

Transcript: Pearl

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Full Transcript

Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who does, who does Pearl speaking with? Hey, Pearl. This is, uh, uh, Scott Martindale. And how can I assist you? Hey, uh, I've got my son in here with me, uh, Ben, Ben Martindale. He, he is an employee of Partners. Okay. And, um, he's trying to, we're trying to figure out the insurance. He was on my insurance, but he just turned 26. So he, I, I got to age him off of mine. Okay. And so he was going to try to pick up insurance through Partners since that's who's employed by right now. Um, what I, one question I had is, um, can he sign up now or does he have to wait for the enrollment period? Okay. So there's two timeframes when he can enroll in coverage. He can enroll within the first 30 days of receiving his first paycheck, and he can enroll during company open enrollment, um- Okay. So the, the 30 days has gone. He's been there longer than that. But we didn't put him on it 'cause, 'cause he was on my insurance. Yep. Uh- And then now we're going for that. That, um, should be qual- qualified as a qualif... It should be, um, considered a qualified life event. It's called, uh, involuntary loss of coverage elsewhere. Uh-huh. It could qualify since he's aging out and there's not really any, you have to turn the next age. There's no way to stop that. Um- Yeah. So it could possibly be, he could possibly qualify under a life event to enroll- Okay. ... in coverage now. Um- Yep. If you can just, if you can just have him authorize me to speak with you on his account so I can get it open and we can, um, do this process. Oh, he's right here. Ben, authorize. Yes. Sure. Okay. He's... What are the last four digits of his Social? Last four. Uh, 1067. Okay. All right, and then if you can just confirm his address and date of birth. Uh, 156 Golden Hill Place, Canton, Georgia 30114. And date of birth is 5/7/99. All right. And you do authorize me to speak with your father about this process in your account? Yeah. Well, we're both here right here, so. Okay. Cool. And I have his, the phone, your phone number as, or his phone number as 770-362-2716. No, th- that's my old one. What's your new one? What's the new one? 678-978-3884. Okay. And I have your email address as ben.sm7@outlook.com? Yeah. That's correct. All right. So yep, it looks like you are. So what's going to happen is I'm going to send you an email. It's going to say qualified life event. And all I need is something from that insurance, your current insurance carrier stating why you lost coverage, when is your last date of coverage, and the plans you had. Yeah. We should be able to get that for you. That's not a problem. And then you'll just send that reply with a, if you, or a screenshot or a PDF, however you would prefer, onto the email with the information it's asking. Um, and it'll have all the, all the, the things that you need to put on it there. Um, give me one second. Hey. Can you send that, uh, since we're at work here, can... He doesn't have a computer at work. Can you send that to my email as well? Of course. Give me one second. Let me find the email. I'm not seeing it on... Up top. Oh, yeah. Right here. Okay. And what is that email? Uh, smartindale, S-M-A-R-T-I-N-D-A-L-E, @aie, uh, then the word casters, C-A-S-T-E-R-S,.com. So

