

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and Encouragement. This is Justin. How can I help you today? Hi, Justin. It's Miss Win-. My name is Equashay Williams. And I was calling to see what kind of plan I got, and what is, and what are the... I mean, can I be explained what, what kind of plans I have, and what's- Yeah. ... if you don't mind? We can check on that for you. What's that staffing agency you work for? Beta Force. And the last four of your Social? 49630. And for security purposes, could you verify your home address, including city, state and zip code? 110 Central Avenue, Winston, North Carolina, 27892. And confirm your date of birth? 6482. And a good telephone number happens to be -802-0623? Yes, sir. And do you ever get emails? Tunetune206@yahoo.com. Um, could you spell that for me? I'm sorry. T-U-N-E-T-U-N-e 206@yahoo.com. At Yahoo. So, let's see here. So, checking the file, it looks like you're currently enrolled into the Ensure Plus Basic, which covers your hospitals, doctors and medications, dental- Okay. ... short-term disability, term life, which is the life insurance policy, vision, critical illness, group accident, and behavioral health. However, checking my calendar, um, you are becoming active in the coverage as of March 3rd, so Monday. So once that happens, you would receive physical ID cards within seven to ten business days. Um, but I can email you a copy of a benefit guide, 'cause that explains what's covered, what's not covered, how much the insurance carrier will pay for those services, et cetera. Okay, I might... I'm gonna count on some of those. Okay. Um, so let's see here. And which ones did you want to drop? I know it's the behavior thing. Okay. So the behavior option- What other ones did I have? Um, so other than the medical plan, you had the dental, short-term disability, the term life which is for life insurance, um, vision, critical illness and group accident. Okay. Accident. What's go- explain to me, what's that? Um, so group accident's just pretty much extra benefit coverage. Um, so say, for example, you have to go to the emergency room, uh, there's an additional \$250 that goes towards that visit. Same with emergency dental work, \$100 additional. So, which one... Okay, which one's acc- 'cause I thought accident was like if I got hurt or something, then y'all would pay me for this. Um, no, ma'am. Uh, so group accident, that's just, uh, an extra benefit coverage on top of the medical. Okay, I want to take... I want to take that off. Okay. I want to keep the li- I want to keep the insurance, I mean, the life insurance. So how, how does life insurance go? Um, so I do know the benefit amount for that for employees aged up to age 64 is \$20,000. Okay. What about your kids? 'Cause I got my kid up here with me. So, uh... So, the benefit amount for, for children, let's see, is \$2,500. Okay, I'm a keep, I'm a keep that part. Okay. And then you said the vision? What, okay, what else I got? Illness. Uh- Okay, so critical ill- what's critical illness? Um, so say, let's see. So critical illness, there's a benefit of \$5,000, um, to say if you have, like, a heart attack, the insurance carrier pays 100% of that benefit. Same with mor- major organ failures, stuff like that. Okay. Okay, okay. You said critical illness. How much that cost me a month, a week? Uh, \$2.58 per

