

Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... You can tell by the person you're speaking with. Uh, Sherry Gibbs. And how can I assist you? Yes, I currently work, um, for GRC Staffing. Hmm. And I was calling to see if I could sign up for, um, the benefits for vision and dental only. Okay. Okay, what are the last four digits of your social? 0182- All right, bear with me one moment. Say that again. Give me one moment. Sound like the polling got you too. Mm-hmm. All right, let's see. Sorry about that, here we go. Okay, and if you could verify your address and date of birth. 1905 William Road, Jackson, South Carolina 29053. Okay, I have a different address on file. Oh, address is wrong. No. Then, uh, you're fine. And what's your date of birth? 9/27/'67. And have you thought of 803-403-7424? Mm-hmm. Can I have your email address of sherrygibbs42@yahoo.com? Mm-hmm. All right. Okay, bear with me one moment. All right, and you said you just wanted to do vision and dental? Yeah. Per employee only? Yeah. Okay, so that brings your weekly deductions to \$5.66. So both of those together? Yes. Okay, now just the health insurance employee only, how much is that? So there's three plans you can choose from. There's- The VIP plan... Go ahead? Mm-mm. The one that says Stay Healthy, MEBC ... So that's a preventative health plan. Um, it only covers, like, your annual physicals, some ITD screenings, some cancer screenings, diabetes, those kind of things. It doesn't cover you once the doctor ER. So VIP Standard does? Those are the medicals. Yeah, that'll be... it come out weekly? Yes. Uh-uh, let me think about it first. Okay. That's a lot of money coming out. Okay, no worries. You do have 30 days from the date of your first paycheck to add any plans on, okay? I, I can add it later? You have up to 30 days after your first paycheck. 30 days after my first paycheck? Yes. Okay, I got my first paycheck, so I got 30 days after that, okay. Okay, it does take one to three weeks for the staff to ... start making deductions. Once they do, the following Monday you're active, and then later that week you'll receive your dental and vision card to your residence. Do you have any questions? What's the name of the di- di- di- division in general? So the dental is through American Public Life, and vision is through MetLife. Vision met- is through MetLife, and who else is through what? Your dental is through American Public Life. Okay. American Public Life. I gotta find out these people take it. Do you have any questions? Yeah, the, the dental is through American Public Life? Yes. And the other is MetLife? Yes. Okay. Okay, so if I want to add anything else, I'll just call you back 'cause I don't wanna, I didn't wanna do this, do something I didn't know what I was doing. But everything is, everything is covered except I see something at the bottom over here say Monthly Premiums Employee Only \$105.29. Would that be every two weeks or just once a month? Um, that's once a month. That's for the MEBC plan. Yeah, yeah, I just read it. It say monthly. So that's 105.29, what would that cover? What's, what type of... Let me pause right there. Is that in, is that everything, everything that's listed in this plan? Yes, everything that's... So that's just your

med, that's just for the medical plan. You would still have to add vision and dental if you wanted those. Um, but you would have to reach that deductible first that you see there. It says deductible per participant, 6,500. You have to reach that deductible first and then the insurance, the carrier covers 100% of the benefits that you see there. Mm-hmm. Now what about some short-term disability or something like that? How much would that cost? Short term is, uh, where is it? It's \$3.81 a week. That's on top. Now who is that through? American Public Life as well. Okay. Short term disability. Okay, let me, um, think about it. But you, I'll just take that for now. All righty. Thank you so much for calling. You have a great day. Thank you.

Conversation Format

Speaker speaker_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl ... You can tell by the person you're speaking with.

Speaker speaker_1: Uh, Sherry Gibbs.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Yes, I currently work, um, for GRC Staffing.

Speaker speaker_0: Hmm.

Speaker speaker_1: And I was calling to see if I could sign up for, um, the benefits for vision and dental only.

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

Speaker speaker_1: 0182-

Speaker speaker_0: All right, bear with me one moment.

Speaker speaker_1: Say that again.

Speaker speaker_0: Give me one moment.

Speaker speaker_1: Sound like the polling got you too.

