

Transcript: VICTORIA

Taylor-6533500688056320-4646719675875328

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, hello. I, I was just wanna make sure my benefits transferred 'cause I don't, I don't know if this is something new. Okay. Uh, what's the name of the agency you work for? Uh, SST. Gotcha. South Texas Trade Union. Okay. Let me pull up your file. What's the last four of your social? 6087. And your first and last name? Demetrius Gonzalez Watts. I'm sorry? Demetrius Gonzalez Watts. Okay. Do you mind verifying your address and date of birth? 14701 Lansing Drive and 02/05/2001. Uh, just to make sure, the city is gonna... I'm not sure how to pronounce it. It's P-S-L- Oh, Pflugerville. Okay. Pflugerville, Texas 78660. Okay, perfect. And then phone number 512-954-5893? Yes, ma'am. And then email is demetrius.watts90@gmail.com. Yes, ma'am. Okay. Yeah, so I see you're enrolled into a few different things, the Vision, Dental, the VIP Classic, Term Life and the MEC, all being for employee only. And it looks like this is the second week of active coverage. So you should be getting the ID cards in the mail if you haven't got them. Oh, so I'm getting a whole different ID card? Yes. So we just started administering, uh, medical insurance for your employer, so if you had medical insurance with them previously, uh, it was with a different company. Yes. Yeah, so you should be getting new ID cards. Um, it typically takes about 7 to 10 business days once the coverage becomes active to get those, so they should be coming in the mail soon. You'll get, um, one for... looks like... So you'll get one for your preventative medical and vision in the mail. Then you'll also get one for dental and then one by email for the VIP Classic, which is your hospital indemnity plan. Okay. Mm-hmm. And, um, is it, like, a different pay rate or is, like, everything staying the same? Or is the- Well, everything's gonna be different. Oh, okay. So this you do pay for weekly, which is a deduction made out of your paycheck. Um, for everything that you're enrolled into, it looks like it comes out to a total of \$48.57 a week. Okay. Um, yeah, so as far as, like, the coverage, I know, like, with vision, um, there is gonna be a copay. Let's see, just to kind of give you information on the coverage. For the vision, there's a \$10 copay for your annual eye exam. Uh, to get, uh... The copay for lenses and frames is \$25 and then the insurance will pay \$130 for your frames. Um, dental is very basic. It's not gonna cover any major dental work, like crowns or orthodontists, unfortunately, but it does cover your preventative dental work at 100%. And then basic dental work, like fillings and extractions, at 80% once you meet the \$50 deductible. Okay. We do also have the term life benefit, which is basically just if you're passing, your beneficiary would get the benefit amount of \$20,000. Um, going back to the medical plans, technically you have two different medical plans. You have the MEC, uh, which is basically for your preventative services, so things like yearly physicals, vaccinations and preventative screenings. That would be covered at 100%. However, you do have to stay within the multi-plan network. And that's pretty much what the MEC covers, is just your preventative services. Okay. Now the VIP

Classic is the hospital indemnity plan you have. So this provides coverage for things like being admitted to the hospital, there is some surgical benefits, if you have to go to the emergency room, urgent care, or just a physician's office. It also has coverage for prescriptions. Now, the way that the VIP Classic works is, the only thing that really has a copay is gonna be your prescriptions. If it is a covered medication, the copay would either be \$10, \$20 or \$30. Okay. As far as the rest of the benefits, the way that it works is the insurance will pay that dollar amount towards that benefit for a certain amount of days and then you pay the remainder of the bill. Gotcha. Okay. Yes, sir. I just wanted to make sure everything was still active. Yeah, so you should get those ID cards here soon. I would just keep an eye on the mail and your email as well. Um, but were there any oth- any other questions, questions maybe- What would the, uh, what, what would the email be under? I'm not sure the specific email address, but it's gonna be from American Public Life. Okay. They do, uh, the VIP Classic, they do the dental and the term life. Gotcha. American... What was that? American Public Life. Okay. Thank you. You're welcome. Um, I do see here that we're also still missing a beneficiary for your term life. So who did you want to name as the beneficiary? I'm sorry, one more time. You said American Public Life? Yeah, that's right. Okay. And then a beneficiary for what? For your term life. So in the event of your passing, your beneficiary is the one who would get the \$20,000. Um, I guess my mom. Okay. Um- But I can give you her name. Yeah, just her name. Melissa Gonzalez. Melissa is M-E-L-I-S-S-A and then- Yeah. ... Gonzalez, is that G-O-N-Z- G-O... Just like mom. G-O-N-Z-A-L-E-Z. Okay. Gotcha. All righty. Well, you're all set on my end. Did you have any other questions for me? No, you've been a great assistance. Thank you. You're welcome. You have a wonderful day. You as well. Bye. Thank you. 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: Uh, hello. I, I was just wanna make sure my benefits transferred 'cause I don't, I don't know if this is something new.

Speaker speaker_0: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_1: Uh, SST.

Speaker speaker_2: Gotcha.

Speaker speaker_1: South Texas Trade Union.

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

Speaker speaker_1: 6087.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Demetrius Gonzalez Watts.

Speaker speaker_0: I'm sorry?

