

Transcript: Pearl

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Full Transcript

Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is- who I'm just speaking with? I'm speaking, uh, with George Igwe. Good morning. I'm going to place this. Good morning. How can I assist you today? Yeah. It's because of the, um, the benefits that the... health and be- benefits, um, we sent to me. So, I'm an M- MAU employer, employee, so I got it first so that's why I called through the number, so there... What's the name of the staffing agency you work for? My, my last name is Igwe, I-G-W-E. What, what's the name of the staffing agency you work for? MAU. Okay. So, MAU offers healthcare benefits to their employees; medical, dental, vision, shorts and disabilities, stuff like that. The price depends on how many plans you choose and who you choose to cover and it's something that they take from your check every week. Okay. So, if I choose myself... And which plan? Yeah. Do you want medical, dental, vision? Uh, medical. So, MAU offers two medical plans. They offer the Insure Plus Basics for \$17.39 a week and they offer the Insure Plus Enhanced for \$24.69 a week. These plans don't all have copays or deductibles but they only cover up to a certain amount for each service. Um, they also offer MUT Enhanced which is \$22.13 a week. This plan does have copays but after you pay the copay, the remainder of the bill is covered by the insurance carrier. Okay. Um, I want to go for the one of 20, 20-something. 25, right? Is it 25? No, there's, there's \$17.39, \$24.69 and then there's \$23.13. Yeah. \$24. Okay. What are the last four digits of your social? Um, 2426. Okay. And can you confirm your address and date of birth? 111 Ironwood Trail, Apartment J, North Charleston, South Carolina. Zip code is 29418. My date of birth is April 14th, 1976. Okay. And I have your phone number as 513-9244. Yes. And I have your email address as ify90917@gmail.com. Yes. Okay. So, right now you're actually enrolled in a couple plans. Right now you have- Mm-hmm. ... preventative health, group accident, dental, critical illness, term life, vision and ID experts. All right. Do you want to leave those on your account and add the medical plan or do you want to change anything? So, uh, is it, um... You say, um, add medical plan? I don't under- is, is it... is medical plan not there? No, you didn't... you're not enrolled in a medical plan. Exactly. Yeah, I think- No, a medical plan... A, a medical plan should be the number one thing. No, we don't have you enrolled in a medical plan. So, the one you enrolled me in, now I can't even go to hospital even see? For this? Um, you have some coverage to go to the ER but it's not like having a medical plan. Hm. When you filled out your paperwork, let me see. When you filled out your enrollment form, um, last year, you didn't choose a medical plan. You only chose the preventative health plan. Hmm. I thought, I thought health plan is medical plan too. Hello? He- health plan, uh, when you, when, if someone says, "Health plan," that's all the plans; medical, dental, vision. Those are health plans. But an actual medical plan, you did not choose. Exactly. Yeah, I think- So how is the medical... Then how is the medical plan? That's the one you had chose for \$23. You said you wanted the one that was for \$23.39. I can add

that to your, to your account, but you don't have it right now. Mm-hmm. Okay. So, um, that, um, the medical plan of the one, um, uh, 20... you said \$23, right? Yes. So that one, uh, what, what, uh, what does it cover? What and what does it cover? It covers hospital admission, hospital confinement, um, it covers physician's office visits. It covers al- uh, your medical plan. Your medical appointments. Yeah. Does it cover accidents too? Accident like going to the emergency room kind of accident? Maybe somebody just have a problem, you know, acci- uh, in an accident maybe, where you're working or whatever. I don't know. Any kind of thing. I mean it has physicia- it has doctor's office visits and it has emergency room visits so I'm not sure what kind of accident you're referring to. Okay. Okay. Okay. Okay. So, um, so since they have that, um, instead of me combining both of them... That means if I combine it now, if I add it now, how much is it going to be every week? If you add your medical plan it's going to be \$37.48 a week. No, I'm sorry give me one second. No. It's going to be \$48.50 a week. \$40.50? \$48.50. Um, \$48.50. Okay. This medical plan is, is more important to me, you know. So the first one, uh, I, I choose, oh, sorry, uh, can you repeat what it covers again, sorry? The one off, uh, \$24. Okay, so the one for, it's \$24.69. That plan covers... Give me one second. So that plan covers daily hospital confinement, they cover \$100 a day. If you go to the intensive care unit they cover \$400 a day. Em, if you go to the emergency room they cover \$250. If you go to the physician's office they cover \$50. If you go to have emergency dental work they cover \$50. If you're admitted to the hospital they cover \$250. Um, if you are confined to the hospital they cover \$100. Em, if you need a ambulance by ground or air they cover \$250. Medical imaging they cover \$100. Outpatient sickness they cover \$75. If you need test, diagnostic testing they cover \$250 a year. Um, and then your wellness exam or tests, they cover \$75 a year. Okay. So I can actually go to hospital, you know, when I'm sick with that one, right? Yes. And so if I can actually go to hospital with this, I mean, is it not the same thing with the medical? Is it not the same thing? That is the medical plan. The plan that I just explained to you is the medical plan. Then one is, the one is just called out for me now is the, the, the medical plan, right? Yes. So, um, so let me just go for this one so, and, um, maybe cancel the other one. I don't want to pay much, you know. Okay. So let me go I- let me go for this one is just said now. Yeah. I want to pay for this one. Okay. The blue one. So you don't want dental, you don't want life insurance you don't want vision, you don't want critical illness, group accident, you don't want none of those plans? Um, okay. No problem. No problem. Let me have them. Let me have them just, uh, let me have them because it's 40, \$48 something, right? Every week. Yes. We can, we can cancel whichever plans you want but we, I need to know which ones you do want. You said you want medical um- Uh, medical. Do you want to keep- Me, medical is what I want. Okay. So do you want to take off the rest of the plans that you have or do you want to keep any of them? You can keep dental and vision if you want, or if you want I could take them all off and leave just your medical. Yeah. I want to leave that one and, uh, I want to leave just medical. Just medical. Okay, so your weekly deductions are going to be \$24.69 and you're only going to have medical. Okay. Thank you. Okay? It, it will take one to two weeks for the staff at UGC to change those deductions. Once they do, then next Monday you become active, and then later that week you'll receive your benefit card in the mail. I'm sorry, in your email. Okay. Thank you. Do you have any questions? I'm fine, thank you very much. Thank you so much for calling. You have a great day. All right.

