

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 0000. This is Pamela speaking. How may I help you? Yes, it's a... Open enrollment started today, is that correct? Uh, for who... Who you work for? MAU. Yes, sir. It does start today. Okay, can you- Until the 31st. Can we walk through that together and I can make my selections? Sure. Okay, um, I- Can I have the last three digits of the Social? 0672. Your first and last name, sir? Edward Kenefick, K-E-N-E-F-I-C-K. Thank you, Mr. Kenefick. For security reasons and just to make sure we are in the correct file, can we verify your complete address and date of birth? 18, uh, 8... I just moved here. 1836 Banbury Road, Charleston, South Carolina, 29414. September 10, 1966. Thank you. We have a phone number on file, 843-620-8174 and your email is your first name your last name @gmail.com? Yes, edwardkenefick@gmail.com. The phone number's incorrect. Okay. So the one you're calling from, is that a good number, sir? Yes, 843-513-6665. Yes, sir. Okay. So, you want to make changes to your current en- enrollment? Uh, yeah. Well, one, um, I need to add my wife. Okay. And I didn't... That didn't happen last time. I have to may- we might as well go over what kind of coverage I have. Sure. Um- And what plan I have. Okay. So right now you have the Stay Healthy Plan and Insure Plus Basic, which are your preventive and medical plan, uh, group accident, dental, short-term disability, life insurance and vision. Okay. I'd like to have her covered the as... the same. Okay. The only one that she won't be covered in, it will be in short-term disability. Okay. All right. So let's go back. Did you say insured living? On the short-term disability. Okay, I'm just trying to find it in the book here so I can kind of read along with you. Okay. We can... Uh, it's on, uh... Short-term disability is just for employees. Yeah, I get it. Okay, I gotcha, gotcha. Okay. Mm-hmm. So, um, now your new premium will be, uh, \$62.21. The benefits will start the first week of January. If we receive the premium on time, the benefit should be active on the 6th. Um, may I have your spouse first name? Barbara- Mm-hmm. ... Marie, the same last name. Okay. And that's \$62.21 for a week? Yes, sir. By any chance you have her Social? I... Hmm. Mm. If you don't have it, it's okay. You could call back for that information. Okay. Um, I don't think I know. And her date of- I'll call back for that. No problem. The date of birth? Um, 7/18/1960. I'm just going to text her real quick and ask her what her Social is. Mm-hmm. So, um, since you have the life insurance, who do you want to name your beneficiary? My... I guess my wife. Okay. So when you get the paperwork from the insurance now that she's going to be enrolled as well on the life insurance, um- Uh-huh. ... you have to name who she wants to be her beneficiary. It could be you, but I'm not... I won't be able to add it, so you have to add it through the actual carrier. Oh, I... Okay, I have to call someone else? Mm-hmm. Yeah, you will get the information in the mail. Oh, okay. I gotcha. Barbara Marie. So... Yeah, I'm sorry. Go ahead. I'm just naming her your beneficiary. Oh- So this is... This is, um... And in, in the front of this book or and in the back, it says, "This is not

