

## Transcript: Pearl

**Rojas-5304352245334016-5698290831638528**

### Full Transcript

Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Hoover. Who am I speaking with? James Hoover. And how can I assist you, Mr. Cooper? Hello? How can I assist you? Um, I don't know what I have to do. I just got my card from, from you guys, I guess. My medical card or whatever it is. Okay. And did you have a question or- I'm, I'm, I'm working, I'm working, I'm working through Mancon. I don't know, so they have to call you guys to enroll. You rec- but you already received the card? Yeah. Okay. If you received the card, it's 'cause you're already enrolled. It's- What are the last four digits of your social? 6697. Okay, and can I have your address and date of birth? 1236 Alpha Street, Massaw, Ohio 44647, 10772. Um... Okay. So we don't have a date of birth so far on file. Can you confirm your full social so I can val- um, place your birthday? 28870 6697. Okay. And your date of birth again? Excuse me? Your date of birth one more time. 10772. That's what that says on that card. Okay. And I have your phone number as 330-605-4335? Yes. And I have your email address as james.hoover6@hotmail.com? Oh, this is a Netspam. Nevermind. I know that. Okay. No worries. You have a great day. Uh, ma'am? Mm-hmm. Hello? Yes. So what do I have to do to sign up, to enroll? To enroll in coverage you can do it with us over the phone, um, you can do it online, or you can do it... Okay. Well, that's why I'm calling then. It says, "There's no waiting period. The eligi- eligibility for insurance when you hire us..." Whatever. I have 30 days from the time of my first paycheck. I just got my first paycheck. Okay. So you want to enroll in coverage then? Yes. Okay. Do you know what coverage you're wanting to enroll in? Uh, oh. You got PPO anywhere on here? Um, so these are limited benefit plans. You're not required to see a doctor in any kind of network for the medical plans. But you just have to make sure your insur- your provider takes this insurance, accepts the insurance. What insurance is this ex- example? So medical and dental are through American Public Life and vision is through MetLife. Oh. Okay. If not, I'll have to find one, but not a big deal. If you'd like, I can send you a copy of the benefit guide to your, to your email. That way you can see the plans and how much they cost. I have a book in front of me. It says Benefits in a Card. Is that what you guys... I'm not sure. I- Is that all it says, Benefits in a Card? Does it say anything else on it? The matter you have? Hold on. Let me turn the lights on. It says Benefit Wizards, Wizard. Yeah. So that's the benefit guide. It shows the plans, what they cover and how much they cost. Okay. Uh... Trying to find the health part. That's on page two with the actual number two on the bottom. StateHealth MEC plan, those? Yes. So the MEC plan, um, and the VIP plans, those are all the medical coverages. And then if you go down more, there's other coverages like dental, vision, short-term disability. Those are all separate. Okay. I see them. Okay. So, um, it's just me and my wife anyway. So which is... So the Classic, VIP Classic's better than the Standard? It covers at a higher set dollar amount for each service, so it covers a little more when, for each service. Okay. Yeah. Okay. I guess we'll go with that one. Wait, for you and

your wife? Yes. Okay. Anything else? Uh, the dental and vision. Is there anything else? Uh... I can't think of anything right now. You do have 30 days from the date of your first paycheck to make any changes and enroll, and... make any changes or add anything on file. I have it 30 days from when? Your first paycheck. Okay. So, okay. Yeah, I was asked or she was- do this, uh, 24-hour accidental weekly deduction or whatever. So these are weekly d-deductions, so my question, another question for you is, once I start paying this does this cover me, does this end in a week or does it goes to the end of the month or? So they're weekly deductions, so as long as the- you see the deduction on your payroll check for that week, the following week you're sh- you're active. Okay. All right. And when will that start coming out? So your, your weekly deductions are going to be of \$45.09. It does take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your dental and vision card in the mail, and your medical will go to your email. All three plans 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 this- these plans. Okay. And you said this coverage is for you and your spouse. What is her name? Melissa Hoover. Okay, would you happen to have her full social? 282-64-16... oh, God what is last? 1601 I believe. I gotta go find it. All right. I used to have it memorized. And what is her date of birth? 9/24/67. All righty, and- What's her social? 282-Four. Uh-huh. 1607. That's the last one or no? Her social. 1607? Yeah. Hang on one moment. All righty. I have all that information in the system. Do you have any questions? You said it takes two weeks to get coverage? Takes one to two weeks for those deductions to start, and then the next Monday you're active. Okay. Do you have any other questions? No, nothing. Thanks. Thank you so much for calling. You have a great day. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Hoovet. Who am I speaking with?

Speaker speaker\_1: James Hoover.

Speaker speaker\_0: And how can I assist you, Mr. Cooper?

Speaker speaker\_1: Hello?

Speaker speaker\_0: How can I assist you?

Speaker speaker\_1: Um, I don't know what I have to do. I just got my card from, from you guys, I guess. My medical card or whatever it is.

Speaker speaker\_0: Okay. And did you have a question or-

Speaker speaker\_1: I'm, I'm, I'm working, I'm working, I'm working through Mancon. I don't know, so they have to call you guys to enroll.

Speaker speaker\_0: You rec- but you already received the card?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. If you received the card, it's 'cause you're already enrolled.

Speaker speaker\_1: It's-

Speaker speaker\_0: What are the last four digits of your social?

Speaker speaker\_1: 6697.

Speaker speaker\_0: Okay, and can I have your address and date of birth?

Speaker speaker\_1: 1236 Alpha Street, Massaw, Ohio 44647, 10772.

