Transcript: Pamela Blanc-5856408102420480-6462345645309952

Full Transcript

Thank you for calling Benefits and Advice, Pamela speaking. How may I help you? Um, yes, ma'am. I was calling back to talk about, um, coverages. I talked to someone earlier, that's why I'm calling back on my lunch break. Who do you work for? Um, Search Staffing, All right, Um, I have the last four digits of your Social, so I will pull up your file. 9583. And your first and last name, sir? Larry McGarry. And you said you work for Search, and the last four is 9583? Uh-huh. All right. Okay, Mr. McGarry, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? Yes, date of birth is 12/18/98. Address, 1505 N. Mechanic St., Selma, Alabama 36701. Thank you for the information. We have a telephone number on file, 334-431-45818. Uh-huh. And your email is ljmcgary@yahoo.com. Yes, ma'am. Mm-hmm. And what would you like to do regarding your benefits, sir? Um, I called and said I got enrolled, and so I was trying to go over plans to see what they were. Just one second. All right. All right. So you haven't, you didn't see the benefit guide and the benefits that they offer? Um, no, ma'am, because I had to get approved. She had to go talk to the front office to see if they could get me approved within my enroll date. Okay. 'Cause I was a rehire, so. Ah. So she said they'll approve me to choose any coverage that I want to, and then enroll. All right. So I see that you previously, previously had the Stay Healthy plan, which is the preventive care plan. Then they have the other plans called VIP Standard and VIP Classic. The difference between these two plans is the amount that you are paying per paycheck and the insuran- and the amount that the insurance going to cover it. I don't know if you're aware that these insurance are not like major insurance. They already have a set amount that they gonna pay. Anything above that amount will be your responsibility. For example, the VIP Standard costs \$17.63, and the VIP Classic costs, um, \$19.53. This is for employee only. And like I said, the difference between them is the amount that the insurance gonna cover. For example, uh, let's say the VIP Standard, if you go to the hospital and you have to go into ins- intensive care, the VIP Standard will not cover it, and the VIP Classic will cover \$100 a day maximum, 30 days. Okay. Um, I technically just needed, like is there any one that works if I'm just going to the doctor for a checkup or something like that, or dentist appointment? Okay. So for dentist, the insurance, um, will cover your basic dental work, um, 80%. Your preventive care, like, um, basic cleaning, checkup, X-ray will cover 100%. Mm-hmm. The basic, um, dental works like filling and extraction will be covered 80% after you pay the \$50 deductible. Mm-hmm. Um, the insurance only gonna cover \$750 per year. Okay. Are they with that, that thing for the doctor also, like together? That's what I'm saying. No. Like if you... Let's say you choose the VIP Classic, which is the one that costs \$19.53 and you decide to take the dental, then the total will be \$23.70 for a paycheck. Okay. So if I add the... Can you give me the total if I add the dental and, like, just the doctor coverage if I go to the doctor for a checkup, blood work, anything like that? They have the

Stay Healthy plan, which is the one you had before. That's for preventive care. That one, the way it works, um, you are responsible to pay for the doctor's visit, and the insurance gonna cover your preventive care. Let's say if you need to check your cholesterol, diabetes, that type of preventive care. Okay. So, okay. So if I put those together with dental, how much is that? So if you wanted do, just dental, the Stay Healthy, and the VIP? Um, yes, ma'am, getting to put all those together with dental. All right. It will be \$40.50 per paycheck. Okay. Okay. So, um, let's see. They have a VIP Class, uh, Standard, which is 17.63, and there's not much difference between them when it comes to the coverage, and that will be 38.40, 38.60. Okay, that'll be per check? Yes, sir. Oh, um, I'm gonna check one more before I go through with that one. I'm gonna check Aflac before I do it. That's why I was trying to see to get coverages. Um, can you put a note in that I'll call back later on before you guys close and, um, choose a coverage? Yeah, you're, um... Let me see. So you have until tomorrow to enroll. Okay. Right? Yeah. Yeah, ma'am. Okay. All right, thank you for giving us a call. Have a great rest of the day. All right, you too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Advice, Pamela speaking. How may I help you?

Speaker speaker_1: Um, yes, ma'am. I was calling back to talk about, um, coverages. I talked to someone earlier, that's why I'm calling back on my lunch break.

Speaker speaker_0: Who do you work for?

Speaker speaker_1: Um, Search Staffing.

Speaker speaker_0: All right. Um, I have the last four digits of your Social, so I will pull up your file.

