

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. Thank you for calling Benefits in a Card, Pearl, who did I- Hello. Jeannie- My name's Angela Meyer. I'm sorry. You're cutting in and out, honey. I'm sorry. My name's Angela Meyer. And how can I assist you? Um, I was just told that I need to call and set up a, uh, queue the plan today or I will lose my office, and, and I don't want to do that. I need it. Okay. And what's the name of the staffing agency you work for? Crown Staffing. And the last four digits of your social? 6364. All righty. And if you can confirm your address and date of birth. Okay. It is 337 North Walnut, that's Osgood, Indiana. And my birthday is 4-17-74. All right. And I have your phone number as 812-212-9941. Yes. All righty. And I have your email address as, uh, A-I-A-Nmeyer928150@yahoo.com. Yes. All righty. Let's take a look here. So your company is in open enrollment and you're also in, within the first 30 days of your first paycheck still. And do you know what you're wanting to enroll in? Um, I thought I, like, chose a plan when they, uh, like, when they had me fill out paperwork, but I'm not positive. I heard it's pretty good insurance, but I know I would like to have, um, like, short term as it's offered, disability. Okay. Um, dental, vision and- Mm-hmm. And of course medical. All right. So, um, is the coverage for just yourself? Yes. Okay, so as far as medical, there's three medical plans you can choose from. Mm-hmm. Two medical plans don't have copays or deductibles, they're the VIP plans. VIP Standard is 17.07 a week and the VIP Classic is 18.86 a week. Like I said, there's no copays or deductibles, but they only cover up to a certain dollar amount for each service. Okay. Now, there's the MEC Enhanced, that plan does have copays. It is \$42.76 a week. Um, this plan does have copays, but once you pay the copay, you, the rest, remainder of the bill is covered by the insurance company. Okay. Does it, does it say what, what, how, my amount of my copay or it just varies? Um, so it's different for each service. Give me one second. Okay. Okay. So- And I know some doctors you have to, like, have them all on, it's on your plan. Is that correct? Um, so with this plan, it does require you to see a doctor in-network. Okay. Yeah, that, you know what I'm trying to say. Thank you. I think earlier I just looked it up and I'm, "Oh no, the insurance." No worries. So with primary care visits, it's a \$10 copay per visit, four visits a year. Oh, wow. With, with specialty care visits, it's a \$50 copay, um, four visits a year. Urgent care visits have a \$60 copay, four visits a year. Oh, wow. That is not bad at all. I'm a, yeah, I'll take that, the \$42.76. All righty. So we're doing dental, short-term disability, vision and the MEC Enhanced. Did you want to do anything else? There's behavioral health, identity theft protection, group accident, which is an additional coverage to your medical, um, critical illness. There is life insurance, um, virtual primary care, and then there's free RX. On the RX, are RX like what, prescription? Yes. If your prescription is on their list of covered prescriptions, it's covered at 100%. If not, they offer a discount, um, sometimes. Okay. I'll, I'll take that 'cause I'm, I'm getting older- All right. ... and I'm gonna need more medicine as I go. So with

the d- with the, um, plans you have chosen, your weekly deductions are gonna be a \$58.24. Yeah, my children are already, are they, they're on their own insurance. They're all grown. They all just have their own money. Is the, is the 58.24 okay? I'm sorry? Um, it's gonna be 58.24 a week. Is that fine? Oh, with, with the RX, or with my medical, or is that just the prescription? Yep. No, no, no. Oh, okay. All the plans together. The free RX is only 5.99 a week. Oh. Okay. Okay. So yes, 58, that's fine. Okay. It will take one to two weeks for the staffing agency to start making deductions. Once they do- Okay. ...the following Monday you become active. Um, and then later that week you'll receive your dental and vision card in the mail and your medical- Okay. ... goes to your email. Oh, okay. Medical goes to email. So I'll have to, like, what, just show them my email when I go? Yep, you can show them your email, you can print it off, uh, however you prefer. Okay. Um, works the same way. Okay. Okay. Um, now do they have anything, like, they just said it was critical, um, I'm thinking it's going on three years ago this month, I had cervical cancer which my doctor said he thought he got all of it, but do they have anything, like, like, I don't know, just that covered in my medical just in case, you know, I need to... 'Cause I had to go to UC for him, it's Dr. Herzog. Um, they have coverage for surgery in the hospital. Um, they cover \$500 a day for a day. Um- Okay. Let's see. If you're confined to the hospital, they cover \$100 a day for 30 days. Um, and then an additional \$100, um, is included for confinement. Okay. Uh, up to 200 for ICU benefits. Um, so it does have some coverage. Okay. Okay, that sounds great. Um... Don't think I wanna do anything else. I don't know. Um, what else did you say? You said critical, is that not included in the medical? I guess that would kind of be like an answer to your question, huh? Yeah. Okay. Okay, I see. I hope that's it. Well you do... You're still... You have... They give you 30 days from the day of your first paycheck and, um, that date I have here as the 12th of December so you really have a couple days more in case you think of anything. Um... Okay. So you'll have until Friday the 10th to enroll, to make any changes you need. Okay. Or add anything on. Um... Okay. Um... Uh, let's see, well you said something about the short-term, was that I- was that included in this or... I, I didn't remember. Yep. Okay. And is, is long-term, is that as well? Um, we don't- Oh. They don't offer long-term disability, um, what, what- Okay. I wasn't thinking that. Okay. Yeah. What we have for you is the 300X, dental, short-term disability, vision and then your medical with preventative health. Okay. Um... Let's see. Well I think one more question. I did receive... It's a PNC Benefits Plus that it says that I need to, uh... Oh sure, I need to call and activate it. Well that probably won't be activated until, like, this insurance now..... I'm not sure. Um, what was the name of it? It says, um, PNC Bank Benefit Plus..... Hmm. I'm not sure. I would ask your staff and agents here about that. I, I'm not sure what that would be. Okay. Okay, yeah. I'll take it and next, next time I go to their office. Okay, I appreciate you so much for your time. No problem. I'm glad I saved that up. Thanks so much for calling. You have a great day. Thank you for so much for everything. No problem. Happy New Year, honey. As well. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good morning. Thank you for calling Benefits in a Card, Pearl, who did I-

