

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hi there, sir. My name's Christian Montesco. How are you doing today? I'm doing good. How about you? Doing pretty good. Uh- How can I help you today? ... I recently... Sorry, I, I recently just got hired, or am in the process of getting hired by, uh... Sorry, I just got out of the gym. Um- That's fine. ... through a contracting Caterpillar, uh, through, um, TRC Talent Solutions. Mm-hmm. And they told me to reach out to this number if I had any questions. And I kind of just had some questions about, first of all, um, when do I sort of start setting up for my benefits, as well as, um, kind of how much that'll entail, and how much that'll be for, for myself and my wife? What, what's the last four of your social? Uh, 3488. And what was your first name? Christian. It doesn't look like they added you in the system yet. Yeah, it- But- ... I... They just notified me yesterday. Mm-hmm. And I just put in the acceptance today, so, um... So I can go ahead and get you set up, if you like, that they'll start taking deductions once, when you, you receive your first paycheck. Okay. Yeah, sure. All right. So I'm, what I'm gonna need, I'm gonna need your full social. What's your full social? Uh, 257-93-3488. Oh, I do have, I had another question about just benefits in general, or, or should we wait until after? Yeah, give me one moment. You said 257- Yeah. ... 933488? Yes. All right. And what was your first name? 257-93-3488. Christian, C-H-R-I-S-T-I-A-N. Last name? Uh, I'll have to spell it out for you. Okay. So whiskey, Oscar, Juliet, Tango- Again. ... Echo, Charlie. Do this slower for me please. You said whiskey- Yeah, yeah. Sorry. ... Oscar, Juliet. Yep. Tango, Echo, Charlie, Zulu- Mm-hmm. ... Kilo, Oscar. So it's W-O-J-T-E-C-Z-K-O? Yes. Okay. And what's a good address for you? Uh, it's going to change, but currently it is 2256 Cody Road. So do you want to put the new address or you want to put the current address? I don't have the new address yet. I'm, I'm currently finding a, a place to move that's near work. Okay. All right. So what's your new address? And then what's the address- My, my... Yeah. Current address is 2256 Cody Road. Is that C-O-D-Y? Mount Eery. Yes. You saying Mount? Mount Eery. Is that E, E-R-E-I-E, I meant? E-E-R-I-E? I think it's A-E-R-Y. A-E-R-Y. A-I... Oh, sorry. A-I-R-Y. A-I-R-Y. You live in the state? I'm sorr... In Georgia. And ZIP code. 30563. Date of birth? July 4th, 1995. Well, you said July 4th- Yes. 1995. And email? C-W-O-J-O3@Yahoo.com. So C-WoJo3@Yahoo.com? C-WoJo3@Yahoo.com. Yes, sir. And your phone number. 770-880-8571. You said 770-880-8571? Yes, sir. All right. All right, what were your questions? Just so you know, I do have limited information because we're not the carrier. We're just the plan admin- Okay. ... to make sure of this. Okay. Um, so I guess my question... Well, first of all, it entails, um... I'm a veteran, so with, on, on disability, so my health insurance is pretty much fully covered already. Mm-hmm. Yes, sir. Um, through, through the VA. Um, mostly, this is primarily mostly for my wife, um- Okay. ... who I need to cover. So, um, and I mean- Yeah. ... I kind of wanted to know

