

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hello. Um, so I just had a card, um, and I just needed to double-check because I, I signed up for, um, the benefits I wanted, like, probably about a month and a half ago. I don't remember when. But the only card I think it looks like I have is for vision coverage? Okay. I'm work- And I'm pretty sure I signed... Oh, okay. Go ahead. I'm sorry. Um, can I open your file? 'Cause I could always send them to you as well. Uh, what staffing agency- Mau. ... are you working with? Mau. M-A-U. Mau. And then for security purposes, I do need you to verify the address on file as well as the date of birth. Uh, my address is 317... Or their address? Uh, the one we have on file. Yours. Oh. Oh, okay. Sorry. 317 Oak Hill Road, Belton, South Carolina, 29627. And then, um- What was the other thing? I'm sorry. I just woke up. No, you're fine. I'm not a morning... Okay. Go ahead. You didn't... You're okay. And then I just need your date of birth. Oh, okay. 6/30/'71. And then you say you never got your physical cards? Um, yeah. I have eight cards. Um, but it just looks like it's the one for vision. Okay. The only thing I got was dental and vision, 'cause I have medical somewhere else. Yeah. I didn't know if it's got me showing dental because I did- What- I did, um, sign up for that. So you do have your dental and vision card, right? No. I just got... Well, the card, it has member M-A-U blah, blah, blah. Mm-hmm. It's got medical multi-plan. No, no, no, nothing. I didn't get that. No, zero co-... I don't know why I got a pharmacy on there. But it says vision coverage employee. So I'm assuming this is just my vision card. What I don't have is anything for my dental. Okay. So I can go ahead and send you... You do have the, um... Sorry. Let me verify. You do have, you have the preventative plan, which is your M-E-C plan, the Ensure Plus Enhanced. They normally don't send that one out, but I can request it if you want it. And then I can go ahead and put in a request for your dental card as well. I would probably- And if you want, I can send them to you, um, via email as well. Well, I'm just... What do you mean about medical stuff? 'Cause I didn't buy any of their medical. Is this something that's just no cost or something that I- Oh, so you actually do. You have, um, two medical plans. You have the M-E-C, which is your preventative plan, the one that would cover, like, one physical visit, some vaccinations, some STD screenings, some cancer screening. And you have the Ensure Plus Enhanced, which is the second medical plan that offers doctor visits for sick, hospital visits of injured, urgent care, emergency room and surgeries. So if you don't want those plans, since they are under a IRS regulation, the only time that you would be able to cancel those particular plans, being the medical ones, dental and vision, is within company open enrollment. So if you don't want those two medical plans anymore, um, you would have to cancel them within company open enrollment, which the last day to do so would be today. 'Cause today's the last day that there's within-company open enrollment. So we do have medical plans- Well, let me ask you, how much, how much is, how much is that? Um- What's my total for... I know the dental and

