

## Transcript: Malcolm

**Nash-6260889788137472-5264594814418944**

### Full Transcript

Thanks for calling Benefits In The Cart. This is Malcolm. How can I help you? Yes, I just got a text. So it says to call here for benefits. What'd the text message say, ma'am? It says, um, "Congrats on your job with HUC. You have 30 days from your first paycheck to enroll. Call Benefits In A Card at this number." Okay. "To enroll, please go to your vendor's pages." So that's the automatic text that goes out to the new hires with HUC, congratulating them on getting the job and letting them know they have 30 days to get enrolled into their health insurance options offered- Okay. ... through HUC. Okay. So were you wantin' to get enrolled, or you just wanted to get information? I wanna get enrolled. Wait, what's the last four on your Social? Or information, 'cause I currently have insurance, so let me see what you got. Wait, what's the last four of your Social? 8760. First name? Kimberly. Last name? S as in Sam, E-r-n-o-n. For security purposes, can you verify your address and date of birth for me? 550 Englewood Trace, Stockbridge, Georgia 30281. March 2, 1973. Thank you. Let's see, we got your phone number as 770-624-4163? Correct. And your email is kimser-kimsermon1@gmail.com? Yes. Thank you. Okay. So did you want me to send you a benefits guide, or you wanted to, or you had specific questions? Okay, so, yeah, I don't know like how your, your health insurance work, so... All right, so... It's probably just work here, what's your, um, deductibles, uh- Yes, ma'am. ... what, what take out of here, what comes out of your pay? Mm-hmm. All right, so to clarify, we're not the carrier. We're just the plan administrator. Okay. We just get you enrolled down the road from the coverage. Your carriers would be American Public Life, MetLife, and 90 Degree Benefits. Uh-huh. All right, so none of these plans are PPO plans like Blue Cross Blue Shield, UnitedHealthcare. They're all limited benefits plans. What that means- Okay. ... is the doctor and their member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. Okay. Right, so depending on which one you get enrolled into, the prices vary. But they do offer you medical, they offer you FreeRx, which is a virtual pharmacy that gives you access to over 800 generic, acute, and chronic medications, along with virtual urgent care visits. Then you have the virtual primary care. Then you have dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID access. And you have all that on the, on each insurance plan? But it's limited, so you pay a percentage. They're all... Yeah, yes, ma'am, they're all separate benefits plans. Um, so can you provide me with the different plans, so I'm able to view and see which one might suit my needs? All right, so the medical, they offer you the VIP+ and the VIPPrime. Uh-huh. Both of those plans cover doctors, hospitals, and prescriptions. The only difference between the two is with the Prime, it gives you more money in the hospital benefit. I wouldn't be able to go much into detail, because we're not the carrier. All I have is the benefits guide that I will have

available to send to you as well. Okay, that's fine. Give me, give me one moment, and I'll get that pulled up for you. So when you're talking benefits, you're only referring to the medical? So it'll refer to all the plans that I said they offer, so the medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident- What do you, what do you mean by life insurance? Life insurance, so like whenever you pass away- Okay. ... there's like... What I'm saying is, I build... Like family members. Sorry. Go ahead. You're saying this is built into the policy that I choose? It's one of the plan, it's one of the plans you can select, yes, ma'am. It's only \$2.11 that you'll be paying. All these plans, they come out weekly, and you'll be paying, you'll be paying for them weekly. For how much? How much comes out? It'd be, for just the life insurance, it'd be \$2.11. And what, what is, how much the amounts of life insurance is it? Let's see. Like for you, it'd be 20,000. And, uh, so, so all these policies, you just can't get them separate? I just couldn't get life insurance, I had to get this entire policy? And, is that correct? And all these things are built into the policy? No, ma'am, they're all separate plans. You can get one or the other. You don't have to get enrolled into all of 'em. These are, those are just all the options you have to get enroll- get enrolled into. So I'll see that on the, on your, on the thing you're sending me? Yes, ma'am, on the benefits guide. Okay, great. So I can choose which benefits I want? Yes, ma'am. You don't have to get them all. So I could just choose and say, "Hey, I just want the dental and life insurance," and whatever that's gonna cost me, you're saying? Yes, ma'am. You don't have to, you don't have to- Oh, all right. ... get the life insurance in order to get something else or anything like that. Okay. That, that... Okay. All right. So do you have any information on this tuition reimbursement? Uh, that would not be something that we would deal with. That'd be a question you wanna ask your staffing agency. Okay. We don't do anything with like 401s or anything like that. That'd be something you reach out to the staffing company directly about. Okay. I just wanted to get an understanding of those, of all that too. They just said... Okay. All right, fine. So I, I just sent that benefits guide to your email. Could you confirm that you received it? Uh, not as of yet. You got kimsermon1... I'm gonna check my spam. I was about to say, sometimes it does go to your spam folder. And where is it coming from, just so I can put it in? Info@benefitsandacard.com. Info at Benefits? Yes, ma'am. Info@benefitsandacard.com. Um, info at Benefits should be enough to say. Info at Benefits and A Card dot com. Okay, benefits guide. Okay, I see it, I see the PDF. All right. Did you wanna go over it with me on the phone, or did you just wanna look over it yourself? I, I'm gonna look over it myself 'cause I'm actually in, in a training, and we aren't breaking till 12:30. So I don't know how... Mm-hmm. I, I probably just bit lengthy with the questions I have. So I'm just gonna look over it myself, and then I'll call back if I have any questions. 'Cause I wanna print it out. Okay, just... I like to see things I'm not familiar. Yeah, ma'am. Just so you know, we're open, we're open through 8:00 PM Eastern Time. Oh, okay. Okay, great. All right, well, was there anything else I can help you with today, Ms. Kimberly? That's all. Thank you so much. No problem. Thanks for... Oh, I do, I do wanna let you know, though, so you do have 30 days from the date you receive your first paycheck to get enrolled in the coverage. So in our system, looks like that's 2/28. So you would have until 3/28. Okay. To get enrolled, if you decide to. Okay. Thank you. All right. No problem, Ms. Kimberly. Thanks for calling Benefits In The Card. I hope you have a great rest of your week. You, too. Thank you.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits In The Cart. This is Malcolm. How can I help you?

