

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? How you doing, sir? Doing well, and yourself? I'm doing fine. Um, I just got a hide in with Hamilton-Richer and, uh, I was calling about y'all insurance so you could tell me about it so I can know which plan to pick. Yeah, um, so Hamilton-Richer you said? Yes, sir. Yes, sir. Okay, let me try pulling up a benefit guide. Bear with me one second. Let's see here. So with Hamilton-Richer, I do know that they do offer four different medical plans. Um, one of them is the Stay Healthy MEC TeleRx. Now that one just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, stuff like that. Mm-hmm. It's \$14.92 per week. And they have two other medical plans, the VIP plans, the Standard and the Classic, which both cover hospitals, doctors and medications. The only major difference between the Standard and the Classic is just how much the insurance carrier pays to cover things. So prime example, uh, say for example you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier will pay \$250 a day, while under the Classic they'll pay out \$500 a day. So that's pretty much the only major difference between those two- ... um, but those range from \$16.80 to \$18.57. And then the last medical plan- So I pay? Yes. I could please? So I'm paying for this. And the last... This is great for me. So the last medical plan that's offered is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$42.68. So wouldn't that be the best one to go with? Covers everything, just to be on the safe side? Uh, well, it's the highest tier that's offered through Hamilton-Richer. Um, us at Benefits and a Card, we're not insurance agents, so we're not allowed to give recommendations. No, I understand that, but what I'm saying is, from what you explained, one is \$18, one is \$16, then you saying there's me is what? 40? 41 and a half? About 42. \$42.68. So that means that would be the best out of all the ones that you're talking about since one is 18, one is 16, one is 20. Correct, but it's the highest tier. But what is this? Yeah, so that's the best of the best then. The highest tier is the best of the best. It's the highest tier. Yes, sir. Okay, and this pays what now? I mean, it's how much a week? \$42.68. So that's what I would want. Okay, so you want to be enrolled into that one? Yes. Yes, sir. Okay. Let's see here. And you said you're applying with them, correct? I already got a job with them, see. I already got my book. Like they gave me this and they told me to call so I could set... get y'all to explain to me which one's, uh, the best coverage for me, so I was... They told me to call y'all so I start working tomorrow or so. I was, uh, just calling today trying to get everything set up. Okay, so in order for me to create a file in our system to enroll you into their benefits, I need your full social. Okay. 427-31-9941. Okay. And your first and last name? My first name is James. My last name is Hilliard, H-I-L-L-I-A-R-D. And your home address including city, state and ZIP code. 9 Sunset Avenue, ZIP code 38301. Uh, Jackson, Tennessee. Sorry, what were the numbers for the address? What number? Nine, like a

number nine. Okay. Sunset Avenue. Okay. And your date of birth? August the 7th, 1964. And a good telephone number. I have a 731-437-8613. Not my number. My number is 731-394-7054. And just to confirm, 731-394-7054? Yes, sir. 7054. Okay. And do you have a good email by any chance? Uh, let me get my... Oh, look, there it is. Let me get my son, he set the email thing up. Come here. No worries. All right. Thank you. What's the email address? Hillaryjames. Hil- Hillaryjames. 50. 50. At gmail.com. At gmail.com. Okay. So let's see here. So you wanted the MEC Enhanced. Anything else? No, I don't... I mean, do anything else come with it, or what? Only thing I don't want with it is dental. I don't need dental. Okay, so let's see here. So the MEC Enhanced is just the medical plan. However, they do offer other things like the dental, short-term disability, vision, critical illness, group accident and behavioral health. So all that... So all that already come with it? No, sir. Those are additional benefit options that can be added to the medical plan. Okay, now what you say... Say that again. So they had the dental, um, short-term disability. They had the term- I want the short-term disability. Okay. I want, I want, I want the short-term disability. Yeah. Okay. Um, then they have the term life, which is life insurance. Then they have vision. I want vision. Okay. And I want feeding too. So they have... Okay. And then they have critical illness, group accident and then behavioral health. Wait a minute. Illness. What, what, what is illness? So critical illness, say if something happens to you, uh, the insurance carrier pays a benefit of \$5,000. Uh, let me verify that. Yeah, I want it. Bear with me. Yeah, I want... Yeah, I want that. Critical illness. Let's see here. Yeah, so the benefit amount is \$5,000, so say like heart attack, permanent damage through a stroke, organ failure, stuff like that. Yeah, I want that. Okay. Let's see here. I'll tell you something, when I tell you... Okay, so just to confirm, we have the MEC Enhanced, short-term disability, term life, vision and critical illness, all for employee only. Correct? Yes, sir. Okay, so doing all of those would make your total deductions \$52.62 per week. Do you authorize Hamilton-Richer to make the deduction for you? Yes, sir. Okay. Now I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$52.62 come off your paycheck, coverage begins the Monday we receive that deduction from Hamilton-Richer. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Other than that, James, is there anything else I could assist you with today? No, sir. Thank you. You're welcome. You have a great day, okay? Bye. All right, bye-bye.

