

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. Thank you for calling Benefits in a Card. My name is Pearl speaking with. Hello, this is Charlie Hawkins. Can I address this- Yes, ma'am. Uh, I want to enroll in the insurance for MAU. All righty, and the last four digits of your social? 1515. I need you to confirm your address and date of birth. Address, um, let me think, I don't think I've changed my address. My address now is 9896 Patriot Boulevard, Apartment 606, Lansing, South Carolina 29456. All righty, and what was your previous address? Previous address was 9691 Patriot Boulevard Apartment, uh, let's see, 1130 to 1134. They had to move us because of a bad leak in the apartment, um- Okay, no worries. ... Patriot Bou- Okay. Um, Lansing, South Carolina. Um, zip code was 29456. Just moved across the street, that's all. All righty, no worries. And what is your date of birth? Date of birth, 11/10/1958. Okay, can I have your phone number as 901-291-9689? Correct. And I have your email address as hawkinscharlie31 at gmail.com? Yes. All righty. So, I currently have you en- enrolled in MEC Standalone, which is a preventative health plan. Did you wanna change that or take that off completely? No, you can leave that in there. Okay, what other plan are you wanting to enroll in today? Um, do you have, uh, do y'all provide healthcare or doctors? They do, they do offer medical, mm-hmm. Okay, medical. Okay, what are, what are the prices on their medical? For which ones? 'Cause they- So they're- ... I have a PPO. What? Do y'all do a P- do y'all have a PPO? So there, there's two, there are... The plans that are offered through MAU, they don't require you to see a doctor in any kind of network. They just a- you just need to make sure your doctor's office takes the insurance. Oh, okay. Oh, okay. And there's two, there's two plans that don't have copays or deductibles. They're the Ensure Plus plans. Mm-hmm. Um, Ensure Plus, the Ensure Plus basic is \$17.39 a week for just yourself, and the Ensure Plus Enhanced is \$24.69 a, a week for just yourself. Excuse me. And the difference between those two is the dollar amount that they cover from each, for each service. Um- They cover what for each service? The dollar amount that they cover for each service. Oh, okay. Then they offer one more plan. Uh- This plan does have copays. It's called the MEC Enhanced. This is medical- Mm-hmm. ... and preventive health in one, but after you p- pay the copay, the insurance carrier covers the rest of the bill. And what is the copay? Um, so for physicians' offices, give me one moment, I believe it's \$10. For urgent care- Mm-hmm. Um, let's see. Give me one second. Sounds like somebody caught a slight cold. Mm-hmm. It's chilly. Um- ... let's see. So for primary care visits, there's a \$10 copay. For specialty care visits, it's a \$50 copay, and then for urgent care visits, it's a \$60 copay. And each service has four visits per year. Okay, let me have that one, because like I said, I do see, I have to, I do have a specialist I have to see. I've been looking for your number for, for a week now, 'cause I, when did I get that text? I know they've had so much going on, but today I finally sat down and started going through each text I had. I found it. 'Cause I

definitely need some insurance 'cause I got sick over the holidays with no insurance. But luckily, I didn't end up in the hospital. You there, Pearl? Hello? Yes. Hi, yes, so did you want to do anything else, like dental or vision? Uh, you said what, vision? Dental or vision. Did you want to do any of those? Uh, mm, vision, yes. Vision. Okay, that's \$2.15 a week, so your weekly deductions would be 25.28. Okay, that's not bad. It will take, it will take one to two weeks for the staff at the agency to adjust your deductions. Mm-hmm. Once they do, the following Monday, you become active. And then later that week, you'll receive your vision card in the mail and you'll receive your medical card to your email. Okay, how long did you say this one takes? One to two weeks. One to two weeks. Okay, thank you. No problem. Both of these plans are under an IRS regulation called Section 125, meaning if it is not- Mm-hmm. ... company open enrollment or you have a qualified life event occur, you cannot cancel or change these plans. Okay. Yeah, my other question- Can I get you anything else? ... is okay, now, what if I get hired in? Um, 'cause I'm at Bosch, so if I get hired in at Bosch during this time, uh, when they, uh, decide to go with their plan 'cause I'm no longer being an employee of MAU, would that, would this automatically cancel? Hmm, yes. So if that, when there's no longer any payroll stuff, pay, excuse me, when there's no longer a check to take a deduction from, they, um- Mm-hmm. ... cancel it- Oh, automatically. ... itself out eventually. Mm-hmm. Oh, okay. Thank you. No problem. Is there anything else I can assist you with? No, Pearl, hope you feel better, 'cause I always feel like they have a cold, but like I said, I was sick the whole holiday, so- Same. ... that keeps us from calling you. Thank you so much. You have a great day. Okay, you too, dear. All right, bye.

Conversation Format

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

Speaker speaker_1: Good morning. Thank you for calling Benefits in a Card. My name is Pearl speaking with.

Speaker speaker_2: Hello, this is Charlie Hawkins.

Speaker speaker_1: Can I address this-

Speaker speaker_2: Yes, ma'am. Uh, I want to enroll in the insurance for MAU.

Speaker speaker_1: All righty, and the last four digits of your social?

Speaker speaker_2: 1515.

Speaker speaker_1: I need you to confirm your address and date of birth.

Speaker speaker_2: Address, um, let me think, I don't think I've changed my address. My address now is 9896 Patriot Boulevard, Apartment 606, Lansing, South Carolina 29456.

Speaker speaker_1: All righty, and what was your previous address?