Speaker speaker\_1: Yes, I just got a text. So it says to call here for benefits.

Speaker speaker\_0: What'd the text message say, ma'am?

Speaker speaker\_1: It says, um, "Congrats on your job with HUC. You have 30 days from your first paycheck to enroll. Call Benefits In A Card at this number."

Speaker speaker\_0: Okay.

Speaker speaker\_1: "To enroll, please go to your vendor's pages."

Speaker speaker\_0: So that's the automatic text that goes out to the new hires with HUC, congratulating them on getting the job and letting them know they have 30 days to get enrolled into their health insurance options offered-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... through HUC.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So were you wantin' to get enrolled, or you just wanted to get information?

Speaker speaker\_1: I wanna get enrolled.

Speaker speaker\_0: Wait, what's the last four on your Social?

Speaker speaker\_1: Or information, 'cause I currently have insurance, so let me see what you got.

Speaker speaker\_0: Wait, what's the last four of your Social?

Speaker speaker\_1: 8760.

Speaker speaker\_0: First name?

Speaker speaker\_1: Kimberly.

Speaker speaker\_0: Last name?

Speaker speaker\_1: S as in Sam, E-r-n-o-n.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 550 Englewood Trace, Stockbridge, Georgia 30281. March 2, 1973.

Speaker speaker\_0: Thank you. Let's see, we got your phone number as 770-624-4163?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And your email is kimser- kimsermon1@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Thank you. Okay. So did you want me to send you a benefits guide, or you wanted to, or you had specific questions?

Speaker speaker\_1: Okay, so, yeah, I don't know like how your, your health insurance work, so...

Speaker speaker\_0: All right, so...

Speaker speaker\_1: It's probably just work here, what's your, um, deductibles, uh-

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: ... what, what take out of here, what comes out of your pay?

Speaker speaker\_0: Mm-hmm. All right, so to clarify, we're not the carrier. We're just the plan administrator.

Speaker speaker\_1: Okay.

Speaker speaker\_0: We just get you enrolled down the road from the coverage. Your carriers would be American Public Life, MetLife, and 90 Degree Benefits.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: All right, so none of these plans are PPO plans like Blue Cross Blue Shield, UnitedHealthcare. They're all limited benefits plans. What that means-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is the doctor and their member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Right, so depending on which one you get enrolled into, the prices vary. But they do offer you medical, they offer you FreeRx, which is a virtual pharmacy that gives you access to over 800 generic, acute, and chronic medications, along with virtual urgent care visits. Then you have the virtual primary care. Then you have dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID access.

Speaker speaker\_1: And you have all that on the, on each insurance plan? But it's limited, so you pay a percentage.

Speaker speaker\_0: They're all... Yeah, yes, ma'am, they're all separate benefits plans.

Speaker speaker\_1: Um, so can you provide me with the different plans, so I'm able to view and see which one might suit my needs?

Speaker speaker\_0: All right, so the medical, they offer you the VIP+ and the VIPPrime.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Both of those plans cover doctors, hospitals, and prescriptions. The only difference between the two is with the Prime, it gives you more money in the hospital benefit. I wouldn't be able to go much into detail, because we're not the carrier. All I have is the benefits guide that I will have available to send to you as well.

Speaker speaker\_1: Okay, that's fine.

Speaker speaker\_0: Give me, give me one moment, and I'ma get that pulled up for you.