Conversation Format

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

Speaker speaker_1: How you doing, sir?

Speaker speaker_0: Doing well, and yourself?

Speaker speaker_1: I'm doing fine. Um, I just got a hide in with Hamilton-Richer and, uh, I was calling about y'all insurance so you could tell me about it so I can know which plan to pick.

Speaker speaker_0: Yeah, um, so Hamilton-Richer you said?

Speaker speaker_1: Yes, sir. Yes, sir.

Speaker speaker_0: Okay, let me try pulling up a benefit guide. Bear with me one second. Let's see here. So with Hamilton-Richer, I do know that they do offer four different medical plans. Um, one of them is the Stay Healthy MEC TeleRx. Now that one just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, stuff like that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It's \$14.92 per week. And they have two other medical plans, the VIP plans, the Standard and the Classic, which both cover hospitals, doctors and medications. The only major difference between the Standard and the Classic is just how much the insurance carrier pays to cover things. So prime example, uh, say for example you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier will pay \$250 a day, while under the Classic they'll pay out \$500 a day. So that's pretty much the only major difference between those two- ... um, but those range from \$16.80 to \$18.57. And then the last medical plan-

Speaker speaker_1: So I pay?

Speaker speaker_0: Yes.

Speaker speaker_1: I could please? So I'm paying for this.

Speaker speaker_0: And the last...

Speaker speaker_1: This is great for me.

Speaker speaker_0: So the last medical plan that's offered is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$42.68.

Speaker speaker_1: So wouldn't that be the best one to go with? Covers everything, just to be on the safe side?

Speaker speaker_0: Uh, well, it's the highest tier that's offered through Hamilton-Richer. Um, us at Benefits and a Card, we're not insurance agents, so we're not allowed to give recommendations.

Speaker speaker_1: No, I understand that, but what I'm saying is, from what you explained, one is \$18, one is \$16, then you saying there's me is what? 40? 41 and a half?

Speaker speaker_0: About 42. \$42.68.

Speaker speaker_1: So that means that would be the best out of all the ones that you're talking about since one is 18, one is 16, one is 20.

Speaker speaker_0: Correct, but it's the highest tier.

Speaker speaker_1: But what is this? Yeah, so that's the best of the best then. The highest tier is the best of the best.

Speaker speaker_0: It's the highest tier. Yes, sir.

Speaker speaker_1: Okay, and this pays what now? I mean, it's how much a week?

Speaker speaker_0: \$42.68.

Speaker speaker_1: So that's what I would want.

Speaker speaker_0: Okay, so you want to be enrolled into that one?

Speaker speaker_1: Yes. Yes, sir.

Speaker speaker_0: Okay. Let's see here. And you said you're applying with them, correct?

Speaker speaker_1: I already got a job with them, see. I already got my book. Like they gave me this and they told me to call so I could set... get y'all to explain to me which one's, uh, the best coverage for me, so I was... They told me to call y'all so I start working tomorrow or so. I was, uh, just calling today trying to get everything set up.

