

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Uh, yes, sir. I recently started a job at Michelin through MAU. I was wondering if I had benefits, or... yeah. Um, yeah, let me check on that. So MAU, what's the last four of your Social? Uh, 8817. And what was your first and last name? Uh, Arthur Couey, C-O-U-E-Y. And for security purposes, can you verify your home address, including city, state, and ZIP code, Arthur? Uh, 341 Wesley Ellison Road, Williamston, South Carolina, 29697. And confirm your date of birth? Uh, 9-26-97. And a good telephone number have is 864-556-9551. Yes, sir. And the email I have is acouey51@gmail? Yes, sir. Okay, so let's see here. So looking at the file, it looks like you're not currently enrolled in anything. Oh. However, we received an enrollment form dated March 21st where you submitted the enrollment form, but you didn't elect any benefits, and you chose not to participate. Uh, I must have misread the paper. Sorry, I was filling out a lot of paper around that time, and it just kind of messed me up. No worries. Um, so what I can do right now, I can have my back office do an eligibility review on you because there are two hire dates on file. We just need to confirm which hire date is the correct one, and then once I do receive word back from my back office, I can give you a call back letting you know if you were eligible or not. I gotcha. Um- Okay. But what, what were you interested in, if you didn't mind me asking? Uh, just all around benefits, like health, dental, um... oh, crap. Like, uh, medication and such. Okay, so like medical, dental, and vision? Yes, sir. Okay. I do know with MAU, they offer four different medical plans. Um, one of them just covers preventative services at \$9.46 per week. Two of them that cover hospitals, doctors, and medications range from \$17.39 to \$24.69. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor, and medication coverage at \$23.13 per week. Oh, that's per week? Correct. All right. So, basically, let's say payday is about \$600. It would take \$23 from... The paycheck. ... the paycheck? Yes, sir. Yes, sir. If you were enrolled into the MEC Enhanced, yes, sir. Gotcha. Um, and that covers dental, vision, and all that? Um, so dental and vision would be separate from the medical plans. However, dental would be \$3.51 while vision's \$2.15. Gotcha. So it would... Sorry, I'm trying to wrap my head around it. No worries. Okay, so the \$23 is for the baseline and then vision and dental are a separate charge. Correct, or added- or additional benefit options. However, if you got dental, vision, and that MEC medical, MEC Enhanced medical plan, your total premium would be \$28.09 per week. Gotcha. 'Cause vision and dental, definitely. If I could get, uh, trying to get it up to, uh, let's say \$20, maybe... Well, no, you said the baseline is like \$9. Yes, sir. Um, they have the Insure Plus basic plan, which covers hospitals, doctors, and medications, just not any preventative services, at \$17.39, and doing that medical plan plus the dental and vision would be \$23.05 per week. That'd be... Sorry, can you say the number again? I'm sorry, 20- No worries. Um, \$23.05 per week. Okay, and preventative, what does that mean? So

preventative services are like your annual exams, diabetes screenings, vaccinations, STD checks, pretty much things that generally make you stay healthy. Gotcha. All right, so, but if I go into my doctor's and get a checkup, that would be covered, or...? Um, as long as it's a preventative checkup under the MEC plan, um, like, a preventative checkup, like they're-you're preventing something from happening to you, but if you go to the doctor with something and you mention it, um, it wouldn't be covered under that MEC plan. However, if you had the Insure Plus plan, since those cover hospitals, doctors, and medications, you would have coverage for that doctor's visit if they prescribe medication, for example. Gotcha. 'Cause I have, uh, medication that I go to the doctor, like, every six months to get a checkup on. Would that count as preventative, or... Mm. Sorry, I'm not, I'm not used to this- No. ... legality. Totally understand. Um, so-Well, if you... For that example, if you go to the doctor, and they... for, like, a checkup, and they prescribe you medications, it wouldn't be covered under that MEC medical plan. Um, now, the preventative service, like the basic checkup would be covered, but if they did decide to prescribe you medications, it wouldn't be covered under that MEC standalone medical plan, the \$9 plan. But if you've had one of the Ensure Plus plans or the MEC Enhanced, you would have coverage for all of that. Gotcha, and that's the \$23 one, the Ensure Plus? Um, so the Basic was \$17.39, while the En- Ensure Plus Enhanced was \$24.69. However, that \$23.05 came from the Basic plus the dental plus the vision. Yeah, I think I'd have to go with that, uh, \$23, the \$17 plus the vision and dental. Okay, so the Ensure Plus Basic? Uh, yes, sir. Okay. So, what I'll go ahead and do, I'll reach out to my back office, have them do that eligibility review on you, and let them know that you were interested in those three med- uh, three plans. And then once I do receive word back from my back office regarding if you are eligible or not, I'll get you enrolled, okay? I gotcha. I appreciate it. You're welcome. As well, uh, if you call back at all this weekend, I'm gonna be at work, so I might not be able to pick up, but I will definitely give a call back. Okay. If I'm, I'm a- unable to reach you, I will leave a voicemail, um, notate your file, and process the enrollment for you. I gotcha. I appreciate you, man, and thank you for dealing with me. You're welcome. Is there anything else I can assist you with today, Arthur? Uh, nah, I should be good. Awesome. Well, you have a wonderful day, okay? Oh, one more question. Yeah. Um, whenever I am enrolled and... Will the insurance card be sh- mailed to my house, or do I have to with someone? Um, yes, sir. Um, yes, sir. So, once you become active in a coverage, physical ID cards will be received at the mailing address we have on file within seven to ten business days. Awesome. However, I do know- All right, I appreciate you. Yeah. However, I do know that once you do become active as well, if you called the Thursday or Friday of the week you become active, we can email the ID cards to you just so you have them. Oh, yeah, that'd be perfect just to be on the safe side. Correct. All right. Um, for the mailing address, can you change it to my PO box? Yeah, um, what's the PO box? Uh, it's PO Box 425, Williamston, South Carolina, 29697. Okay. So, since I added the PO box to the file, or updated the address, um, for future references, that is the address you verify for demographic information, okay? Okay. Okay. So verify as the PO box. I can do that, right? Correct. Okay. Um, but other than that, Arthur, is there anything else I can assist you with today? I think I'm good. Awesome. I definitely appreciate you, man. You're welcome. You have a great day, okay? Oh, yeah, you too. Mm-bye. All right, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Uh, yes, sir. I recently started a job at Michelin through MAU. I was wondering if I had benefits, or... yeah.