Speaker speaker\_1: So when you're talking benefits, you're only referring to the medical?

Speaker speaker\_0: So it'll refer to all the plans that I said they offer, so the medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident-

Speaker speaker\_1: What do you, what do you mean by life insurance?

Speaker speaker\_0: Life insurance, so like whenever you pass away-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... there's like...

Speaker speaker\_1: What I'm saying is, I build...

Speaker speaker\_0: Like family members.

Speaker speaker\_1: Sorry.

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: You're saying this is built into the policy that I choose?

Speaker speaker\_0: It's one of the plan, it's one of the plans you can select, yes, ma'am. It's only \$2.11 that you'll be paying. All these plans, they come out weekly, and you'll be paying, you'll be paying for them weekly.

Speaker speaker\_1: For how much? How much comes out?

Speaker speaker\_0: It'd be, for just the life insurance, it'd be \$2.11.

Speaker speaker\_1: And what, what is, how much the amounts of life insurance is it?

Speaker speaker\_0: Let's see. Like for you, it'd be 20,000.

Speaker speaker\_1: And, uh, so, so all these policies, you just can't get them separate? I just couldn't get life insurance, I had to get this entire policy? And, is that correct? And all these things are built into the policy?

Speaker speaker\_0: No, ma'am, they're all separate plans. You can get one or the other. You don't have to get enrolled into all of 'em. These are, those are just all the options you have to get enroll- get enrolled into.

Speaker speaker\_1: So I'll see that on the, on your, on the thing you're sending me?

Speaker speaker\_0: Yes, ma'am, on the benefits guide.

Speaker speaker\_1: Okay, great. So I can choose which benefits I want?

Speaker speaker\_0: Yes, ma'am. You don't have to get them all.

Speaker speaker\_1: So I could just choose and say, "Hey, I just want the dental and life insurance," and whatever that's gonna cost me, you're saying?

Speaker speaker\_0: Yes, ma'am. You don't have to, you don't have to-

Speaker speaker\_1: Oh, all right.

Speaker speaker\_0: ... get the life insurance in order to get something else or anything like that.

Speaker speaker\_1: Okay.

Speaker speaker\_0: That, that...

Speaker speaker\_1: Okay. All right. So do you have any information on this tuition reimbursement?

Speaker speaker\_0: Uh, that would not be something that we would deal with. That'd be a question you wanna ask your staffing agency.

Speaker speaker\_1: Okay.

Speaker speaker\_0: We don't do anything with like 401s or anything like that. That'd be something you reach out to the staffing company directly about.

Speaker speaker\_1: Okay. I just wanted to get an understanding of those, of all that too. They just said... Okay.

Speaker speaker\_0: All right, fine. So I, I just sent that benefits guide to your email. Could you confirm that you received it?

Speaker speaker\_1: Uh, not as of yet. You got kimsermon1... I'm gonna check my spam.

Speaker speaker\_0: I was about to say, sometimes it does go to your spam folder.

Speaker speaker\_1: And where is it coming from, just so I can put it in?

Speaker speaker\_0: Info@benefitsandacard.com.

Speaker speaker\_1: Info at Benefits?

Speaker speaker\_0: Yes, ma'am. Info@benefitsandacard.com.

Speaker speaker\_1: Um, info at Benefits should be enough to say. Info at Benefits and A Card dot com. Okay, benefits guide. Okay, I see it, I see the PDF.

Speaker speaker\_0: All right. Did you wanna go over it with me on the phone, or did you just wanna look over it yourself?

Speaker speaker\_1: I, I'm gonna look over it myself 'cause I'm actually in, in a training, and we aren't breaking till 12:30. So I don't know how...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I, I probably just bit lengthy with the questions I have. So I'm just gonna look over it myself, and then I'll call back if I have any questions. 'Cause I wanna print it out.

Speaker speaker\_0: Okay, just...

Speaker speaker\_1: I like to see things I'm not familiar.

Speaker speaker\_0: Yeah, ma'am. Just so you know, we're open, we're open through 8:00 PM Eastern Time.

Speaker speaker\_1: Oh, okay. Okay, great.

Speaker speaker\_0: All right, well, was there anything else I can help you with today, Ms. Kimberly?

Speaker speaker\_1: That's all. Thank you so much.

Speaker speaker\_0: No problem. Thanks for... Oh, I do, I do wanna let you know, though, so you do have 30 days from the date you receive your first paycheck to get enrolled in the coverage. So in our system, looks like that's 2/28. So you would have until 3/28.

Speaker speaker\_1: Okay.

Speaker speaker\_0: To get enrolled, if you decide to.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: All right. No problem, Ms. Kimberly. Thanks for calling Benefits In The Card. I hope you have a great rest of your week.

Speaker speaker\_1: You, too.

Speaker speaker\_0: Thank you.