

Transcript: Pearl

Rojas-5051786811359232-4677103997894656

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who can I please help you with? Uh, I'm calling for my brother, Michael Harris. I just wanted to ask a question. Um, he wanted to update his benefit. Um, where he, he can, can he speak with a representative and do it, or does he need to go online? He can speak either way. Oh, he can do it either way? Okay. Well, he'd like to, um, update his health benefit information, or his benefit information. And he's right here if you can speak with him. Hello. How are you? Yes. Hi, I'm great. And yourself? Yeah, I want to, uh, get some health insurance. Okay. What's the name of the staffing agency you work for? What's, what's the name of what now? Staffing agency, what's the company you work for? Oh. Um, Resource. Okay. And the last four digits of your social? 9549. All righty. And I'm sorry, what is your name? Michael Harris. Michael Harris. Okay. And if you can confirm your address and date of birth for me. November the 10th, 1963. My address is 1429 East 24th Street. And the city and state? Winston-Salem, North Carolina. All righty. And I have your phone number as 336-986-5180? Yes. And I have your email address as harris.mike047@gmail.com? Yes. And do you know what you're wanting to enroll in today? Um, like doctor visiting and over-the-counter medicine. Prescription medicine. Prescription medicine. Okay. So as far as doctors, which is your medical, there's two pla- excuse me. There's two plans you can choose from, the VIP Classic, that is \$18.55 a week for just yourself and the VIP Basic, which is \$15.50 a week for just yourself. The difference between the two plans is the dollar amount that they cover for each service. Okay. Oh, that's the, it's the difference, the dollar amount that it covers? Yes. 'Cause the, these plans are limited pl-benefit plans so they don't cover the full bill and they cover it up to a certain amount, and then, you know, so each plan covers at a certain dollar amount. That's the only difference. Okay. Is it a percentage? Does it say upfront what the percentage for either, for both? Um, it's out, it's a- I don't know. So it's an exact amount. They're not percentages, they're exact amounts. Um- Okay. I can give you an example. Okay. You want an example, Mike? Yes. So, for example, if, if... So, so like for hospital confinement, ICU, and rehab benefits, the Basic does not include those but the VIP Classic covers \$50 a day for 30 days on hospital confinement, covers \$100 a day for 20 days for ICU, and then it covers \$25 a day for 30 days for rehab benefit. And there's a \$3 difference you said? Roughly, yes. One is- So one is, one is \$15.50 and the other one is \$18.55. And you said that's weekly? Yes. Weekly. So, a month is about \$72 for the, um, VIP and then for the other one, it's roughly about \$60. So which one you want to go with? The one where, where it's \$60 a... Uh, yeah, because it cover, it's, it's really, uh, what she's saying is it, that one covers a little more if, you know, you have to be hospitalized and things like that. Okay, so he'll, he wants to go with the basic package. Okay, so the \$15.50 a week? Yes. Okay. And then there is a prescription plan called FreeRx. It's \$5.99 a week and that

plan, if your medication is on their list of covered medications, it's covered at 100%, and if not, they often offer a discount. And that's for your prescription drugs. And that's an extra \$5 you said? Yes, \$5.99. Okay, so the basic package doesn't cover anything with the prescription drugs, correct? It does, it does have m- um, some prescription coverage, just the FreeRx has a wider range of prescriptions that are covered. Would you want to add that or you just want to stick with the Basic? Stick with the Basic. Oh, stick with the Basic. Okay. Just advised, uh, if it's, um, once company open enrollment ends, which is January 31st, um, he won't be able to add any plans onto his, his coverage. Okay, gotcha. So if you decide to change it, you need to do it before the 31st. Okay. Okay. Did he want to do anything like dental, vision, um, life insurance, short-term disability? You want to do any of those? How much is the life insurance now? How much is the life insurance? Life insurance is \$1.96 a week. Um, up to the age of 64, it pays up to... Oh, give me one second. That completely went blank. Um... It's \$1 and something a week. It pays up to \$20,000 up to the age of 64, 65 to... Oh, give me one second. Sorry. That's okay. Where is it? Sorry about that, bear with me one moment. That's okay. Where... Um... Okay, so from the ages, um, up to 64 they pay up to \$20,000, from 65 to 70 they pay up to \$15,000 and then from 70 over, they pay 10. Okay. He, he says he wants that, yes. Okay. All right. Um, and then did he want to do, like, vision, behavioral health, identity theft protection? Hmm, no thanks. Okay, so the weekly deductions are going to be at \$17.46. We hear it. All right. Right, it will take one to two weeks for the staff at an EDC to start making deductions. Once they do, the following Monday you become active and then later that week, you'll receive your medical card in your email. All right. Okay. Thank you so much. I appreciate it, ma'am. No problem. Did you know who you wanted to put for the beneficiary on your life insurance? Uh, Latangela Carr. Latangela. A- uh, L-A-T-A-N-G- E-L-A. I was close. Yeah, you were. And is that, and is that Carr with two Rs? Yes. C-A-R-R. All right, and you said that was your brother, correct? Yes, that's my brother. Yes. All right. All right, you got all the information down, do you guys have any questions? Down any- No, ma'am. All right. Okay, thank you, have a great day. That was really simple. All right, thank you. Thank you for making this simple. No problem, you have a great day! Good holidays. All right, happy holidays! Thanks! Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who can I please help you with?