smartindale@aiecasters, with an S,.com. Okay. And then this email is going to come from info@benefitsinacard.com. It should go to your inbox. Okay. You'll see it in the inbox, try the spam or junk folder. And then once you submit that paperwork, it takes 24 to 48 hours to be processed. And once they process it- Mm-hmm. ... out and, uh, approve or deny it, they'll let me know and I'll give you guys a call back myself, um, and we can go from there. Okay. So you'd be calling Ben, Ben on his cell phone then, right? Yep. On the, on the, um, on the phone number that he updated or I can put a second number on if you prefer me to call you, however you guys want. Uh, you can call me. I'll give you my cell phone number as well. You ready? Okay. What is it? Mm-hmm. 770-549-8425. All righty. So I got that number saved. So I wanted to give you a call just to make sure, let me know if something, um... Yep. I was going to say something else. Um... Oh, man. Okay. And, um, did you have a copy of the benefit guide so you can see the plans that are offered? I do have something in front of me. I just want to make sure it's current. Um, showing that you have a... it's stated on here. It's called, uh, Benefits in a Card, Benefits Wizard, uh, personally designed by, for Partners, blah, blah, blah. Uh, the options are you got StayHealthy MEC TelRx, VIP Standard, VIP Plus, VIP Prime, right? Yes. So, uh, what is... Tell me the StayHealthy MEC Tel- TelRx, what is that? Never heard of it. The TelRx plan is just a preventative health plan, so it covers, like, his annual physical, some STD screen- screenings, some cancer screenings, diabetes, blood pressure, um, those kinds of screenings. It doesn't cover going to, like, the doctor or ER. It's just preventative health services. Oh. Okay, so we probably need to look at the VIP Standard. That would be the next, next one up, right? Yep. So with the VIP plans, there's no copays or deductibles, but they only cover up to a certain dollar amount. After that amount, you are responsible for the remainder of the bill. Um, there is a plan called the MEC Enhanced. That plan is preventative health and medical in one. It has copays for, like, your primary care visit. There's a \$10 copay. Specialty visits have a \$50 copay, and urgent care visits have a \$60 copay. But once you pay those copays, the bill is covered, um, by the insurance carrier. So it just depends how you guys feel about copays and dollar amounts. I don't see that one on here. So, that, that's beyond the VIP Prime then, right? Correct. It's called the MEC Enhanced. It should be down... I believe it's on, like, page maybe three or four. Um, three, so that should be- Mm-hmm. ... on page three. Oh, Stay Healthy MEC Enhanced. Oh. Mm-hmm. So you... That... Yeah. Up, up, up quite a bit. You're at \$43.76 a week for that one versus- Yes. ... uh, \$17.66 for the VIP Standard. So the VIP Standard, for that one, it's, uh... So if you go to the doctor, there is a copay or you said there is no copay for that one? No copay. Just that- Because they only cover up to a certain amount with the VIPs. Okay. I'm just trying to figure this out. Um, so if you go to the doctor for a doctor's visit, whatever, um, they're not gonna charge you a copay, but you'd be responsible for the bill? For the remainder of the bill. So if you were to do the standard, the physician's office visit, they cover \$50 a day for four days a year and so they'll take \$50 off the bill of the physician's office and then you're responsible for the remainder. Um, the Plus covers \$100 and then the Prime covers \$150, and all for four days a year. For four, for four different occurrences in four days- Yeah. ... is what you're saying? Four visits. Mm-hmm. Oh, okay. So, I'd have to see how much... I'm not sure because I haven't really paid out of pocket for a doctor's visit. Uh, I have no idea what a doctor visit costs. Do you, now? Not a clue. Uh, so, so, if you go to the doctor and they say, "Hey, it's \$800," you'd be responsible for \$750 of that, right? Correct. Yikes. Okay. Um... And it's like that for all of those. Either \$50, \$100, \$150, depending on which one you go up to, until you get to... Unless you jump over to that higher

cost one, and then it would be- Right. ... you pay a copay of \$10 and whatever the doctor billed you, that you covered. Correct. Hmm. Okay. Yep. We'll have to figure out which one works best, then. All righty. All righty. Thanks so much for calling. Yeah, just, uh... All right. Just, uh, let us know. Of course. All right. Appreciate it. Thanks. No problem. Have a great day. Thank you for calling. Nice to see you. Bye-bye.

Conversation Format

Speaker speaker_0: Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who does, who does Pearl speaking with?

Speaker speaker_1: Hey, Pearl. This is, uh, uh, Scott Martindale.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Hey, uh, I've got my son in here with me, uh, Ben, Ben Martindale. He, he is an employee of Partners.

Speaker speaker_0: Okay.

Speaker speaker_1: And, um, he's trying to, we're trying to figure out the insurance. He was on my insurance, but he just turned 26. So he, I, I got to age him off of mine.

Speaker speaker_0: Okay.

Speaker speaker_1: And so he was going to try to pick up insurance through Partners since that's who's employed by right now. Um, what I, one question I had is, um, can he sign up now or does he have to wait for the enrollment period?

Speaker speaker_0: Okay. So there's two timeframes when he can enroll in coverage. He can enroll within the first 30 days of receiving his first paycheck, and he can enroll during company open enrollment, um-

Speaker speaker_1: Okay. So the, the 30 days has gone. He's been there longer than that. But we didn't put him on it 'cause, 'cause he was on my insurance.

Speaker speaker_0: Yep.

