

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits and a Card. My name is Stephanie. How can I assist you? Hello, Stephanie. My name is Sandra, and I need to switch, uh, some things up. I need to add some things to my insurance. Okay. Um, what staff and agency do you work for? I work for, um, MAU at Kimberly-Clark in Paris, Texas. And then what is the last four of your Social? 8209. For security purposes, can you verify your address and your date of birth? My date of birth is, uh, 6-22-1973. And my address is 1415 17th Street Northeast, Paris, Texas. Okay, 906... I'm sorry, 903-669-7989 is your phone number? Yes, ma'am. Okay, thank you. And then I have d.moffitt@yahoo.com. Is that up to date? Yes, ma'am. Okay, and then what were you trying to change? Um, when I first started, I had, um, I think it was, like, short-term disability and a few other things. And then I had that removed, and now I wanna add it back. Okay. Yeah, that's fine. Did you still wanna keep, like, your MEC, your dental, and your vision? Yes. Has any of that changed? I haven't used any of that. Yeah, it's still the same. It's still there. Because I don't know, um, I haven't ha- like, I got it, and I got all the information, but I never looked at it. So, um, I- I want to utilize the vision and everything. Is there a booklet that you can send to me saying- Yeah. ... where the doctors or the network is? Okay. Oh, so that I don't have access to, but I do have their phone number, and I do have their, um, their website. Okay. Okay, do you want me to go ahead and provide that to you 'cause I do? Yes, you can gimme the phone number for the vision. Okay. This is for vision, right? Um, this is actually gonna be, give me one second. So, I have the number for the vision, and then I also have the number of the medical plan that you have, 'cause it's different carriers for the medical, dental, and vision. Okay. So for your medical, you're gonna call MultiPlan. And then the phone number is 884... I'm sorry, no, it's 800-884-6993. Again, 800-884-6993. And then I have their website, if you want it as well. Okay. Which is gonna be www.multiplan, which is M-U-L-T-I-P-L-A-n.com. Okay. That's for your MEC plan, which is your preventative plan. Then for your dental plan, to find, um, providers, let me pull that number up real quick. It's gonna be 800-290-0523. Okay, 800-290-0523? Yes, ma'am. Okay. And for vision, the carrier is MetLife. And that phone number is 855-638-3931. And if you want, I can just send you a email with those numbers, which I can do right now. Okay, that'd be great. And then if you want, in that same email, I'll, um, I'll send you the benefit guide, which shows you the, uh, plans that you wanna add. Okay. Just in case you wanna look at them. And if you want, I can go over them, just in case anything has changed, um, within the time that you hadn't. No, no, you can just send it to me. Okay. All right, you should go ahead- Oh. ... and, uh, receive it. Um, it should come from an email that says info@benefitsandacard.com. Okay. Do you wanna verify that you received it? Okay, give me one second. Yes, ma'am, it says, "Info ID card." Yes, ma'am, and then that's gonna have your medical, uh, contact number to find. It was... Technically, the numbers I just gave you are on that email. Okay. And then did you

