

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits on a Card, this is Chris. How can I help you today? Oh, yes. Yeah, my name is Jennifer Rayburn. Um, I just signed up for, uh, the, uh, insurance for me and my spouse. Um, unfortunately, uh, nowhere w- where I live takes this insurance as like the doctors that we go see doesn't take this insurance, and I was wanting to cancel it. Okay. What staffing company do you work with? Hamilton Reicker from Tupelo. And the last four of your Social? 5529. Thank you. All right, Ms. Rayburn, could you verify your address and your date of birth for me? It's, uh, 145 McAuley Street, Ashley, Mississippi 38603, and my date of birth is January 28th, 1983. Thank you. We have a phone number on file of 662-750-4863, is that correct? Yes, sir. All right. Now I'm showing it looks like we have, uh, a pending enrollment set up for these plans. It looks like medical, dental, vision, accident coverage, critical illness, life insurance, behavioral health, and the virtual primary care plan. Uh, was there any of this that you wanted to keep, or did you want to cancel everything? Well, i- i- do y'all c- do y'all offer any other insurance besides this, uh, th- this type of insurance? No, ma'am. Because it makes... Uh, none of the doctors that are around my area take this insurance. Um, I don't- And- ... know about the dental. I haven't tried, uh, any of the dentists. Um... Okay. And you, you've checked on Multiplan.com to confirm that? That's the network that the medical plans use. Y- yes, we have. Okay. Um, all right. So yeah, unfortunately all medical plans utilize that network. So if there are no doctors in, in the network, then unfortunately none of the medical policies would work. Mm-hmm. So we can go ahead and drop those. As far as dental, um, you can, uh, you can go to ampublic.com to check to see if there are any dentists in your area that are part of the network. Um, but, so yeah, so we know for a fact we want to drop medical. Do we wanna, do we wanna go ahead and remove anything else? Um, I think I'll just... Uh, I think I'll keep the dental and the vision for right now until I can see, uh, 'til I can... Just on, just on me, not for my spouse, just for me until I can- Okay. ... see if, um, if there's any doctors or dentists around here that, uh, take that insurance. Okay. So, all right. So we have... I'm going to go through it again just to make sure. Um, so removing medical, we're going to keep dental and vision, but put those back down to just yourself. Y- yes, sir. Um, and then, and then the rest are the add-ons, v- uh, virtual primary care, critical illness, group accident, a- term life- No. ... and behavioral health. What about the rest of those? Uh, no, I just, I just need the, uh, the, uh... Well, keep the life insurance, dental and vision. Life insurance, dental and vision. And is life insurance going to be for employee and spouse as well, or are you dropping that to employee only as well? How much would it be for both of, uh, for me and my spouse? Um, as far as deductions, it's \$2.36 per week. Okay. How much is she- How much is, uh, the, um, life insurance- The coverage? ... still, pardon? Yes. Um, so, uh, for you, it's \$20,000. For your husband it would be \$2,500. \$2,500, \$2,500. Yeah, that's fine. We'll keep that for me and- Okay. So, all right, so we're removing everything

except dental, life and vision. Dental and vision are going to be just yourself, and life is going to be the both of you, correct? Mm-hmm. Yes. All right. So this will bring your total weekly deductions down to \$7.73 per week. Um, now just be aware that your, the change to... Because I do see here that we had to recently make the change to add yourself onto the policies, as there may have been- Mm-hmm. ... some discrepancy on the form. That is still pending, and you may see one deduction for everything for you and your spouse at that original, um, 77.11, but you should- Huh. ... only see that one deduction before it drops down to the 7.73. Yeah, because I'll, I'll get paid, uh, today, um, like... Uh, I get paid today, so it'll be on that, that paycheck, but it should be dropped down to on my next paycheck? Yes. So, so this, this paycheck you may... Either this paycheck or next paycheck, I'm not sure because the- Mm-hmm. ... the deductibles are handled by Hamilton Reicker. Um, but you may see that original 77.11, and then you most likely will only see the one week of that before it drops back down to the, uh, seven... I believe it was 71.13. Mm-hmm. Okay. Seven- All right. Thank you very much. No problem. Was there anything else I could help you with? That'll be it. All right. Well, if that is everything- Mm-hmm. ... thanks again for calling and have a wonderful day. You too. Thank you. You're welcome. Bye now.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card, this is Chris. How can I help you today?

Speaker speaker_1: Oh, yes. Yeah, my name is Jennifer Rayburn. Um, I just signed up for, uh, the, uh, insurance for me and my spouse. Um, unfortunately, uh, nowhere w- where I live takes this insurance as like the doctors that we go see doesn't take this insurance, and I was wanting to cancel it.

Speaker speaker_0: Okay. What staffing company do you work with?

Speaker speaker_1: Hamilton Reicker from Tupelo.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 5529.