Speaker speaker_2: Previous address was 9691 Patriot Boulevard Apartment, uh, let's see, 1130 to 1134. They had to move us because of a bad leak in the apartment, um-

Speaker speaker_1: Okay, no worries.

Speaker speaker_2: ... Patriot Bou- Okay. Um, Lansing, South Carolina. Um, zip code was 29456. Just moved across the street, that's all.

Speaker speaker_1: All righty, no worries. And what is your date of birth?

Speaker speaker_2: Date of birth, 11/10/1958.

Speaker speaker_1: Okay, can I have your phone number as 901-291-9689?

Speaker speaker_2: Correct.

Speaker speaker_1: And I have your email address as hawkinscharlie31 at gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: All righty. So, I currently have you en- enrolled in MEC Standalone, which is a preventative health plan. Did you wanna change that or take that off completely?

Speaker speaker_2: No, you can leave that in there.

Speaker speaker_1: Okay, what other plan are you wanting to enroll in today?

Speaker speaker_2: Um, do you have, uh, do y'all provide healthcare or doctors?

Speaker speaker_1: They do, they do offer medical, mm-hmm.

Speaker speaker_2: Okay, medical. Okay, what are, what are the prices on their medical? For which ones? 'Cause they-

Speaker speaker_1: So they're-

Speaker speaker_2: ... I have a PPO.

Speaker speaker_1: What?

Speaker speaker_2: Do y'all do a P- do y'all have a PPO?

Speaker speaker_1: So there, there's two, there are... The plans that are offered through MAU, they don't require you to see a doctor in any kind of network. They just a- you just need to make sure your doctor's office takes the insurance.

Speaker speaker_2: Oh, okay. Oh, okay.

Speaker speaker_1: And there's two, there's two plans that don't have copays or deductibles. They're the Ensure Plus plans.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, Ensure Plus, the Ensure Plus basic is \$17.39 a week for just yourself, and the Ensure Plus Enhanced is \$24.69 a, a week for just yourself. Excuse me. And the difference between those two is the dollar amount that they cover from each, for each service. Um-

Speaker speaker_2: They cover what for each service?

Speaker speaker_1: The dollar amount that they cover for each service.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Then they offer one more plan.

Speaker speaker_2: Uh-

Speaker speaker_1: This plan does have copays. It's called the MEC Enhanced. This is medical-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and preventive health in one, but after you p- pay the copay, the insurance carrier covers the rest of the bill.

Speaker speaker_2: And what is the copay?

Speaker speaker_1: Um, so for physicians' offices, give me one moment, I believe it's \$10. For urgent care-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, let's see. Give me one second.

Speaker speaker_2: Sounds like somebody caught a slight cold.

Speaker speaker_1: Mm-hmm. It's chilly. Um- ... let's see. So for primary care visits, there's a \$10 copay. For specialty care visits, it's a \$50 copay, and then for urgent care visits, it's a \$60 copay. And each service has four visits per year.

Speaker speaker_2: Okay, let me have that one, because like I said, I do see, I have to, I do have a specialist I have to see. I've been looking for your number for, for a week now, 'cause I, when did I get that text? I know they've had so much going on, but today I finally sat down and started going through each text I had. I found it. 'Cause I definitely need some insurance 'cause I got sick over the holidays with no insurance. But luckily, I didn't end up in the hospital. You there, Pearl?

Speaker speaker_1: Hello?

Speaker speaker_2: Yes.

Speaker speaker_1: Hi, yes, so did you want to do anything else, like dental or vision?

Speaker speaker_2: Uh, you said what, vision?

Speaker speaker_1: Dental or vision. Did you want to do any of those?

Speaker speaker_2: Uh, mm, vision, yes.

Speaker speaker_1: Vision. Okay, that's \$2.15 a week, so your weekly deductions would be 25.28.

Speaker speaker_2: Okay, that's not bad.

Speaker speaker_1: It will take, it will take one to two weeks for the staff at the agency to adjust your deductions.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Once they do, the following Monday, you become active. And then later that week, you'll receive your vision card in the mail and you'll receive your medical card to your email.

Speaker speaker_2: Okay, how long did you say this one takes?

Speaker speaker_1: One to two weeks.

Speaker speaker_2: One to two weeks. Okay, thank you.

Speaker speaker_1: No problem. Both of these plans are under an IRS regulation called Section 125, meaning if it is not-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... company open enrollment or you have a qualified life event occur, you cannot cancel or change these plans.

Speaker speaker_2: Okay. Yeah, my other question-

Speaker speaker_1: Can I get you anything else?

Speaker speaker_2: ... is okay, now, what if I get hired in? Um, 'cause I'm at Bosch, so if I get hired in at Bosch during this time, uh, when they, uh, decide to go with their plan 'cause I'm no longer being an employee of MAU, would that, would this automatically cancel?

Speaker speaker_1: Hmm, yes. So if that, when there's no longer any payroll stuff, pay, excuse me, when there's no longer a check to take a deduction from, they, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... cancel it-

Speaker speaker_2: Oh, automatically.

Speaker speaker_1: ... itself out eventually. Mm-hmm.

Speaker speaker_2: Oh, okay. Thank you.

Speaker speaker_1: No problem. Is there anything else I can assist you with?

Speaker speaker_2: No, Pearl, hope you feel better, 'cause I always feel like they have a cold, but like I said, I was sick the whole holiday, so-

Speaker speaker_1: Same.

Speaker speaker_2: ... that keeps us from calling you.

Speaker speaker_1: Thank you so much. You have a great day.

Speaker speaker_2: Okay, you too, dear.

Speaker speaker_1: All right, bye.