

Transcript: Pearl

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Full Transcript

Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who knows what you're speaking with? Yeah, Jonathan Hall. And how can I assist you? Huh? And how can I assist you? I had a missed call. Okay. Do you work for a staffing agency? Yeah. I work for MAU. Okay. Last, um, last four of my social, you need that? Okay. Do you know what the message said? Did they leave a, did they leave a voicemail or was it a text message? No. Uh, uh, I don't know. They just, I had a missed call, so. Okay. What are the last four digits of your social? 1176. Okay. Okay. Repeat your name for me. Jonathan Hall. Jonathan Hall. And if you can confirm your address and date of birth. 5884 111 Adams Drive, LaGrange, Georgia. All right. Yeah. Yes, it looks like that we processed a healthcare enrollment form today. And on your form, you chose two plans that can't be chosen together. So we're just calling to confirm whether you, which plan you're wanting to enroll in. You chose the MEC- I want the one that- Go ahead. I want the one that's the, I want the one that's the best one. Okay. Well, the best one just depends on your needs. It's the, I mean, there's not a best one that's for everybody. Um, if it's- Depends on my, depends on my who? Your needs. Oh, dental. Oh, you know, work. I'm saying insurance. I mean, I need it all. Like I just need whoever, whichever one got, is the best deal, like... So they're all separate plans, medical, dental, vision, short-term disability. They're all separate plans. The thing that happened on your, your form is that you chose a preventative health plan for 940, 946 a week. And then you also chose MEC Enhanced, which is a preventable and medical plan in one. That's for 23.13. Um, the \$149 only covers like your annual physicals and the CD screenings, some cancer screenings, diabetes, blood pressure, those kind of things. Um, it doesn't cover going to the doctor ER. It's just preventative health. And the MEC Enhanced 911 means medical and preventive health in one. I'm sorry. Y- y- it sounds like a lot of money. Is there any way for you to visit your family or driving? It sounds like a lot of money. Oh, I'm sorry. Yes. Um, I would like the second plan. That sound like that's the better one. That one come with more options, correct? So that one does have copays but once you pay the copay, um, the, the insurance carrier takes care of the remainder of the bill. Um- And how, how much is the copay? So for primary care visits, it's a \$10 copay. For urgent care visits, there's a \$60 copay. And if it's a specialty care visit, it's a \$50 copay. Okay. And with the other one is how much? The other plan for 946 a week, that is just preventative health. It doesn't cover you going to the doctor ER. There are other plans out there- No, I want the other- Okay. I want to do the second plan you just said, the one cover going to the doctor and all. Okay. Give me one moment. Okay. So your weekly deductions are going to be \$43 even. It will take one to two weeks for the staffing agency to start making the deductions. Once they do, the following Monday, you become active and then later that week you receive your medical, dental, and vision card in your mail. I'm sorry, your preventive health, dental, vision card in the mail and your medical will go to your email. All right. Do you

have any questions? No. I'm sorry, your dental, vision- No, ma'am. ... and med- Your dental, vision, and medical plans are all under a IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change those plans. Okay. Say, could you repeat that one more time? Your medical, dental, and vision are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change those plans. So I- I have to, I have to cancel my current plan? What you saying? No. The three plans that you enrolled in, you can't cancel them unless you have a qualified life event occur or it's open enrollment for your company. Oh, okay. All right. Do you have any questions? Uh-huh. Thank you so much for calling. You have a great day. Please. All right.

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who knows what you're speaking with?

Speaker speaker_1: Yeah, Jonathan Hall.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Huh?

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: I had a missed call.

Speaker speaker_0: Okay. Do you work for a staffing agency?

Speaker speaker_1: Yeah. I work for MAU.

Speaker speaker_0: Okay.

Speaker speaker_1: Last, um, last four of my social, you need that?

Speaker speaker_0: Okay. Do you know what the message said? Did they leave a, did they leave a voicemail or was it a text message?

Speaker speaker_1: No. Uh, uh, I don't know. They just, I had a missed call, so.

