

## Transcript: Estefania

**Acevedo-5208484989157376-4644073488564224**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? I don't know. I just called to update my insurance, please. Okay. Um, what staff and agency are you with? What staff and agency are you with? Hello? Hello. I'm sorry. Like I heard it this time. I'm sorry. It's okay. Um, I was gonna ask you, what staff and agency are you currently with? I am with LAU. Okay. And then what are the last four of your Social? 8648. Okay. For security purposes, could you verify your address and your date of birth? Uh, 31 18 Decile Road, Newberry, South Carolina. August 17th, 1998. Is 803-597-9146 your phone number? Yes, ma'am. And I have your first name\_harley@aol.com. Is that up-to-date? Yes, ma'am. Okay. Um, did you know what you wanted to change, or drop, or add? Um, I want to keep the business and the dental. Mm-hmm. And I wanted to add, uh, the health insurance. Okay. Do you know which one? The, uh, insurance... Well, the InsurePlus Enhanced for employee and- Okay. ... spouse. Okay. And then that one's \$41.98 for the InsurePlus Enhanced. Um, did you want another one or just that one? Oh, with that one, we do get co-pay with that, right? So, for that one, they pay a flat fee towards whatever service you go for. So, um, let me see. So, for the InsurePlus Enhanced, that one they pay a flat fee towards whatever service you go for. So, for example, if you have a visit that's for daily hospital confinement and your bill comes out to be like \$500, for the InsurePlus Enhanced, they would cover \$100 per day, meaning you would have to pay for the remaining balance. So, you would have to pay, if it was \$500, then you would pay \$400, so they would co- cover \$100. Um, the one that has its co-pays is the Stay Healthy MEC Enhanced. That's the one that offers both your preventatives and your hospital indemnity services. The InsurePlus Enhanced- Oh. ... only covers your hospital indemnity. So if you wanted- Okay. So- Hmm? Continue, I'm sorry. So, so if you choose between the InsurePlus and the InsurePlus Enhanced, those two plans only cover doctor visits if sick, or like urgent care, emergency room and even some surgeries. But they don't cover your preventatives which would be considered like your checkups and your annuals. That wouldn't be covered with the Insure plans. Then your Stay Healthy MEC, that one only covers like your annuals and your checkups, but it doesn't cover any actual doctor visits if you were to go to the doctor 'cause you got sick. Then the Stay Healthy MEC Enhanced, that one is the one that has its co-pays and then it covers your preventatives which would be like your annuals and it also covers your actual doctor visits once you get sick. And that one does have co-pays. So, if you were to choose like employee and spouse, that would be \$44.41. Okay. Yeah, that would be the one we want because it would give us co-pay for the doctors and it'd be probably co-pay for our medicine. Yes, correct. Okay. Yeah, that's the one we would like. Okay. Did you want to add any other ones or just the medical? Just the medical. Okay. And then I was gonna let you know that just like your dental plan and vision plan, the medical plan that you chose is under that IRS regulation as well, which only allows you to either cancel that