vision is cheap. How much are the... Because you know what? I'm crazy and I might have done that before I got my other health insurance. But I don't know if that's going to cost me more. You probably... Let me check your... So you actually did it when you filled out the enrollment form, 'cause I'm looking at your enrollment form. Okay. It looks like you filled it out in November. So you selected the KEC plan. Oh, no. That's, um, that's \$9.46. The Ensure Plus Enhanced, which is \$24.69. Dental is \$3.51 and vision is \$2.15. So your preventative plan, that only covers preventative services. That one's \$9.46 weekly. And then the sh- Ensure Plus Enhanced, which is your medical plan if you were to get sick, that's \$24.69 weekly. It's, it's under a IRS regulation that's called Section 125 for those, for all of your plans, actually. They're under that IRS regulation, which means you can pay these plans with pre-tax dollars. However, if you do want to cancel those plans or add dependents in the future, the only time that you would be able to either cancel or make those changes is within company open enrollment, which for ... ending use in the month of December. So today would actually be the last day to cancel those plans or to add changes to those plans. 'Cause let's say you call back Monday, which is the 3rd, um, since that's out- Yeah. ... the open enrollment period. They're going to tell you, "Unfortunately, you're going to have to call within company open enrollment, which is in the month of December to cancel these plans or make these changes." Speaker<[agent]><[en]> Oh, yeah. I got you on that. Speaker's name. I actually, because now that you say it, I do rem- I had, I got this insurance, um... I can't even think right now. All I want to know is, on the, on the medical, like, if there was surgery or hospitalization, what's the, what's the deductible or your copay on that? So it's... They pay a fa- flat fee towards that service. So give me one second. Let me open it. Um, so your, for your Ensure Plus Enhanced, they'll pay a flat fee towards-... the service that you go for. So, for Ensure Plus Enhanced, for this plan, it doesn't require you to stay within the network. You could use provided outside or in the network and still be covered. They offer prescription benefits with Pharmacoville. Depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. It just really depends on the medication. And for the non-generic medications, they do offer a discount. That plan includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, and they cover a flat fee towards the service that you go for. So, for daily hospital confinement, they'll cover \$100 per day. Intensive care, they'll cover \$400 per day. Annual first occurrence in hospital, they'll cover \$1,500. For surgical, up to \$2,000 based on surgical schedule. Anesthesia benefit, 25% of surgical benefit. Outpatient sickness, \$75. So, they'll cover a flat fee towards the service. Well, that's horrible. And then- Yeah. ... and then you would be responsible for the... well, in other words for the remaining amount. Yeah. No, so what I need to do... Now, the only thing I want to keep are my dental and vision and you can- Okay. ... let go of that medical. That's, yeah, that's- Okay. Did you want to let go of both of them? The Ensure Plus Enhanced and the NEC standalone? Yes, yes. Okay. So, your new weekly deduction without those two would be \$5.66 weekly, okay? That's for vision and dental? You allow me to make... Um, no. Uh, for vision, it's only \$2.15. For dental, it's \$3.51. So, for those two plans, it would be a weekly deduction of \$5.66. Okay. You were paying \$39.81. Oh, okay. Okay. Yeah, I just want the dental and the vision. Okay. So, does that mean I need to get new cards? Because this one has like pharmacy and multi-plan. I didn't... I'm sorry, I didn't realize I did all this. No, it's okay. So, you'll keep the same dental card and vision card, but since you don't have the dental card, I am going to go ahead and put a request for you to receive it. Okay. And then the vision is going to stay the

same. Um, but I am going to put a request for the carrier to send you a new dental card. And then I was going to let you know- Okay. ... that it does take seven to 10 business days for any cancellations to process. Um, so there may be a chance that you may experience one or two deductions of \$39.81 still, but it shouldn't pass two. Okay. Once you see that new deduction of \$5.66, that's when you only have dental and vision. But I do have to let you know- Okay. ... that due to the amount of... that it takes to process, you still may experience one or two deductions of the \$39.81. But I went ahead and canceled those two plans that you no longer need. And I'll go ahead and put that request for your, um, dental card. Is that the same address that it's going to? The one that you provided, the 317 Oak Hill Belt in South Carolina, 29627? It is. Uh-huh. Okay. I'll go ahead and do that. Um, and can I get your name? And I only ask this... You've been wonderful and everything- Yeah. ... but whenever I have problems and people are like, "Well, who did you talk to?" I'm not anticipating problems, but I would just like to know. Yeah. Out of interest. Okay. My name is, my name is Stephanie. Um, and then I'll leave a note so they'll see who you spoke with. Okay. And I was going to ask you, did you want me to send you your dental card, um, via email as well? Because I can do that. Uh, no, I'm not in a hurry to do that. So, I can just- Okay. ... wait for it to come in the mail though. That's just fine. Okay, that's fine. And it does take seven to 10 days for them to send that card. Okay. Not including weekends, okay? Okay. Sounds good. And, uh, is that all? Are we good? Yep. Yeah, you're, you're good. Okay. All right. Thank you so much for your help. I appreciate it. Have a good weekend. Thank you. You too. Have a nice day. I... All right, bye-bye.

## 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: Hello. Um, so I just had a card, um, and I just needed to double-check because I, I signed up for, um, the benefits I wanted, like, probably about a month and a half ago. I don't remember when. But the only card I think it looks like I have is for vision coverage?

Speaker speaker\_0: Okay. I'm work-

Speaker speaker\_1: And I'm pretty sure I signed... Oh, okay. Go ahead.

Speaker speaker\_0: I'm sorry. Um, can I open your file? 'Cause I could always send them to you as well. Uh, what staffing agency-

Speaker speaker\_1: Mau.

Speaker speaker\_0: ... are you working with?

Speaker speaker\_1: Mau. M-A-U.

Speaker speaker\_0: Mau. And then for security purposes, I do need you to verify the address on file as well as the date of birth.

Speaker speaker\_1: Uh, my address is 317... Or their address?