Speaker speaker_2: Hello.

Speaker speaker_1: Jeannie-

Speaker speaker_2: My name's Angela Meyer. I'm sorry. You're cutting in and out, honey. I'm sorry. My name's Angela Meyer.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: Um, I was just told that I need to call and set up a, uh, queue the plan today or I will lose my office, and, and I don't want to do that. I need it.

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

Speaker speaker_2: Crown Staffing.

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

Speaker speaker_2: 6364.

Speaker speaker_1: All righty. And if you can confirm your address and date of birth.

Speaker speaker_2: Okay. It is 337 North Walnut, that's Osgood, Indiana. And my birthday is 4-17-74.

Speaker speaker_1: All right. And I have your phone number as 812-212-9941.

Speaker speaker_2: Yes.

Speaker speaker_1: All righty. And I have your email address as, uh, A-I-A-Nmeyer928150@yahoo.com.

Speaker speaker_2: Yes.

Speaker speaker_1: All righty. Let's take a look here. So your company is in open enrollment and you're also in, within the first 30 days of your first paycheck still. And do you know what you're wanting to enroll in?

Speaker speaker_2: Um, I thought I, like, chose a plan when they, uh, like, when they had me fill out paperwork, but I'm not positive. I heard it's pretty good insurance, but I know I would like to have, um, like, short term as it's offered, disability.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, dental, vision and-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And of course medical.

Speaker speaker_1: All right. So, um, is the coverage for just yourself?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, so as far as medical, there's three medical plans you can choose from.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Two medical plans don't have copays or deductibles, they're the VIP plans. VIP Standard is 17.07 a week and the VIP Classic is 18.86 a week. Like I said, there's no copays or deductibles, but they only cover up to a certain dollar amount for each service.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, there's the MEC Enhanced, that plan does have copays. It is \$42.76 a week. Um, this plan does have copays, but once you pay the copay, you, the rest, remainder of the bill is covered by the insurance company.

Speaker speaker_2: Okay. Does it, does it say what, what, how, my amount of my copay or it just varies?

Speaker speaker_1: Um, so it's different for each service. Give me one second.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: So-

Speaker speaker_2: And I know some doctors you have to, like, have them all on, it's on your plan. Is that correct?

Speaker speaker_1: Um, so with this plan, it does require you to see a doctor in-network.

Speaker speaker_2: Okay. Yeah, that, you know what I'm trying to say. Thank you. I think earlier I just looked it up and I'm, "Oh no, the insurance."

Speaker speaker_1: No worries. So with primary care visits, it's a \$10 copay per visit, four visits a year.

Speaker speaker_2: Oh, wow.

Speaker speaker_1: With, with specialty care visits, it's a \$50 copay, um, four visits a year. Urgent care visits have a \$60 copay, four visits a year.

Speaker speaker_2: Oh, wow. That is not bad at all. I'm a, yeah, I'll take that, the \$42.76.

Speaker speaker_1: All righty. So we're doing dental, short-term disability, vision and the MEC Enhanced. Did you want to do anything else? There's behavioral health, identity theft protection, group accident, which is an additional coverage to your medical, um, critical illness. There is life insurance, um, virtual primary care, and then there's free RX.