major medical." What does that mean? So this insurance, they already have a set amount that they pay. Um, they say, like, for example, if you go to the hospital with the Insure Plus that you have, um... I'm trying to pull up this benefit guide, but it's taking forever. Oh, okay. I could give you the exact amount. Okay. So, Insure Plus, if- if you go to the hospital and you have to stay there for confinement, the insurance gonna cover, um, a hundr- uh, \$50 a day for- for your stay, and like if you need to do... \$50 a day? ... procedures. Yes. These are, like I said, they already have a set amount. If you would like, I could send you the actual benefit guide. You will be able to see the prices and the sub- the- Okay. ... how much they cover f- for procedures. And, um, and like I say, you still have until the 31st of January if you want to make any changes. Okay. All right. Um... So they're, they're... \$50 a day doesn't go very far in a hospital. What was that, sir? I'm sorry. \$50 a day doesn't go very... I mean, if you stay in the hospital for a day... Yeah. ... that could, that could be \$5,000. Yes. And- and that, and- And you're saying that this coverage doesn't cover \$50? I think, yes, sir. They do have like a, uh, something similar to major, um, insurance, but it does have a really high deductible that you have to meet before they start paying 100%, which is the- Okay, what is- ... 6500. What is that? What- what's the high deductible? 6500. 6500? Yes, and the premium for employee only, it's \$112 a week. \$112... I'm sorry, \$112.50. We- That's for both of us? No, just for employee only. For both of you... Oh. ... it would be \$200 and... \$219.90, nine cents. I will go ahead and send you the information. You will be able to see it there, all the prices. Like I said, they... Under each plan, you will be able to see how much they o- um, cover for the procedures of the benefits. Not everything- Okay. ... is listed there, though. Um, but if you, like if you decide to make changes, change plan, um, you still have time to do so. Okay. What, uh... How about if I have to go for a colonoscopy? H- is that covered? Okay, that will go through your preventive care. I'm not sure how much it will be covered since it's a preventive care plan. It should be covered, um, 100%, but you will have to contact the actual carrier because it's not under my list, so I'm not able to tell you exactly- Well, who is the carrier? ... um, how much it covers. It's 90 Degree. It's what? 90 Degree, the ID card you received should, um, should say 90 Degrees IMA. IMA 90 Degrees. I'm why that's not listed there. When you enrolled at, um... you don't have it received, your ID, ID card? Huh? Did you receive your ID card? No, I didn't receive an ID card, no. Oh, well. Okay. Um. So maybe you could send me another one of those. Sure. I will go ahead and send you all your ID cards to your email. Okay. Uh, let me see. And if you would like a physical card, um, you will eventually receive, when the new benefits start, new ID cards. It will say Employee plus Spouse. Give me one second. Okay. Mm-hmm. Let me, uh, put you up here for a while to allow the information to send you the ID card, sir. This is Randy. Okay, thank you. Okay. Okay. Hello? Sorry. Yes. Okay. So I sent you an email, uh, with the ID cards and the benefit guide. Now, I have to send you another email with your preventive care plan, which is the- Okay. ... one that you're going to need if you go for your, um, colo-colonoscopy. It's just that the, uh... I'm trying to get the system going to send you that one. Okay. So check your, um, e-junk and junk mail, your spam and junk mail. Okay. It might go there. Okay. It comes in from info@benefitsTANACard. Okay, one moment. Mm-hmm. While I send the other email. Okay. Okay. Okay, I see... You have, you should have, uh... I see. ... a PVA file attached to it. Yeah, I see, um... Hold on. So there's two cards. Will my wife's name be on one of the cards? Not on this one that I'm sending you now. When the benefits become effective in January, that's when- Uh-huh. ... you're going to receive your spouse's, um, ID card. Okay. So, um, I'm going

to send you the other card which is for your preventive care, and here this is where you're going to find a phone number for, um, the carrier and you could give them a call and they will be able to tell you exactly how the cono-colonoscopy is covered. Okay. All right. Um, is there anything else I could do for you, sir? No. So all I need to do is get my wife's Social Security number and call back? Yes. Uh- And how do I log in online and look at my benefits? On that benefit guide, towards the end of the pages, you should find a link that says myBIC, then /mau. There you will create your profile. Okay. Yeah. Um, so you should be receiving, receiving the other ID card in, in less than a minute. All right. Anything else I can do, sir? Um, no, I don't think so. All right. Thank you for giving us a call today, and have a great rest of the day and happy holidays. Okay. Thank you. You too. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits 0000. This is Pamela speaking. How may I help you?

Speaker speaker_2: Yes, it's a... Open enrollment started today, is that correct?

Speaker speaker_1: Uh, for who... Who you work for?

Speaker speaker_2: MAU.

Speaker speaker_1: Yes, sir. It does start today.

Speaker speaker_2: Okay, can you-

Speaker speaker_1: Until the 31st.

Speaker speaker_2: Can we walk through that together and I can make my selections?

Speaker speaker_1: Sure.

Speaker speaker_2: Okay, um, I-

Speaker speaker_1: Can I have the last three digits of the Social?

Speaker speaker_2: 0672.

Speaker speaker_1: Your first and last name, sir?

Speaker speaker_2: Edward Kenefick, K-E-N-E-F-I-C-K.

Speaker speaker_1: Thank you, Mr. Kenefick. For security reasons and just to make sure we are in the correct file, can we verify your complete address and date of birth?

Speaker speaker_2: 18, uh, 8... I just moved here. 1836 Banbury Road, Charleston, South Carolina, 29414. September 10, 1966.

Speaker speaker_1: Thank you. We have a phone number on file, 843-620-8174 and your email is your first name your last name @gmail.com?

Speaker speaker_2: Yes, edwardkenefick@gmail.com. The phone number's incorrect.

Speaker speaker_1: Okay. So the one you're calling from, is that a good number, sir?

Speaker speaker_2: Yes, 843-513-6665.

