

## 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? Hi, Chris. Um, my name's Justin Kolinski. I'm a new hire with ATC and I just wanna sign up for benefits. Okay. What's the last four of your social to locate your file? That is 3207. Thank you. Mr. Kolinski, could you verify your address and your date of birth? Sure. Address 526 South Arlington Heights Road, Arlington Heights, Illinois 60005. Uh, birthdate 07/24/1975. Thank you. Phone number on file we have is 773-569-8088. Is that correct? That's correct. All right. And, Justin, did you have an idea of what you wanted to enroll into? Um, I haven't gotten any, like, documentation of what plans they have, but, um- Okay. ... I've got my wife, my kid. I always do the PPO. So what is your offers? What's your... what... I mean, what's your top line, first off? So, okay. So I can go ahead and tell you that there is only one plan available that could be considered a PPO. That is the Minimum Value Plan. Um, now this does have a high deductible and a fairly high monthly premium as well. Um, you said this would be for you and your, uh, you and your family? Correct. Okay. Uh, you and... you, wife, and kids, or you and kids only? Me, wife, and kids. You, wife, and kids. Okay. So, um, so yeah, the Minimum Value Plan is the only plan that could be considered a PPO plan. Um, however, again has a high deductible. Um, for... The family deductible is 14,700 and the family monthly premium is \$2,057. On top of that, you are only eligible for this plan if you've been with ATC for at least one year of service or have done five... 1,560 hours with us. Um, if you're a new hire, unfortunately, you would not qualify for that plan. The rest- Okay. The rest of the plans available, um, are not PPO plans. So they... so they're all what's called limited benefit plans or indemnity plans where they will cover up to a certain amount for services rendered, um, and you're just responsible for whatever is over that amount. Um, if it might be a little bit easier for you because you are a new hire and you are still well within your 30-day window, you've got until March 14th. So you've got another three weeks to make any final decisions. Um, if it's easier for you, I can email you an information packet that goes over all the plans that ATC offers and you can kind of go over that with your wife and see what's gonna work out best for you and your family. Um, and then just give us a call back when you've got, when you've got an idea. Okay. Yeah. I think that'd be appropriate. Okay. Um, so can you just confirm, we've got your email on file as jkolinski at gmail.com? That's me. All right. I'll send this information on over to you. This is coming from info at benefits on a card.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Give that a read through and then if you decide you want to enroll into anything, just give us a call back. We're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Okay. Sounds good. All right. Well, if that's everything, thanks again for calling and have a wonderful day. All right. You as well. Thank you. You're welcome. Bye now. Bye.

## 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: Hi, Chris. Um, my name's Justin Kolinski. I'm a new hire with ATC and I just wanna sign up for benefits.

Speaker speaker\_0: Okay. What's the last four of your social to locate your file?

Speaker speaker\_1: That is 3207.

Speaker speaker\_0: Thank you. Mr. Kolinski, could you verify your address and your date of birth?

Speaker speaker\_1: Sure. Address 526 South Arlington Heights Road, Arlington Heights, Illinois 60005. Uh, birthdate 07/24/1975.

Speaker speaker\_0: Thank you. Phone number on file we have is 773-569-8088. Is that correct?

Speaker speaker\_1: That's correct.

Speaker speaker\_0: All right. And, Justin, did you have an idea of what you wanted to enroll into?

Speaker speaker\_1: Um, I haven't gotten any, like, documentation of what plans they have, but, um-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... I've got my wife, my kid. I always do the PPO. So what is your offers? What's your... what... I mean, what's your top line, first off?

Speaker speaker\_0: So, okay. So I can go ahead and tell you that there is only one plan available that could be considered a PPO. That is the Minimum Value Plan. Um, now this does have a high deductible and a fairly high monthly premium as well. Um, you said this would be for you and your, uh, you and your family?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. Uh, you and... you, wife, and kids, or you and kids only?

Speaker speaker\_1: Me, wife, and kids.

Speaker speaker\_0: You, wife, and kids. Okay. So, um, so yeah, the Minimum Value Plan is the only plan that could be considered a PPO plan. Um, however, again has a high deductible. Um, for... The family deductible is 14,700 and the family monthly premium is \$2,057. On top of that, you are only eligible for this plan if you've been with ATC for at least one year of service or have done five... 1,560 hours with us. Um, if you're a new hire, unfortunately, you would not qualify for that plan. The rest-

Speaker speaker\_1: Okay.

Speaker speaker\_0: The rest of the plans available, um, are not PPO plans. So they... so they're all what's called limited benefit plans or indemnity plans where they will cover up to a certain amount for services rendered, um, and you're just responsible for whatever is over that amount. Um, if it might be a little bit easier for you because you are a new hire and you are still well within your 30-day window, you've got until March 14th. So you've got another three weeks to make any final decisions. Um, if it's easier for you, I can email you an information packet that goes over all the plans that ATC offers and you can kind of go over that with your wife and see what's gonna work out best for you and your family. Um, and then just give us a call back when you've got, when you've got an idea.

Speaker speaker\_1: Okay. Yeah. I think that'd be appropriate.

Speaker speaker\_0: Okay. Um, so can you just confirm, we've got your email on file as jkolinski at gmail.com?

Speaker speaker\_1: That's me.

Speaker speaker\_0: All right. I'll send this information on over to you. This is coming from info at benefits on a card.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Give that a read through and then if you decide you want to enroll into anything, just give us a call back. We're here Monday through Friday, 8:00 AM to 8:00 PM Eastern.

Speaker speaker\_1: Okay. Sounds good.

Speaker speaker\_0: All right. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_1: All right. You as well. Thank you.

Speaker speaker\_0: You're welcome. Bye now.

Speaker speaker\_1: Bye.