

## **Transcript: Pamela**

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### **Full Transcript**

Thank you for calling Benefits Center Card. This is Pamela speaking. How may I help you today? How you doing, ma'am? Uh, I received a message the other side of the week whatever to enroll in b- benefits. We are the administrator for health insurance for staffing agency. Ma'am? We are the administrator for health insurance. Yes, ma'am. For a different staffing agency. Are you working for a staffing agency currently? Yes, ma'am. What's the name of the staffing agency, sir? AWHR. So they're letting you know that you could enroll in the benefits, um, if you would like to. Yes, ma'am. Yes, ma'am. Um, and they offer different medical plans. One second, let me get it. Uh-oh. Are you interested in enrolling? Yes, ma'am. Can I have the last four digits of your Social? 4463. The first and last name, sir. Tyree Jenkins. Okay, Mr. Jenkins, you have until the 28th of this month enrolled in the health benefits. Have you seen the benefit guide? Um, um, can you repeat..... out? All right. So, um, can we verify your address and date of birth, sir? You said the address? And date of birth to make sure I am in the correct file. It's 893 Jenkins Street, Allendale, South Carolina, 29810. And my date of birth is 12/24/97. We have a telephone number on file, 803-842-8371. And your email is caj022119@gmail.com? Yes, ma'am. Right. If you would like us to go ahead and send you the benefit guide to your email so you can see the plans that we offer. Absolutely. All right. Right. So the email's coming in from info@benefitscentercard. Check your spam and junk mail. It might go there. You said check your address? Uh, I'm generating the emails you see. Um- All right. ... we're here from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Um, you could also enroll online if you would like to. Um, if you have any questions regarding understanding the benefit guide, feel free to call. I'll proceed to email you the, uh, the benefit guide. All right. Okay. Don't forget to check your, um, junk and spam coming from info@benefitscentercard. Is there anything else I can do for you, sir? Uh, no, ma'am. Um, so once I, um... Okay. So I have to fill something out? Well, you could read over the benefit guide. If you would like to enroll, then you could do it over the phone or you could do it online. You need to choose what plan would you like if you want to enroll. You will pay according of what you enroll to, and it will be deducted out of your pay check. Okay. Uh, uh, I would like, um... Yeah, I- I don't mind doing it on the phone, over the phone. All right. So you know what plan will you like to enroll to? Uh. Um, these plans are not like major insurance. They... The amount that you see under each plan, that's the amount that the insurance going to cover. Anything above that amount will be your responsibility. All right. Uh, uh, I'm trying to see. Uh- Okay. Um- I see the plans, but, uh, can you guide me through a little bit? You need to go to page two where you could find the... It's at page two, right? Summary. You said... You told me... You said page four? Two. Two. All right, page two. I'm on page two. So you see there, that says, um, benefits... Sorry, summary of benefits. Uh, I see. Is it plan benefit summaries? Yes. I'm sorry. I said it backwards. Um, yeah, on that one, uh, my... On this, uh, it's on page

four for me, but yes, ma'am, I see it. On that page you will see the Stay Healthy plan, that is the first one, the MEC/LRS. All right. I see it. VAP Standard, VAP Classic and Plus. So we're going to start with the three VAP. The difference they use under each plan is what you're going to be paying per paycheck and what the insurance going to cover. What you're going to be paying for paychecks you can see on the bottom of the page. It says, "Employee only, employee's spouse," that amount there is what you pay every week. The amount that the insurance going to cover is the amount that is under each benefit. For example, let's say if you want to go to the doctor's office. VAP Standard, VAP Classic will cover \$50 a day, maximum four days. VAP Plus will cover \$100 and you have four... I'm sorry, four days as well. Okay. I see it. Um. Okay? And then the Stay Healthy, it says, "Not included," through everything under, next to the benefits. That means it's because that plan is only for preventive care. What it means is like if you need to check your cholesterol, diabetes, that type of preventive care, the insurance going to cover the actual procedures 100%, but you are responsible to pay for the doctor's visit. You have to use the participating providers in order for the procedures to be covered 100%. Oh, yeah, I see, I see which one I want though. Excuse me? I see which one, I see which plan I want. Okay. And what would, what is that plan? Um, um, I... Now, from your point of view, uh, you think VAP Plus that's the best one to go with? Well, VAP Plus it will help you, it will, it will cover you if you go to the hospital, um, which the Stay Healthy won't. VAP Plus cover more towards the procedures than the VAP Classic. Now if you want- Right. ... coverage you could combine the Stay Healthy, which is your preventive care and the VAP Plus. Hey, I'll, I'll do VAP Plus. Okay. Anything else besides the, the medical plan? Um, you said with the medical, you mean... Ma'am? What was that? I can't hear you sir. You say anything besides that? Yeah, like dental, vision. Yes, I can do dental. Okay. Anything else, sir? Hmm. No, that'd be it. Dental. Yeah, just dental. All right. So the premium will be \$35.25 per paycheck. Your benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system and it will mail out the... Um, I'm sorry. Your medical card will go to your email, but your vis- your dental card will go to your mailing address. Um, if you need a physical card after the benefits are active you can give us, give us a call. Okay. And we could, um, we could send you a, uh, request a physical one for you. Yes. Oh, okay. That's enough. Anything else I can do for you, sir? Uh, no, ma'am. Um, I just want to, uh, I want to make sure that, um, I ain't the only person that's, you know... This, this employee only though. Yes, it is employee only. Yes, ma'am. Yes, ma'am, that'd be it though. All right. Thank you for giving us a call today. Have a wonderful day, sir. You too, ma'am. Appreciate it. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits Center Card. This is Pamela speaking. How may I help you today?