about some of the, the, the plans and what they covered and that sort of deal. Um, I was given, like, a pra-... a pa-... a few pages for an out-... or, or document, um, of general plan information. Mm-hmm. But that's about it, so I need... I mean, uh, I need something close to some sort of major plan for my wife, if possible, or something that covers- I- ... you know. All right. Just so, so for your information, none of these plans are PPO plans. Those PPO plans are like Blue Cross Blue Shields, UnitedHealthcare, et cetera. Yeah. None of these plans are one of those. All of these are limited benefits- Okay. ... plans. So what that means- Okay. ... is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards those claims with a set dollar amount.... and depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. Okay. Okay? The... So, so if I understand that correctly, I, I'm sorry, you have... Is it like the same sort of you pay a deductible, and then after that deductible is paid for? Or is it... Are you saying you pay up to a certain amount and then past that it's... We're out of pocket? So none of these... No, there's no deductibles. I think dental is the only one that has a deductible. Okay. Because th- because none of these plans are PPO plans. Okay. So what they basically do- Sorry, I, I'm, I'm a little unfamiliar with all that . I'm sorry. I under- I understand. So, like, basically what it means is they're going to pay a certain amount of what you... Whatever you get, whenever you get seen, they're only going to pay up to a certain amount, and that's it. Okay. You'll be paying the rest of it. Understood. Gotcha. And so they only d- Say that again? I said kind of like reverse, like, reverse other coverages. Because these... So these plans are meant for temporary employees until they get hired on. Yeah. In full, into their- Okay. So these aren't, these aren't major medical plans. They're temporary- Gotcha. ... hospital indemnity plans. Okay. All righty. So but were you still interested in more information? Uh, yeah. I'm gonna... I mean, this is what I, I, I kind of have to do and, and need for now, so yes. All right, so what were some of your other questions? Um, for coverage for her for... I mean, how much coverage can I get for her, essentially? Um... I mean, you can get her enrolled in all the coverages that you have available, except for the short-term disability. Okay. And how much would that generally cost monthly for her? So these will be taken out weekly. Okay. And it depends on what you get enrolled into. Yeah, yeah. So what plans are you looking at getting? Um, I, I'm saying- Are you wanting full coverage for her? Or what do you want for her? If I, I'm... Hypothetically, if I got full coverage for her, how much would it be weekly? So with the cheapest medical plan, 'cause they offer you two different ones, and full coverage with everything else, it'd be \$83.46. Okay. Weekly. Got it. Yes, sir. And that's with the cheapest medical plan. If you wanted the highest medical plan, it would be \$116.56. Okay. A week, with everything else. Okay. I'm finally in a, in a spot where I can stop. Um... 'Cause I see, uh, the Stay Healthy, the VIP Standard, and VIP Plus. So what if I went with, like, the VIP Standard plus dental for her? So just the med- the VIP Plus and the dental, and that's it? Uh, VIP Standard and dental. And the- So with just those two, it'd be \$40.27. For just her, or for both of us? For bo- 'Cause... So you can't get, you can't get coverage just for her, because she doesn't- Okay. ... work for the staffing company, so it would have to be with, for you and her. Underst- Sorry, I didn't, I didn't realize that. Oh, no, you're fine. You don't have to apologize, Justin. I know you, you say this many a year. Okay. Yeah, I... All I had, all I've ever had before was TRICARE. So, um, you know. I understand. But, yeah. So, no. Morning, Scott. You, you don't have to get coverage for you and your spouse. You wouldn't be able to just get it for her. Okay. Um, all right, so then if I went VIP Standard plus dental plus vision, that would be...

\$44.62. Oh. Four- okay, \$44 weekly. Okay. Awesome. And then the VIP Standard, what is this, um, group hospital indemnity? What is, what is all that, the 500 day, 50 day? The hospital indemnity? Yeah, sorry. I'm looking at the VIP Standard. What is... Yeah, what is all that for the hospital admission benefit, hospital confinement benefit, intensive care unit benefit? What is all... What is all this? For those bills, that's what... How much the insurance company w- That's how much the carrier will pay towards- Okay. ... if either of those things happen. Yes, sir. Okay. All righty. Well, thank you very much, um- Is there anything else helping you out? I guess what, if I... Yeah, uh, no, not right now. Uh, this is something I, I'll, I'll speak to my wife with. But, um- Mm-hmm. If, if I want to go ahead and log something in, I guess, for, for as soon as I start working, do I just call this number back and then- Yes, sir. You can call. Now that I'm gonna set this up? Yes, sir. You can give us a call back if you decide to get enrolled. Okay, awesome. Well, thank you so much for answering my questions. No problem, Mr. Christian. And if there's nothing else, thanks for calling Benefits in the Car. Hope you have a great rest of your day, now. Thank you. You, too. You have a good one. Sure thing. Thank you. All right, bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_2: Hi there, sir. My name's Christian Montesco. How are you doing today?