Speaker speaker_0: Mm-hmm. All right, let's see. Sorry about that, here we go. Okay, and if you could verify your address and date of birth.

Speaker speaker_1: 1905 William Road, Jackson, South Carolina 29053.

Speaker speaker_0: Okay, I have a different address on file. Oh, address is wrong.

Speaker speaker_1: No.

Speaker speaker_0: Then, uh, you're fine. And what's your date of birth?

Speaker speaker_1: 9/27/67.

Speaker speaker_0: And have you thought of 803-403-7424?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Can I have your email address of sherrygibbs42@yahoo.com?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: All right. Okay, bear with me one moment. All right, and you said you just wanted to do vision and dental?

Speaker speaker_1: Yeah.

Speaker speaker_0: Per employee only?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, so that brings your weekly deductions to \$5.66.

Speaker speaker_1: So both of those together?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, now just the health insurance employee only, how much is that?

Speaker speaker_0: So there's three plans you can choose from.

Speaker speaker_1: There's-

Speaker speaker_0: The VIP plan... Go ahead?

Speaker speaker_1: Mm-mm. The one that says Stay Healthy, MEBC ...

Speaker speaker_0: So that's a preventative health plan. Um, it only covers, like, your annual physicals, some ITD screenings, some cancer screenings, diabetes, those kind of things. It doesn't cover you once the doctor ER.

Speaker speaker_1: So VIP Standard does?

Speaker speaker_0: Those are the medicals.

Speaker speaker_1: Yeah, that'll be... it come out weekly?

Speaker speaker_0: Yes.

Speaker speaker_1: Uh-uh, let me think about it first.

Speaker speaker_0: Okay.

Speaker speaker_1: That's a lot of money coming out.

Speaker speaker_0: Okay, no worries. You do have 30 days from the date of your first paycheck to add any plans on, okay?

Speaker speaker_1: I, I can add it later?

Speaker speaker_0: You have up to 30 days after your first paycheck.

Speaker speaker_1: 30 days after my first paycheck?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, I got my first paycheck, so I got 30 days after that, okay.

Speaker speaker_0: Okay, it does take one to three weeks for the staff to start making deductions. Once they do, the following Monday you're active, and then later that week you'll receive your dental and vision card to your residence. Do you have any questions?

Speaker speaker_1: What's the name of the di- di- di- division in general?

Speaker speaker_0: So the dental is through American Public Life, and vision is through MetLife.

Speaker speaker_1: Vision met- is through MetLife, and who else is through what?

Speaker speaker_0: Your dental is through American Public Life.

Speaker speaker_1: Okay. American Public Life. I gotta find out these people take it.

Speaker speaker_0: Do you have any questions?

Speaker speaker_1: Yeah, the, the dental is through American Public Life?

Speaker speaker_0: Yes.

Speaker speaker_1: And the other is MetLife?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Okay, so if I want to add anything else, I'll just call you back 'cause I don't wanna, I didn't wanna do this, do something I didn't know what I was doing. But everything is, everything is covered except I see something at the bottom over here say Monthly Premiums Employee Only \$105.29. Would that be every two weeks or just once a month?

Speaker speaker_0: Um, that's once a month. That's for the MEBC plan.

Speaker speaker_1: Yeah, yeah, I just read it. It say monthly. So that's 105.29, what would that cover? What's, what type of... Let me pause right there. Is that in, is that everything, everything that's listed in this plan?

Speaker speaker_0: Yes, everything that's... So that's just your med, that's just for the medical plan. You would still have to add vision and dental if you wanted those. Um, but you would have to reach that deductible first that you see there. It says deductible per participant, 6,500. You have to reach that deductible first and then the insurance, the carrier covers 100% of the benefits that you see there.

Speaker speaker_1: Mm-hmm. Now what about some short-term disability or something like that? How much would that cost?

Speaker speaker_0: Short term is, uh, where is it? It's \$3.81 a week.

Speaker speaker_1: That's on top. Now who is that through?

Speaker speaker_0: American Public Life as well.

Speaker speaker_1: Okay. Short term disability. Okay, let me, um, think about it. But you, I'll just take that for now.

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

Speaker speaker_1: Thank you.