

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits and Card. My name is Stephanie. How can I assist you? Hey, Stephanie. This is Kuyan Torrian Johnson, and I was returning a call. Okay. Um, most likely has to do regarding your healthcare benefits. Did they leave you a voice message? Yes. What did it say? Um, it was saying, "Good afternoon. This call from Ms. Johnson. My name is Pearl. Call for Benjamin and card caller on behalf of your staff. To see you where our processed healthcare forms, and on your forms you had chose three medical plan and a health fund that can't be chosen together, so we just called to confirm which plan you're waiting. You wanted to roll in at this moment. You'll be enrolled in the lower price, two of the four. You do have 30 days from this day of your last paycheck from your..." Wait. "30 days from the day of your first paycheck to make any changes. If you need, you can give us a call." Okay, so it looks like you... On the enrollment form, you sel- must have selected plans that can't be combined, so you were enrolled in the lowest levels at that time. I'm sorry, what now? Um, so it sounds like you filled out a enrollment form and selected plans that couldn't be combined together. Since you didn't answer- Mm-hmm. ... they enrolled you into the lowest level of coverage. If you want, I can get into your file and see which ones they were. All right. Or are. Okay. Hello. Which staffing agency are you with? MAU. Okay, thank you. And then the last four of your social? 6109. And your first and last name, please. Kuyan Torrian Johnson. Okay. For security purposes, can you verify your address and date of birth? 509 Park Road, Columbus, Georgia, 31907, Apartment C. Um, are you saying my date of birth? Yes. Mm-hmm. July the 29th, 2000. Thank you. I have 229-314-2100 as your phone number. Yes. And I have your first initial of your last name, first name, 16@gmail.com. Is that up to date? Yes. Okay, so it looks like... Let's see. You were enrolled into the preventative plan, the Insure Plus Basic, which is your plan that actually covers doctor visits to see, hospital visits if injured, urgent care, emergency room, surgeries, dental, term life, and vision. Um, let me see so far what you selected in your enrollment form. Okay, so it looks like you selected the Stay Healthy plan, which is only a preventative plan that covers like a physical, some vaccines, vaccine, cancer screening, um, but it doesn't cover no urgent care, emergency room, nor surgeries. So it's mainly for like your yearly checkups and it does require you to stay within the network. You also selected the Insure Plus Basic as well as the Insure Plus Enhanced. So those two are technically the same thing, however one thing, one of those plans covers more than another. So it looks like you were enrolled into the Insure Plus Basic. That one is \$26.14 weekly from your paycheck for employee and child, and the other one, being the Enhanced, covers a little bit more in certain areas. If you were to swap that one out, that one would be a new deduction of \$36.51. Um, did you want to keep the one that we selected for you, or were you looking into the Enhanced? Okay, which one y'all selected for me? Uh, the Basic one. So that one, it covers everything that the Insure Plus Enhanced covers. However, in four areas is where the

