

Transcript: Pearl

Rojas-5514789340528640-5462218169073664

Full Transcript

Hello. Your call may be monitored or recorded for quality assurance purposes. Okay. Hi, good afternoon. With Mr. Knox, please. Uh, yes. Who's this? Hi, my name is Pearl. I'm calling from Benefits in a Card on behalf of your staff. An agency man can. Oh, hi. How are you? I am great. We spoke actually this morning about getting you enrolled. I missed it. And, um, having to go through the disability review. Well, what they did, let me know you are eligible to enroll. So, if you had a chance to look that over and want to go ahead and enroll, we can do that today. Okay. I was not expecting a phone call back today. So- Well, or if, if you'd like, you can give us a call back tomorrow. Um- Oh, no. I'm going to get this, go ahead and get this taken care of. Um... Okay. Right here. Okay. Um... Okay. I'm horrible with technology, so... No worries. Uh, do I... How do I view the... So, you- You- ... go to the bottom of the... You go to the bottom of the email where it has the PDF and just click on it. It should open right up. Yeah. I, I'm in. I'm just trying to find where... The price and everything. Oh. I know I want, like, health insur- like health and all that good stuff. Okay. So, do you... Would you like... So far as dental and vision, there's only one plan. Did you want to go ahead and do dental and vision? Uh, yes. Dental, vision, um, you guys have health insurance, right? Like basic health that'll cover, like, doctor's appointments and, uh, like, ER visits, stuff like that? Yep. So, there's actually two plans that do that, the VIP plans. The VIP standard is \$16.22 a week for just yourself, and the VIP classic is \$17.88 a week. And the difference between those two plans is the dollar amount that they pay for each service. Okay. Uh, I want to pay less out of pocket for doctors and... So how do you- So neither of them have... So neither of them have copays or deductibles. It's just the amount that they pay for each service. Um, give me one second. Okay. I'm so sorry. I did not... Was not prepared for your phone call today. I was going to actually look over it this evening. No worries. You're fine. Since I got you on the phone, since, since I've asked you on the phone, why not? You know. Yeah. So as far as urgent care visits and physician's office visits, both plans cover \$50 a day for four days a year. Um, emergency rooms, they both cover \$50 a day. Now, if you're gonna do something like a surgery, surgery in a hospital, the standard covers \$250 a day for one day. The classic covers 500. Okay. Um, surgery in a physician's office, the standard covers \$125 a day for two days, and the classic covers \$250 a day for two days. Um... Okay. Um- The only other difference is that the standard does not cover ICU benefits or rehab, and the classic covers \$100 a day for 20 days and, in the ICU. And for rehab, the classic covers \$25 a day for 30 days. Okay. Um- And that's the, the biggest difference there. Which one's the... Do you think is the better bang for your buck? Well, the classic is the one that covers a little more. Um... Okay. As far as dollar wise. Okay. Yeah. Yeah. Let's do the, uh, premium classic. Okay. Did you want to do anything else? They do offer behavioral and mental health, identity theft protection, group accident, which is additional coverage to your medical, life insurance, short-term disability. Uh, short-term disability. How

