

Transcript: Justin

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Full Transcript

Hello and thank you for calling Benefits Center Card. This is Justin. How can I help you today? Hey, this is Jamarkus Dunlap. Uh, I was advised today it's the last day to make any type of changes, so I need to make changes. I need to drop my dental because I have dental already. Okay. Uh, what's the staffing agency you work for? Uh, MAU out at GE. M1. And the last four of your Social? It's, uh, 6678. And what was your first and last name again? I'm sorry. Uh, it's, uh, Jamarkus Dunlap. Uh, that's J-U-M-A-R-K-U-S Dunlap, D-U-N-L-A-P. And for security purposes, could you verify your home address, including city, state and zip code, Jamarkus? Mm-hmm. It's 1600 Azalea Hills Drive. That's in Greenville, South Carolina, 29607, uh, apartment 1303. And your date of birth? October the 26th, 1984. And a good telephone number have is 864-906-1442. Yeah. Mm-hmm. And the email have is jdunlap30@icloud. Yeah. That's correct. Okay. Um, so you wanted to drop the dental and keep the medical plans. Is that correct? Yeah. Is it going to matter, medical? Or how does that... Um, so, so you have the Insure Plus Basic, which covers hospitals, doctors and medications, and then the MEC Standalone, which covers preventative health care services. Well, that would be like not a doctor visit? Okay. Um, so you just wanted to cancel everything? No, I'm asking the one I got... Not the one I got, but the other one you said, would that cover like a doctor visit? 'Cause when I go to the doctor it used to be like 25 bucks when I was with BlueCross Blue Shield. Now they want \$75, so will it... will that change or...? Uh, well... No, sir. Uh, well, the Insure Plus Basic only covers hospitals, doctors and medications. So you do have coverage for a doctor's visit under that medical plan. However, the MEC Standalone, that just covers preventative health care services. So if you go to the doctor to get like a physical exam or a STD check or anything that's preventative-wise that makes you stay healthy- Yeah. ... would be covered under that plan. Okay. So that's the one I have, or this is the other one you just talked... you're talking about? Yes, sir. The... That's the one I have, the Basic? Well, yeah, the Insure Plus Basic and the MEC Standalone. So you have two medical plans. Okay. So, so like if I get the other one you said, would anything change, for instance, going to the doctor visits or no? Um, not that I'm aware of. I mean if you s-... If you got the Insure Plus Enhanced, I mean, the insurance carrier will probably have more coverage for doctor's visits, um, but your copay would probably still be the same. Uh, uh, I'm trying to figure out, is the other... Is the other plans are higher, the, uh, other medical plan? Um, so yes. So they have the Insure Plus Enhanced, which was \$24.69. Uh, your current plan, which is the Basic Insure Plus is \$17.39. Okay. Now explain to me what would be different as far as getting the other one? Um, so the only different thing about the Insure Plus Basic and the Enhanced is that the carrier just pays more to cover things. Um, so prime example, say you have to go to the hospital and stay in the hospital, under the Insure Plus Basic, which is the plan that you have, the insurance carrier will make \$50 a day, while under the Enhanced they pay out \$100 a day. So like I said,