main difference comes in. So for daily hospital confinement, the one that we selected for you covers \$50 per day. The Insure Plus Enhanced, which is the, the one above that one, um, covers \$100 per day. For intensive care, the one that we selected for you covers \$200 per day, while the other one would cover \$400 per day. For the annual first occurrence in hospital, the one that we selected covers \$500, while the other one would cover \$1,500. For surgical, the one that we selected covers up to \$1,000 based on surgical schedule, and the other one would cover up to \$2,000 based on surgical schedule. Um, if you keep the one that we selected for you, when it comes to your Insure Plus, for employee and children, that's \$26.14 weekly, but if you change it to the next best one, which is the Insure Plus Enhanced, that would be a new weekly deduction of \$36.51 for that plan. Okay, so if I select the one y'all chose for me, how long would it be 'til I switch it? Like when they open back up, right? Correct. So if you did want to change the plan, um, the only period that you would be able to swap it or drop it, being the medicals as, as well as dental, vision, um, it would have to be within the first 30 days of receiving your first check or within company open enrollment, which for them is not 'til December. Um, since it's under a IRS regulation, all of their medical plans as well as dental and vision, it is important that you know if you do want to cancel these plans or make changes to the plans, like changing it from employee to child to just employee or family, something like that, to do anything like that, you have to be within the first 30 days of receiving your first check or within company open enrollment, which is held in the month of December. If you're not within those two periods and you call to cancel or make changes to those plans-You're gonna get told that you have to wait for the next company open enrollment, which is not held until December. Okay. I'll do the one y'all chose. Okay. And then did you still wanna do dental, term life, vision, and your preventative plan? Okay. So, what is the preventative plan? That one will cover, like, a physical, some vaccines, some STD screenings, some cancer screenings. So this one is for your preventative visits. Um, so I would look at it like anything that prevents a disease, like your annual checkups and stuff. That one requires an in-network, so you can only use the list of their doctors and clinics to be covered. Um, this one for employee plus child is \$13.38. Okay. Did you wanna keep this one still? Yes. Okay. So did you just wanna keep it how it is? Um, right now if you keep the plans that you selected, it would be a weekly deduction of \$56.30 from your paycheck. No, I'm- I wanna drop that one and choose the one that y'all selected, the other one. The Insure Plus Basic or your MEC? The, um, the one with the \$26. Okay. So that one is the one that would cover like your doctor visits, the sick, urgent care. The MEC doesn't cover that, okay? So I can drop it, but I just wanna inform you that. Okay. Okay, so get rid of the Insure Plus Basic? Yes. Okay. All right, give me one second. And then did you still wanna keep your preventative? Um... The preventative is the one that would cover like a physical, some vaccines, some STD and cancer screenings. But it doesn't cover no doctor visits, no urgent care, no emergency room, none of that. No. So get rid of that one also? Yes. Okay. So I have dental for employee plus child at \$9.36 weekly from your paycheck. Term life for employee plus child, that's \$2.54 weekly from your paycheck. I have vision for employee plus child being \$4.94 weekly from your paycheck. And that looks like for those three, it's a weekly deduction of \$16.58 without those two medical plans. Okay. Um, the only thing I do wanna advise to you is that the dental and vision are under Section 125, which means that you can pay these plans with pre-tax dollars. However, if you do wanna cancel your dental plan or your vision plan later on or make changes to the plans, you do have to do it within the first 30 days of receiving your first check

or within the month of December when it's company open enrollment. Okay? Okay. All right. So please allow one or two weeks for your staffing agency to start making the first deduction of \$16.58 from your paycheck. Once you see the first deduction of the \$16.58 from your paycheck, the following Monday is when your plan becomes effective, and by that first week of active coverage you should be getting your dental card and your vision card. Um, and if you have like a doctor's appointment coming up, you're welcome to give us a call if you still don't have your cards and we'll just email them to you electronically. Um, I was also gonna tell you, did you wanna add your child as the beneficiary for your term life? Yes. Okay. All right. Did you have any other questions for me? No, ma'am. Okay. So for your term life, that plan you could drop whenever you want. Um, that one d- isn't under a IRS regulation, but for dental and vision if you do change your mind, just keep in mind you have to call within the first 30 days of receiving that check or within company open enrollment. Okay? Okay. All right. Well, you're all set. I hope you have a great day. Thank you for your time. You're welcome.

Conversation Format

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

Speaker speaker_1: Hey, Stephanie. This is Kuyan Torrian Johnson, and I was returning a call.

Speaker speaker_0: Okay. Um, most likely has to do regarding your healthcare benefits. Did they leave you a voice message?

Speaker speaker_1: Yes.

Speaker speaker_0: What did it say?