much extra is that? I'm looking for it here, but- \$3.03 a week. Yeah, let's go ahead and do the short term. Okay. Um... Mm-hmm. And what all does the behavioral or the, the mental health thing cover? So, behavioral and mental health is not actually going into a clinic. It's, um, through web. And then you'd be able to get a licensed counselor. Oh, okay. I don't think I need that. They've tried to help me, they can't. Anger, man. It just makes me even more angry. Oh, man. That's not good. Okay, so, I think that covers... So we've got short term vision, dental. And medical. And medical. Yes, medical would be... And that brings your recorded deductions to \$26.91 so far. Okay. We're going to leave it at that. Um, and it would just be me. 'Cause my wife and my son already have insurance. She's got good insurance, but I don't... She's already taken enough out. All righty. So, it's gonna take one to two weeks for the staff at D&C; to start making deductions. Once they do, the following Monday you become active, and then later that week you receive your dental and vision card in the mail, and your medical will go to your email. Okay. So, I have a question now. I need to go get seen for my back. Um, they were concerned about my back. Um, they just need, like, a approval from a qualified person. Um. Is there any way that we could possibly get that covered? Like- Um, I'm- Since I'm signing up today, like, if I give them and just tell them to, like, hold off on the billing and then bill it in, like, three weeks? I don't believe that would work that way. No, sir. Hmm. Okay. I'm- You would actually have to become active. Yeah. Okay. All righty. Well, I appreciate it. Thank you. And I'll... And I'm sure you'll send me something in the email stating that it's active? Um, so you'll just have to look out for your checks to see when that deduction starts. Okay, perfect. Well- Um, and then your plans are under an IRS regulation called Section 125, meaning if it's not company open enrollment or you have a qualified life event occur, you can't cancel or change your medical, dental, sh- short-term disability or vision. So either- Okay. ... uh, any of those four plans you chose. Okay, perfect. All righty. All right. Well, that's all. Thank you so much for calling. Yes, ma'am. Thank you. Bye-bye. Oh, bye.

Conversation Format

Speaker speaker_0: Hello.

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_0: Okay.

Speaker speaker_2: Hi, good afternoon. With Mr. Knox, please.

Speaker speaker_0: Uh, yes. Who's this?

Speaker speaker_2: Hi, my name is Pearl. I'm calling from Benefits in a Card on behalf of your staff. An agency man can.

Speaker speaker_0: Oh, hi. How are you?

Speaker speaker_2: I am great. We spoke actually this morning about getting you enrolled.

Speaker speaker_0: I missed it.

Speaker speaker_2: And, um, having to go through the disability review. Well, what they did, let me know you are eligible to enroll. So, if you had a chance to look that over and want to go ahead and enroll, we can do that today.

Speaker speaker_0: Okay. I was not expecting a phone call back today. So-

Speaker speaker_2: Well, or if, if you'd like, you can give us a call back tomorrow. Um-

Speaker speaker_0: Oh, no. I'm going to get this, go ahead and get this taken care of. Um...

Speaker speaker_2: Okay.

Speaker speaker_0: Right here. Okay. Um... Okay. I'm horrible with technology, so...

Speaker speaker_2: No worries.

Speaker speaker_0: Uh, do I... How do I view the...

Speaker speaker_2: So, you-

Speaker speaker_0: You-

Speaker speaker_2: ... go to the bottom of the... You go to the bottom of the email where it has the PDF and just click on it. It should open right up.

Speaker speaker_0: Yeah. I, I'm in. I'm just trying to find where... The price and everything. Oh. I know I want, like, health insur- like health and all that good stuff.

Speaker speaker_2: Okay. So, do you... Would you like... So far as dental and vision, there's only one plan. Did you want to go ahead and do dental and vision?

Speaker speaker_0: Uh, yes. Dental, vision, um, you guys have health insurance, right? Like basic health that'll cover, like, doctor's appointments and, uh, like, ER visits, stuff like that?

Speaker speaker_2: Yep. So, there's actually two plans that do that, the VIP plans. The VIP standard is \$16.22 a week for just yourself, and the VIP classic is \$17.88 a week. And the difference between those two plans is the dollar amount that they pay for each service.

Speaker speaker_0: Okay. Uh, I want to pay less out of pocket for doctors and... So how do you-

Speaker speaker_2: So neither of them have... So neither of them have copays or deductibles. It's just the amount that they pay for each service. Um, give me one second.

Speaker speaker_0: Okay. I'm so sorry. I did not... Was not prepared for your phone call today. I was going to actually look over it this evening.

Speaker speaker_2: No worries. You're fine.

Speaker speaker_0: Since I got you on the phone, since, since I've asked you on the phone, why not? You know.

Speaker speaker_2: Yeah. So as far as urgent care visits and physician's office visits, both plans cover \$50 a day for four days a year. Um, emergency rooms, they both cover \$50 a day.

Now, if you're gonna do something like a surgery, surgery in a hospital, the standard covers \$250 a day for one day. The classic covers 500.