Speaker speaker_1: I'm doing good. How about you?

Speaker speaker_2: Doing pretty good. Uh-

Speaker speaker_1: How can I help you today?

Speaker speaker_2: ... I recently... Sorry, I, I recently just got hired, or am in the process of getting hired by, uh... Sorry, I just got out of the gym. Um-

Speaker speaker_1: That's fine.

Speaker speaker_2: ... through a contracting Caterpillar, uh, through, um, TRC Talent Solutions.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And they told me to reach out to this number if I had any questions. And I kind of just had some questions about, first of all, um, when do I sort of start setting up for my benefits, as well as, um, kind of how much that'll entail, and how much that'll be for, for myself and my wife?

Speaker speaker_1: What, what's the last four of your social?

Speaker speaker_2: Uh, 3488.

Speaker speaker_1: And what was your first name?

Speaker speaker_2: Christian.

Speaker speaker_1: It doesn't look like they added you in the system yet.

Speaker speaker_2: Yeah, it-

Speaker speaker_1: But-

Speaker speaker_2: ... I... They just notified me yesterday.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I just put in the acceptance today, so, um...

Speaker speaker_1: So I can go ahead and get you set up, if you like, that they'll start taking deductions once, when you, you receive your first paycheck.

Speaker speaker_2: Okay. Yeah, sure.

Speaker speaker_1: All right. So I'm, what I'm gonna need, I'm gonna need your full social. What's your full social?

Speaker speaker_2: Uh, 257-93-3488. Oh, I do have, I had another question about just benefits in general, or, or should we wait until after?

Speaker speaker_1: Yeah, give me one moment. You said 257- Yeah. ... 933488?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And what was your first name?

Speaker speaker_2: 257-93-3488. Christian, C-H-R-I-S-T-I-A-N.

Speaker speaker_1: Last name?

Speaker speaker_2: Uh, I'll have to spell it out for you.

Speaker speaker_1: Okay.

Speaker speaker_2: So whiskey, Oscar, Juliet, Tango-

Speaker speaker_1: Again.

Speaker speaker_2: ... Echo, Charlie.

Speaker speaker_1: Do this slower for me please. You said whiskey-

Speaker speaker_2: Yeah, yeah. Sorry.

Speaker speaker_1: ... Oscar, Juliet.

Speaker speaker_2: Yep. Tango, Echo, Charlie, Zulu-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... Kilo, Oscar.

Speaker speaker_1: So it's W-O-J-T-E-C-Z-K-O?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And what's a good address for you?

Speaker speaker_2: Uh, it's going to change, but currently it is 2256 Cody Road.

Speaker speaker_1: So do you want to put the new address or you want to put the current address?

Speaker speaker_2: I don't have the new address yet. I'm, I'm currently finding a, a place to move that's near work.

Speaker speaker_1: Okay. All right. So what's your new address? And then what's the address-

Speaker speaker_2: My, my... Yeah. Current address is 2256 Cody Road.

Speaker speaker_1: Is that C-O-D-Y?

Speaker speaker_2: Mount Eery. Yes.

Speaker speaker_1: You saying Mount?

Speaker speaker_2: Mount Eery.

Speaker speaker_1: Is that E, E-R-E-I-E, I meant? E-E-R-I-E?

Speaker speaker_2: I think it's A-E-R-Y.

Speaker speaker_1: A-E-R-Y.

Speaker speaker_2: A-I... Oh, sorry. A-I-R-Y. A-I-R-Y.

Speaker speaker_1: You live in the state?

Speaker speaker_2: I'm sorr-... In Georgia.

Speaker speaker_1: And ZIP code.

Speaker speaker_2: 30563.

Speaker speaker_1: Date of birth?

Speaker speaker_2: July 4th, 1995.