Speaker speaker_1: Um, it was saying, "Good afternoon. This call from Ms. Johnson. My name is Pearl. Call for Benjamin and card caller on behalf of your staff. To see you where our processed healthcare forms, and on your forms you had chose three medical plan and a health fund that can't be chosen together, so we just called to confirm which plan you're waiting. You wanted to roll in at this moment. You'll be enrolled in the lower price, two of the four. You do have 30 days from this day of your last paycheck from your..." Wait. "30 days from the day of your first paycheck to make any changes. If you need, you can give us a call."

Speaker speaker_0: Okay, so it looks like you... On the enrollment form, you sel- must have selected plans that can't be combined, so you were enrolled in the lowest levels at that time.

Speaker speaker_1: I'm sorry, what now?

Speaker speaker_0: Um, so it sounds like you filled out a enrollment form and selected plans that couldn't be combined together. Since you didn't answer-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... they enrolled you into the lowest level of coverage. If you want, I can get into your file and see which ones they were.

Speaker speaker_1: All right.

Speaker speaker_0: Or are.

Speaker speaker_1: Okay.

Speaker speaker_0: Hello. Which staffing agency are you with?

Speaker speaker_1: MAU.

Speaker speaker_0: Okay, thank you. And then the last four of your social?

Speaker speaker_1: 6109.

Speaker speaker_0: And your first and last name, please.

Speaker speaker_1: Kuyan Torrian Johnson.

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

Speaker speaker_1: 509 Park Road, Columbus, Georgia, 31907, Apartment C. Um, are you saying my date of birth?

Speaker speaker_0: Yes. Mm-hmm.

Speaker speaker_1: July the 29th, 2000.

Speaker speaker_0: Thank you. I have 229-314-2100 as your phone number.

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your first initial of your last name, first name, 16@gmail.com. Is that up to date?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so it looks like... Let's see. You were enrolled into the preventative plan, the Insure Plus Basic, which is your plan that actually covers doctor visits to see, hospital visits if injured, urgent care, emergency room, surgeries, dental, term life, and vision. Um, let me see so far what you selected in your enrollment form. Okay, so it looks like you selected the Stay Healthy plan, which is only a preventative plan that covers like a physical, some vaccines, vaccine, cancer screening, um, but it doesn't cover no urgent care, emergency room, nor surgeries. So it's mainly for like your yearly checkups and it does require you to stay within the network. You also selected the Insure Plus Basic as well as the Insure Plus Enhanced. So those two are technically the same thing, however one thing, one of those plans covers more than another. So it looks like you were enrolled into the Insure Plus Basic. That one is \$26.14 weekly from your paycheck for employee and child, and the other one, being the Enhanced, covers a little bit more in certain areas. If you were to swap that one out, that one would be a new deduction of \$36.51. Um, did you want to keep the one

that we selected for you, or were you looking into the Enhanced?

Speaker speaker_1: Okay, which one y'all selected for me?

Speaker speaker_0: Uh, the Basic one. So that one, it covers everything that the Insure Plus Enhanced covers. However, in four areas is where the main difference comes in. So for daily hospital confinement, the one that we selected for you covers \$50 per day. The Insure Plus Enhanced, which is the, the one above that one, um, covers \$100 per day. For intensive care, the one that we selected for you covers \$200 per day, while the other one would cover \$400 per day. For the annual first occurrence in hospital, the one that we selected covers \$500, while the other one would cover \$1,500. For surgical, the one that we selected covers up to \$1,000 based on surgical schedule, and the other one would cover up to \$2,000 based on surgical schedule. Um, if you keep the one that we selected for you, when it comes to your Insure Plus, for employee and children, that's \$26.14 weekly, but if you change it to the next best one, which is the Insure Plus Enhanced, that would be a new weekly deduction of \$36.51 for that plan.

Speaker speaker_1: Okay, so if I select the one y'all chose for me, how long would it be 'til I switch it? Like when they open back up, right?