Speaker speaker_0: Okay, so in order for me to create a file in our system to enroll you into their benefits, I need your full social.

Speaker speaker_1: Okay. 427-31-9941.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: My first name is James. My last name is Hilliard, H-I-L-L-I-A-R-D.

Speaker speaker_0: And your home address including city, state and ZIP code.

Speaker speaker_1: 9 Sunset Avenue, ZIP code 38301. Uh, Jackson, Tennessee.

Speaker speaker_0: Sorry, what were the numbers for the address?

Speaker speaker_1: What number? Nine, like a number nine.

Speaker speaker_0: Okay.

Speaker speaker_1: Sunset Avenue.

Speaker speaker_0: Okay. And your date of birth?

Speaker speaker_1: August the 7th, 1964.

Speaker speaker_0: And a good telephone number. I have a 731-437-8613.

Speaker speaker_1: Not my number. My number is 731-394-7054.

Speaker speaker_0: And just to confirm, 731-394-7054?

Speaker speaker_1: Yes, sir. 7054.

Speaker speaker_0: Okay. And do you have a good email by any chance?

Speaker speaker_1: Uh, let me get my... Oh, look, there it is. Let me get my son, he set the email thing up. Come here.

Speaker speaker_0: No worries.

Speaker speaker_1: All right. Thank you. What's the email address?

Speaker speaker_2: Hillaryjames.

Speaker speaker_1: Hil- Hillaryjames.

Speaker speaker_2: 50.

Speaker speaker_1: 50.

Speaker speaker_2: At gmail.com.

Speaker speaker_0: At gmail.com. Okay. So let's see here. So you wanted the MEC Enhanced. Anything else?

Speaker speaker_1: No, I don't... I mean, do anything else come with it, or what? Only thing I don't want with it is dental. I don't need dental.

Speaker speaker_0: Okay, so let's see here. So the MEC Enhanced is just the medical plan. However, they do offer other things like the dental, short-term disability, vision, critical illness, group accident and behavioral health.

Speaker speaker_1: So all that... So all that already come with it?

Speaker speaker_0: No, sir. Those are additional benefit options that can be added to the medical plan.

Speaker speaker_1: Okay, now what you say... Say that again.

Speaker speaker_0: So they had the dental, um, short-term disability. They had the term-

Speaker speaker_1: I want the short-term disability.

Speaker speaker_0: Okay.

Speaker speaker_1: I want, I want, I want the short-term disability. Yeah.

Speaker speaker_0: Okay. Um, then they have the term life, which is life insurance. Then they have vision.

Speaker speaker_1: I want vision.

Speaker speaker_0: Okay.

Speaker speaker_1: And I want feeding too.

Speaker speaker_0: So they have... Okay. And then they have critical illness, group accident and then behavioral health.

Speaker speaker_1: Wait a minute. Illness. What, what, what is illness?

Speaker speaker_0: So critical illness, say if something happens to you, uh, the insurance carrier pays a benefit of \$5,000. Uh, let me verify that.

Speaker speaker_1: Yeah, I want it.

Speaker speaker_0: Bear with me.

Speaker speaker_1: Yeah, I want... Yeah, I want that.

Speaker speaker_0: Critical illness. Let's see here. Yeah, so the benefit amount is \$5,000, so say like heart attack, permanent damage through a stroke, organ failure, stuff like that.

Speaker speaker_1: Yeah, I want that.

Speaker speaker_0: Okay. Let's see here.

Speaker speaker_1: I'll tell you something, when I tell you...

Speaker speaker_0: Okay, so just to confirm, we have the MEC Enhanced, short-term disability, term life, vision and critical illness, all for employee only. Correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay, so doing all of those would make your total deductions \$52.62 per week. Do you authorize Hamilton-Richer to make the deduction for you?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. Now I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$52.62 come off your paycheck, coverage begins the Monday we receive that deduction from Hamilton-Richer. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Other than that, James, is there anything else I could assist you with today?

Speaker speaker_1: No, sir. Thank you.

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

Speaker speaker_1: Bye.

Speaker speaker_0: All right, bye-bye.