Conversation Format

Speaker speaker_0: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is- who I'm just speaking with?

Speaker speaker_1: I'm speaking, uh, with George Igwe. Good morning.

Speaker speaker_0: I'm going to place this. Good morning. How can I assist you today?

Speaker speaker_1: Yeah. It's because of the, um, the benefits that the... health and be- benefits, um, we sent to me. So, I'm an M- MAU employer, employee, so I got it first so that's why I called through the number, so there...

Speaker speaker_0: What's the name of the staffing agency you work for?

Speaker speaker_1: My, my last name is Igwe, I-G-W-E.

Speaker speaker_0: What, what's the name of the staffing agency you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: Okay. So, MAU offers healthcare benefits to their employees; medical, dental, vision, shorts and disabilities, stuff like that. The price depends on how many plans you choose and who you choose to cover and it's something that they take from your check every week.

Speaker speaker_1: Okay. So, if I choose myself...

Speaker speaker_0: And which plan?

Speaker speaker_1: Yeah.

Speaker speaker_0: Do you want medical, dental, vision?

Speaker speaker_1: Uh, medical.

Speaker speaker_0: So, MAU offers two medical plans. They offer the Insure Plus Basics for \$17.39 a week and they offer the Insure Plus Enhanced for \$24.69 a week. These plans don't all have copays or deductibles but they only cover up to a certain amount for each service. Um, they also offer MUT Enhanced which is \$22.13 a week. This plan does have copays but after you pay the copay, the remainder of the bill is covered by the insurance carrier.

Speaker speaker_1: Okay. Um, I want to go for the one of 20, 20-something. 25, right? Is it 25?

Speaker speaker_0: No, there's, there's \$17.39, \$24.69 and then there's \$23.13.

Speaker speaker_1: Yeah. \$24.

Speaker speaker_0: Okay. What are the last four digits of your social?

Speaker speaker_1: Um, 2426.

Speaker speaker_0: Okay. And can you confirm your address and date of birth?

Speaker speaker_1: 111 Ironwood Trail, Apartment J, North Charleston, South Carolina. Zip code is 29418. My date of birth is April 14th, 1976.

Speaker speaker_0: Okay. And I have your phone number as 513-9244.

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your email address as ify90917@gmail.com.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So, right now you're actually enrolled in a couple plans. Right now you have-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... preventative health, group accident, dental, critical illness, term life, vision and ID experts.

Speaker speaker_1: All right.

Speaker speaker_0: Do you want to leave those on your account and add the medical plan or do you want to change anything?

Speaker speaker_1: So, uh, is it, um... You say, um, add medical plan? I don't under- is, is it... is medical plan not there?

Speaker speaker_0: No, you didn't... you're not enrolled in a medical plan.

Speaker speaker_1: Exactly.

Speaker speaker_0: Yeah, I think-

Speaker speaker_1: No, a medical plan... A, a medical plan should be the number one thing.

Speaker speaker_0: No, we don't have you enrolled in a medical plan.

Speaker speaker_1: So, the one you enrolled me in, now I can't even go to hospital even see? For this?

Speaker speaker_0: Um, you have some coverage to go to the ER but it's not like having a medical plan.

Speaker speaker_1: Hm.

Speaker speaker_0: When you filled out your paperwork, let me see. When you filled out your enrollment form, um, last year, you didn't choose a medical plan. You only chose the preventative health plan.

Speaker speaker_1: Hmm. I thought, I thought health plan is medical plan too. Hello?

