

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hello. This is Marcus. I work with WSI and I'm wondering what my benefits entail. All right. What's the last four of your social? Uh, 6902. First name? Marcus. Last name? Pugh, P-U-G-H. For security purposes, can you verify your address and date of birth for me? Uh, March 14, 2005, 51952 North 32nd Street, Ridgeland, Michigan, 49083. Thank you. So we got your phone number at 550-7575. Yes. And the email is pughmarcus153@gmail.com? Yes. Thank you. Okay. So it looks like you have the dental insurance, the short-term disability, vision, and the VIP Classic. Okay, so what exactly does short-term disability cover? So that's if you got hurt at work and you needed to be out of work for a little while, it makes sure you still get paid while you're at work... while you're out of work. So if I get hurt at work? Yes, sir. Okay. I need to re... end, uh, state my insurance for this year. Is there any way I could take that off? Yes, sir. You want to remove the short-term disability? I want to remove short-term disability, yes. All right. Was there anything else that you wanted to add or take away? Um, what does dental cover exactly? So with the dental, it says, "Preventative visits are covered at 100%, which may include your basic cleanings, check-ups, and x-rays once per six months. Basic dental work such as fillings or extractions, such as surgical extra- except for surgical extractions will be covered at 80% once you met your annual deductible of \$50 per person. Major services like crowns or orthodontia are not covered and the maximum this plan will pay per person is \$500 a year." Okay, so check-ups are... and stuff like that is only covered up to 80%? It says, "Preventative visits are covered up to 100%, which may include your basic cleanings, check-ups, and x-rays once-" Oh, okay. "... every six, six months." Okay. I want to keep that for the, this year. Um, you said vision. What does vision cover? For that, you would have to call the carrier directly. They will, they will have to give you that information. Okay. Um, do you have the phone number for that carrier? Just give me one moment. Actually, what I can do... Just give me one moment. Let me see if we have it on the benefits guide. You still there, sir? Yes, I am. Okay. Let's see. So what I see on the benefits guide, it says, for vision it says, "For a copay for an eye exam, it'd be \$10, copay for lens and frames will be \$25. There'll be a \$0 copay for contact lens fitting and then the frame allowance will be \$130." Okay. Okay. And then you said... So we'll keep that for, um, this year as well. So I got dental and vision and, um- VIP Classic. ... and VIP Classic. Yeah, that should be good. Okay. So you just want to, you just want to drop the short-term disability and that's it? Yeah, because the job I'm doing isn't dangerous at all, so I'm just sitting down in a chair watching a monitor. All right. So I got that changed for you. Please be advised, it does take weeks for the changes to take effect. After... you should see the new total of the \$27.80. I am so sorry. You were cutting off several times there. I said, "It'll take one to two weeks for the changes to take effect. Once two weeks have passed, you will see the new total of the \$27.30." Oh, okay. That works. All right. Well,

was there anything else I could help you with today, Mr. Marcus? Uh, nope, that's good. All right. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great weekend, man. You too. Thank you. Thank you.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_1: Hello. This is Marcus. I work with WSI and I'm wondering what my benefits entail.

Speaker speaker_0: All right. What's the last four of your social?

Speaker speaker_1: Uh, 6902.

Speaker speaker_0: First name?

Speaker speaker_1: Marcus.

Speaker speaker_0: Last name?

Speaker speaker_1: Pugh, P-U-G-H.

Speaker speaker_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: Uh, March 14, 2005, 51952 North 32nd Street, Ridgeland, Michigan, 49083.

Speaker speaker_0: Thank you. So we got your phone number at 550-7575.

Speaker speaker_1: Yes.

Speaker speaker_0: And the email is pughmarcus153@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. Okay. So it looks like you have the dental insurance, the short-term disability, vision, and the VIP Classic.

Speaker speaker_1: Okay, so what exactly does short-term disability cover?

Speaker speaker_0: So that's if you got hurt at work and you needed to be out of work for a little while, it makes sure you still get paid while you're at work... while you're out of work.

Speaker speaker_1: So if I get hurt at work?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. I need to re... end, uh, state my insurance for this year. Is there any way I could take that off?

Speaker speaker_0: Yes, sir. You want to remove the short-term disability?

Speaker speaker_1: I want to remove short-term disability, yes.

Speaker speaker_0: All right. Was there anything else that you wanted to add or take away?

Speaker speaker_1: Um, what does dental cover exactly?

Speaker speaker_0: So with the dental, it says, "Preventative visits are covered at 100%, which may include your basic cleanings, check-ups, and x-rays once per six months. Basic dental work such as fillings or extractions, such as surgical extra- except for surgical extractions will be covered at 80% once you met your annual deductible of \$50 per person. Major services like crowns or orthodontia are not covered and the maximum this plan will pay per person is \$500 a year."

Speaker speaker_1: Okay, so check-ups are... and stuff like that is only covered up to 80%?

Speaker speaker_0: It says, "Preventative visits are covered up to 100%, which may include your basic cleanings, check-ups, and x-rays once-"

Speaker speaker_1: Oh, okay.

Speaker speaker_0: "... every six, six months."

Speaker speaker_1: Okay. I want to keep that for the, this year. Um, you said vision. What does vision cover?

Speaker speaker_0: For that, you would have to call the carrier directly. They will, they will have to give you that information.

Speaker speaker_1: Okay. Um, do you have the phone number for that carrier?

Speaker speaker_0: Just give me one moment. Actually, what I can do... Just give me one moment. Let me see if we have it on the benefits guide. You still there, sir?

Speaker speaker_1: Yes, I am.

Speaker speaker_0: Okay. Let's see. So what I see on the benefits guide, it says, for vision it says, "For a copay for an eye exam, it'd be \$10, copay for lens and frames will be \$25. There'll be a \$0 copay for contact lens fitting and then the frame allowance will be \$130."

Speaker speaker_1: Okay. Okay. And then you said... So we'll keep that for, um, this year as well. So I got dental and vision and, um-

Speaker speaker_0: VIP Classic.

Speaker speaker_1: ... and VIP Classic. Yeah, that should be good.

Speaker speaker_0: Okay. So you just want to, you just want to drop the short-term disability and that's it?

Speaker speaker_1: Yeah, because the job I'm doing isn't dangerous at all, so I'm just sitting down in a chair watching a monitor.

Speaker speaker_0: All right. So I got that changed for you. Please be advised, it does take weeks for the changes to take effect. After... you should see the new total of the \$27.80.

Speaker speaker_1: I am so sorry. You were cutting off several times there.

Speaker speaker_0: I said, "It'll take one to two weeks for the changes to take effect. Once two weeks have passed, you will see the new total of the \$27.30."

Speaker speaker_1: Oh, okay. That works.

Speaker speaker_0: All right. Well, was there anything else I could help you with today, Mr. Marcus?

Speaker speaker_1: Uh, nope, that's good.

Speaker speaker_0: All right. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great weekend, man.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: Thank you.