plan or make changes within that plan within your company open enrollment period. So, the only time- Okay. ... that you would be eligible to make any changes is within company open enrollment. Which for them it starts in the month of December. Um- Mm-hmm. So, that would be the only time you would be able to drop or make changes. Okay? Uh, yes, ma'am. Sounds good. Okay. Do you allow me to make these changes? So, it looks like it's gonna be a new deduction of \$55.53 weekly. Do you allow me to make these changes to your plan? Yes, ma'am. Okay. Please allow one or two weeks for your staff and agency to start making that deduction. Once you see the first deduction of the... 55 on Friday's paycheck. That following Monday of that first deduction is when your coverage becomes effective for the MEC Enhanced. And then I was gonna tell you that for the MEC Enhanced, you are required to stay within the network. Um, but you do get a hold of the multi-plan network's phone number to, to contact, find the list of the health providers that take that plan. So, now you just have to- Okay. ... wait, wait to start making that deduction. Once you see the first one from your paycheck, that following Monday is when that plan becomes effective. And then that Thursday or Friday's your first week with activation. You should be receiving your card. Um, and I was gonna ask you, could I go ahead and get your spouse first and last name, please? Uh, Jeffrey Shore, S-H-O-R-E. Okay. Give me one second. Can you just answer on the spot? Okay, and then do you have his Social? Uh. Two-five-oh. Two-five-oh. Nine-three. Nine-three. Four-three-five-oh. Four-three-five-oh. Let me double check, but that should be what it is. Let me grab my wallet. Okay, that's fine. And then can I also get his date of birth while he double checks? One-four-ninety-four. Uh, January 4th, 1994. You said February 4th, 1994? January. January. Oh, I'm sorry. January 4th, 1994. Is that correct? Mm-hmm. Yes, ma'am. Okay. Oh, it's in a box. It's in a box. Oh, here's our box go to. It should still be inside your... Huh? It should still be right here. We got trained... We got it right here. I'm sorry, he's looking for it. It's okay. Matt? Yeah? Two-five-oh. Two-five-oh. Nine-three. Nine-three... Four-three-five-oh. Okay, thank you, ma'am. Yes, ma'am. You're welcome. Yep, so now you really just have to wait for your staffing agency to make that new deduction. Um, once he sees that, you see that first deduction from your paycheck, that following Monday is when that coverage becomes effective, okay? All right, thank you so much. You're welcome. Have a nice day. Uh, you as well.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: I don't know. I just called to update my insurance, please.

Speaker speaker\_0: Okay. Um, what staff and agency are you with? What staff and agency are you with? Hello?

Speaker speaker\_1: Hello. I'm sorry. Like I heard it this time. I'm sorry.

Speaker speaker\_0: It's okay. Um, I was gonna ask you, what staff and agency are you currently with?

Speaker speaker\_1: I am with LAU.

Speaker speaker\_0: Okay. And then what are the last four of your Social?

Speaker speaker\_1: 8648.

Speaker speaker\_0: Okay. For security purposes, could you verify your address and your date of birth?

Speaker speaker\_1: Uh, 31 18 Decile Road, Newberry, South Carolina. August 17th, 1998.

Speaker speaker\_0: Is 803-597-9146 your phone number?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And I have your first name\_harley@aol.com. Is that up-to-date?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Um, did you know what you wanted to change, or drop, or add?

Speaker speaker\_1: Um, I want to keep the business and the dental.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And I wanted to add, uh, the health insurance.

Speaker speaker\_0: Okay. Do you know which one?

Speaker speaker\_1: The, uh, insurance... Well, the InsurePlus Enhanced for employee and-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... spouse.

Speaker speaker\_0: Okay. And then that one's \$41.98 for the InsurePlus Enhanced. Um, did you want another one or just that one?

Speaker speaker\_1: Oh, with that one, we do get co-pay with that, right?

Speaker speaker\_0: So, for that one, they pay a flat fee towards whatever service you go for. So, um, let me see. So, for the InsurePlus Enhanced, that one they pay a flat fee towards whatever service you go for. So, for example, if you have a visit that's for daily hospital confinement and your bill comes out to be like \$500, for the InsurePlus Enhanced, they would cover \$100 per day, meaning you would have to pay for the remaining balance. So, you would have to pay, if it was \$500, then you would pay \$400, so they would co- cover \$100. Um, the one that has its co-pays is the Stay Healthy MEC Enhanced. That's the one that offers both your preventatives and your hospital indemnity services. The InsurePlus Enhanced-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... only covers your hospital indemnity. So if you wanted-

Speaker speaker\_1: Okay. So-

Speaker speaker\_0: Hmm?

Speaker speaker\_1: Continue, I'm sorry.

Speaker speaker\_0: So, so if you choose between the InsurePlus and the InsurePlus Enhanced, those two plans only cover doctor visits if sick, or like urgent care, emergency room and even some surgeries. But they don't cover your preventatives which would be considered like your checkups and your annuals. That wouldn't be covered with the Insure plans. Then your Stay Healthy MEC, that one only covers like your annuals and your checkups, but it doesn't cover any actual doctor visits if you were to go to the doctor 'cause you got sick. Then the Stay Healthy MEC Enhanced, that one is the one that has its co-pays and then it covers your preventatives which would be like your annuals and it also covers your actual doctor visits once you get sick. And that one does have co-pays. So, if you were to choose like employee and spouse, that would be \$44.41.