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

Speaker speaker_1: 1176.

Speaker speaker_0: Okay. Okay. Repeat your name for me.

Speaker speaker_1: Jonathan Hall.

Speaker speaker_0: Jonathan Hall. And if you can confirm your address and date of birth.

Speaker speaker_1: 5884 111 Adams Drive, LaGrange, Georgia.

Speaker speaker_0: All righty.

Speaker speaker_1: Yeah.

Speaker speaker_0: Yes, it looks like that we processed a healthcare enrollment form today. And on your form, you chose two plans that can't be chosen together. So we're just calling to confirm whether you, which plan you're wanting to enroll in. You chose the MEC-

Speaker speaker_1: I want the one that-

Speaker speaker_0: Go ahead.

Speaker speaker_1: I want the one that's the, I want the one that's the best one.

Speaker speaker_0: Okay. Well, the best one just depends on your needs. It's the, I mean, there's not a best one that's for everybody. Um, if it's-

Speaker speaker_1: Depends on my, depends on my who?

Speaker speaker_0: Your needs.

Speaker speaker_1: Oh, dental. Oh, you know, work. I'm saying insurance. I mean, I need it all. Like I just need whoever, whichever one got, is the best deal, like...

Speaker speaker_0: So they're all separate plans, medical, dental, vision, short-term disability. They're all separate plans. The thing that happened on your, your form is that you chose a preventative health plan for 940, 946 a week. And then you also chose MEC Enhanced, which is a preventable and medical plan in one. That's for 23.13. Um, the \$149 only covers like your annual physicals and the CD screenings, some cancer screenings, diabetes, blood pressure, those kind of things. Um, it doesn't cover going to the doctor ER. It's just preventative health. And the MEC Enhanced 911 means medical and preventive health in one. I'm sorry. Y- y- it sounds like a lot of money. Is there any way for you to visit your family or driving? It sounds like a lot of money.

Speaker speaker_1: Oh, I'm sorry. Yes. Um, I would like the second plan. That sound like that's the better one. That one come with more options, correct?

Speaker speaker_0: So that one does have copays but once you pay the copay, um, the, the insurance carrier takes care of the remainder of the bill. Um-

Speaker speaker_1: And how, how much is the copay?

Speaker speaker_0: So for primary care visits, it's a \$10 copay. For urgent care visits, there's a \$60 copay. And if it's a specialty care visit, it's a \$50 copay.

Speaker speaker_1: Okay. And with the other one is how much?

Speaker speaker_0: The other plan for 946 a week, that is just preventative health. It doesn't cover you going to the doctor ER. There are other plans out there-

Speaker speaker_1: No, I want the other-

Speaker speaker_0: Okay.

Speaker speaker_1: I want to do the second plan you just said, the one cover going to the doctor and all.

Speaker speaker_0: Okay. Give me one moment. Okay. So your weekly deductions are going to be \$43 even. It will take one to two weeks for the staffing agency to start making the deductions. Once they do, the following Monday, you become active and then later that week you receive your medical, dental, and vision card in your mail. I'm sorry, your preventive health, dental, vision card in the mail and your medical will go to your email.

Speaker speaker_1: All right.

Speaker speaker_0: Do you have any questions?

Speaker speaker_1: No.

Speaker speaker_0: I'm sorry, your dental, vision-

Speaker speaker_1: No, ma'am.

Speaker speaker_0: ... and med- Your dental, vision, and medical plans are all under a IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change those plans.

Speaker speaker_1: Okay. Say, could you repeat that one more time?

Speaker speaker_0: Your medical, dental, and vision are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change those plans.

Speaker speaker_1: So I- I have to, I have to cancel my current plan? What you saying?

Speaker speaker_0: No. The three plans that you enrolled in, you can't cancel them unless you have a qualified life event occur or it's open enrollment for your company.

Speaker speaker_1: Oh, okay. All right.

Speaker speaker_0: Do you have any questions?

Speaker speaker_1: Uh-huh.

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

Speaker speaker_1: All right.