Speaker speaker_0: Thank you. All right, Ms. Rayburn, could you verify your address and your date of birth for me?

Speaker speaker_1: It's, uh, 145 McAuley Street, Ashley, Mississippi 38603, and my date of birth is January 28th, 1983.

Speaker speaker_0: Thank you. We have a phone number on file of 662-750-4863, is that correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: All right. Now I'm showing it looks like we have, uh, a pending enrollment set up for these plans. It looks like medical, dental, vision, accident coverage, critical illness,

life insurance, behavioral health, and the virtual primary care plan. Uh, was there any of this that you wanted to keep, or did you want to cancel everything?

Speaker speaker_1: Well, i- i- do y'all c- do y'all offer any other insurance besides this, uh, th- this type of insurance?

Speaker speaker_0: No, ma'am.

Speaker speaker_1: Because it makes... Uh, none of the doctors that are around my area take this insurance. Um, I don't-

Speaker speaker_0: And-

Speaker speaker_1: ... know about the dental. I haven't tried, uh, any of the dentists. Um...

Speaker speaker_0: Okay. And you, you've checked on Multiplan.com to confirm that? That's the network that the medical plans use.

Speaker speaker_1: Y- yes, we have.

Speaker speaker_0: Okay. Um, all right. So yeah, unfortunately all medical plans utilize that network. So if there are no doctors in, in the network, then unfortunately none of the medical policies would work.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So we can go ahead and drop those. As far as dental, um, you can, uh, you can go to ampublic.com to check to see if there are any dentists in your area that are part of the network. Um, but, so yeah, so we know for a fact we want to drop medical. Do we wanna, do we wanna go ahead and remove anything else?

Speaker speaker_1: Um, I think I'll just... Uh, I think I'll keep the dental and the vision for right now until I can see, uh, 'til I can... Just on, just on me, not for my spouse, just for me until I can-

Speaker speaker_0: Okay.

Speaker speaker_1: ... see if, um, if there's any doctors or dentists around here that, uh, take that insurance.

Speaker speaker_0: Okay. So, all right. So we have... I'm going to go through it again just to make sure. Um, so removing medical, we're going to keep dental and vision, but put those back down to just yourself.

Speaker speaker_1: Y- yes, sir.

Speaker speaker_0: Um, and then, and then the rest are the add-ons, v- uh, virtual primary care, critical illness, group accident, a- term life-

Speaker speaker_1: No.

Speaker speaker_0: ... and behavioral health. What about the rest of those?

Speaker speaker_1: Uh, no, I just, I just need the, uh, the, uh... Well, keep the life insurance, dental and vision.

Speaker speaker_0: Life insurance, dental and vision. And is life insurance going to be for employee and spouse as well, or are you dropping that to employee only as well?

Speaker speaker_1: How much would it be for both of, uh, for me and my spouse?

Speaker speaker_0: Um, as far as deductions, it's \$2.36 per week.

Speaker speaker_1: Okay.

Speaker speaker_2: How much is she-

Speaker speaker_1: How much is, uh, the, um, life insurance-

Speaker speaker_0: The coverage?

Speaker speaker_1: ... still, pardon? Yes.

Speaker speaker_0: Um, so, uh, for you, it's \$20,000. For your husband it would be \$2,500.

Speaker speaker_1: \$2,500, \$2,500. Yeah, that's fine. We'll keep that for me and-

Speaker speaker_0: Okay. So, all right, so we're removing everything except dental, life and vision. Dental and vision are going to be just yourself, and life is going to be the both of you, correct?

Speaker speaker_1: Mm-hmm. Yes.

Speaker speaker_0: All right. So this will bring your total weekly deductions down to \$7.73 per week. Um, now just be aware that your, the change to... Because I do see here that we had to recently make the change to add yourself onto the policies, as there may have been-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... some discrepancy on the form. That is still pending, and you may see one deduction for everything for you and your spouse at that original, um, 77.11, but you should-

Speaker speaker_1: Huh.

Speaker speaker_0: ... only see that one deduction before it drops down to the 7.73.

Speaker speaker_1: Yeah, because I'll, I'll get paid, uh, today, um, like... Uh, I get paid today, so it'll be on that, that paycheck, but it should be dropped down to on my next paycheck?

Speaker speaker_0: Yes. So, so this, this paycheck you may... Either this paycheck or next paycheck, I'm not sure because the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the deductibles are handled by Hamilton Reicker. Um, but you may see that original 77.11, and then you most likely will only see the one week of that before it

drops back down to the, uh, seven... I believe it was 71.13.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: Seven-

Speaker speaker_1: All right. Thank you very much.

Speaker speaker_0: No problem. Was there anything else I could help you with?

Speaker speaker_1: That'll be it.

Speaker speaker_0: All right. Well, if that is everything-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... thanks again for calling and have a wonderful day.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: You're welcome. Bye now.