Speaker speaker_0: Correct. So if you did want to change the plan, um, the only period that you would be able to swap it or drop it, being the medicals as, as well as dental, vision, um, it would have to be within the first 30 days of receiving your first check or within company open enrollment, which for them is not 'til December. Um, since it's under a IRS regulation, all of their medical plans as well as dental and vision, it is important that you know if you do want to cancel these plans or make changes to the plans, like changing it from employee to child to just employee or family, something like that, to do anything like that, you have to be within the first 30 days of receiving your first check or within company open enrollment, which is held in the month of December. If you're not within those two periods and you call to cancel or make changes to those plans-You're gonna get told that you have to wait for the next company open enrollment, which is not held until December.

Speaker speaker_2: Okay. I'll do the one y'all chose.

Speaker speaker_0: Okay. And then did you still wanna do dental, term life, vision, and your preventative plan?

Speaker speaker_2: Okay. So, what is the preventative plan?

Speaker speaker_0: That one will cover, like, a physical, some vaccines, some STD screenings, some cancer screenings. So this one is for your preventative visits. Um, so I would look at it like anything that prevents a disease, like your annual checkups and stuff. That one requires an in-network, so you can only use the list of their doctors and clinics to be covered. Um, this one for employee plus child is \$13.38.

Speaker speaker_2: Okay.

Speaker speaker_0: Did you wanna keep this one still?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. So did you just wanna keep it how it is? Um, right now if you keep the plans that you selected, it would be a weekly deduction of \$56.30 from your paycheck.

Speaker speaker_2: No, I'm- I wanna drop that one and choose the one that y'all selected, the other one.

Speaker speaker_0: The Insure Plus Basic or your MEC?

Speaker speaker_2: The, um, the one with the \$26.

Speaker speaker_0: Okay. So that one is the one that would cover like your doctor visits, the sick, urgent care. The MEC doesn't cover that, okay? So I can drop it, but I just wanna inform you that.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay, so get rid of the Insure Plus Basic?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. All right, give me one second. And then did you still wanna keep your preventative?

Speaker speaker_2: Um...

Speaker speaker_0: The preventative is the one that would cover like a physical, some vaccines, some STD and cancer screenings. But it doesn't cover no doctor visits, no urgent care, no emergency room, none of that.

Speaker speaker_2: No.

Speaker speaker_0: So get rid of that one also?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. So I have dental for employee plus child at \$9.36 weekly from your paycheck. Term life for employee plus child, that's \$2.54 weekly from your paycheck. I have vision for employee plus child being \$4.94 weekly from your paycheck. And that looks like for those three, it's a weekly deduction of \$16.58 without those two medical plans.

Speaker speaker_2: Okay.

Speaker speaker_0: Um, the only thing I do wanna advise to you is that the dental and vision are under Section 125, which means that you can pay these plans with pre-tax dollars. However, if you do wanna cancel your dental plan or your vision plan later on or make changes to the plans, you do have to do it within the first 30 days of receiving your first check or within the month of December when it's company open enrollment. Okay?

Speaker speaker_2: Okay.

Speaker speaker_0: All right. So please allow one or two weeks for your staffing agency to start making the first deduction of \$16.58 from your paycheck. Once you see the first deduction of the \$16.58 from your paycheck, the following Monday is when your plan

becomes effective, and by that first week of active coverage you should be getting your dental card and your vision card. Um, and if you have like a doctor's appointment coming up, you're welcome to give us a call if you still don't have your cards and we'll just email them to you electronically. Um, I was also gonna tell you, did you wanna add your child as the beneficiary for your term life?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. All right. Did you have any other questions for me?

Speaker speaker_2: No, ma'am.

Speaker speaker_0: Okay. So for your term life, that plan you could drop whenever you want. Um, that one d- isn't under a IRS regulation, but for dental and vision if you do change your mind, just keep in mind you have to call within the first 30 days of receiving that check or within company open enrollment. Okay?

Speaker speaker_2: Okay.

Speaker speaker_0: All right. Well, you're all set. I hope you have a great day. Thank you for your time.

Speaker speaker_2: You're welcome.