week. Okay, so I'm gonna keep that. Okay, what's the next one? Um, the short-term disability, and then dental. Okay, what's the short-term disability? Um, so say, for example, you get hurt at the job, um, the insurance carrier pays \$650 a month for 90 days. So it's like a short-term disability. I'm a... I'm a take that off. Okay. So let's see here. Okay, and then you have dental, and then that medical plan. Okay, what's the dental? Um, so when it comes to dental, all of the preventative visits would be covered at 100%, which may include your basic cleanings, check-ups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible. However, it's \$3.33 per week. And how much... Okay, keep that. What about the medical? Um, it's the Ensure Plus Basic which covers hospitals, doctors and medications. And it's \$16.33 per week. Okay, so, take that off. Okay. Let's see here. So, as of right now, we have the dental, uh, vision, term life and critical illness. What's term life? That's the life insurance policy. Oh, yeah, okay. So you've got dental, life, and what else? Vision and critical illness. Yeah, okay. Vision? What's the vis- okay, can you tell me about the vision? 5.0. Um, so it's just copays; however, your copay for an eye exam would be \$10.00, copay for lenses and frames \$25.00. However, they do offer a frames allowance for \$130.00. Okay, we're gonna take that off. Okay. And we have the dental, term life, and critical illness. Critical ill- you said what now? Uh, was a benefit of \$5,000.00 to say if something happens to you, the insurance carrier will pay that full benefit, meaning like a heart attack or major organ failure, like major stuff. Okay, you can take that off. So now I just got what now? Um, so you have the term life and the dental. Let me just do the, um, term life. You take them off, too. Okay. So drop everything other than the term life? Yeah. Okay. So let's see here. So your current deductions right now with everything was \$34.47; however, dropping everything other than the term life, I think your new deduction is \$2.36 a week. Otherwise, I don't think I'm forced to make that deduction for you. Uh-huh. Okay. So I'm gonna go ahead and save that. So I do want to let you know how this pending enrollment process works. It will take one to two weeks to ... your first payroll deduction. Hello? Hello, are you still there? What now? I stated, this pending enrollment process takes one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$2.36 come off your paycheck, that's how you know everything was dropped other than the term life. But, other than that, is there anything else that I can help you out with today? That's it. Awesome. Well, thank you for calling Benefits Center Card, and I hope you have a wonderful weekend, all right? All right. Thank you. You're welcome. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hi, Justin. It's Miss Win-. My name is Equashay Williams. And I was calling to see what kind of plan I got, and what is, and what are the... I mean, can I be explained what, what kind of plans I have, and what's-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... if you don't mind?

Speaker speaker_0: We can check on that for you. What's that staffing agency you work for?

Speaker speaker_1: Beta Force.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 49630.

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

Speaker speaker_1: 110 Central Avenue, Winston, North Carolina, 27892.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: 6482.

Speaker speaker_0: And a good telephone number happens to be -802-0623?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And do you ever get emails?

Speaker speaker_1: Tunetune206@yahoo.com.

Speaker speaker_0: Um, could you spell that for me? I'm sorry.

Speaker speaker_1: T-U-N-E-T-U-N-e 206@yahoo.com.

Speaker speaker_0: At Yahoo. So, let's see here. So, checking the file, it looks like you're currently enrolled into the Ensure Plus Basic, which covers your hospitals, doctors and medications, dental-

Speaker speaker_1: Okay.

Speaker speaker_0: ... short-term disability, term life, which is the life insurance policy, vision, critical illness, group accident, and behavioral health. However, checking my calendar, um, you are becoming active in the coverage as of March 3rd, so Monday. So once that happens, you would receive physical ID cards within seven to ten business days. Um, but I can email you a copy of a benefit guide, 'cause that explains what's covered, what's not covered, how much the insurance carrier will pay for those services, et cetera.

Speaker speaker_1: Okay, I might... I'm gonna count on some of those.

Speaker speaker_0: Okay. Um, so let's see here. And which ones did you want to drop?

Speaker speaker_1: I know it's the behavior thing.

Speaker speaker_0: Okay. So the behavior option-

Speaker speaker_1: What other ones did I have?

Speaker speaker_0: Um, so other than the medical plan, you had the dental, short-term disability, the term life which is for life insurance, um, vision, critical illness and group accident.

Speaker speaker_1: Okay. Accident. What's go- explain to me, what's that?

Speaker speaker_0: Um, so group accident's just pretty much extra benefit coverage. Um, so say, for example, you have to go to the emergency room, uh, there's an additional \$250 that goes towards that visit. Same with emergency dental work, \$100 additional.

Speaker speaker_1: So, which one... Okay, which one's acc- 'cause I thought accident was like if I got hurt or something, then y'all would pay me for this.

Speaker speaker_0: Um, no, ma'am. Uh, so group accident, that's just, uh, an extra benefit coverage on top of the medical.

Speaker speaker_1: Okay, I want to take... I want to take that off.

Speaker speaker_0: Okay.

Speaker speaker_1: I want to keep the li- I want to keep the insurance, I mean, the life insurance. So how, how does life insurance go?

Speaker speaker_0: Um, so I do know the benefit amount for that for employees aged up to age 64 is \$20,000.