Speaker speaker_2: Uh, I'm calling for my brother, Michael Harris. I just wanted to ask a question. Um, he wanted to update his benefit. Um, where he, he can, can he speak with a representative and do it, or does he need to go online?

Speaker speaker_1: He can speak either way.

Speaker speaker_2: Oh, he can do it either way? Okay. Well, he'd like to, um, update his health benefit information, or his benefit information. And he's right here if you can speak with

him.

Speaker speaker_3: Hello. How are you?

Speaker speaker_1: Yes. Hi, I'm great. And yourself?

Speaker speaker_3: Yeah, I want to, uh, get some health insurance.

Speaker speaker_1: Okay. What's the name of the staffing agency you work for?

Speaker speaker_3: What's, what's the name of what now?

Speaker speaker_2: Staffing agency, what's the company you work for?

Speaker speaker_3: Oh. Um, Resource.

Speaker speaker_1: Okay. And the last four digits of your social?

Speaker speaker_3: 9549.

Speaker speaker_1: All righty. And I'm sorry, what is your name?

Speaker speaker_3: Michael Harris.

Speaker speaker_1: Michael Harris. Okay. And if you can confirm your address and date of birth for me.

Speaker speaker_3: November the 10th, 1963. My address is 1429 East 24th Street.

Speaker speaker_1: And the city and state?

Speaker speaker_3: Winston-Salem, North Carolina.

Speaker speaker_1: All righty. And I have your phone number as 336-986-5180?

Speaker speaker_3: Yes.

Speaker speaker_1: And I have your email address as harris.mike047@gmail.com?

Speaker speaker_3: Yes.

Speaker speaker_1: And do you know what you're wanting to enroll in today?

Speaker speaker_3: Um, like doctor visiting and over-the-counter medicine.

Speaker speaker_2: Prescription medicine.

Speaker speaker_3: Prescription medicine.

Speaker speaker_1: Okay. So as far as doctors, which is your medical, there's two plans - excuse me. There's two plans you can choose from, the VIP Classic, that is \$18.55 a week for just yourself and the VIP Basic, which is \$15.50 a week for just yourself. The difference between the two plans is the dollar amount that they cover for each service.

Speaker speaker_3: Okay.

Speaker speaker_2: Oh, that's the, it's the difference, the dollar amount that it covers?

Speaker speaker_1: Yes. 'Cause the, these plans are limited pl- benefit plans so they don't cover the full bill and they cover it up to a certain amount, and then, you know, so each plan covers at a certain dollar amount. That's the only difference.

Speaker speaker_2: Okay. Is it a percentage? Does it say upfront what the percentage for either, for both?

Speaker speaker_1: Um, it's out, it's a-

Speaker speaker_2: I don't know.

Speaker speaker_1: So it's an exact amount. They're not percentages, they're exact amounts. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: I can give you an example.

Speaker speaker_2: Okay. You want an example, Mike?

Speaker speaker_3: Yes.

Speaker speaker_1: So, for example, if, if... So, so like for hospital confinement, ICU, and rehab benefits, the Basic does not include those but the VIP Classic covers \$50 a day for 30 days on hospital confinement, covers \$100 a day for 20 days for ICU, and then it covers \$25 a day for 30 days for rehab benefit.

Speaker speaker_2: And there's a \$3 difference you said?

Speaker speaker_1: Roughly, yes.

Speaker speaker_2: One is-

Speaker speaker_1: So one is, one is \$15.50 and the other one is \$18.55.

Speaker speaker_2: And you said that's weekly?

Speaker speaker_1: Yes.

