

Transcript: Pearl

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Full Transcript

Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Uh, James Vance. And how can I assist you, Mr. Vance? Hello? How can I assist you? Um, uh, it's time for, uh, me to renew my insurance, and I wanted to add my wife to it. Okay. And what's the name of the staff agency you work for? MAU. And the last four digits of your social? 3354. All righty. And if you can verify your address and date of birth for me. 10 Freestone Street, Greenville, South Carolina. Uh, June 5th, '68. All righty. And I have your phone number as 547-6415. Excuse me? I have your phone number as 547-6415. Yes. And I have your email address as angela.burt50@gmail.com? Yes, ma'am. All righty. And did you want to add her to all your coverage altogether? Yes. Okay. And did you want to keep all your coverage? Right now you're in preventative health, medical, group accident, which is additional coverage to your medical, dental, short-term disability, term life, vision, identity theft protection, and behavioral health. Mm-hmm. Yes. Okay. So you want to leave everything as is, just adding your spouse? Question. Um... In his insurance, it has like limited hospital ... Do y'all have a plan that's better than this? Um, so with these plans, all the hospital and dentary plans only cover up to a certain dollar amount. There is one plan that has three specific services, um, that have copays, and after the copay you get pa- the remainder of the bill is covered 100% by the insurance carrier. And that's primary care visits that have a \$10 copay, specialty care visits that have a \$50 copay, and then urgent care visits that have a \$60 copay. But as far as hospital, es-, um, emergency room, hospital admission, hospital confinement, all those only cover up to a certain dollar amount. Okay. Um, so the plan he got right now, he can go to his primary care with it? Yes. He can go to the physician's office, but it covers \$50, uh, per visit. And anything after that is responsible to him. Okay. And with the other plan, is his co- he will have a \$10 copay? Yes. And the remainder is covered by the insurance carrier. How much... What's the difference in the, um... Right? That's the one we want. You want that one? That's the one we want. Yes. Okay. 'Cause the one he has right now, going up to employee plus spouse is \$28.14. And the other plan for him and you would be \$44.41. Okay. Okay. You want to change that plan? Yeah. Yes, ma'am. Okay. So that brings your weekly deductions up to \$69.30. Mm-hmm. Okay. That's fine, sir? Yes, ma'am. Okay. So your dental, vision, and vet medical plan are all 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 that plan. Yes, ma'am. All right. And what is your spouse's name? Angela Burt, B-U-R-T. And full social? 248-4185-4985. 8549? Mm-hmm. Okay. And your date of birth? 11/5/73. All righty. It will take one to two weeks for the staff at AGC to adjust these deductions. Once they do, the following Monday, she will become active, and you'll receive new cards, new med- um, preventative health... I'm sorry, yeah, preventative health, dental and vision cards to your residence, and then your agent's medical

card will go to your email. Okay. Um, ... So he has a doctor's appointment Friday. So it'll only pay \$50 Friday, then he'll have to pay the rest of it. When we get the new insurance, will it go back and pick that up? No. Unfortunately, the new insurance will only cover from the date active forward. Okay. That's fine. You guys have any other questions? So he's got his appointment Friday, he won't have copay? He won't. Okay. Thank you. No problem. Thank you so much for calling. You guys have a great day. Thank you.

Conversation Format

Speaker speaker_0: Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_1: Uh, James Vance.

Speaker speaker_0: And how can I assist you, Mr. Vance?

Speaker speaker_2: Hello?

Speaker speaker_0: How can I assist you?

Speaker speaker_1: Um, uh, it's time for, uh, me to renew my insurance, and I wanted to add my wife to it.

Speaker speaker_0: Okay. And what's the name of the staff agency you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_1: 3354.

Speaker speaker_0: All righty. And if you can verify your address and date of birth for me.

Speaker speaker_1: 10 Freestone Street, Greenville, South Carolina. Uh, June 5th, '68.

Speaker speaker_0: All righty. And I have your phone number as 547-6415.

Speaker speaker_1: Excuse me?

Speaker speaker_0: I have your phone number as 547-6415.

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your email address as angela.burt50@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All righty. And did you want to add her to all your coverage altogether?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And did you want to keep all your coverage? Right now you're in preventative health, medical, group accident, which is additional coverage to your medical, dental, short-term disability, term life, vision, identity theft protection, and behavioral health.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So you want to leave everything as is, just adding your spouse?

Speaker speaker_2: Question. Um... In his insurance, it has like limited hospital ... Do y'all have a plan that's better than this?

Speaker speaker_0: Um, so with these plans, all the hospital and dentary plans only cover up to a certain dollar amount. There is one plan that has three specific services, um, that have copays, and after the copay you get paid the remainder of the bill is covered 100% by the insurance carrier. And that's primary care visits that have a \$10 copay, specialty care visits that have a \$50 copay, and then urgent care visits that have a \$60 copay. But as far as hospital, es-, um, emergency room, hospital admission, hospital confinement, all those only cover up to a certain dollar amount.

Speaker speaker_2: Okay. Um, so the plan he got right now, he can go to his primary care with it?

Speaker speaker_0: Yes. He can go to the physician's office, but it covers \$50, uh, per visit. And anything after that is responsible to him.

Speaker speaker_2: Okay. And with the other plan, is his co- he will have a \$10 copay?

Speaker speaker_0: Yes. And the remainder is covered by the insurance carrier.

Speaker speaker_2: How much... What's the difference in the, um...

Speaker speaker_0: Right?

Speaker speaker_2: That's the one we want.

Speaker speaker_0: You want that one?

Speaker speaker_2: That's the one we want.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. 'Cause the one he has right now, going up to employee plus spouse is \$28.14. And the other plan for him and you would be \$44.41.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay. You want to change that plan?

Speaker speaker_1: Yeah. Yes, ma'am.

Speaker speaker_0: Okay. So that brings your weekly deductions up to \$69.30.

Speaker speaker_2: Mm-hmm. Okay.

Speaker speaker_0: That's fine, sir?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So your dental, vision, and vet medical plan are all 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 that plan.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. And what is your spouse's name?

Speaker speaker_2: Angela Burt, B-U-R-T.

Speaker speaker_0: And full social?

Speaker speaker_2: 248-4185-4985.

Speaker speaker_0: 8549?

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Okay. And your date of birth?

Speaker speaker_2: 11/5/73.

Speaker speaker_0: All righty. It will take one to two weeks for the staff at AGC to adjust these deductions. Once they do, the following Monday, she will become active, and you'll receive new cards, new med- um, preventative health... I'm sorry, yeah, preventative health, dental and vision cards to your residence, and then your agent's medical card will go to your email.

Speaker speaker_2: Okay. Um, ... So he has a doctor's appointment Friday. So it'll only pay \$50 Friday, then he'll have to pay the rest of it. When we get the new insurance, will it go back and pick that up?

Speaker speaker_0: No. Unfortunately, the new insurance will only cover from the date active forward.

Speaker speaker_2: Okay. That's fine.

Speaker speaker_0: You guys have any other questions?

Speaker speaker_2: So he's got his appointment Friday, he won't have copay?

Speaker speaker_0: He won't.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_0: No problem. Thank you so much for calling. You guys have a great day.

Speaker speaker_1: Thank you.