Speaker speaker_1: Uh-

Speaker speaker_0: And then now we're going for that. That, um, should be qual- qualified as a qualif... It should be, um, considered a qualified life event. It's called, uh, involuntary loss of coverage elsewhere.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: It could qualify since he's aging out and there's not really any, you have to turn the next age. There's no way to stop that. Um-

Speaker speaker_1: Yeah.

Speaker speaker_0: So it could possibly be, he could possibly qualify under a life event to enroll-

Speaker speaker_1: Okay.

Speaker speaker_0: ... in coverage now. Um-

Speaker speaker_1: Yep.

Speaker speaker_0: If you can just, if you can just have him authorize me to speak with you on his account so I can get it open and we can, um, do this process.

Speaker speaker_1: Oh, he's right here. Ben, authorize.

Speaker speaker_2: Yes. Sure.

Speaker speaker_0: Okay.

Speaker speaker_1: He's...

Speaker speaker_0: What are the last four digits of his Social?

Speaker speaker_1: Last four.

Speaker speaker_2: Uh, 1067.

Speaker speaker_0: Okay. All right, and then if you can just confirm his address and date of birth.

Speaker speaker_2: Uh, 156 Golden Hill Place, Canton, Georgia 30114. And date of birth is 5/7/'99.

Speaker speaker_0: All right. And you do authorize me to speak with your father about this process in your account?

Speaker speaker_2: Yeah.

Speaker speaker_1: Well, we're both here right here, so.

Speaker speaker_0: Okay. Cool. And I have his, the phone, your phone number as, or his phone number as 770-362-2716.

Speaker speaker_2: No, th- that's my old one.

Speaker speaker_0: What's your new one?

Speaker speaker_1: What's the new one?

Speaker speaker_2: 678-978-3884.

Speaker speaker_0: Okay. And I have your email address as ben.sm7@outlook.com?

Speaker speaker_2: Yeah. That's correct.

Speaker speaker_0: All right. So yep, it looks like you are. So what's going to happen is I'm going to send you an email. It's going to say qualified life event. And all I need is something from that insurance, your current insurance carrier stating why you lost coverage, when is your last date of coverage, and the plans you had.

Speaker speaker_1: Yeah. We should be able to get that for you. That's not a problem.

Speaker speaker_0: And then you'll just send that reply with a, if you, or a screenshot or a PDF, however you would prefer, onto the email with the information it's asking. Um, and it'll have all the, all the, the things that you need to put on it there. Um, give me one second.

Speaker speaker_1: Hey. Can you send that, uh, since we're at work here, can... He doesn't have a computer at work. Can you send that to my email as well?

Speaker speaker_0: Of course. Give me one second. Let me find the email. I'm not seeing it on... Up top. Oh, yeah. Right here. Okay. And what is that email?

Speaker speaker_1: Uh, smartindale, S-M-A-R-T-I-N-D-A-L-E, @aie, uh, then the word casters, C-A-S-T-E-R-S,.com. So smartindale@aiecasters, with an S,.com.

Speaker speaker_0: Okay. And then this email is going to come from info@benefitsinacard.com. It should go to your inbox.

Speaker speaker_1: Okay.

Speaker speaker_0: You'll see it in the inbox, try the spam or junk folder. And then once you submit that paperwork, it takes 24 to 48 hours to be processed. And once they process it-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... out and, uh, approve or deny it, they'll let me know and I'll give you guys a call back myself, um, and we can go from there.

Speaker speaker_1: Okay. So you'd be calling Ben, Ben on his cell phone then, right?

Speaker speaker_0: Yep. On the, on the, um, on the phone number that he updated or I can put a second number on if you prefer me to call you, however you guys want.

Speaker speaker_1: Uh, you can call me. I'll give you my cell phone number as well. You ready?

Speaker speaker_0: Okay. What is it? Mm-hmm.

Speaker speaker_1: 770-549-8425.

Speaker speaker_0: All righty. So I got that number saved. So I wanted to give you a call just to make sure, let me know if something, um...

Speaker speaker_1: Yep.

Speaker speaker_0: I was going to say something else. Um... Oh, man. Okay. And, um, did you have a copy of the benefit guide so you can see the plans that are offered?