wanna go ahead and add those plans that you used to have? So, you used to have term life, vis- Mm-hmm. ... oh, well, you already had vision. You had critical illness before also, group accident, behavioral health, ID Experts. Did you want those same plans? Yes. You do? Okay. So, I have ID Experts for \$1.98 for employee. That's that plan that's for identity protection. I have behavioral health for \$1.50. I have group accident for \$2.04, critical illness for \$2.56, and then your term life for \$2.11. Um, I don't see the- the short-term disability though. I don't think you used that. Yeah, you did have that before. Did you wanna add that? Yes. Okay, so short-term disability is \$4.02, um, and then I'll go over all the plans in a few... So, I have your dental plan for \$3.51 for employee. That's under Section 125. I have short-term disability for \$4.02 for employee, term life for \$2.11 for employee, vision for \$2.15 for employee, critical illness for \$2.56 for employee, group accident for \$2.04 for employee, the MEC, which is your preventative plan for \$9.46 for employee, behavior health- What is a- ... for adult... Which one? The- uh, you said the MEC? Yeah, that's your preventative plan. That's the plan you already had. Um, that's the one that would cover like one physical visit, some vaccines, some STD screenings, some cancer screening. That's for like, um, your preventative services. Okay. I actually have- And that- Hold on. I actually have a insurance plan, um, that covers all of that. Oh, okay. So do you want me to take it off? Because that plan is under Section 125, which means you can pay this plan with pre-tax dollars. However, if you do wanna cancel a plan or if you wanna add a dependent to that plan and make any changes within that plan, the only time that you would be eligible to either cancel it or add dependents is within your company open enrollment period, which means, um, the last day that you would have to do that is Friday. If you pass Friday and call back to cancel it, either that plan, dental or vision, um, they're gonna tell you that you have to wait for the next company open enrollment to make those changes. No. Which- No, we can- Which- We can go ahead and cancel that because I actually have another insurance that I use. Okay. I've been having it all year, all last year. Oh, wow. Yeah, you've been paying for it. Because that's why I had canceled all the other stuff, is because I had the insurance- Mm-hmm. ... to cover my medical, my medical. Oh, okay. Yeah, and then the MEC is for like preventative services. So it's one of the medical plans. It looks like you were paying \$9.46 weekly for it. So if you want me to take it off, this would be the chance to do so, because passing Friday you would have to wait till December. Yeah, go ahead and take that off. Okay. Did you still wanna do like behavior health and stuff? All the other ones that I just mentioned? Um, how much is the behavioral health? Let me see. So for behavior health it's \$1.50. Yeah, let me do the behavior health. Did you wanna do the ID experts, which is the identity protection? That's \$1.98. Identity protection from what? It's just, um, like I said, if you get your identity stolen. Oh, I already have that through something else. Okay, um- I've been having that for years through something else. Oh, okay. Um, you did wanna do group accident, or did you not wanna do that one? That one's \$2.04. What is group accident? So group accident, that's if you were to get like injured. So for hospital emergency room, they would cover \$250. Yes. Physician office, they would cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover \$250. Daily hospital confinement, they would cover \$100. Intensive care unit, they would cover \$200. Yeah, yeah. You can do that. Ambulance, ground or air. Okay. For that one, that's \$2.04 weekly. Um, what about critical illness with cancer benefits? Good. Um, the benefit amount is \$5,000. From those \$5,000, if you were to suffer a heart attack, 100% would be covered. For coronary artery bypass surgery, 25% would be covered. Permanent damage-

Yeah, you can do that. Yes. Okay. So that one's \$2.56 weekly. Um, did you still wanna do term life? That's \$2.11 for employee. Hmm. And then I can read you what it says. So for employee to age 64, the amount is 20,000, spouse, 2,500, children six months up to the age of 26, 2,500, children 14 and- And how much is that? Um, for employees that's \$2.11. Okay. You can add it. I worked at- So we'll add in- Uh-huh. I worked at Walmart for 11 years and I put all that money off into that same term life and never used it. Oh, wow. Okay. And then you did wanna add the short-term disability, right? That one I didn't see why you were... Mm-hmm. Okay. That's \$4.02. So for your dental, short-term, term life, vision, critical illness, group accident, and behavior health, that is a new weekly deduction of \$17.89 weekly. Do you allow me to make these changes? Yes. Please allow one or two weeks for your staff and agency to start making this new deduction. So, there is a possibility that you may experience one or two for \$15.12. Once you see the new deduction of \$17.89 come out of your paycheck, the following Monday of that new deduction is when these new plans become active. Um, and then by that Thursday or Friday, let's see... Oh, wait. Well, you're, you're still gonna keep the same vision card and dental card. So, once you see that new deduction of \$17.89, that following Monday of that deduction is when those plans become effective, okay? Mm-hmm. So, you said you may experience one or two of \$15.12 for that NEC dental and vision. But once you see the new one of \$17.89, that's when your group accident, short-term disability, critical illness, term life ex- and behavior health goes into effect. Um, since you added a term life plan, did you want to keep the same beneficiary that you have? Um, it, it was your sibling. Latoya? No. Take her off. Okay. Let's see. All right, who do you want to add? I'm going to add my son, Fabion. F as in Frank, A-B-I-O-N. Okay. And then your same last name, right? Yes. All right. Now, he just started working out there, too. Can I do his insurance information? Oh. So for that, since the line's being recorded and for security purposes, your son would have to call. Okay. Yeah, but you're all set. So now he would just have to wait for the new deductions to, um, start happening for them to become effective. Mm-hmm. And then, uh, just in case you do want to, like, cancel, let's say your dental or vision plan, you have till Friday to do it. If not, you have to wait till December once ... very willing company open enrollment to do so. Okay. No, we can, we can just cancel the medi- the, the medical 'cause I have something for medical. Okay. Yes, ma'am. So, that has been done. Mm-hmm. So, that new deduction, um, is going to be 17.89, okay? Okay. So, I have the vision, dental, group accident, critical illness, term life, short-term disability and behavioral health. Yes. Correct, mm-hmm. Mm-hmm. Okay. Did you have any other questions? No, ma'am. All right. Well, I hope you have a great day today. All right. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hello, Stephanie. My name is Sandra, and I need to switch, uh, some things up. I need to add some things to my insurance.