Speaker speaker\_1: How you doing, ma'am? Uh, I received a message the other side of the week whatever to enroll in b- benefits.

Speaker speaker\_0: We are the administrator for health insurance for staffing agency.

Speaker speaker\_1: Ma'am?

Speaker speaker\_0: We are the administrator for health insurance.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: For a different staffing agency. Are you working for a staffing agency currently?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: What's the name of the staffing agency, sir?

Speaker speaker\_1: AWHR.

Speaker speaker\_0: So they're letting you know that you could enroll in the benefits, um, if you would like to.

Speaker speaker\_1: Yes, ma'am. Yes, ma'am.

Speaker speaker\_0: Um, and they offer different medical plans. One second, let me get it. Uh-oh. Are you interested in enrolling?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Can I have the last four digits of your Social?

Speaker speaker\_1: 4463.

Speaker speaker\_0: The first and last name, sir.

Speaker speaker\_1: Tyree Jenkins.

Speaker speaker\_0: Okay, Mr. Jenkins, you have until the 28th of this month enrolled in the health benefits. Have you seen the benefit guide?

Speaker speaker\_1: Um, um, can you repeat..... out?

Speaker speaker\_0: All right. So, um, can we verify your address and date of birth, sir?

Speaker speaker\_1: You said the address?

Speaker speaker\_0: And date of birth to make sure I am in the correct file.

Speaker speaker\_1: It's 893 Jenkins Street, Allendale, South Carolina, 29810. And my date of birth is 12/24/97.

Speaker speaker\_0: We have a telephone number on file, 803-842-8371. And your email is caj022119@gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Right. If you would like us to go ahead and send you the benefit guide to your email so you can see the plans that we offer.

Speaker speaker\_1: Absolutely. All right.

Speaker speaker\_0: Right. So the email's coming in from info@benefitscentercard. Check your spam and junk mail. It might go there.

Speaker speaker\_1: You said check your address?

Speaker speaker\_0: Uh, I'm generating the emails you see. Um-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... we're here from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Um, you could also enroll online if you would like to. Um, if you have any questions regarding understanding the benefit guide, feel free to call. I'll proceed to email you the, uh, the benefit guide.

Speaker speaker\_1: All right.

Speaker speaker\_0: Okay. Don't forget to check your, um, junk and spam coming from info@benefitscentercard. Is there anything else I can do for you, sir?

Speaker speaker\_1: Uh, no, ma'am. Um, so once I, um... Okay. So I have to fill something out?

Speaker speaker\_0: Well, you could read over the benefit guide. If you would like to enroll, then you could do it over the phone or you could do it online. You need to choose what plan would you like if you want to enroll. You will pay according of what you enroll to, and it will be deducted out of your pay check.

Speaker speaker\_1: Okay. Uh, uh, I would like, um... Yeah, I- I don't mind doing it on the phone, over the phone.

Speaker speaker\_0: All right. So you know what plan will you like to enroll to?

Speaker speaker\_1: Uh.

Speaker speaker\_0: Um, these plans are not like major insurance. They... The amount that you see under each plan, that's the amount that the insurance going to cover. Anything above that amount will be your responsibility.