Speaker speaker_1: Okay. What about your kids? 'Cause I got my kid up here with me.

Speaker speaker_0: So, uh... So, the benefit amount for, for children, let's see, is \$2,500.

Speaker speaker_1: Okay, I'm a keep, I'm a keep that part. Okay. And then you said the vision? What, okay, what else I got? Illness.

Speaker speaker_0: Uh-

Speaker speaker_1: Okay, so critical ill- what's critical illness?

Speaker speaker_0: Um, so say, let's see. So critical illness, there's a benefit of \$5,000, um, to say if you have, like, a heart attack, the insurance carrier pays 100% of that benefit. Same with mor- major organ failures, stuff like that.

Speaker speaker_1: Okay. Okay, okay. You said critical illness. How much that cost me a month, a week?

Speaker speaker_0: Uh, \$2.58 per week.

Speaker speaker_1: Okay, so I'm gonna keep that. Okay, what's the next one?

Speaker speaker_0: Um, the short-term disability, and then dental.

Speaker speaker_1: Okay, what's the short-term disability?

Speaker speaker_0: Um, so say, for example, you get hurt at the job, um, the insur- the insurance carrier pays \$650 a month for 90 days. So it's like a short-term disability.

Speaker speaker_1: I'm a... I'm a take that off.

Speaker speaker_0: Okay. So let's see here. Okay, and then you have dental, and then that medical plan.

Speaker speaker_1: Okay, what's the dental?

Speaker speaker_0: Um, so when it comes to dental, all of the preventative visits would be covered at 100%, which may include your basic cleanings, check-ups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible. However, it's \$3.33 per week.

Speaker speaker_1: And how much... Okay, keep that. What about the medical?

Speaker speaker_0: Um, it's the Ensure Plus Basic which covers hospitals, doctors and medications. And it's \$16.33 per week.

Speaker speaker_1: Okay, so, take that off.

Speaker speaker_0: Okay. Let's see here. So, as of right now, we have the dental, uh, vision, term life and critical illness.

Speaker speaker_1: What's term life?

Speaker speaker_0: That's the life insurance policy.

Speaker speaker_1: Oh, yeah, okay. So you've got dental, life, and what else?

Speaker speaker_0: Vision and critical illness.

Speaker speaker_2: Yeah, okay. Vision? What's the vis- okay, can you tell me about the vision? 5.0.

Speaker speaker_0: Um, so it's just copays; however, your copay for an eye exam would be \$10.00, copay for lenses and frames \$25.00. However, they do offer a frames allowance for \$130.00.

Speaker speaker_2: Okay, we're gonna take that off.

Speaker speaker_0: Okay. And we have the dental, term life, and critical illness.

Speaker speaker_2: Critical ill- you said what now?

Speaker speaker_0: Uh, was a benefit of \$5,000.00 to say if something happens to you, the insurance carrier will pay that full benefit, meaning like a heart attack or major organ failure, like major stuff.

Speaker speaker_2: Okay, you can take that off. So now I just got what now?

Speaker speaker_0: Um, so you have the term life and the dental.

Speaker speaker_2: Let me just do the, um, term life. You take them off, too.

Speaker speaker_0: Okay. So drop everything other than the term life?

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. So let's see here. So your current deductions right now with everything was \$34.47; however, dropping everything other than the term life, I think your new deduction is \$2.36 a week. Otherwise, I don't think I'm forced to make that deduction for you.

Speaker speaker_2: Uh-huh.

Speaker speaker_0: Okay. So I'm gonna go ahead and save that. So I do want to let you know how this pending enrollment process works. It will take one to two weeks to ... your first payroll deduction.

Speaker speaker_2: Hello?

Speaker speaker_0: Hello, are you still there?

Speaker speaker_2: What now?

Speaker speaker_0: I stated, this pending enrollment process takes one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$2.36 come off your paycheck, that's how you know everything was dropped other than the term life. But, other than that, is there anything else that I can help you out with today?

Speaker speaker_2: That's it.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits Center Card, and I hope you have a wonderful weekend, all right?

Speaker speaker_2: All right. Thank you.

Speaker speaker_0: You're welcome. Bye-bye.