

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? Yes, my name is Margo Megam. I just received a text message from you guys on Friday about- Mm-hmm. ... enrolling into medical or whatever it is that you're... I'm assuming that's what this is about. Um, I need to- Okay. ... find out exactly what I'm getting into. So- I really don't wanna pay a whole lot of money for insurance. Okay. Well, we are the healthcare administrators for different staffing agencies. So first, which one do you work for? Serge. Serge. Okay, so Serge does auto-enroll their new hirings into one of the plans called the MEC Kalyras, which is only a preventive plan that only covers preventative services such as a physical, some vaccines, some STD cancer screenings. But that plan doesn't cover any doctor visits of sick, no hospitalization, no urgent care, no emergency room and no surgeries. It also does require you to stay within a network and only use the providers to receive coverage. So that's the one where they automatically enroll you into as well as they also offer different medical plans, um, as well as dental, vision, short-term disability, critical illness. All of those have their separate deductions and it is weekly deductions from your paycheck. So it just depends on how many you get, if you include dependents, on how much your weekly deduction comes out to be from your paycheck. Um, if you don't want to be auto-enrolled into that preventative plan though, it is important that you do opt out within the first 30 days of receiving your first check. Um, if you don't do so, they automatically enroll you into it. Um, as well as if you do want to enroll into other plans, you would have to do it within those first 30 days of receiving your first check. Um, to give you, like, information regarding the plans, I would have to get in your file. Since we do administrate different agencies, all of the agencies offer different benefits, a lot of different deductions to those plans. Mm-hmm. Yeah, I was told about that before. Um, I am enrolled. Mm-hmm. I think she told me if I didn't want to be enrolled, then I need to opt out of it. Mm-hmm. And I'm like, well, I'd rather be opted out of it. I don't want to- Okay. ... God knows how much it's going to be. I think the lady told me it was like \$28 or \$32. I was like, "For what?" Um, no, not for... I don't think they're knowl- uh, I don't think the staffing agencies are really knowledgeable with the benefits that they offer if I'm honest because it's- Mm-hmm. It's definitely not 28. Um, I can check to see how much it is because I don't remember in the top of my head since it, it is a different agency that we administrate. But I don't think it's 20 something. I believe the mo- because that's the most basic one, the one that they participate in the auto-enrolling. If I'm not wrong, I think it's like \$16, \$17. Um, but I could be wrong. I could check real quick because either way if you don't want to be enrolled, I would have to opt you out and get in your file for that. Mm-hmm. Because I mean, if it's not going to benefit me, it's a waste of my money. I mean, if I can't get to the doctor when I need to, how much of a copay I'm gonna have to pay? I'm like, how much is the copay? \$50 for telling me to go in. I'm like, "Oh my God, well, I'll just, just go pay it myself." Why am I doing this? And I was going to

tell you that, um, these are just limited benefit plans. Mm-hmm. Um, only the major medical plans have deductibles and copays. These are just limited, so they would just pay like a certain amount towards your service. Oh, yeah. No, I can just pay... I'll just go pay the \$70 out of my pocket and do what- Okay. ... I need to do. So yeah, I'd rather be opted out. So what do I need to do? Okay. I just need the last four of your, um, of your social. 1259. And could you please verify your address and date of birth for me, Margo? 600 North Baltimore Avenue, Apartment E as in Eric, Mount Holly Springs, 17065. Okay, thank you. And then what was that date of birth? July 25th, 1971. Okay, thank you. And then I have 223-533-6037 as your phone number? Yes. And then I have C-E-L-I-T-I-Cprincess48@yahoo.com. Is that up to date? Yes. Okay. And then you said you wanted to opt out from the auto-enrollment, correct? Yes. Yes. Okay. I went ahead and proceeded with your declination. You've been opted out, so they won't automatically enroll you into anything and won't do any deductions from your paycheck. So- Okay. ... I opted you out already. Thank you. I appreciate it. You're welcome. I hope you have a great day. You too. 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: Yes, my name is Margo Megam. I just received a text message from you guys on Friday about-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... enrolling into medical or whatever it is that you're... I'm assuming that's what this is about. Um, I need to-

Speaker speaker_0: Okay.