Speaker speaker_2: On the RX, are RX like what, prescription?

Speaker speaker_1: Yes. If your prescription is on their list of covered prescriptions, it's covered at 100%. If not, they offer a discount, um, sometimes.

Speaker speaker_2: Okay. I'll, I'll take that 'cause I'm, I'm getting older-

Speaker speaker_1: All right.

Speaker speaker_2: ... and I'm gonna need more medicine as I go.

Speaker speaker_1: So with the d- with the, um, plans you have chosen, your weekly deductions are gonna be a \$58.24.

Speaker speaker_2: Yeah, my children are already, are they, they're on their own insurance. They're all grown. They all just have their own money.

Speaker speaker_1: Is the, is the 58.24 okay?

Speaker speaker_2: I'm sorry?

Speaker speaker_1: Um, it's gonna be 58.24 a week. Is that fine?

Speaker speaker_2: Oh, with, with the RX, or with my medical, or is that just the prescription?

Speaker speaker_1: Yep. No, no, no.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: All the plans together. The free RX is only 5.99 a week.

Speaker speaker_2: Oh. Okay. Okay. So yes, 58, that's fine.

Speaker speaker_1: Okay. It will take one to two weeks for the staffing agency to start making deductions. Once they do-

Speaker speaker_2: Okay.

Speaker speaker_1: ...the following Monday you become active. Um, and then later that week you'll receive your dental and vision card in the mail and your medical-

Speaker speaker_2: Okay.

Speaker speaker_1: ... goes to your email.

Speaker speaker_2: Oh, okay. Medical goes to email. So I'll have to, like, what, just show them my email when I go?

Speaker speaker_1: Yep, you can show them your email, you can print it off, uh, however you prefer.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, works the same way.

Speaker speaker_2: Okay. Okay. Um, now do they have anything, like, they just said it was critical, um, I'm thinking it's going on three years ago this month, I had cervical cancer which my doctor said he thought he got all of it, but do they have anything, like, like, I don't know, just that covered in my medical just in case, you know, I need to... 'Cause I had to go to UC for him, it's Dr. Herzog.

Speaker speaker_1: Um, they have coverage for surgery in the hospital. Um, they cover \$500 a day for a day. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: Let's see. If you're confined to the hospital, they cover \$100 a day for 30 days. Um, and then an additional \$100, um, is included for confinement.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, up to 200 for ICU benefits. Um, so it does have some coverage.

Speaker speaker_2: Okay. Okay, that sounds great. Um... Don't think I wanna do anything else. I don't know. Um, what else did you say? You said critical, is that not included in the medical? I guess that would kind of be like an answer to your question, huh?

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay. Okay, I see. I hope that's it.

Speaker speaker_1: Well you do... You're still... You have... They give you 30 days from the day of your first paycheck and, um, that date I have here as the 12th of December so you really have a couple days more in case you think of anything. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: So you'll have until Friday the 10th to enroll, to make any changes you need.

Speaker speaker_2: Okay.

Speaker speaker_1: Or add anything on.

Speaker speaker_2: Um... Okay. Um... Uh, let's see, well you said something about the short-term, was that I- was that included in this or... I, I didn't remember.

Speaker speaker_1: Yep.

Speaker speaker_2: Okay. And is, is long-term, is that as well?

Speaker speaker_1: Um, we don't-

Speaker speaker_2: Oh.

Speaker speaker_1: They don't offer long-term disability, um, what, what-

Speaker speaker_2: Okay. I wasn't thinking that. Okay.

Speaker speaker_1: Yeah. What we have for you is the 300X, dental, short-term disability, vision and then your medical with preventative health.

Speaker speaker_2: Okay. Um... Let's see. Well I think one more question. I did receive... It's a PNC Benefits Plus that it says that I need to, uh... Oh sure, I need to call and activate it. Well that probably won't be activated until, like, this insurance now.....

Speaker speaker_1: I'm not sure. Um, what was the name of it?

Speaker speaker_2: It says, um, PNC Bank Benefit Plus.....

Speaker speaker_1: Hmm. I'm not sure. I would ask your staff and agents here about that. I, I'm not sure what that would be.

Speaker speaker_2: Okay. Okay, yeah. I'll take it and next, next time I go to their office. Okay, I appreciate you so much for your time.

Speaker speaker_1: No problem.

Speaker speaker_2: I'm glad I saved that up.

Speaker speaker_1: Thanks so much for calling. You have a great day.

Speaker speaker_2: Thank you for so much for everything.

Speaker speaker_1: No problem.

Speaker speaker_2: Happy New Year, honey.

Speaker speaker_1: As well.

Speaker speaker_2: Bye-bye.

Speaker speaker_1: Bye-bye.