Speaker speaker_0: He- health plan, uh, when you, when, if someone says, "Health plan," that's all the plans; medical, dental, vision. Those are health plans. But an actual medical plan, you did not choose.

Speaker speaker_1: Exactly.

Speaker speaker_0: Yeah, I think-

Speaker speaker_1: So how is the medical... Then how is the medical plan?

Speaker speaker_0: That's the one you had chose for \$23. You said you wanted the one that was for \$23.39. I can add that to your, to your account, but you don't have it right now.

Speaker speaker_1: Mm-hmm. Okay. So, um, that, um, the medical plan of the one, um, uh, 20... you said \$23, right?

Speaker speaker_0: Yes.

Speaker speaker_1: So that one, uh, what, what, uh, what does it cover? What and what does it cover?

Speaker speaker_0: It covers hospital admission, hospital confinement, um, it covers physician's office visits. It covers al- uh, your medical plan. Your medical appointments.

Speaker speaker_1: Yeah. Does it cover accidents too?

Speaker speaker_0: Accident like going to the emergency room kind of accident?

Speaker speaker_1: Maybe somebody just have a problem, you know, acci- uh, in an accident maybe, where you're working or whatever. I don't know. Any kind of thing.

Speaker speaker_0: I mean it has physicia- it has doctor's office visits and it has emergency room visits so I'm not sure what kind of accident you're referring to.

Speaker speaker_1: Okay. Okay. Okay. Okay. So, um, so since they have that, um, instead of me combining both of them... That means if I combine it now, if I add it now, how much is it going to be every week?

Speaker speaker_0: If you add your medical plan it's going to be \$37.48 a week. No, I'm sorry give me one second. No. It's going to be \$48.50 a week.

Speaker speaker_1: \$40.50?

Speaker speaker_0: \$48.50.

Speaker speaker_1: Um, \$48.50. Okay. This medical plan is, is more important to me, you know. So the first one, uh, I, I choose, oh, sorry, uh, can you repeat what it covers again, sorry? The one off, uh, \$24.

Speaker speaker_0: Okay, so the one for, it's \$24.69. That plan covers... Give me one second. So that plan covers daily hospital confinement, they cover \$100 a day. If you go to the intensive care unit they cover \$400 a day. Em, if you go to the emergency room they cover \$250. If you go to the physician's office they cover \$50. If you go to have emergency dental work they cover \$50. If you're admitted to the hospital they cover \$250. Um, if you are confined to the hospital they cover \$100. Em, if you need a ambulance by ground or air they cover \$250. Medical imaging they cover \$100. Outpatient sickness they cover \$75. If you

need test, diagnostic testing they cover \$250 a year. Um, and then your wellness exam or tests, they cover \$75 a year.

Speaker speaker_1: Okay. So I can actually go to hospital, you know, when I'm sick with that one, right?

Speaker speaker_0: Yes.

Speaker speaker_1: And so if I can actually go to hospital with this, I mean, is it not the same thing with the medical? Is it not the same thing?

Speaker speaker_0: That is the medical plan. The plan that I just explained to you is the medical plan.

Speaker speaker_1: Then one is, the one is just called out for me now is the, the, the medical plan, right?

Speaker speaker_0: Yes.

Speaker speaker_1: So, um, so let me just go for this one so, and, um, maybe cancel the other one. I don't want to pay much, you know.

Speaker speaker_0: Okay.

Speaker speaker_1: So let me go I- let me go for this one is just said now. Yeah. I want to pay for this one.

Speaker speaker_0: Okay.

Speaker speaker_1: The blue one.

Speaker speaker_0: So you don't want dental, you don't want life insurance you don't want vision, you don't want critical illness, group accident, you don't want none of those plans?

Speaker speaker_1: Um, okay. No problem. No problem. Let me have them. Let me have them just, uh, let me have them because it's 40, \$48 something, right? Every week.

Speaker speaker_0: Yes. We can, we can cancel whichever plans you want but we, I need to know which ones you do want. You said you want medical um-

Speaker speaker_1: Uh, medical.

Speaker speaker_0: Do you want to keep-

Speaker speaker_1: Me, medical is what I want.

Speaker speaker_0: Okay. So do you want to take off the rest of the plans that you have or do you want to keep any of them? You can keep dental and vision if you want, or if you want I could take them all off and leave just your medical.

Speaker speaker_1: Yeah. I want to leave that one and, uh, I want to leave just medical.

Speaker speaker_0: Just medical. Okay, so your weekly deductions are going to be \$24.69 and you're only going to have medical.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: Okay? It, it will take one to two weeks for the staff at UGC to change those deductions. Once they do, then next Monday you become active, and then later that week you'll receive your benefit card in the mail. I'm sorry, in your email.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: Do you have any questions?

Speaker speaker_1: I'm fine, thank you very much.

Speaker speaker_0: Thank you so much for calling. You have a great day.

Speaker speaker_1: All right.