Speaker speaker_1: ... find out exactly what I'm getting into.

Speaker speaker_0: So-

Speaker speaker_1: I really don't wanna pay a whole lot of money for insurance.

Speaker speaker_0: Okay. Well, we are the healthcare administrators for different staffing agencies. So first, which one do you work for?

Speaker speaker_1: Serge.

Speaker speaker_0: Serge. Okay, so Serge does auto-enroll their new hirings into one of the plans called the MEC Kalyras, which is only a preventive plan that only covers preventative services such as a physical, some vaccines, some STD cancer screenings. But that plan doesn't cover any doctor visits of sick, no hospitalization, no urgent care, no emergency room and no surgeries. It also does require you to stay within a network and only use the providers to receive coverage. So that's the one where they automatically enroll you into as well as they also offer different medical plans, um, as well as dental, vision, short-term disability, critical

illness. All of those have their separate deductions and it is weekly deductions from your paycheck. So it just depends on how many you get, if you include dependents, on how much your weekly deduction comes out to be from your paycheck. Um, if you don't want to be auto-enrolled into that preventative plan though, it is important that you do opt out within the first 30 days of receiving your first check. Um, if you don't do so, they automatically enroll you into it. Um, as well as if you do want to enroll into other plans, you would have to do it within those first 30 days of receiving your first check. Um, to give you, like, information regarding the plans, I would have to get in your file. Since we do administrate different agencies, all of the agencies offer different benefits, a lot of different deductions to those plans.

Speaker speaker_1: Mm-hmm. Yeah, I was told about that before. Um, I am enrolled.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I think she told me if I didn't want to be enrolled, then I need to opt out of it.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I'm like, well, I'd rather be opted out of it. I don't want to-

Speaker speaker_0: Okay.

Speaker speaker_1: ... God knows how much it's going to be. I think the lady told me it was like \$28 or \$32. I was like, "For what?"

Speaker speaker_0: Um, no, not for... I don't think they're knowl- uh, I don't think the staffing agencies are really knowledgeable with the benefits that they offer if I'm honest because it's-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It's definitely not 28. Um, I can check to see how much it is because I don't remember in the top of my head since it, it is a different agency that we administrate. But I don't think it's 20 something. I believe the mo- because that's the most basic one, the one that they participate in the auto-enrolling. If I'm not wrong, I think it's like \$16, \$17. Um, but I could be wrong. I could check real quick because either way if you don't want to be enrolled, I would have to opt you out and get in your file for that.

Speaker speaker_1: Mm-hmm. Because I mean, if it's not going to benefit me, it's a waste of my money. I mean, if I can't get to the doctor when I need to, how much of a copay I'm gonna have to pay? I'm like, how much is the copay? \$50 for telling me to go in. I'm like, "Oh my God, well, I'll just, just go pay it myself." Why am I doing this?

Speaker speaker_0: And I was going to tell you that, um, these are just limited benefit plans.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, only the major medical plans have deductibles and copays. These are just limited, so they would just pay like a certain amount towards your service.

Speaker speaker_1: Oh, yeah. No, I can just pay... I'll just go pay the \$70 out of my pocket and do what-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I need to do. So yeah, I'd rather be opted out. So what do I need to do?

Speaker speaker_0: Okay. I just need the last four of your, um, of your social.

Speaker speaker_1: 1259.

Speaker speaker_0: And could you please verify your address and date of birth for me, Margo?

Speaker speaker_1: 600 North Baltimore Avenue, Apartment E as in Eric, Mount Holly Springs, 17065.

Speaker speaker_0: Okay, thank you. And then what was that date of birth?

Speaker speaker_1: July 25th, 1971.

Speaker speaker_0: Okay, thank you. And then I have 223-533-6037 as your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: And then I have C-E-L-I-T-I-Cprincess48@yahoo.com. Is that up to date?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then you said you wanted to opt out from the auto-enrollment, correct?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay. I went ahead and proceeded with your declination. You've been opted out, so they won't automatically enroll you into anything and won't do any deductions from your paycheck. So-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I opted you out already.

Speaker speaker_1: Thank you. I appreciate it.

Speaker speaker_0: You're welcome. I hope you have a great day.

Speaker speaker_1: You too. Bye.