the only major difference is that the carrier just pays more, uh, versus the other one. Is that for all services, or just the hospital visit side? Uh, w- would that be for all services, or just the hospital visit service? Uh, the Insure Plus Enhanced covers hospitals, doctors and medications. The co-pay... The co-pay more or be less? Yeah, the... And my, would my co-pay be... co-pay be more or less, or stay the same? Should stay the same. Oh. Do they have any plans if not a deductible plan or a co-insurance plan though? No, they only got two plans. Are they on a co-pay plan? No. Y'all don't have co-pay plans do y'all? Well, these plans are hospital indemnity, so all you do is pay co-pays and the insurance carrier pays a set dollar amount. Oh, that's why it be so high. So I gotta pay the whole co-pay out my pocket? Correct. And then the insurance carrier will pay their set dollar amount, and then whatever the remaining balance is would be your responsibility. Is he able to send you the different plans via email when you come to call him? Uh, yeah. Yeah. Um... When you got your season though? Now today. By end of the day- Today. ... like 10:00, what time? Uh, how long I got to make changes to this... to my plan? Well, we close at 8:00 PM Eastern Standard Time. Oh, you have to make your changes verbally, you can't do them online? Uh, can I do it online or I will have to call in to make changes? Um, you will be able to do it online. Um, we... It's just our contact center closes at 8:00 PM Eastern Standard Time. But our online portal is open 24/7. Mm-hmm. Well, shit. My, my business ain't gonna change. Like my company ain't gonna change if I suddenly drop that. Oh, really? Nah, that's what I'm saying. I'm gonna stay, keep the plan I got. Just keep... They ain't coming in anyway. Yeah, you need to drop the dental, I read. Yeah. So I'm gonna keep the plan I got, the health plan, and just drop, drop the dental. Okay, so let's see here. So your current deductions right now with everything, the MAC, the Ensure Plus Basic and dental, uh, was \$30.36 a week. However, dropping the dental and keeping both medical plans would make your new sort of deductions \$26.85 per week. Do you authorize MAU to make that deduction for you? Wait, what, which plans? Uh, are you... What? Both medical... I thought I had one medical plan. You said both medical plans. Yeah, so you have the MAC standalone, which covers your preventative healthcare services like your physicals, diabetes screenings, vaccinations, STD checks, stuff like that, and the Ensure Plus Basic, which covers your hospital visits, doctor visits and medication coverage. Uh, how much is the preventive, the first plan that you said? How much is that? You don't need nothing at all for preventive. Uh, \$9.46 cents per week, while the Ensure Plus Basic is \$17.39. Oh. See, if you don't need preventive service, I mean, you should, but you don't. Preventive service. Like your physicals, your routine stuff, like your physical, your routine eye exam, whatever's covered in vision, but your physical. Uh, yeah, I'm gonna drop that. Your preventative service. The preventive service. Yeah, I don't use that. Okay, so just keep the Ensure Plus Basic? Yeah. And then you don't have- Okay, so doing that one would make your total deduction \$17.39 per week. Okay? Okay. Okay. Do you authorize the MAU to make that deduction for you? Yeah, please, would you? And maybe you can, like, send the, uh, plan I got and stuff to my email. Oh, my God. Or all the plans you guys offer to my email. Yeah. All right. So I'll go ahead and email you a copy of a benefit guide, um... Okay. The email that you should look out for is coming from info, that's I-N-F-O, @benefitcentercard.com, okay? Okay. Okay. Um, but I do want to let you know that this pending enrollment will take one to two weeks to go through. And then whenever you witness your first payroll deduction of the \$17.39 come off your paycheck, that's how you know the preventative healthcare service plan and dental was dropped from the coverage. Um, but other than that- Okay. ... I do see that MAU is a Section

125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars. But that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, is there anything else I could help you out with today? Uh, that's all. Okay. Um, but yeah, I went ahead and emailed you a copy of that benefit guide. Uh, it's coming from info@benefitcentercard.com. Okay? Okay. And you did say, like... So basically you said, like say if I got insurance elsewhere, like better insurance, I can, I can drop this insurance anytime? Correct. You just have to prove that you have coverage elsewhere. That I have insurance. Okay, okay. I just want to get an understanding. Totally understand. Well, is there anything else I can help you out with today? Uh, that's all. You was a big help, man. Awesome. Well, you have a wonderful day, okay? All right. You too. Thank you. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Hello and thank you for calling Benefits Center Card. This is Justin. How can I help you today?

Speaker speaker_1: Hey, this is Jamarkus Dunlap. Uh, I was advised today it's the last day to make any type of changes, so I need to make changes. I need to drop my dental because I have dental already.

Speaker speaker_0: Okay. Uh, what's the staffing agency you work for?

Speaker speaker_1: Uh, MAU out at GE.

Speaker speaker_0: M1. And the last four of your Social?

Speaker speaker_1: It's, uh, 6678.

Speaker speaker_0: And what was your first and last name again? I'm sorry.

Speaker speaker_1: Uh, it's, uh, Jamarkus Dunlap. Uh, that's J-U-M-A-R-K-U-S Dunlap, D-U-N-L-A-P.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code, Jamarkus?

Speaker speaker_1: Mm-hmm. It's 1600 Azalea Hills Drive. That's in Greenville, South Carolina, 29607, uh, apartment 1303.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: October the 26th, 1984.

Speaker speaker_0: And a good telephone number have is 864-906-1442.

Speaker speaker_1: Yeah. Mm-hmm.

