

Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. It's been a pleasure speaking with- Hi. Uh, Fidalha. And how can I assist you? Sorry? How can I assist you? Yeah. I want to enroll in the health insurance. I work with a staffing company, the ManCan Staffing. ManCan? And what are the last 42 of your social? 1471. Okay. How long have you been working with ManCan? Sorry? How long have you been working with ManCan? Like a week. Okay. So we haven't sent us over your information yet so we can do one of two things. I can create you an account but I will need your full social name, address, date of birth, phone number, email and get you enrolled today. Okay. All righty. And what is your full social? Uh, 13275-1471. Okay. And repeat your name for me. F-I-D-A-A. Last, E-L-H-A-Q. Okay, bear with me. Okay. And what is your address? 1038 Bath Street, Kentville, Ohio 44077. And your date of birth? September 17, 1986. Your phone number? 646-472-6969. Okay. And your email address? Email? Email, oh. F-E-B-A-M-A-N-A-A-99@gmail.com. Okay. Do you know what you're wanting to enroll in today? Yes. What? Sorry? Do you know what you're wanting to enroll in today? What? No. Can you tell me what kind of plans you guys have? Okay. So ManCan offers medical, dental, free RX, short-term disability, term life which is your life insurance, vision, critical illness, group accident, preventative health, behavioral health and identity theft protection. Okay. You guys have it all in one plan? No, they're all separate plans. Okay. I want medical and dentals, dentist and, um, I don't have any prescriptions. Maybe you'll help me with that. Um, I just need medical and dentist and vision. Okay. So there's two medical plans you can choose from, the VIP Standard- The line, the line is broken. ... for 16.22 a week- Mm-hmm. The VIP Standard for 16.22 a week or VIP Classic for 17.88 a week. 17, uh, for what? Medical. 17 for medical? 17.80- 88 a week. This plan doesn't have copays or deductibles but they only cover up to a certain dollar amount for each service and then you're responsible for the remainder of the bill. The 17 for medical? 17.88 for the VIP Classic or 16.22 for the VIP Standard. What's the difference? The dollar amount that they cover for each service. Okay. So, um, I have like a couple test dates that's coming up, um, and a couple of doctor appointments. So which one would be better for me? I mean- I'm not sure. I can't recommend a plan for you. I can't hear you. Uh, so which one is the best for like if someone had like um, um, uh some tests need to be done or some kind of stuff like this? Unfortunately I'm not able to recommend a plan. Um- Okay. So you said the 17 for the medical. Can you tell me again the benefit of it? So with that plan they cover \$500 a day for one day on hospital admission. Hospital confinement, they cover \$50 a day for 30 days. Uh, intensive care unit, they cover \$100 a day for 30 days. Rehab benefits, they cover \$25 a day for 30 days. Surgery in a hospital, they cover \$500 a day for one day. Surgery in a physician's office, they cover \$250 a day for two days. Emergency room visits, they cover \$50 a day for two days. Urgent care facilities, they cover

\$50 a day for four days. Um, physician office visits, they cover \$50 a day for four days. Speech, physical or occupational therapy, they cover \$30 a day for four days. Medical imaging, they cover \$100 a day for one day. Advance studies or follow-up tests, they cover \$25 a day for one day. Outpatient prescription drug benefits, they cover \$10 a day for 15 days. Ambulance by ground, they cover \$100 a day for one day and ambulance by air, they cover \$200 a day for one day. Okay. Uh- And then, uh... Mm-hmm. What? Okay. Uh, so I'm just gonna go with the \$17 for, uh, medical then. Okay. So with medical, dental and vision, your weekly deductions are \$23.25. For all three? Yes. Do you have any different plans for the dentist? There's only one plan- Only one? ... and it's three dollars... Yes, and it's \$3.38 a week. How much? Um, what do they cover? Preventative visits are covered at 100%, which is your basic cleaning and check-up once per six months. X-rays, non-physical extractions and fillings are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered. Hmm. Okay. So, how much the total will be for all three? \$23.25. Okay. So all of the medical you guys have is two, uh, plans, the 16 and the 17, right? Yes. Okay. So I'll go with 17 and, um, the rest is it all the basic... Okay. So, is that gonna be coming up out of my, uh, first check, right? Uh, I'm not sure which check you'll come out of. It takes one to two weeks to process. So it's proc- um, it takes one to two weeks to process, to process and the deductions to be Yeah. Once you see the first deduction, the next Monday you're active. And then later that week, you'll receive your vision and dental card in the mail and your medical will go to your email. Okay. Okay. Both... All three of these 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 or change this plan, these plans. Okay? Sorry, did you say what? I can't cancel them plans? No, ma'am, unless you have a qualified life event occur or it's a company open enrollment. Um, so if I want to cancel the plan, I can't cancel them at all? No, ma'am. Unless if what? So what if I get hired in, in my company that I'm working with, with. I c- I can't cancel it or still I can't cancel it? Once you get hired on, there's not, there's not gonna be a paycheck for them to take it from, so it'll cancel itself out. Okay. So I have another question. What if, um, I just get... I ge- I'm just working with this staffing here. So like for example, after three months, if I wanna enroll in my, uh, new company health insurance, it will cancel itself, right? If you get hired on, if... The coverage cancels itself because they can't take the deduction because you no longer work for the staffing agency. Okay, okay, gotcha. Okay. Okay. Is there anything other I can assist you with today? No, thank you. Thank you so much for calling. You have a great day. You too. Bye.