Speaker speaker_1: Yes, sir. Okay. So, you want to make changes to your current enrollment?

Speaker speaker_2: Uh, yeah. Well, one, um, I need to add my wife.

Speaker speaker_1: Okay.

Speaker speaker_2: And I didn't... That didn't happen last time. I have to may- we might as well go over what kind of coverage I have.

Speaker speaker_1: Sure. Um-

Speaker speaker_2: And what plan I have.

Speaker speaker_1: Okay. So right now you have the Stay Healthy Plan and Insure Plus Basic, which are your preventive and medical plan, uh, group accident, dental, short-term disability, life insurance and vision.

Speaker speaker_2: Okay. I'd like to have her covered the as... the same.

Speaker speaker_1: Okay. The only one that she won't be covered in, it will be in short-term disability.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. So let's go back.

Speaker speaker_2: Did you say insured living?

Speaker speaker_1: On the short-term disability.

Speaker speaker_2: Okay, I'm just trying to find it in the book here so I can kind of read along with you.

Speaker speaker_1: Okay. We can... Uh, it's on, uh... Short-term disability is just for employees.

Speaker speaker_2: Yeah, I get it. Okay, I gotcha, gotcha. Okay.

Speaker speaker_1: Mm-hmm. So, um, now your new premium will be, uh, \$62.21. The benefits will start the first week of January. If we receive the premium on time, the benefit should be active on the 6th. Um, may I have your spouse first name?

Speaker speaker_2: Barbara-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... Marie, the same last name.

Speaker speaker_1: Okay.

Speaker speaker_2: And that's \$62.21 for a week?

Speaker speaker_1: Yes, sir. By any chance you have her Social?

Speaker speaker_2: I... Hmm. Mm.

Speaker speaker_1: If you don't have it, it's okay. You could call back for that information.

Speaker speaker_2: Okay. Um, I don't think I know.

Speaker speaker_1: And her date of-

Speaker speaker_2: I'll call back for that.

Speaker speaker_1: No problem. The date of birth?

Speaker speaker_2: Um, 7/18/1960. I'm just going to text her real quick and ask her what her Social is.

Speaker speaker_1: Mm-hmm. So, um, since you have the life insurance, who do you want to name your beneficiary?

Speaker speaker_2: My... I guess my wife.

Speaker speaker_1: Okay. So when you get the paperwork from the insurance now that she's going to be enrolled as well on the life insurance, um-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... you have to name who she wants to be her beneficiary. It could be you, but I'm not... I won't be able to add it, so you have to add it through the actual carrier.

Speaker speaker_2: Oh, I... Okay, I have to call someone else?

Speaker speaker_1: Mm-hmm. Yeah, you will get the information in the mail.

Speaker speaker_2: Oh, okay. I gotcha.

Speaker speaker_1: Barbara Marie.

Speaker speaker_2: So... Yeah, I'm sorry. Go ahead.

Speaker speaker_1: I'm just naming her your beneficiary. Oh-

Speaker speaker_2: So this is... This is, um... And in, in the front of this book or and in the back, it says, "This is not major medical." What does that mean?

Speaker speaker_1: So this insurance, they already have a set amount that they pay. Um, they say, like, for example, if you go to the hospital with the Insure Plus that you have, um...

I'm trying to pull up this benefit guide, but it's taking forever.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: I could give you the exact amount. Okay. So, Insure Plus, if- if you go to the hospital and you have to stay there for confinement, the insurance gonna cover, um, a hundr- uh, \$50 a day for- for your stay, and like if you need to do...

Speaker speaker_2: \$50 a day?

Speaker speaker_1: ... procedures. Yes. These are, like I said, they already have a set amount. If you would like, I could send you the actual benefit guide. You will be able to see the prices and the sub- the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... how much they cover f- for procedures. And, um, and like I say, you still have until the 31st of January if you want to make any changes.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Um...

Speaker speaker_2: So they're, they're... \$50 a day doesn't go very far in a hospital.

Speaker speaker_1: What was that, sir? I'm sorry.

Speaker speaker_2: \$50 a day doesn't go very... I mean, if you stay in the hospital for a day...

Speaker speaker_1: Yeah.

Speaker speaker_2: ... that could, that could be \$5,000.

Speaker speaker_1: Yes. And- and that, and-

Speaker speaker_2: And you're saying that this coverage doesn't cover \$50?