Speaker speaker\_1: All right. Uh, uh, I'm trying to see. Uh-

Speaker speaker\_0: Okay. Um-

Speaker speaker\_1: I see the plans, but, uh, can you guide me through a little bit?

Speaker speaker\_0: You need to go to page two where you could find the...

Speaker speaker\_1: It's at page two, right?

Speaker speaker\_0: Summary.

Speaker speaker\_1: You said... You told me... You said page four?

Speaker speaker\_0: Two. Two.

Speaker speaker\_1: All right, page two. I'm on page two.

Speaker speaker\_0: So you see there, that says, um, benefits... Sorry, summary of benefits.

Speaker speaker\_1: Uh, I see. Is it plan benefit summaries?

Speaker speaker\_0: Yes. I'm sorry. I said it backwards.

Speaker speaker\_1: Um, yeah, on that one, uh, my... On this, uh, it's on page four for me, but yes, ma'am, I see it.

Speaker speaker\_0: On that page you will see the Stay Healthy plan, that is the first one, the MEC/LRS.

Speaker speaker\_2: All right. I see it.

Speaker speaker\_0: VAP Standard, VAP Classic and Plus. So we're going to start with the three VAP. The difference they use under each plan is what you're going to be paying per paycheck and what the insurance going to cover. What you're going to be paying for paychecks you can see on the bottom of the page. It says, "Employee only, employee's spouse," that amount there is what you pay every week. The amount that the insurance going to cover is the amount that is under each benefit. For example, let's say if you want to go to the doctor's office. VAP Standard, VAP Classic will cover \$50 a day, maximum four days. VAP Plus will cover \$100 and you have four... I'm sorry, four days as well.

Speaker speaker\_2: Okay. I see it. Um.

Speaker speaker\_0: Okay? And then the Stay Healthy, it says, "Not included," through everything under, next to the benefits. That means it's because that plan is only for preventive care. What it means is like if you need to check your cholesterol, diabetes, that type of preventive care, the insurance going to cover the actual procedures 100%, but you are responsible to pay for the doctor's visit. You have to use the participating providers in order for the procedures to be covered 100%.

Speaker speaker\_2: Oh, yeah, I see, I see which one I want though.

Speaker speaker\_0: Excuse me?

Speaker speaker\_2: I see which one, I see which plan I want.

Speaker speaker\_0: Okay. And what would, what is that plan?

Speaker speaker\_2: Um, um, I... Now, from your point of view, uh, you think VAP Plus that's the best one to go with?

Speaker speaker\_0: Well, VAP Plus it will help you, it will, it will cover you if you go to the hospital, um, which the Stay Healthy won't. VAP Plus cover more towards the procedures than the VAP Classic. Now if you want-

Speaker speaker\_2: Right.

Speaker speaker\_0: ... coverage you could combine the Stay Healthy, which is your preventive care and the VAP Plus.

Speaker speaker\_2: Hey, I'll, I'll do VAP Plus.

Speaker speaker\_0: Okay. Anything else besides the, the medical plan?

Speaker speaker\_2: Um, you said with the medical, you mean... Ma'am?

Speaker speaker\_0: What was that? I can't hear you sir.

Speaker speaker\_2: You say anything besides that?

Speaker speaker\_0: Yeah, like dental, vision.

Speaker speaker\_2: Yes, I can do dental.

Speaker speaker\_0: Okay. Anything else, sir?

Speaker speaker\_2: Hmm. No, that'd be it. Dental. Yeah, just dental.

Speaker speaker\_0: All right. So the premium will be \$35.25 per paycheck. Your benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system and it will mail out the... Um, I'm sorry. Your medical card will go to your email, but your vis- your dental card will go to your mailing address. Um, if you need a physical card after the benefits are active you can give us, give us a call.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And we could, um, we could send you a, uh, request a physical one for you.

Speaker speaker\_2: Yes. Oh, okay. That's enough.

Speaker speaker\_0: Anything else I can do for you, sir?

Speaker speaker\_2: Uh, no, ma'am. Um, I just want to, uh, I want to make sure that, um, I ain't the only person that's, you know... This, this employee only though.

Speaker speaker\_0: Yes, it is employee only.

Speaker speaker\_2: Yes, ma'am. Yes, ma'am, that'd be it though.

Speaker speaker\_0: All right. Thank you for giving us a call today. Have a wonderful day, sir.

Speaker speaker\_2: You too, ma'am. Appreciate it.

Speaker speaker\_0: Bye.