Conversation Format

Speaker speaker_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. It's been a pleasure speaking with-

Speaker speaker_1: Hi. Uh, Fidalha.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Sorry?

Speaker speaker_0: How can I assist you?

Speaker speaker_1: Yeah. I want to enroll in the health insurance. I work with a staffing company, the ManCan Staffing.

Speaker speaker_0: ManCan? And what are the last 42 of your social?

Speaker speaker_1: 1471.

Speaker speaker_0: Okay. How long have you been working with ManCan?

Speaker speaker_1: Sorry?

Speaker speaker_0: How long have you been working with ManCan?

Speaker speaker_1: Like a week.

Speaker speaker_0: Okay. So we haven't sent us over your information yet so we can do one of two things. I can create you an account but I will need your full social name, address, date of birth, phone number, email and get you enrolled today.

Speaker speaker_1: Okay.

Speaker speaker_0: All righty. And what is your full social?

Speaker speaker_1: Uh, 13275-1471.

Speaker speaker_0: Okay. And repeat your name for me.

Speaker speaker_1: F-I-D-A-A. Last, E-L-H-A-Q.

Speaker speaker_0: Okay, bear with me. Okay. And what is your address?

Speaker speaker_1: 1038 Bath Street, Kentville, Ohio 44077.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: September 17, 1986.

Speaker speaker_0: Your phone number?

Speaker speaker_1: 646-472-6969.

Speaker speaker_0: Okay. And your email address?

Speaker speaker_1: Email?

Speaker speaker_0: Email, oh.

Speaker speaker_1: F-E-B-A-M-A-N-A-A-99@gmail.com.

Speaker speaker_0: Okay. Do you know what you're wanting to enroll in today?

Speaker speaker_1: Yes.

Speaker speaker_0: What?

Speaker speaker_1: Sorry?

Speaker speaker_0: Do you know what you're wanting to enroll in today?

Speaker speaker_1: What? No. Can you tell me what kind of plans you guys have?

Speaker speaker_0: Okay. So ManCan offers medical, dental, free RX, short-term disability, term life which is your life insurance, vision, critical illness, group accident, preventative health, behavioral health and identity theft protection.

Speaker speaker_1: Okay. You guys have it all in one plan?

Speaker speaker_0: No, they're all separate plans.

Speaker speaker_1: Okay. I want medical and dentals, dentist and, um, I don't have any prescriptions. Maybe you'll help me with that. Um, I just need medical and dentist and vision.

Speaker speaker_0: Okay. So there's two medical plans you can choose from, the VIP Standard-

Speaker speaker_1: The line, the line is broken.

Speaker speaker_0: ... for 16.22 a week-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The VIP Standard for 16.22 a week or VIP Classic for 17.88 a week.

Speaker speaker_1: 17, uh, for what?

Speaker speaker_0: Medical.

Speaker speaker_1: 17 for medical?

Speaker speaker_0: 17.80- 88 a week. This plan doesn't have copays or deductibles but they only cover up to a certain dollar amount for each service and then you're responsible for the remainder of the bill.

Speaker speaker_1: The 17 for medical?

Speaker speaker_0: 17.88 for the VIP Classic or 16.22 for the VIP Standard.

Speaker speaker_1: What's the difference?