Speaker speaker_1: I think, yes, sir. They do have like a, uh, something similar to major, um, insurance, but it does have a really high deductible that you have to meet before they start paying 100%, which is the-

Speaker speaker_2: Okay, what is-

Speaker speaker_1: ... 6500.

Speaker speaker_2: What is that? What- what's the high deductible?

Speaker speaker_1: 6500.

Speaker speaker_2: 6500?

Speaker speaker_1: Yes, and the premium for employee only, it's \$112 a week. \$112... I'm sorry, \$112.50. We-

Speaker speaker_2: That's for both of us?

Speaker speaker_1: No, just for employee only. For both of you...

Speaker speaker_2: Oh.

Speaker speaker_1: ... it would be \$200 and... \$219.90, nine cents. I will go ahead and send you the information. You will be able to see it there, all the prices. Like I said, they... Under each plan, you will be able to see how much they o- um, cover for the procedures of the benefits. Not everything-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is listed there, though. Um, but if you, like if you decide to make changes, change plan, um, you still have time to do so.

Speaker speaker_2: Okay. What, uh... How about if I have to go for a colonoscopy? H- is that covered?

Speaker speaker_1: Okay, that will go through your preventive care. I'm not sure how much it will be covered since it's a preventive care plan. It should be covered, um, 100%, but you will have to contact the actual carrier because it's not under my list, so I'm not able to tell you exactly-

Speaker speaker_2: Well, who is the carrier?

Speaker speaker_1: ... um, how much it covers. It's 90 Degree.

Speaker speaker_2: It's what?

Speaker speaker_1: 90 Degree, the ID card you received should, um, should say 90 Degrees IMA.

Speaker speaker_2: IMA 90 Degrees. I'm why that's not listed there.

Speaker speaker_1: When you enrolled at, um... you don't have it received, your ID, ID card?

Speaker speaker_2: Huh?

Speaker speaker_1: Did you receive your ID card?

Speaker speaker_2: No, I didn't receive an ID card, no.

Speaker speaker_1: Oh, well. Okay. Um.

Speaker speaker_2: So maybe you could send me another one of those.

Speaker speaker_1: Sure. I will go ahead and send you all your ID cards to your email.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, let me see. And if you would like a physical card, um, you will eventually receive, when the new benefits start, new ID cards. It will say Employee plus Spouse. Give me one second. Okay. Mm-hmm. Let me, uh, put you up here for a while to allow the information to send you the ID card, sir. This is Randy.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Okay. Okay. Hello? Sorry.

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So I sent you an email, uh, with the ID cards and the benefit guide. Now, I have to send you another email with your preventive care plan, which is the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... one that you're going to need if you go for your, um, colo-colonoscopy. It's just that the, uh... I'm trying to get the system going to send you that one. Okay. So check your, um, e-junk and junk mail, your spam and junk mail.

Speaker speaker_2: Okay.

Speaker speaker_1: It might go there.

Speaker speaker_2: Okay.

Speaker speaker_1: It comes in from info@benefitsTANACard.

Speaker speaker_2: Okay, one moment.

Speaker speaker_1: Mm-hmm. While I send the other email.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay, I see...

Speaker speaker_1: You have, you should have, uh...

Speaker speaker_2: I see.

Speaker speaker_1: ... a PVA file attached to it.

Speaker speaker_2: Yeah, I see, um... Hold on. So there's two cards. Will my wife's name be on one of the cards?

Speaker speaker_1: Not on this one that I'm sending you now. When the benefits become effective in January, that's when-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... you're going to receive your spouse's, um, ID card.

Speaker speaker_2: Okay.

Speaker speaker_1: So, um, I'm going to send you the other card which is for your preventive care, and here this is where you're going to find a phone number for, um, the carrier and you could give them a call and they will be able to tell you exactly how the cono-colonoscopy is covered.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Um, is there anything else I could do for you, sir?

Speaker speaker_2: No. So all I need to do is get my wife's Social Security number and call back?

Speaker speaker_1: Yes. Uh-

Speaker speaker_2: And how do I log in online and look at my benefits?

Speaker speaker_1: On that benefit guide, towards the end of the pages, you should find a link that says myBIC, then /mau. There you will create your profile.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah. Um, so you should be receiving, receiving the other ID card in, in less than a minute. All right. Anything else I can do, sir?

Speaker speaker_2: Um, no, I don't think so.

Speaker speaker_1: All right. Thank you for giving us a call today, and have a great rest of the day and happy holidays.

Speaker speaker_2: Okay. Thank you. You too.

Speaker speaker_1: Bye-bye.

Speaker speaker_2: Bye.