Speaker speaker_1: Well, you said July 4th-

Speaker speaker_2: Yes. 1995.

Speaker speaker_1: And email?

Speaker speaker_2: C-W-O-J-O3@Yahoo.com.

Speaker speaker_1: So C-WoJo3@Yahoo.com?

Speaker speaker_2: C-WoJo3@Yahoo.com. Yes, sir.

Speaker speaker_1: And your phone number.

Speaker speaker_2: 770-880-8571.

Speaker speaker_1: You said 770-880-8571?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right. All right, what were your questions? Just so you know, I do have limited information because we're not the carrier. We're just the plan admin-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to make sure of this.

Speaker speaker_2: Okay. Um, so I guess my question... Well, first of all, it entails, um... I'm a veteran, so with, on, on disability, so my health insurance is pretty much fully covered already.

Speaker speaker_1: Mm-hmm. Yes, sir.

Speaker speaker_2: Um, through, through the VA. Um, mostly, this is primarily mostly for my wife, um-

Speaker speaker_1: Okay.

Speaker speaker_2: ... who I need to cover. So, um, and I mean-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... I kind of wanted to know about some of the, the, the plans and what they covered and that sort of deal. Um, I was given, like, a pra-... a pa-... a few pages for an out-... or, or document, um, of general plan information.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But that's about it, so I need... I mean, uh, I need something close to some sort of major plan for my wife, if possible, or something that covers-

Speaker speaker_1: I-

Speaker speaker_2: ... you know.

Speaker speaker_1: All right. Just so, so for your information, none of these plans are PPO plans. Those PPO plans are like Blue Cross Blue Shields, UnitedHealthcare, et cetera.

Speaker speaker_2: Yeah.

Speaker speaker_1: None of these plans are one of those. All of these are limited benefits-

Speaker speaker_2: Okay.

Speaker speaker_1: ... plans. So what that means-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards those claims with a set dollar amount.... and depending on the services rendered and the coverage, the remainder of that claim would be your responsibility.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay?

Speaker speaker_2: The... So, so if I understand that correctly, I, I'm sorry, you have... Is it like the same sort of you pay a deductible, and then after that deductible is paid for? Or is it... Are you saying you pay up to a certain amount and then past that it's... We're out of pocket?

Speaker speaker_1: So none of these... No, there's no deductibles. I think dental is the only one that has a deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: Because th- because none of these plans are PPO plans.

Speaker speaker_2: Okay.

Speaker speaker_1: So what they basically do-

Speaker speaker_2: Sorry, I, I'm, I'm a little unfamiliar with all that . I'm sorry.

Speaker speaker_1: I under- I understand. So, like, basically what it means is they're going to pay a certain amount of what you... Whatever you get, whenever you get seen, they're only going to pay up to a certain amount, and that's it.

Speaker speaker_2: Okay.

Speaker speaker_1: You'll be paying the rest of it.

Speaker speaker_2: Understood. Gotcha.

Speaker speaker_1: And so they only d- Say that again?

Speaker speaker_2: I said kind of like reverse, like, reverse other coverages.

Speaker speaker_1: Because these... So these plans are meant for temporary employees until they get hired on.

Speaker speaker_2: Yeah.

Speaker speaker_1: In full, into their-

Speaker speaker_2: Okay.

Speaker speaker_1: So these aren't, these aren't major medical plans. They're temporary-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... hospital indemnity plans.

Speaker speaker_2: Okay. All righty.

Speaker speaker_1: So but were you still interested in more information?

Speaker speaker_2: Uh, yeah. I'm gonna... I mean, this is what I, I, I kind of have to do and, and need for now, so yes.

Speaker speaker_1: All right, so what were some of your other questions?

Speaker speaker_2: Um, for coverage for her for... I mean, how much coverage can I get for her, essentially? Um...

Speaker speaker_1: I mean, you can get her enrolled in all the coverages that you have available, except for the short-term disability.

Speaker speaker_2: Okay. And how much would that generally cost monthly for her?

Speaker speaker_1: So these will be taken out weekly.