Speaker speaker_0: Okay. Um, what staff and agency do you work for?

Speaker speaker_1: I work for, um, MAU at Kimberly-Clark in Paris, Texas.

Speaker speaker_0: And then what is the last four of your Social?

Speaker speaker_1: 8209.

Speaker speaker_0: For security purposes, can you verify your address and your date of birth?

Speaker speaker_1: My date of birth is, uh, 6-22-1973. And my address is 1415 17th Street Northeast, Paris, Texas.

Speaker speaker_0: Okay, 906... I'm sorry, 903-669-7989 is your phone number?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, thank you. And then I have d.moffitt@yahoo.com. Is that up to date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, and then what were you trying to change?

Speaker speaker_1: Um, when I first started, I had, um, I think it was, like, short-term disability and a few other things. And then I had that removed, and now I wanna add it back.

Speaker speaker_0: Okay. Yeah, that's fine. Did you still wanna keep, like, your MEC, your dental, and your vision?

Speaker speaker_1: Yes. Has any of that changed? I haven't used any of that.

Speaker speaker_0: Yeah, it's still the same. It's still there.

Speaker speaker_1: Because I don't know, um, I haven't ha- like, I got it, and I got all the information, but I never looked at it. So, um, I- I want to utilize the vision and everything. Is there a booklet that you can send to me saying-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... where the doctors or the network is? Okay.

Speaker speaker_0: Oh, so that I don't have access to, but I do have their phone number, and I do have their, um, their website.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, do you want me to go ahead and provide that to you 'cause I do?

Speaker speaker_1: Yes, you can gimme the phone number for the vision.

Speaker speaker_0: Okay.

Speaker speaker_1: This is for vision, right?

Speaker speaker_0: Um, this is actually gonna be, give me one second. So, I have the number for the vision, and then I also have the number of the medical plan that you have, 'cause it's different carriers for the medical, dental, and vision.

Speaker speaker_1: Okay.

Speaker speaker_0: So for your medical, you're gonna call MultiPlan. And then the phone number is 884... I'm sorry, no, it's 800-884-6993. Again, 800-884-6993. And then I have their website, if you want it as well.

Speaker speaker_1: Okay.

Speaker speaker_0: Which is gonna be [www.multiplan](http://www.multiplan.com), which is M-U-L-T-I-P-L-A-n.com.

Speaker speaker_1: Okay.

Speaker speaker_0: That's for your MEC plan, which is your preventative plan. Then for your dental plan, to find, um, providers, let me pull that number up real quick. It's gonna be 800-290-0523.

Speaker speaker_1: Okay, 800-290-0523?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_0: And for vision, the carrier is MetLife. And that phone number is 855-638-3931. And if you want, I can just send you a email with those numbers, which I can do right now.

Speaker speaker_1: Okay, that'd be great.

Speaker speaker_0: And then if you want, in that same email, I'll, um, I'll send you the benefit guide, which shows you the, uh, plans that you wanna add.

Speaker speaker_1: Okay.

Speaker speaker_0: Just in case you wanna look at them. And if you want, I can go over them, just in case anything has changed, um, within the time that you hadn't.

Speaker speaker_1: No, no, you can just send it to me.

Speaker speaker_0: Okay. All right, you should go ahead-

Speaker speaker_1: Oh.