Speaker speaker\_2: Okay. Yeah, that would be the one we want because it would give us co-pay for the doctors and it'd be probably co-pay for our medicine.

Speaker speaker\_0: Yes, correct.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Yeah, that's the one we would like.

Speaker speaker\_0: Okay. Did you want to add any other ones or just the medical?

Speaker speaker\_1: Just the medical.

Speaker speaker\_0: Okay. And then I was gonna let you know that just like your dental plan and vision plan, the medical plan that you chose is under that IRS regulation as well, which only allows you to either cancel that plan or make changes within that plan within your company open enrollment period. So, the only time-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that you would be eligible to make any changes is within company open enrollment. Which for them it starts in the month of December. Um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So, that would be the only time you would be able to drop or make changes. Okay?

Speaker speaker\_1: Uh, yes, ma'am. Sounds good.

Speaker speaker\_0: Okay. Do you allow me to make these changes? So, it looks like it's gonna be a new deduction of \$55.53 weekly. Do you allow me to make these changes to your plan?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Please allow one or two weeks for your staff and agency to start making that deduction. Once you see the first deduction of the... 55 on Friday's paycheck. That following Monday of that first deduction is when your coverage becomes effective for the MEC Enhanced. And then I was gonna tell you that for the MEC Enhanced, you are required to stay within the network. Um, but you do get a hold of the multi-plan network's phone number to, to contact, find the list of the health providers that take that plan. So, now you just have to-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... wait, wait to start making that deduction. Once you see the first one from your paycheck, that following Monday is when that plan becomes effective. And then that Thursday or Friday's your first week with activation. You should be receiving your card. Um, and I was gonna ask you, could I go ahead and get your spouse first and last name, please?

Speaker speaker\_1: Uh, Jeffrey Shore, S-H-O-R-E.

Speaker speaker\_0: Okay. Give me one second.

Speaker speaker\_2: Can you just answer on the spot?

Speaker speaker\_0: Okay, and then do you have his Social?

Speaker speaker\_3: Uh.

Speaker speaker\_4: Two-five-oh.

Speaker speaker\_3: Two-five-oh.

Speaker speaker\_4: Nine-three.

Speaker speaker\_3: Nine-three.

Speaker speaker\_4: Four-three-five-oh.

Speaker speaker\_3: Four-three-five-oh.

Speaker speaker\_4: Let me double check, but that should be what it is. Let me grab my wallet.

Speaker speaker\_0: Okay, that's fine. And then can I also get his date of birth while he double checks?

Speaker speaker\_4: One-four-ninety-four.

Speaker speaker\_3: Uh, January 4th, 1994.

Speaker speaker\_0: You said February 4th, 1994?

Speaker speaker\_4: January.

Speaker speaker\_3: January.

Speaker speaker\_0: Oh, I'm sorry. January 4th, 1994. Is that correct?

Speaker speaker\_3: Mm-hmm. Yes, ma'am.

Speaker speaker\_0: Okay.

Speaker speaker\_4: Oh, it's in a box. It's in a box. Oh, here's our box go to.

Speaker speaker\_3: It should still be inside your...

Speaker speaker\_4: Huh?

Speaker speaker\_3: It should still be right here.

Speaker speaker\_4: We got trained... We got it right here.

Speaker speaker\_3: I'm sorry, he's looking for it.

Speaker speaker\_0: It's okay.

Speaker speaker\_4: Matt?

Speaker speaker\_3: Yeah?

Speaker speaker\_4: Two-five-oh.

Speaker speaker\_3: Two-five-oh.

Speaker speaker\_4: Nine-three.

Speaker speaker\_3: Nine-three...

Speaker speaker\_4: Four-three-five-oh.

Speaker speaker\_0: Okay, thank you, ma'am.

Speaker speaker\_3: Yes, ma'am. You're welcome.

Speaker speaker\_0: Yep, so now you really just have to wait for your staffing agency to make that new deduction. Um, once he sees that, you see that first deduction from your paycheck, that following Monday is when that coverage becomes effective, okay?

Speaker speaker\_3: All right, thank you so much.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_3: Uh, you as well.