: Well, I guess that's more than I was on a state dis-, uh, insur- uh, basic, but, uh, disability covered us, covered that, won't it?

Speaker speaker_0: Well, n- no, the... So the Insure Plus Basic and the short-term disability are two separate policies. The Insure Plus Basic is a hospital indemnity plan, so it has nothing to do with having to take short-term disability.

Speaker speaker_1: Oh. So let me... How much is, uh, uh... So \$17.39 come out every week or once a month?

Speaker speaker_0: All of this is weekly. It comes out of your check weekly.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So if you want to do this, the Ensure Plus Basics, that is \$7.00 or \$17.39 a week. The Short-Term Disability would be the \$4.02 a week. So are you also wanting to enroll into the Ensure Plus Basics or do you just want the Short-Term Disability?

Speaker speaker_1: I guess I'll take both of them 'cause you said... Both of them seem like they're good here with me.

Speaker speaker_0: Okay.

Speaker speaker_1: You said, you said, uh, uh, Ensure Plus Basics, it take care of hospital bills and help you with your hospital and what else you say?

Speaker speaker_0: So there's coverage for prescriptions. If it's a covered medication, it would be covered at 10, 20 or 30%. Or I'm sorry, 10-

Speaker speaker_1: All right.

Speaker speaker_0: ... 20 or \$30. So the insurance-

Speaker speaker_1: All right.

Speaker speaker_0: ... just depending on the medication itself, will cover 10, 20 or \$30 of that medication.

Speaker speaker_1: All right.

Speaker speaker_0: It does have coverage for hospitalization. It also has coverage for emergency room visits and physician office visits. The insurance will pay a set dollar amount towards those benefits and then you pay the remainder of the bill.

Speaker speaker_1: Oh, okay. Yeah, I'll go ahead and take that up too.

Speaker speaker_0: Okay. So if you do the Ensure Plus Basics and the Short-Term Disability for employee only, you're looking at a total of \$21.41 a week.

Speaker speaker_1: Oh, okay. That's what I want.

Speaker speaker_0: Okay. Now I do want to let you know that that Ensure Plus Basics is under the IRS code as Section 125. So that, that code allows you to pay your share of the premium with pre-tax dollars. Because of that, once you are enrolled into the plan, the only time that you can change or cancel that plan is during the company's open enrollment period, which is what they're currently in up until the 31st.

Speaker speaker_1: All right.

Speaker speaker_0: So you only have till the 31st to cancel this plan. After the 31st-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you're going to have to wait for the next company open enrollment period to cancel or change unless you experience a qualifying life event.

Speaker speaker_1: Okay. I's, I'ma keep, I'ma keep both of those.

Speaker speaker_0: Okay. Um, now the ID card for the Ensure Plus Basics will be emailed to you by the insurance carrier, which is also American Public Life.

Speaker speaker_1: All right.

Speaker speaker_0: So keep an eye on your email because that's how you'll get your ID card. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: And then once you get that email, you can print it off and use it like normal.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Then-

Speaker speaker_0: Did you have any other questions?

Speaker speaker_1: No, that's it.

Speaker speaker_0: Okay. You have a wonderful day.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.