Speaker speaker_0: The dollar amount that they cover for each service.

Speaker speaker_1: Okay. So, um, I have like a couple test dates that's coming up, um, and a couple of doctor appointments. So which one would be better for me? I mean-

Speaker speaker_0: I'm not sure. I can't recommend a plan for you.

Speaker speaker_1: I can't hear you. Uh, so which one is the best for like if someone had like um, um, uh some tests need to be done or some kind of stuff like this?

Speaker speaker_0: Unfortunately I'm not able to recommend a plan. Um-

Speaker speaker_1: Okay. So you said the 17 for the medical. Can you tell me again the benefit of it?

Speaker speaker_0: So with that plan they cover \$500 a day for one day on hospital admission. Hospital confinement, they cover \$50 a day for 30 days. Uh, intensive care unit, they cover \$100 a day for 30 days. Rehab benefits, they cover \$25 a day for 30 days. Surgery in a hospital, they cover \$500 a day for one day. Surgery in a physician's office, they cover \$250 a day for two days. Emergency room visits, they cover \$50 a day for two days. Urgent care facilities, they cover \$50 a day for four days. Um, physician office visits, they cover \$50 a day for four days. Speech, physical or occupational therapy, they cover \$30 a day for four days. Medical imaging, they cover \$100 a day for one day. Advance studies or follow-up tests, they cover \$25 a day for one day. Outpatient prescription drug benefits, they cover \$10 a day for 15 days. Ambulance by ground, they cover \$100 a day for one day and ambulance by air, they cover \$200 a day for one day.

Speaker speaker_1: Okay. Uh-

Speaker speaker_0: And then, uh...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: What?

Speaker speaker_1: Okay. Uh, so I'm just gonna go with the \$17 for, uh, medical then.

Speaker speaker_0: Okay. So with medical, dental and vision, your weekly deductions are \$23.25.

Speaker speaker_1: For all three?

Speaker speaker_0: Yes.

Speaker speaker_1: Do you have any different plans for the dentist?

Speaker speaker_0: There's only one plan-

Speaker speaker_1: Only one?

Speaker speaker_0: ... and it's three dollars... Yes, and it's \$3.38 a week.

Speaker speaker_1: How much? Um, what do they cover?

Speaker speaker_0: Preventative visits are covered at 100%, which is your basic cleaning and check-up once per six months. X-rays, non-physical extractions and fillings are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered.

Speaker speaker_1: Hmm. Okay. So, how much the total will be for all three?

Speaker speaker_0: \$23.25.

Speaker speaker_1: Okay. So all of the medical you guys have is two, uh, plans, the 16 and the 17, right?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. So I'll go with 17 and, um, the rest is it all the basic... Okay. So, is that gonna be coming up out of my, uh, first check, right?

Speaker speaker_0: Uh, I'm not sure which check you'll come out of. It takes one to two weeks to process. So it's proc- um, it takes one to two weeks to process, to process and the deductions to be

Speaker speaker_2: Yeah.

Speaker speaker_0: Once you see the first deduction, the next Monday you're active. And then later that week, you'll receive your vision and dental card in the mail and your medical will go to your email.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Both... All three of these 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 or change this plan, these plans. Okay?

Speaker speaker_1: Sorry, did you say what? I can't cancel them plans?

Speaker speaker_0: No, ma'am, unless you have a qualified life event occur or it's a company open enrollment.

Speaker speaker_1: Um, so if I want to cancel the plan, I can't cancel them at all?

Speaker speaker_0: No, ma'am.

Speaker speaker_1: Unless if what? So what if I get hired in, in my company that I'm working with, with. I c- I can't cancel it or still I can't cancel it?

Speaker speaker_0: Once you get hired on, there's not, there's not gonna be a paycheck for them to take it from, so it'll cancel itself out.

Speaker speaker_1: Okay. So I have another question. What if, um, I just get... I ge- I'm just working with this staffing here. So like for example, after three months, if I wanna enroll in my, uh, new company health insurance, it will cancel itself, right?

Speaker speaker_0: If you get hired on, if... The coverage cancels itself because they can't take the deduction because you no longer work for the staffing agency.

Speaker speaker_1: Okay, okay, gotcha. Okay. Okay.

Speaker speaker_0: Is there anything other I can assist you with today?

Speaker speaker_1: No, thank you.

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

Speaker speaker_1: You too. Bye.