Speaker speaker_1: Demetrius Gonzalez Watts.

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

Speaker speaker_1: 14701 Lansing Drive and 02/05/2001.

Speaker speaker_0: Uh, just to make sure, the city is gonna... I'm not sure how to pronounce it. It's P-S-L-

Speaker speaker_1: Oh, Pflugerville.

Speaker speaker_0: Okay.

Speaker speaker_1: Pflugerville, Texas 78660.

Speaker speaker_0: Okay, perfect. And then phone number 512-954-5893?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then email is demetrius.watts90@gmail.com.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Yeah, so I see you're enrolled into a few different things, the Vision, Dental, the VIP Classic, Term Life and the MEC, all being for employee only. And it looks like this is the second week of active coverage. So you should be getting the ID cards in the mail if you haven't got them.

Speaker speaker_1: Oh, so I'm getting a whole different ID card?

Speaker speaker_0: Yes. So we just started administering, uh, medical insurance for your employer, so if you had medical insurance with them previously, uh, it was with a different company.

Speaker speaker_1: Yes.

Speaker speaker_0: Yeah, so you should be getting new ID cards. Um, it typically takes about 7 to 10 business days once the coverage becomes active to get those, so they should be coming in the mail soon. You'll get, um, one for... looks like... So you'll get one for your preventative medical and vision in the mail. Then you'll also get one for dental and then one by email for the VIP Classic, which is your hospital indemnity plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, um, is it, like, a different pay rate or is, like, everything staying the same? Or is the-

Speaker speaker_0: Well, everything's gonna be different.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: So this you do pay for weekly, which is a deduction made out of your paycheck. Um, for everything that you're enrolled into, it looks like it comes out to a total of \$48.57 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, yeah, so as far as, like, the coverage, I know, like, with vision, um, there is gonna be a copay. Let's see, just to kind of give you information on the coverage. For the vision, there's a \$10 copay for your annual eye exam. Uh, to get, uh... The copay for lenses and frames is \$25 and then the insurance will pay \$130 for your frames. Um, dental is very basic. It's not gonna cover any major dental work, like crowns or orthodontists, unfortunately, but it does cover your preventative dental work at 100%. And then basic dental work, like fillings and extractions, at 80% once you meet the \$50 deductible.

Speaker speaker_1: Okay.

Speaker speaker_0: We do also have the term life benefit, which is basically just if you're passing, your beneficiary would get the benefit amount of \$20,000. Um, going back to the medical plans, technically you have two different medical plans. You have the MEC, uh, which is basically for your preventative services, so things like yearly physicals, vaccinations and preventative screenings. That would be covered at 100%. However, you do have to stay within the multi-plan network. And that's pretty much what the MEC covers, is just your preventative services.

Speaker speaker_1: Okay.

Speaker speaker_0: Now the VIP Classic is the hospital indemnity plan you have. So this provides coverage for things like being admitted to the hospital, there is some surgical benefits, if you have to go to the emergency room, urgent care, or just a physician's office. It also has coverage for prescriptions. Now, the way that the VIP Classic works is, the only thing that really has a copay is gonna be your prescriptions. If it is a covered medication, the copay would either be \$10, \$20 or \$30.

Speaker speaker_1: Okay.

Speaker speaker_0: As far as the rest of the benefits, the way that it works is the insurance will pay that dollar amount towards that benefit for a certain amount of days and then you pay the remainder of the bill.

Speaker speaker_1: Gotcha. Okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: I just wanted to make sure everything was still active.

Speaker speaker_0: Yeah, so you should get those ID cards here soon. I would just keep an eye on the mail and your email as well. Um, but were there any oth- any other questions, questions maybe-

Speaker speaker_1: What would the, uh, what, what would the email be under?

Speaker speaker_0: I'm not sure the specific email address, but it's gonna be from American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: They do, uh, the VIP Classic, they do the dental and the term life.

Speaker speaker_1: Gotcha. American... What was that?

Speaker speaker_0: American Public Life.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: You're welcome. Um, I do see here that we're also still missing a beneficiary for your term life. So who did you want to name as the beneficiary?

Speaker speaker_1: I'm sorry, one more time. You said American Public Life?

Speaker speaker_0: Yeah, that's right.

Speaker speaker_1: Okay. And then a beneficiary for what?

Speaker speaker_0: For your term life. So in the event of your passing, your beneficiary is the one who would get the \$20,000.

Speaker speaker_1: Um, I guess my mom.

Speaker speaker_0: Okay. Um-

Speaker speaker_1: But I can give you her name.

Speaker speaker_0: Yeah, just her name.

Speaker speaker_1: Melissa Gonzalez.

Speaker speaker_0: Melissa is M-E-L-I-S-S-A and then-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... Gonzalez, is that G-O-N-Z-

Speaker speaker_1: G-O... Just like mom. G-O-N-Z-A-L-E-Z.

Speaker speaker_0: Okay. Gotcha. All righty. Well, you're all set on my end. Did you have any other questions for me?

Speaker speaker_1: No, you've been a great assistance. Thank you.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: You as well.

Speaker speaker_3: Bye.

Speaker speaker_0: Thank you. Bye-bye.