

Transcript: Pamela

Blanc-6287290306445312-5798941871357952

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Pamela speaking. How may I help you? Yes, ma'am, I got questions about this, um, insurance plan. Uh, I'm a new hire, I'm a new hire for On Track Staffing, and they told me I had... today is the final day to fill out this insurance plan whether I accept it or, or decline it. But I want to... I, I need answers to some questions on this insurance. Uh-huh. Would you hush now, one second? And what are your questions? Okay. My first question is VIP Standard and VIP Plus, what are the difference between those? The amount that the insurance gonna pay, and the amount you're gonna be paying from paycheck. Like, um, they already have a set amount that they're gonna pay. Like if it's anything above that amount will be your responsibility. For example, uh, let me give you an example. Let's say if you want to go to your doctor's office, the VIP Standard is going to cover \$50 towards the visit, and you have four visits per year. And VIP Plus will cover \$100 and you have four visits per year. Okay. I'm looking down here at the monthly premium. Uh, for employee and spouse it says \$1,084. Is that per month? So if I divide, so if I divide that by... Huh? Wait. You're saying... waiting for \$80? Yeah, 1,000... Employee and spouse, \$1,084 a month premium. Is that, is that, um- That's the VIP... That's the MVP plan. What's, what's that mean? That's a different plan than the one you just asked me. Um. Okay. This one is more towards the traditional plan. You have to meet that deductible that is on the, uh, up top, um, \$6,500 for per- person. And the premium, it is, uh, monthly and your employer will divide it by week. You will pay. Okay. So I'm asking on the benefits plan, benefit summary. Mm-hmm. Um, so if I want to, uh, include me and my spouse on this insurance plan, the VIP Standard, I'll be paying \$33.50 a week, that will come out on my check every week? \$33.50. A week? Yes, correct. And it'd be... if I would do the plus, it'd be \$66.51 a week. Yes. Now my wife goes to, my wife goes to a specialist. Um, what kind of plan do I need to, uh, choose the Plus plan or do I need to go with the St- the Standard? Okay. Um, again, to the doctor's visit, insurance only going to cover \$50 with th- with that VIP Plus plan. And you will be responsible to pay for the difference. Okay. So you're saying if, if, if she got to go to the doctor tomorrow, and the cost for her doctor visit is \$300, only thing she's gonna... only thing y'all cover is \$50 then, we gotta pay the \$250? Yes, sir. Depending on the plan that you choose. Like on the plan benefits summary right on the... that it says that these are not major medical insurance. Um, the amount that you see there, that's the amount that the insurance going to cover. Okay. Um- Okay. I'll say if I go to an in-network doctor, how much will it, um, cover? It don't matter. Using any of those plans, that's the amount that the insurance going to cover. \$50? 50 or 100. Okay. And what about... what about the dental plan? How does, how does the, how- If the insurance was found planning by crap, you know the dental plan will be shitty too. Okay. All right, ma'am, I put over here my decision. Thank you for your time. Thank you for giving us a call. Have a great rest of the day.

You too. Bye, Mr. f

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Pamela speaking. How may I help you?

Speaker speaker_2: Yes, ma'am, I got questions about this, um, insurance plan. Uh, I'm a new hire, I'm a new hire for On Track Staffing, and they told me I had... today is the final day to fill out this insurance plan whether I accept it or, or decline it. But I want to... I, I need answers to some questions on this insurance.

Speaker speaker_1: Uh-huh.

Speaker speaker_3: Would you hush now, one second?

Speaker speaker_1: And what are your questions?

Speaker speaker_2: Okay. My first question is VIP Standard and VIP Plus, what are the difference between those?

Speaker speaker_1: The amount that the insurance gonna pay, and the amount you're gonna be paying from paycheck. Like, um, they already have a set amount that they're gonna pay. Like if it's anything above that amount will be your responsibility. For example, uh, let me give you an example. Let's say if you want to go to your doctor's office, the VIP Standard is going to cover \$50 towards the visit, and you have four visits per year. And VIP Plus will cover \$100 and you have four visits per year.

Speaker speaker_2: Okay. I'm looking down here at the monthly premium. Uh, for employee and spouse it says \$1,084. Is that per month? So if I divide, so if I divide that by... Huh?

Speaker speaker_1: Wait. You're saying... waiting for \$80?

Speaker speaker_2: Yeah, 1,000... Employee and spouse, \$1,084 a month premium. Is that, is that, um-

Speaker speaker_1: That's the VIP... That's the MVP plan.

Speaker speaker_2: What's, what's that mean?

Speaker speaker_1: That's a different plan than the one you just asked me. Um.

Speaker speaker_2: Okay.

Speaker speaker_1: This one is more towards the traditional plan. You have to meet that deductible that is on the, uh, up top, um, \$6,500 for per- person. And the premium, it is, uh, monthly and your employer will divide it by week. You will pay.

Speaker speaker_2: Okay. So I'm asking on the benefits plan, benefit summary.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, so if I want to, uh, include me and my spouse on this insurance plan, the VIP Standard, I'll be paying \$33.50 a week, that will come out on my check every week?

Speaker speaker_1: \$33.50.

Speaker speaker_2: A week?

Speaker speaker_1: Yes, correct.

Speaker speaker_2: And it'd be... if I would do the plus, it'd be \$66.51 a week.

Speaker speaker_1: Yes.

Speaker speaker_2: Now my wife goes to, my wife goes to a specialist. Um, what kind of plan do I need to, uh, choose the Plus plan or do I need to go with the St- the Standard?

Speaker speaker_1: Okay. Um, again, to the doctor's visit, insurance only going to cover \$50 with th- with that VIP Plus plan. And you will be responsible to pay for the difference.

Speaker speaker_2: Okay. So you're saying if, if, if she got to go to the doctor tomorrow, and the cost for her doctor visit is \$300, only thing she's gonna... only thing y'all cover is \$50 then, we gotta pay the \$250?

Speaker speaker_1: Yes, sir. Depending on the plan that you choose. Like on the plan benefits summary right on the... that it says that these are not major medical insurance. Um, the amount that you see there, that's the amount that the insurance going to cover.

Speaker speaker_2: Okay. Um-

Speaker speaker_3: Okay. I'll say if I go to an in-network doctor, how much will it, um, cover?

Speaker speaker_1: It don't matter. Using any of those plans, that's the amount that the insurance going to cover.

Speaker speaker_2: \$50?

Speaker speaker_1: 50 or 100.

Speaker speaker_2: Okay. And what about... what about the dental plan? How does, how does the, how-

Speaker speaker_3: If the insurance was found planning by crap, you know the dental plan will be shitty too.

Speaker speaker_2: Okay. All right, ma'am, I put over here my decision. Thank you for your time.

Speaker speaker_1: Thank you for giving us a call. Have a great rest of the day.

Speaker speaker_2: You too. Bye, Mr. *f*