Speaker speaker_1: I do have something in front of me. I just want to make sure it's current. Um, showing that you have a... it's stated on here. It's called, uh, Benefits in a Card, Benefits Wizard, uh, personally designed by, for Partners, blah, blah, blah. Uh, the options are you got StayHealthy MEC TelRx, VIP Standard, VIP Plus, VIP Prime, right?

Speaker speaker_0: Yes.

Speaker speaker_1: So, uh, what is... Tell me the StayHealthy MEC Tel- TelRx, what is that? Never heard of it.

Speaker speaker_0: The TelRx plan is just a preventative health plan, so it covers, like, his annual physical, some STD screen- screenings, some cancer screenings, diabetes, blood pressure, um, those kinds of screenings. It doesn't cover going to, like, the doctor or ER. It's just preventative health services.

Speaker speaker_1: Oh. Okay, so we probably need to look at the VIP Standard. That would be the next, next one up, right?

Speaker speaker_0: Yep. So with the VIP plans, there's no copays or deductibles, but they only cover up to a certain dollar amount. After that amount, you are responsible for the remainder of the bill. Um, there is a plan called the MEC Enhanced. That plan is preventative health and medical in one. It has copays for, like, your primary care visit. There's a \$10 copay. Specialty visits have a \$50 copay, and urgent care visits have a \$60 copay. But once you pay those copays, the bill is covered, um, by the insurance carrier. So it just depends how you guys feel about copays and dollar amounts.

Speaker speaker_1: I don't see that one on here. So, that, that's beyond the VIP Prime then, right?

Speaker speaker_0: Correct. It's called the MEC Enhanced. It should be down... I believe it's on, like, page maybe three or four. Um, three, so that should be-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... on page three.

Speaker speaker_1: Oh, Stay Healthy MEC Enhanced. Oh.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So you... That... Yeah. Up, up, up quite a bit. You're at \$43.76 a week for that one versus-

Speaker speaker_0: Yes.

Speaker speaker_1: ... uh, \$17.66 for the VIP Standard. So the VIP Standard, for that one, it's, uh... So if you go to the doctor, there is a copay or you said there is no copay for that one?

Speaker speaker_0: No copay.

Speaker speaker_1: Just that-

Speaker speaker_0: Because they only cover up to a certain amount with the VIPs.

Speaker speaker_1: Okay. I'm just trying to figure this out. Um, so if you go to the doctor for a doctor's visit, whatever, um, they're not gonna charge you a copay, but you'd be responsible for the bill?

Speaker speaker_0: For the remainder of the bill. So if you were to do the standard, the physician's office visit, they cover \$50 a day for four days a year and so they'll take \$50 off the bill of the physician's office and then you're responsible for the remainder. Um, the Plus covers \$100 and then the Prime covers \$150, and all for four days a year.

Speaker speaker_1: For four, for four different occurrences in four days-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... is what you're saying?

Speaker speaker_0: Four visits. Mm-hmm.

Speaker speaker_1: Oh, okay. So, I'd have to see how much... I'm not sure because I haven't really paid out of pocket for a doctor's visit. Uh, I have no idea what a doctor visit costs. Do you, now?

Speaker speaker_0: Not a clue.

Speaker speaker_1: Uh, so, so, if you go to the doctor and they say, "Hey, it's \$800," you'd be responsible for \$750 of that, right?

Speaker speaker_0: Correct.

Speaker speaker_1: Yikes. Okay. Um... And it's like that for all of those. Either \$50, \$100, \$150, depending on which one you go up to, until you get to... Unless you jump over to that higher cost one, and then it would be-

Speaker speaker_0: Right.

Speaker speaker_1: ... you pay a copay of \$10 and whatever the doctor billed you, that you covered.

Speaker speaker_0: Correct.

Speaker speaker_1: Hmm. Okay. Yep. We'll have to figure out which one works best, then. All righty.

Speaker speaker_0: All righty. Thanks so much for calling.

Speaker speaker_1: Yeah, just, uh... All right. Just, uh, let us know.

Speaker speaker_0: Of course.

Speaker speaker_1: All right. Appreciate it. Thanks.

Speaker speaker_0: No problem. Have a great day. Thank you for calling.

Speaker speaker_1: Nice to see you. Bye-bye.