Speaker speaker_0: Okay.

Speaker speaker_2: Um, surgery in a physician's office, the standard covers \$125 a day for two days, and the classic covers \$250 a day for two days. Um...

Speaker speaker_0: Okay. Um-

Speaker speaker_2: The only other difference is that the standard does not cover ICU benefits or rehab, and the classic covers \$100 a day for 20 days and, in the ICU. And for rehab, the classic covers \$25 a day for 30 days.

Speaker speaker_0: Okay. Um-

Speaker speaker_2: And that's the, the biggest difference there.

Speaker speaker_0: Which one's the... Do you think is the better bang for your buck?

Speaker speaker_2: Well, the classic is the one that covers a little more. Um...

Speaker speaker_0: Okay.

Speaker speaker_2: As far as dollar wise.

Speaker speaker_0: Okay. Yeah. Yeah. Let's do the, uh, premium classic.

Speaker speaker_2: Okay. Did you want to do anything else? They do offer behavioral and mental health, identity theft protection, group accident, which is additional coverage to your medical, life insurance, short-term disability.

Speaker speaker_0: Uh, short-term disability. How much extra is that? I'm looking for it here, but-

Speaker speaker_2: \$3.03 a week.

Speaker speaker_0: Yeah, let's go ahead and do the short term.

Speaker speaker_2: Okay.

Speaker speaker_0: Um... Mm-hmm. And what all does the behavioral or the, the mental health thing cover?

Speaker speaker_2: So, behavioral and mental health is not actually going into a clinic. It's, um, through web. And then you'd be able to get a licensed counselor.

Speaker speaker_0: Oh, okay. I don't think I need that. They've tried to help me, they can't. Anger, man. It just makes me even more angry.

Speaker speaker_2: Oh, man. That's not good.

Speaker speaker_0: Okay, so, I think that covers... So we've got short term vision, dental.

Speaker speaker_2: And medical.

Speaker speaker_0: And medical. Yes, medical would be...

Speaker speaker_2: And that brings your recorded deductions to \$26.91 so far.

Speaker speaker_0: Okay. We're going to leave it at that. Um, and it would just be me. 'Cause my wife and my son already have insurance. She's got good insurance, but I don't... She's already taken enough out.

Speaker speaker_2: All righty. So, it's gonna take one to two weeks for the staff at D&C; to start making deductions. Once they do, the following Monday you become active, and then later that week you receive your dental and vision card in the mail, and your medical will go to your email.

Speaker speaker_0: Okay. So, I have a question now. I need to go get seen for my back. Um, they were concerned about my back. Um, they just need, like, a approval from a qualified person. Um. Is there any way that we could possibly get that covered? Like-

Speaker speaker_2: Um, I'm-

Speaker speaker_0: Since I'm signing up today, like, if I give them and just tell them to, like, hold off on the billing and then bill it in, like, three weeks?

Speaker speaker_2: I don't believe that would work that way. No, sir.

Speaker speaker_0: Hmm. Okay. I'm-

Speaker speaker_2: You would actually have to become active. Yeah.

Speaker speaker_0: Okay. All righty. Well, I appreciate it. Thank you. And I'll... And I'm sure you'll send me something in the email stating that it's active?

Speaker speaker_2: Um, so you'll just have to look out for your checks to see when that deduction starts.

Speaker speaker_0: Okay, perfect. Well-

Speaker speaker_2: Um, and then your plans are under an IRS regulation called Section 125, meaning if it's not company open enrollment or you have a qualified life event occur, you can't cancel or change your medical, dental, sh- short-term disability or vision. So either-

Speaker speaker_0: Okay.

Speaker speaker_2: ... uh, any of those four plans you chose.

Speaker speaker_0: Okay, perfect. All righty.

Speaker speaker_2: All right. Well, that's all. Thank you so much for calling.

Speaker speaker_0: Yes, ma'am. Thank you.

Speaker speaker_2: Bye-bye.

Speaker speaker_0: Oh, bye.