Speaker speaker_2: Okay.

Speaker speaker_1: And it depends on what you get enrolled into.

Speaker speaker_2: Yeah, yeah.

Speaker speaker_1: So what plans are you looking at getting?

Speaker speaker_2: Um, I, I'm saying-

Speaker speaker_1: Are you wanting full coverage for her? Or what do you want for her?

Speaker speaker_2: If I, I'm... Hypothetically, if I got full coverage for her, how much would it be weekly?

Speaker speaker_1: So with the cheapest medical plan, 'cause they offer you two different ones, and full coverage with everything else, it'd be \$83.46.

Speaker speaker_2: Okay. Weekly. Got it.

Speaker speaker_1: Yes, sir. And that's with the cheapest medical plan. If you wanted the highest medical plan, it would be \$116.56.

Speaker speaker_2: Okay.

Speaker speaker_1: A week, with everything else.

Speaker speaker_2: Okay. I'm finally in a, in a spot where I can stop. Um... 'Cause I see, uh, the Stay Healthy, the VIP Standard, and VIP Plus. So what if I went with, like, the VIP Standard plus dental for her?

Speaker speaker_1: So just the med- the VIP Plus and the dental, and that's it?

Speaker speaker_2: Uh, VIP Standard and dental. And the-

Speaker speaker_1: So with just those two, it'd be \$40.27.

Speaker speaker_2: For just her, or for both of us?

Speaker speaker_1: For bo- 'Cause... So you can't get, you can't get coverage just for her, because she doesn't-

Speaker speaker_2: Okay.

Speaker speaker_1: ... work for the staffing company, so it would have to be with, for you and her.

Speaker speaker_2: Underst- Sorry, I didn't, I didn't realize that.

Speaker speaker_1: Oh, no, you're fine. You don't have to apologize, Justin. I know you, you say this many a year.

Speaker speaker_2: Okay. Yeah, I... All I had, all I've ever had before was TRICARE. So, um, you know.

Speaker speaker_1: I understand. But, yeah.

Speaker speaker_2: So, no.

Speaker speaker_3: Morning, Scott.

Speaker speaker_1: You, you don't have to get coverage for you and your spouse. You wouldn't be able to just get it for her.

Speaker speaker_2: Okay. Um, all right, so then if I went VIP Standard plus dental plus vision, that would be...

Speaker speaker_1: \$44.62.

Speaker speaker_2: Oh. Four- okay, \$44 weekly. Okay. Awesome. And then the VIP Standard, what is this, um, group hospital indemnity? What is, what is all that, the 500 day, 50 day?

Speaker speaker_1: The hospital indemnity?

Speaker speaker_2: Yeah, sorry. I'm looking at the VIP Standard. What is... Yeah, what is all that for the hospital admission benefit, hospital confinement benefit, intensive care unit benefit? What is all... What is all this?

Speaker speaker_1: For those bills, that's what... How much the insurance company w- That's how much the carrier will pay towards-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if either of those things happen. Yes, sir.

Speaker speaker_2: Okay. All righty. Well, thank you very much, um-

Speaker speaker_1: Is there anything else helping you out?

Speaker speaker_2: I guess what, if I... Yeah, uh, no, not right now. Uh, this is something I, I'll, I'll speak to my wife with. But, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: If, if I want to go ahead and log something in, I guess, for, for as soon as I start working, do I just call this number back and then-

Speaker speaker_1: Yes, sir. You can call.

Speaker speaker_2: Now that I'm gonna set this up?

Speaker speaker_1: Yes, sir. You can give us a call back if you decide to get enrolled.

Speaker speaker_2: Okay, awesome. Well, thank you so much for answering my questions.

Speaker speaker_1: No problem, Mr. Christian. And if there's nothing else, thanks for calling Benefits in the Car. Hope you have a great rest of your day, now.

Speaker speaker_2: Thank you. You, too. You have a good one.

Speaker speaker_1: Sure thing. Thank you.

Speaker speaker_2: All right, bye.

Speaker speaker_1: Bye.