Speaker speaker_0: ... and, uh, receive it. Um, it should come from an email that says info@benefitsandacard.com.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you wanna verify that you received it?

Speaker speaker_1: Okay, give me one second. Yes, ma'am, it says, "Info ID card."

Speaker speaker_0: Yes, ma'am, and then that's gonna have your medical, uh, contact number to find. It was... Technically, the numbers I just gave you are on that email.

Speaker speaker_1: Okay.

Speaker speaker_0: And then did you wanna go ahead and add those plans that you used to have? So, you used to have term life, vis-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... oh, well, you already had vision. You had critical illness before also, group accident, behavioral health, ID Experts. Did you want those same plans?

Speaker speaker_1: Yes.

Speaker speaker_0: You do? Okay. So, I have ID Experts for \$1.98 for employee. That's that plan that's for identity protection. I have behavioral health for \$1.50. I have group accident for \$2.04, critical illness for \$2.56, and then your term life for \$2.11. Um, I don't see the- the short-term disability though. I don't think you used that. Yeah, you did have that before. Did you wanna add that?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so short-term disability is \$4.02, um, and then I'll go over all the plans in a few... So, I have your dental plan for \$3.51 for employee. That's under Section 125. I have short-term disability for \$4.02 for employee, term life for \$2.11 for employee, vision for \$2.15 for employee, critical illness for \$2.56 for employee, group accident for \$2.04 for employee, the MEC, which is your preventative plan for \$9.46 for employee, behavior health-

Speaker speaker_1: What is a-

Speaker speaker_0: ... for adult... Which one?

Speaker speaker_1: The- uh, you said the MEC?

Speaker speaker_0: Yeah, that's your preventative plan. That's the plan you already had. Um, that's the one that would cover like one physical visit, some vaccines, some STD screenings, some cancer screening. That's for like, um, your preventative services.

Speaker speaker_1: Okay. I actually have-

Speaker speaker_0: And that-

Speaker speaker_1: Hold on. I actually have a insurance plan, um, that covers all of that.

Speaker speaker_0: Oh, okay. So do you want me to take it off? Because that plan is under Section 125, which means you can pay this plan with pre-tax dollars. However, if you do wanna cancel a plan or if you wanna add a dependent to that plan and make any changes within that plan, the only time that you would be eligible to either cancel it or add dependents is within your company open enrollment period, which means, um, the last day that you would have to do that is Friday. If you pass Friday and call back to cancel it, either that plan, dental or vision, um, they're gonna tell you that you have to wait for the next company open

enrollment to make those changes.

Speaker speaker_1: No.

Speaker speaker_0: Which-

Speaker speaker_1: No, we can-

Speaker speaker_0: Which-

Speaker speaker_1: We can go ahead and cancel that because I actually have another insurance that I use.

Speaker speaker_0: Okay.

Speaker speaker_1: I've been having it all year, all last year.

Speaker speaker_0: Oh, wow. Yeah, you've been paying for it.

Speaker speaker_1: Because that's why I had canceled all the other stuff, is because I had the insurance-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... to cover my medical, my medical.

Speaker speaker_0: Oh, okay. Yeah, and then the MEC is for like preventative services. So it's one of the medical plans. It looks like you were paying \$9.46 weekly for it. So if you want me to take it off, this would be the chance to do so, because passing Friday you would have to wait till December.

Speaker speaker_1: Yeah, go ahead and take that off.

Speaker speaker_0: Okay. Did you still wanna do like behavior health and stuff? All the other ones that I just mentioned?

Speaker speaker_1: Um, how much is the behavioral health?

Speaker speaker_0: Let me see. So for behavior health it's \$1.50.

Speaker speaker_1: Yeah, let me do the behavior health.

Speaker speaker_0: Did you wanna do the ID experts, which is the identity protection? That's \$1.98.

Speaker speaker_1: Identity protection from what?

Speaker speaker_0: It's just, um, like I said, if you get your identity stolen.

Speaker speaker_1: Oh, I already have that through something else.

Speaker speaker_0: Okay, um-

Speaker speaker_1: I've been having that for years through something else.

Speaker speaker_0: Oh, okay. Um, you did wanna do group accident, or did you not wanna do that one? That one's \$2.04.