Speaker speaker_0: Um, yeah, let me check on that. So MAU, what's the last four of your Social?

Speaker speaker_1: Uh, 8817.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Uh, Arthur Couey, C-O-U-E-Y.

Speaker speaker_0: And for security purposes, can you verify your home address, including city, state, and ZIP code, Arthur?

Speaker speaker_1: Uh, 341 Wesley Ellison Road, Williamston, South Carolina, 29697.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: Uh, 9-26-97.

Speaker speaker_0: And a good telephone number have is 864-556-9551.

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And the email I have is acouey51@gmail?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay, so let's see here. So looking at the file, it looks like you're not currently enrolled in anything.

Speaker speaker_1: Oh.

Speaker speaker_0: However, we received an enrollment form dated March 21st where you submitted the enrollment form, but you didn't elect any benefits, and you chose not to participate.

Speaker speaker_1: Uh, I must have misread the paper. Sorry, I was filling out a lot of paper around that time, and it just kind of messed me up.

Speaker speaker_0: No worries. Um, so what I can do right now, I can have my back office do an eligibility review on you because there are two hire dates on file. We just need to confirm which hire date is the correct one, and then once I do receive word back from my back office, I can give you a call back letting you know if you were eligible or not.

Speaker speaker_1: I gotcha. Um-

Speaker speaker_0: Okay. But what, what were you interested in, if you didn't mind me asking?

Speaker speaker_1: Uh, just all around benefits, like health, dental, um... oh, crap. Like, uh, medication and such.

Speaker speaker_0: Okay, so like medical, dental, and vision?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. I do know with MAU, they offer four different medical plans. Um, one of them just covers preventative services at \$9.46 per week. Two of them that cover hospitals, doctors, and medications range from \$17.39 to \$24.69. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor, and medication coverage at \$23.13 per week.

Speaker speaker_1: Oh, that's per week?

Speaker speaker_0: Correct.

Speaker speaker_1: All right. So, basically, let's say payday is about \$600. It would take \$23 from...

Speaker speaker_0: The paycheck.

Speaker speaker_1: ... the paycheck?

Speaker speaker_0: Yes, sir. Yes, sir. If you were enrolled into the MEC Enhanced, yes, sir.

Speaker speaker_1: Gotcha. Um, and that covers dental, vision, and all that?

Speaker speaker_0: Um, so dental and vision would be separate from the medical plans. However, dental would be \$3.51 while vision's \$2.15.

Speaker speaker_1: Gotcha. So it would... Sorry, I'm trying to wrap my head around it.

Speaker speaker_0: No worries.

Speaker speaker_1: Okay, so the \$23 is for the baseline and then vision and dental are a separate charge.

Speaker speaker_0: Correct, or added- or additional benefit options. However, if you got dental, vision, and that MEC medical, MEC Enhanced medical plan, your total premium would be \$28.09 per week.

Speaker speaker_1: Gotcha. 'Cause vision and dental, definitely. If I could get, uh, trying to get it up to, uh, let's say \$20, maybe... Well, no, you said the baseline is like \$9.

Speaker speaker_0: Yes, sir. Um, they have the Insure Plus basic plan, which covers hospitals, doctors, and medications, just not any preventative services, at \$17.39, and doing that medical plan plus the dental and vision would be \$23.05 per week.