Speaker speaker_0: And the email have is jdunlap30@icloud.

Speaker speaker_1: Yeah. That's correct.

Speaker speaker_0: Okay. Um, so you wanted to drop the dental and keep the medical plans. Is that correct?

Speaker speaker_1: Yeah. Is it going to matter, medical? Or how does that...

Speaker speaker_0: Um, so, so you have the Insure Plus Basic, which covers hospitals, doctors and medications, and then the MEC Standalone, which covers preventative health care services.

Speaker speaker_1: Well, that would be like not a doctor visit?

Speaker speaker_0: Okay. Um, so you just wanted to cancel everything?

Speaker speaker_1: No, I'm asking the one I got... Not the one I got, but the other one you said, would that cover like a doctor visit? 'Cause when I go to the doctor it used to be like 25 bucks when I was with BlueCross Blue Shield. Now they want \$75, so will it... will that change or...?

Speaker speaker_0: Uh, well... No, sir. Uh, well, the Insure Plus Basic only covers hospitals, doctors and medications. So you do have coverage for a doctor's visit under that medical plan. However, the MEC Standalone, that just covers preventative health care services. So if you go to the doctor to get like a physical exam or a STD check or anything that's preventative-wise that makes you stay healthy-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... would be covered under that plan.

Speaker speaker_1: Okay. So that's the one I have, or this is the other one you just talked... you're talking about?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: The... That's the one I have, the Basic?

Speaker speaker_0: Well, yeah, the Insure Plus Basic and the MEC Standalone. So you have two medical plans.

Speaker speaker_1: Okay. So, so like if I get the other one you said, would anything change, for instance, going to the doctor visits or no?

Speaker speaker_0: Um, not that I'm aware of. I mean if you s-... If you got the Insure Plus Enhanced, I mean, the insurance carrier will probably have more coverage for doctor's visits, um, but your copay would probably still be the same.

Speaker speaker_1: Uh, uh, I'm trying to figure out, is the other... Is the other plans are higher, the, uh, other medical plan?

Speaker speaker_0: Um, so yes. So they have the Insure Plus Enhanced, which was \$24.69. Uh, your current plan, which is the Basic Insure Plus is \$17.39.

Speaker speaker_1: Okay. Now explain to me what would be different as far as getting the other one?

Speaker speaker_0: Um, so the only different thing about the Insure Plus Basic and the Enhanced is that the carrier just pays more to cover things. Um, so prime example, say you have to go to the hospital and stay in the hospital, under the Insure Plus Basic, which is the plan that you have, the insurance carrier will make \$50 a day, while under the Enhanced they pay out \$100 a day. So like I said, the only major difference is that the carrier just pays more, uh, versus the other one.

Speaker speaker_2: Is that for all services, or just the hospital visit side?

Speaker speaker_1: Uh, w- would that be for all services, or just the hospital visit service?

Speaker speaker_0: Uh, the Insure Plus Enhanced covers hospitals, doctors and medications.

Speaker speaker_2: The co-pay... The co-pay more or be less?

Speaker speaker_1: Yeah, the... And my, would my co-pay be... co-pay be more or less, or stay the same?

Speaker speaker_0: Should stay the same.

Speaker speaker_1: Oh.

Speaker speaker_2: Do they have any plans if not a deductible plan or a co-insurance plan though?

Speaker speaker_1: No, they only got two plans.

Speaker speaker_2: Are they on a co-pay plan?

Speaker speaker_1: No. Y'all don't have co-pay plans do y'all?

Speaker speaker_0: Well, these plans are hospital indemnity, so all you do is pay co-pays and the insurance carrier pays a set dollar amount.

Speaker speaker_1: Oh, that's why it be so high. So I gotta pay the whole co-pay out my pocket?

Speaker speaker_0: Correct. And then the insurance carrier will pay their set dollar amount, and then whatever the remaining balance is would be your responsibility.

Speaker speaker_2: Is he able to send you the different plans via email when you come to call him?

Speaker speaker_1: Uh, yeah. Yeah. Um...

Speaker speaker_2: When you got your season though?

Speaker speaker_1: Now today.

Speaker speaker_2: By end of the day-

Speaker speaker_1: Today.

Speaker speaker_2: ... like 10:00, what time?

Speaker speaker_1: Uh, how long I got to make changes to this... to my plan?