Speaker speaker\_0: Um... Okay. So we don't have a date of birth so far on file. Can you confirm your full social so I can val- um, place your birthday?

Speaker speaker\_1: 28870 6697.

Speaker speaker\_0: Okay. And your date of birth again?

Speaker speaker\_1: Excuse me?

Speaker speaker\_0: Your date of birth one more time.

Speaker speaker\_1: 10772. That's what that says on that card.

Speaker speaker\_0: Okay. And I have your phone number as 330-605-4335?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And I have your email address as james.hoover6@hotmail.com?

Speaker speaker\_1: Oh, this is a Netspam. Nevermind. I know that.

Speaker speaker\_0: Okay. No worries. You have a great day.

Speaker speaker\_1: Uh, ma'am?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Hello?

Speaker speaker\_0: Yes.

Speaker speaker\_1: So what do I have to do to sign up, to enroll?

Speaker speaker\_0: To enroll in coverage you can do it with us over the phone, um, you can do it online, or you can do it...

Speaker speaker\_1: Okay. Well, that's why I'm calling then. It says, "There's no waiting period. The eligi- eligibility for insurance when you hire us..." Whatever. I have 30 days from the time of my first paycheck. I just got my first paycheck.

Speaker speaker\_0: Okay. So you want to enroll in coverage then?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Do you know what coverage you're wanting to enroll in?

Speaker speaker\_1: Uh, oh. You got PPO anywhere on here?

Speaker speaker\_0: Um, so these are limited benefit plans. You're not required to see a doctor in any kind of network for the medical plans. But you just have to make sure your insurer takes this insurance, accepts the insurance.

Speaker speaker\_1: What insurance is this ex- example?

Speaker speaker\_0: So medical and dental are through American Public Life and vision is through MetLife.

Speaker speaker\_1: Oh. Okay. If not, I'll have to find one, but not a big deal.

Speaker speaker\_0: If you'd like, I can send you a copy of the benefit guide to your, to your email. That way you can see the plans and how much they cost.

Speaker speaker\_1: I have a book in front of me. It says Benefits in a Card. Is that what you guys...

Speaker speaker\_0: I'm not sure. I- Is that all it says, Benefits in a Card? Does it say anything else on it? The matter you have?

Speaker speaker\_1: Hold on. Let me turn the lights on. It says Benefit Wizards, Wizard.

Speaker speaker\_0: Yeah. So that's the benefit guide. It shows the plans, what they cover and how much they cost.

Speaker speaker\_1: Okay. Uh... Trying to find the health part.

Speaker speaker\_0: That's on page two with the actual number two on the bottom.

Speaker speaker\_1: StateHealth MEC plan, those?

Speaker speaker\_0: Yes. So the MEC plan, um, and the VIP plans, those are all the medical coverages. And then if you go down more, there's other coverages like dental, vision, short-term disability. Those are all separate.

Speaker speaker\_1: Okay. I see them. Okay. So, um, it's just me and my wife anyway. So which is... So the Classic, VIP Classic's better than the Standard?

Speaker speaker\_0: It covers at a higher set dollar amount for each service, so it covers a little more when, for each service.

Speaker speaker\_1: Okay. Yeah. Okay. I guess we'll go with that one.

Speaker speaker\_0: Wait, for you and your wife?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Anything else?

Speaker speaker\_1: Uh, the dental and vision.

Speaker speaker\_0: Is there anything else?

Speaker speaker\_1: Uh... I can't think of anything right now.

Speaker speaker\_0: You do have 30 days from the date of your first paycheck to make any changes and enroll, and... make any changes or add anything on file.

Speaker speaker\_1: I have it 30 days from when?

Speaker speaker\_0: Your first paycheck.

Speaker speaker\_1: Okay. So, okay. Yeah, I was asked or she was- do this, uh, 24-hour accidental weekly deduction or whatever. So these are weekly d-deductions, so my question, another question for you is, once I start paying this does this cover me, does this end in a week or does it goes to the end of the month or?

Speaker speaker\_0: So they're weekly deductions, so as long as the- you see the deduction on your payroll check for that week, the following week you're sh- you're active.

Speaker speaker\_1: Okay. All right. And when will that start coming out?

Speaker speaker\_0: So your, your weekly deductions are going to be of \$45.09. It does take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your dental and vision card in the mail, and your medical will go to your email. All three plans 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 this- these plans.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And you said this coverage is for you and your spouse. What is her name?

Speaker speaker\_1: Melissa Hoover.

Speaker speaker\_0: Okay, would you happen to have her full social?

Speaker speaker\_1: 282-64-16... oh, God what is last? 1601 I believe. I gotta go find it.

Speaker speaker\_0: All right.

Speaker speaker\_1: I used to have it memorized.

Speaker speaker\_0: And what is her date of birth?

Speaker speaker\_1: 9/24/67.

Speaker speaker\_0: All righty, and-

Speaker speaker\_1: What's her social? 282-

Speaker speaker\_0: Four.

Speaker speaker\_1: Uh-huh. 1607. That's the last one or no? Her social.

Speaker speaker\_0: 1607?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Hang on one moment. All righty. I have all that information in the system. Do you have any questions?

Speaker speaker\_1: You said it takes two weeks to get coverage?

Speaker speaker\_0: Takes one to two weeks for those deductions to start, and then the next Monday you're active.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you have any other questions?

Speaker speaker\_1: No, nothing. Thanks.

Speaker speaker\_0: Thank you so much for calling. You have a great day.

Speaker speaker\_1: You too. Bye-bye.