Speaker speaker_1: That'd be... Sorry, can you say the number again? I'm sorry, 20-

Speaker speaker_0: No worries. Um, \$23.05 per week.

Speaker speaker_1: Okay, and preventative, what does that mean?

Speaker speaker_0: So preventative services are like your annual exams, diabetes screenings, vaccinations, STD checks, pretty much things that generally make you stay healthy.

Speaker speaker_1: Gotcha. All right, so, but if I go into my doctor's and get a checkup, that would be covered, or...?

Speaker speaker_0: Um, as long as it's a preventative checkup under the MEC plan, um, like, a preventative checkup, like they're- you're preventing something from happening to you, but if you go to the doctor with something and you mention it, um, it wouldn't be covered under that MEC plan. However, if you had the Insure Plus plan, since those cover hospitals, doctors, and medications, you would have coverage for that doctor's visit if they prescribe medication, for example.

Speaker speaker_1: Gotcha. 'Cause I have, uh, medication that I go to the doctor, like, every six months to get a checkup on. Would that count as preventative, or...

Speaker speaker_0: Mm.

Speaker speaker_1: Sorry, I'm not, I'm not used to this-

Speaker speaker_0: No.

Speaker speaker_1: ... legality.

Speaker speaker_0: Totally understand. Um, so-Well, if you... For that example, if you go to the doctor, and they... for, like, a checkup, and they prescribe you medications, it wouldn't be covered under that MEC medical plan. Um, now, the preventative service, like the basic checkup would be covered, but if they did decide to prescribe you medications, it wouldn't be covered under that MEC standalone medical plan, the \$9 plan. But if you've had one of the Ensure Plus plans or the MEC Enhanced, you would have coverage for all of that.

Speaker speaker_1: Gotcha, and that's the \$23 one, the Ensure Plus?

Speaker speaker_0: Um, so the Basic was \$17.39, while the En- Ensure Plus Enhanced was \$24.69. However, that \$23.05 came from the Basic plus the dental plus the vision.

Speaker speaker_1: Yeah, I think I'd have to go with that, uh, \$23, the \$17 plus the vision and dental.

Speaker speaker_0: Okay, so the Ensure Plus Basic?

Speaker speaker_1: Uh, yes, sir.

Speaker speaker_0: Okay. So, what I'll go ahead and do, I'll reach out to my back office, have them do that eligibility review on you, and let them know that you were interested in those three med- uh, three plans. And then once I do receive word back from my back office regarding if you are eligible or not, I'll get you enrolled, okay?

Speaker speaker_1: I gotcha. I appreciate it.

Speaker speaker_0: You're welcome.

Speaker speaker_1: As well, uh, if you call back at all this weekend, I'm gonna be at work, so I might not be able to pick up, but I will definitely give a call back.

Speaker speaker_0: Okay. If I'm, I'm a- unable to reach you, I will leave a voicemail, um, notate your file, and process the enrollment for you.

Speaker speaker_1: I gotcha. I appreciate you, man, and thank you for dealing with me.

Speaker speaker_0: You're welcome. Is there anything else I can assist you with today, Arthur?

Speaker speaker_1: Uh, nah, I should be good.

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

Speaker speaker_1: Oh, one more question.

Speaker speaker_0: Yeah.

Speaker speaker_1: Um, whenever I am enrolled and... Will the insurance card be sh- mailed to my house, or do I have to with someone?

Speaker speaker_0: Um, yes, sir. Um, yes, sir. So, once you become active in a coverage, physical ID cards will be received at the mailing address we have on file within seven to ten business days.

Speaker speaker_1: Awesome.

Speaker speaker_0: However, I do know-

Speaker speaker_1: All right, I appreciate you.

Speaker speaker_0: Yeah. However, I do know that once you do become active as well, if you called the Thursday or Friday of the week you become active, we can email the ID cards to you just so you have them.

Speaker speaker_1: Oh, yeah, that'd be perfect just to be on the safe side.

Speaker speaker_0: Correct.

Speaker speaker_1: All right. Um, for the mailing address, can you change it to my PO box?

Speaker speaker_0: Yeah, um, what's the PO box?

Speaker speaker_1: Uh, it's PO Box 425, Williamston, South Carolina, 29697.

Speaker speaker_0: Okay. So, since I added the PO box to the file, or updated the address, um, for future references, that is the address you verify for demographic information, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay.

Speaker speaker_1: So verify as the PO box. I can do that, right?

Speaker speaker_0: Correct. Okay. Um, but other than that, Arthur, is there anything else I can assist you with today?

Speaker speaker_1: I think I'm good.

Speaker speaker_0: Awesome.

Speaker speaker_1: I definitely appreciate you, man.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: Oh, yeah, you too. Mm-bye.

Speaker speaker_0: All right, bye-bye.