Speaker speaker_0: Well, we close at 8:00 PM Eastern Standard Time.

Speaker speaker_2: Oh, you have to make your changes verbally, you can't do them online?

Speaker speaker_1: Uh, can I do it online or I will have to call in to make changes?

Speaker speaker_0: Um, you will be able to do it online. Um, we... It's just our contact center closes at 8:00 PM Eastern Standard Time. But our online portal is open 24/7.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Well, shit. My, my business ain't gonna change. Like my company ain't gonna change if I suddenly drop that.

Speaker speaker_3: Oh, really?

Speaker speaker_1: Nah, that's what I'm saying. I'm gonna stay, keep the plan I got. Just keep... They ain't coming in anyway.

Speaker speaker_3: Yeah, you need to drop the dental, I read.

Speaker speaker_1: Yeah. So I'm gonna keep the plan I got, the health plan, and just drop, drop the dental.

Speaker speaker_0: Okay, so let's see here. So your current deductions right now with everything, the MAC, the Ensure Plus Basic and dental, uh, was \$30.36 a week. However, dropping the dental and keeping both medical plans would make your new sort of deductions \$26.85 per week. Do you authorize MAU to make that deduction for you?

Speaker speaker_3: Wait, what, which plans?

Speaker speaker_1: Uh, are you... What? Both medical... I thought I had one medical plan. You said both medical plans.

Speaker speaker_0: Yeah, so you have the MAC standalone, which covers your preventative healthcare services like your physicals, diabetes screenings, vaccinations, STD checks, stuff like that, and the Ensure Plus Basic, which covers your hospital visits, doctor visits and medication coverage.

Speaker speaker_1: Uh, how much is the preventive, the first plan that you said? How much is that?

Speaker speaker_3: You don't need nothing at all for preventive.

Speaker speaker_0: Uh, \$9.46 cents per week, while the Ensure Plus Basic is \$17.39.

Speaker speaker_1: Oh.

Speaker speaker_3: See, if you don't need preventive service, I mean, you should, but you don't.

Speaker speaker_1: Preventive service.

Speaker speaker_3: Like your physicals, your routine stuff, like your physical, your routine eye exam, whatever's covered in vision, but your physical.

Speaker speaker_1: Uh, yeah, I'm gonna drop that.

Speaker speaker_3: Your preventative service.

Speaker speaker_1: The preventive service. Yeah, I don't use that.

Speaker speaker_0: Okay, so just keep the Ensure Plus Basic?

Speaker speaker_1: Yeah.

Speaker speaker_3: And then you don't have-

Speaker speaker_0: Okay, so doing that one would make your total deduction \$17.39 per week. Okay?

Speaker speaker_1: Okay.

Speaker speaker_3: Okay. Do you authorize the MAU to make that deduction for you?

Speaker speaker_1: Yeah, please, would you? And maybe you can, like, send the, uh, plan I got and stuff to my email.

Speaker speaker_3: Oh, my God.

Speaker speaker_1: Or all the plans you guys offer to my email.

Speaker speaker_0: Yeah.

Speaker speaker_1: All right.

Speaker speaker_0: So I'll go ahead and email you a copy of a benefit guide, um...

Speaker speaker_1: Okay.

Speaker speaker_0: The email that you should look out for is coming from info, that's I-N-F-O, @benefitcentercard.com, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Um, but I do want to let you know that this pending enrollment will take one to two weeks to go through. And then whenever you witness your first payroll deduction of the \$17.39 come off your paycheck, that's how you know the preventative healthcare service plan and dental was dropped from the coverage. Um, but other than that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I do see that MAU is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars. But that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, is there anything else I could help you out with today?

Speaker speaker_1: Uh, that's all.

Speaker speaker_0: Okay. Um, but yeah, I went ahead and emailed you a copy of that benefit guide. Uh, it's coming from info@benefitcentercard.com. Okay?

Speaker speaker_1: Okay. And you did say, like... So basically you said, like say if I got insurance elsewhere, like better insurance, I can, I can drop this insurance anytime?

Speaker speaker_0: Correct. You just have to prove that you have coverage elsewhere.

Speaker speaker_1: That I have insurance. Okay, okay. I just want to get an understanding.

Speaker speaker_0: Totally understand. Well, is there anything else I can help you out with today?

Speaker speaker_1: Uh, that's all. You was a big help, man.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_1: All right. You too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.