Speaker speaker_1: 9583.

Speaker speaker_0: And your first and last name, sir?

Speaker speaker_1: Larry McGarry.

Speaker speaker_0: And you said you work for Search, and the last four is 9583?

Speaker speaker 1: Uh-huh.

Speaker speaker_0: All right. Okay, Mr. McGarry, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_1: Yes, date of birth is 12/18/98. Address, 1505 N. Mechanic St., Selma, Alabama 36701.

Speaker speaker_0: Thank you for the information. We have a telephone number on file, 334-431-45818.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And your email is ljmcgary@yahoo.com.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Mm-hmm. And what would you like to do regarding your benefits, sir?

Speaker speaker_1: Um, I called and said I got enrolled, and so I was trying to go over plans to see what they were.

Speaker speaker_0: Just one second. All right. So you haven't, you didn't see the benefit guide and the benefits that they offer?

Speaker speaker_1: Um, no, ma'am, because I had to get approved. She had to go talk to the front office to see if they could get me approved within my enroll date.

Speaker speaker_0: Okay.

Speaker speaker_1: 'Cause I was a rehire, so.

Speaker speaker_0: Ah.

Speaker speaker_1: So she said they'll approve me to choose any coverage that I want to, and then enroll.

Speaker speaker_0: All right. So I see that you previously, previously had the Stay Healthy plan, which is the preventive care plan. Then they have the other plans called VIP Standard and VIP Classic. The difference between these two plans is the amount that you are paying per paycheck and the insuran- and the amount that the insurance going to cover it. I don't know if you're aware that these insurance are not like major insurance. They already have a set amount that they gonna pay. Anything above that amount will be your responsibility. For example, the VIP Standard costs \$17.63, and the VIP Classic costs, um, \$19.53. This is for employee only. And like I said, the difference between them is the amount that the insurance gonna cover. For example, uh, let's say the VIP Standard, if you go to the hospital and you have to go into ins- intensive care, the VIP Standard will not cover it, and the VIP Classic will cover \$100 a day maximum, 30 days.

Speaker speaker_1: Okay. Um, I technically just needed, like is there any one that works if I'm just going to the doctor for a checkup or something like that, or dentist appointment?

Speaker speaker_0: Okay. So for dentist, the insurance, um, will cover your basic dental work, um, 80%. Your preventive care, like, um, basic cleaning, checkup, X-ray will cover 100%.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The basic, um, dental works like filling and extraction will be covered 80% after you pay the \$50 deductible.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, the insurance only gonna cover \$750 per year.

Speaker speaker_1: Okay. Are they with that, that thing for the doctor also, like together? That's what I'm saying.

Speaker speaker_0: No. Like if you... Let's say you choose the VIP Classic, which is the one that costs \$19.53 and you decide to take the dental, then the total will be \$23.70 for a paycheck.

Speaker speaker_1: Okay. So if I add the... Can you give me the total if I add the dental and, like, just the doctor coverage if I go to the doctor for a checkup, blood work, anything like that?

Speaker speaker_0: They have the Stay Healthy plan, which is the one you had before. That's for preventive care. That one, the way it works, um, you are responsible to pay for the doctor's visit, and the insurance gonna cover your preventive care. Let's say if you need to check your cholesterol, diabetes, that type of preventive care.

Speaker speaker_1: Okay. So, okay. So if I put those together with dental, how much is that?

Speaker speaker_0: So if you wanted do, just dental, the Stay Healthy, and the VIP?

Speaker speaker_1: Um, yes, ma'am, getting to put all those together with dental.

Speaker speaker 0: All right. It will be \$40.50 per paycheck.

Speaker speaker_1: Okay. Okay. So, um, let's see.

Speaker speaker_0: They have a VIP Class, uh, Standard, which is 17.63, and there's not much difference between them when it comes to the coverage, and that will be 38.40, 38.60.

Speaker speaker_1: Okay, that'll be per check?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Oh, um, I'm gonna check one more before I go through with that one. I'm gonna check Aflac before I do it. That's why I was trying to see to get coverages. Um, can you put a note in that I'll call back later on before you guys close and, um, choose a coverage?

Speaker speaker_0: Yeah, you're, um... Let me see. So you have until tomorrow to enroll.

Speaker speaker_1: Okay.

Speaker speaker_0: Right?

Speaker speaker_1: Yeah. Yeah, ma'am. Okay.

Speaker speaker_0: All right, thank you for giving us a call. Have a great rest of the day.

Speaker speaker_1: All right, you too.