Speaker speaker\_0: Uh, the one we have on file. Yours.

Speaker speaker\_1: Oh. Oh, okay. Sorry. 317 Oak Hill Road, Belton, South Carolina, 29627.

Speaker speaker\_0: And then, um-

Speaker speaker\_1: What was the other thing? I'm sorry. I just woke up.

Speaker speaker\_0: No, you're fine.

Speaker speaker\_1: I'm not a morning... Okay. Go ahead.

Speaker speaker\_0: You didn't... You're okay. And then I just need your date of birth.

Speaker speaker\_1: Oh, okay. 6/30/'71.

Speaker speaker\_0: And then you say you never got your physical cards?

Speaker speaker\_1: Um, yeah. I have eight cards. Um, but it just looks like it's the one for vision.

Speaker speaker\_0: Okay.

Speaker speaker\_1: The only thing I got was dental and vision, 'cause I have medical somewhere else.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: I didn't know if it's got me showing dental because I did-

Speaker speaker\_0: What-

Speaker speaker\_1: I did, um, sign up for that.

Speaker speaker\_0: So you do have your dental and vision card, right?

Speaker speaker\_1: No. I just got... Well, the card, it has member M-A-U blah, blah, blah.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: It's got medical multi-plan. No, no, no, nothing. I didn't get that. No, zero co-... I don't know why I got a pharmacy on there. But it says vision coverage employee. So I'm assuming this is just my vision card. What I don't have is anything for my dental.

Speaker speaker\_0: Okay. So I can go ahead and send you... You do have the, um... Sorry. Let me verify. You do have, you have the preventative plan, which is your M-E-C plan, the Ensure Plus Enhanced. They normally don't send that one out, but I can request it if you want it. And then I can go ahead and put in a request for your dental card as well.

Speaker speaker\_1: I would probably-

Speaker speaker\_0: And if you want, I can send them to you, um, via email as well.

Speaker speaker\_1: Well, I'm just... What do you mean about medical stuff? 'Cause I didn't buy any of their medical. Is this something that's just no cost or something that I-

Speaker speaker\_0: Oh, so you actually do. You have, um, two medical plans. You have the M-E-C, which is your preventative plan, the one that would cover, like, one physical visit, some vaccinations, some STD screenings, some cancer screening. And you have the Ensure Plus Enhanced, which is the second medical plan that offers doctor visits for sick, hospital visits of injured, urgent care, emergency room and surgeries. So if you don't want those plans, since they are under a IRS regulation, the only time that you would be able to cancel those particular plans, being the medical ones, dental and vision, is within company open enrollment. So if you don't want those two medical plans anymore, um, you would have to cancel them within company open enrollment, which the last day to do so would be today. 'Cause today's the last day that there's within-company open enrollment. So we do have medical plans-

Speaker speaker\_1: Well, let me ask you, how much, how much is, how much is that?

Speaker speaker\_0: Um-

Speaker speaker\_1: What's my total for... I know the dental and vision is cheap. How much are the... Because you know what? I'm crazy and I might have done that before I got my other health insurance. But I don't know if that's going to cost me more.

Speaker speaker\_0: You probably... Let me check your... So you actually did it when you filled out the enrollment form, 'cause I'm looking at your enrollment form.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It looks like you filled it out in November. So you selected the KEC plan.

Speaker speaker\_1: Oh, no.

Speaker speaker\_0: That's, um, that's \$9.46. The Ensure Plus Enhanced, which is \$24.69. Dental is \$3.51 and vision is \$2.15. So your preventative plan, that only covers preventative services. That one's \$9.46 weekly. And then the sh- Ensure Plus Enhanced, which is your medical plan if you were to get sick, that's \$24.69 weekly. It's, it's under a IRS regulation that's called Section 125 for those, for all of your plans, actually. They're under that IRS regulation, which means you can pay these plans with pre-tax dollars. However, if you do want to cancel those plans or add dependents in the future, the only time that you would be able to either cancel or make those changes is within company open enrollment, which for ... ending use in the month of December. So today would actually be the last day to cancel those plans or to add changes to those plans. 'Cause let's say you call back Monday, which is the 3rd, um, since that's out-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... the open enrollment period. They're going to tell you, "Unfortunately, you're going to have to call within company open enrollment, which is in the month of December to cancel these plans or make these changes." Speaker<|agent|><|en|>

Speaker speaker\_1: Oh, yeah. I got you on that.

Speaker speaker\_0: Speaker's name.