Speaker speaker_1: What is group accident?

Speaker speaker_0: So group accident, that's if you were to get like injured. So for hospital emergency room, they would cover \$250.

Speaker speaker_1: Yes.

Speaker speaker_0: Physician office, they would cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover \$250. Daily hospital confinement, they would cover \$100. Intensive care unit, they would cover \$200.

Speaker speaker_1: Yeah, yeah. You can do that.

Speaker speaker_0: Ambulance, ground or air. Okay. For that one, that's \$2.04 weekly. Um, what about critical illness with cancer benefits?

Speaker speaker_1: Good.

Speaker speaker_0: Um, the benefit amount is \$5,000. From those \$5,000, if you were to suffer a heart attack, 100% would be covered. For coronary artery bypass surgery, 25% would be covered. Permanent damage-

Speaker speaker_1: Yeah, you can do that. Yes.

Speaker speaker_0: Okay. So that one's \$2.56 weekly. Um, did you still wanna do term life? That's \$2.11 for employee.

Speaker speaker_1: Hmm.

Speaker speaker_0: And then I can read you what it says. So for employee to age 64, the amount is 20,000, spouse, 2,500, children six months up to the age of 26, 2,500, children 14 and-

Speaker speaker_1: And how much is that?

Speaker speaker_0: Um, for employees that's \$2.11.

Speaker speaker_1: Okay. You can add it. I worked at-

Speaker speaker_0: So we'll add in-

Speaker speaker_1: Uh-huh. I worked at Walmart for 11 years and I put all that money off into that same term life and never used it.

Speaker speaker_0: Oh, wow. Okay. And then you did wanna add the short-term disability, right? That one I didn't see why you were...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. That's \$4.02. So for your dental, short-term, term life, vision, critical illness, group accident, and behavior health, that is a new weekly deduction of \$17.89

weekly. Do you allow me to make these changes?

Speaker speaker_1: Yes.

Speaker speaker_0: Please allow one or two weeks for your staff and agency to start making this new deduction. So, there is a possibility that you may experience one or two for \$15.12. Once you see the new deduction of \$17.89 come out of your paycheck, the following Monday of that new deduction is when these new plans become active. Um, and then by that Thursday or Friday, let's see... Oh, wait. Well, you're, you're still gonna keep the same vision card and dental card. So, once you see that new deduction of \$17.89, that following Monday of that deduction is when those plans become effective, okay?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, you said you may experience one or two of \$15.12 for that NEC dental and vision. But once you see the new one of \$17.89, that's when your group accident, short-term disability, critical illness, term life ex- and behavior health goes into effect. Um, since you added a term life plan, did you want to keep the same beneficiary that you have? Um, it, it was your sibling. Latoya?

Speaker speaker_1: No. Take her off.

Speaker speaker_0: Okay. Let's see. All right, who do you want to add?

Speaker speaker_1: I'm going to add my son, Fabion. F as in Frank, A-B-I-O-N.

Speaker speaker_0: Okay. And then your same last name, right?

Speaker speaker_1: Yes.

Speaker speaker_0: All right.

Speaker speaker_1: Now, he just started working out there, too. Can I do his insurance information?

Speaker speaker_0: Oh. So for that, since the line's being recorded and for security purposes, your son would have to call.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah, but you're all set. So now he would just have to wait for the new deductions to, um, start happening for them to become effective.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then, uh, just in case you do want to, like, cancel, let's say your dental or vision plan, you have till Friday to do it. If not, you have to wait till December once ... very willing company open enrollment to do so.

Speaker speaker_1: Okay. No, we can, we can just cancel the medi- the, the medical 'cause I have something for medical.

Speaker speaker_0: Okay. Yes, ma'am. So, that has been done.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, that new deduction, um, is going to be 17.89, okay?

Speaker speaker_1: Okay. So, I have the vision, dental, group accident, critical illness, term life, short-term disability and behavioral health.

Speaker speaker_0: Yes. Correct, mm-hmm.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: Did you have any other questions?

Speaker speaker_1: No, ma'am.

Speaker speaker_0: All right. Well, I hope you have a great day today.

Speaker speaker_1: All right. Thank you.