Speaker speaker_2: Weekly. So, a month is about \$72 for the, um, VIP and then for the other one, it's roughly about \$60. So which one you want to go with?

Speaker speaker_3: The one where, where it's \$60 a...

Speaker speaker_2: Uh, yeah, because it cover, it's, it's really, uh, what she's saying is it, that one covers a little more if, you know, you have to be hospitalized and things like that. Okay, so he'll, he wants to go with the basic package.

Speaker speaker_1: Okay, so the \$15.50 a week?

Speaker speaker_3: Yes.

Speaker speaker_1: Okay. And then there is a prescription plan called FreeRx. It's \$5.99 a week and that plan, if your medication is on their list of covered medications, it's covered at 100%, and if not, they often offer a discount.

Speaker speaker_2: And that's for your prescription drugs. And that's an extra \$5 you said?

Speaker speaker_1: Yes, \$5.99.

Speaker speaker_2: Okay, so the basic package doesn't cover anything with the prescription drugs, correct?

Speaker speaker_1: It does, it does have m- um, some prescription coverage, just the FreeRx has a wider range of prescriptions that are covered.

Speaker speaker_2: Would you want to add that or you just want to stick with the Basic?

Speaker speaker_3: Stick with the Basic.

Speaker speaker_2: Oh, stick with the Basic.

Speaker speaker_1: Okay. Just advised, uh, if it's, um, once company open enrollment ends, which is January 31st, um, he won't be able to add any plans onto his, his coverage.

Speaker speaker_2: Okay, gotcha. So if you decide to change it, you need to do it before the 31st.

Speaker speaker_3: Okay.

Speaker speaker_1: Okay. Did he want to do anything like dental, vision, um, life insurance, short-term disability?

Speaker speaker_2: You want to do any of those?

Speaker speaker_3: How much is the life insurance now?

Speaker speaker_2: How much is the life insurance?

Speaker speaker_1: Life insurance is \$1.96 a week. Um, up to the age of 64, it pays up to... Oh, give me one second. That completely went blank. Um...

Speaker speaker_2: It's \$1 and something a week.

Speaker speaker_1: It pays up to \$20,000 up to the age of 64, 65 to... Oh, give me one second. Sorry.

Speaker speaker_2: That's okay.

Speaker speaker_1: Where is it? Sorry about that, bear with me one moment.

Speaker speaker_4: That's okay.

Speaker speaker_1: Where... Um... Okay, so from the ages, um, up to 64 they pay up to \$20,000, from 65 to 70 they pay up to \$15,000 and then from 70 over, they pay 10.

Speaker speaker_5: Okay. He, he says he wants that, yes.

Speaker speaker_1: Okay. All righty. Um, and then did he want to do, like, vision, behavioral health, identity theft protection?

Speaker speaker_5: Hmm, no thanks.

Speaker speaker_1: Okay, so the weekly deductions are going to be at \$17.46.

Speaker speaker_5: We hear it.

Speaker speaker_4: All right.

Speaker speaker_1: Right, it will take one to two weeks for the staff at an EDC to start making deductions. Once they do, the following Monday you become active and then later that week, you'll receive your medical card in your email.

Speaker speaker_4: All right.

Speaker speaker_5: Okay. Thank you so much.

Speaker speaker_4: I appreciate it, ma'am.

Speaker speaker_1: No problem. Did you know who you wanted to put for the beneficiary on your life insurance?

Speaker speaker_5: Uh, Latangela Carr.

Speaker speaker_1: Latangela. A- uh, L-A-T-A-N-G-

Speaker speaker_5: E-L-A.

Speaker speaker_1: I was close.

Speaker speaker_5: Yeah, you were.

Speaker speaker_1: And is that, and is that Carr with two Rs?

Speaker speaker_5: Yes. C-A-R-R.

Speaker speaker_1: All right, and you said that was your brother, correct?

Speaker speaker_5: Yes, that's my brother.

Speaker speaker_4: Yes.

Speaker speaker_1: All righty. All right, you got all the information down, do you guys have any questions?

Speaker speaker_5: Down any-

Speaker speaker_4: No, ma'am.

Speaker speaker_1: All right.

Speaker speaker_5: Okay, thank you, have a great day.

Speaker speaker_1: That was really simple.

Speaker speaker_4: All right, thank you.

Speaker speaker_5: Thank you for making this simple.

Speaker speaker_1: No problem, you have a great day! Good holidays.

Speaker speaker_5: All right, happy holidays! Thanks!

Speaker speaker_4: Thank you.

Speaker speaker_5: Bye-bye.