Speaker speaker\_1: I actually, because now that you say it, I do rem- I had, I got this insurance, um... I can't even think right now. All I want to know is, on the, on the medical, like, if there was surgery or hospitalization, what's the, what's the deductible or your copay on that?

Speaker speaker\_0: So it's... They pay a fa- flat fee towards that service. So give me one second. Let me open it. Um, so your, for your Ensure Plus Enhanced, they'll pay a flat fee towards... the service that you go for. So, for Ensure Plus Enhanced, for this plan, it doesn't require you to stay within the network. You could use provided outside or in the network and still be covered. They offer prescription benefits with Pharmacoville. Depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. It just really depends on the medication. And for the non-generic medications, they do offer a discount. That plan includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, and they cover a flat fee towards the service that you go for. So, for daily hospital confinement, they'll cover \$100 per day. Intensive care, they'll cover \$400 per day. Annual first occurrence in hospital, they'll cover \$1,500. For surgical, up to \$2,000 based on surgical schedule. Anesthesia benefit, 25% of surgical benefit. Outpatient sickness, \$75. So, they'll cover a flat fee towards the service.

Speaker speaker\_1: Well, that's horrible.

Speaker speaker\_0: And then-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... and then you would be responsible for the... well, in other words for the remaining amount.

Speaker speaker\_1: Yeah. No, so what I need to do... Now, the only thing I want to keep are my dental and vision and you can-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... let go of that medical. That's, yeah, that's-

Speaker speaker\_0: Okay. Did you want to let go of both of them? The Ensure Plus Enhanced and the NEC standalone?

Speaker speaker\_1: Yes, yes.

Speaker speaker\_0: Okay. So, your new weekly deduction without those two would be \$5.66 weekly, okay?

Speaker speaker\_1: That's for vision and dental?

Speaker speaker\_0: You allow me to make... Um, no. Uh, for vision, it's only \$2.15. For dental, it's \$3.51. So, for those two plans, it would be a weekly deduction of \$5.66.

Speaker speaker\_1: Okay.

Speaker speaker\_0: You were paying \$39.81.

Speaker speaker\_1: Oh, okay. Okay. Yeah, I just want the dental and the vision.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So, does that mean I need to get new cards? Because this one has like pharmacy and multi-plan. I didn't... I'm sorry, I didn't realize I did all this.

Speaker speaker\_0: No, it's okay. So, you'll keep the same dental card and vision card, but since you don't have the dental card, I am going to go ahead and put a request for you to receive it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then the vision is going to stay the same. Um, but I am going to put a request for the carrier to send you a new dental card. And then I was going to let you know-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that it does take seven to 10 business days for any cancellations to process. Um, so there may be a chance that you may experience one or two deductions of \$39.81 still, but it shouldn't pass two.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Once you see that new deduction of \$5.66, that's when you only have dental and vision. But I do have to let you know-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that due to the amount of... that it takes to process, you still may experience one or two deductions of the \$39.81. But I went ahead and canceled those two plans that you no longer need. And I'll go ahead and put that request for your, um, dental card. Is that the same address that it's going to? The one that you provided, the 317 Oak Hill Belt in South Carolina, 29627?

Speaker speaker\_1: It is. Uh-huh.

Speaker speaker\_0: Okay. I'll go ahead and do that.

Speaker speaker\_1: Um, and can I get your name? And I only ask this... You've been wonderful and everything-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... but whenever I have problems and people are like, "Well, who did you talk to?" I'm not anticipating problems, but I would just like to know.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Out of interest. Okay.

Speaker speaker\_0: My name is, my name is Stephanie. Um, and then I'll leave a note so they'll see who you spoke with.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And I was going to ask you, did you want me to send you your dental card, um, via email as well? Because I can do that.

Speaker speaker\_1: Uh, no, I'm not in a hurry to do that. So, I can just-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... wait for it to come in the mail though. That's just fine.

Speaker speaker\_0: Okay, that's fine. And it does take seven to 10 days for them to send that card.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Not including weekends, okay?

Speaker speaker\_1: Okay. Sounds good. And, uh, is that all? Are we good?

Speaker speaker\_0: Yep. Yeah, you're, you're good.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right.

Speaker speaker\_1: Thank you so much for your help. I appreciate it. Have a good weekend.

Speaker speaker\_0: Thank you. You too. Have a nice day.

Speaker speaker\_1: I... All right, bye-bye.