

Transcript: Pearl

Rojas-5930030602698752-5554867960856576

Full Transcript

Sorry, I'm just going to record this. Hi, this is the 007 department, who would like to speak English? Michael Bolar. And how can I assist you? Um... so, uh, this is a Akia Bolar, I'm his daughter. He's here on the phone with me. We had a question. He was working through ManCan and we were wondering if he had, um, the insurance coverage? You're saying he said he's working through ManCan? Yeah. All righty. And if I can just have him verify his date of birth? 12/29/1971. All righty. And can I get one moment? And what are the last four digits of your Social? 5440. Okay, so... Hmm, and what is your address? 392 Beachwood Drive, Akron, Ohio 44320. Okay, it looks like we have a temporary date of birth on here for when one isn't provided. Can you verify your full Social to show that I have the right account and change your date of birth? Set up. Social. 27085440. All righty. 12/29/1971. All righty. Now your phone number is 330-817-1992? Yep. And your email address is 71bmichael@gmail.com? You need to set up while you eating. Okay, I'm not sure when you had coverage at all. Oh, wow. Okay. We just wanted to check. Um... so next time when he did want to get coverage, how would we go about getting that set up? Is he still working with ManCan currently? Yeah, but I'm not working for it at this moment. Okay. No worries. So ManCan's next open enrollment... Okay, so if he has a break of 90 days, um, between assignments then he'll be considered a re-hire and he's able to enroll in coverage within 30 days of receiving, receiving his first paycheck. If he doesn't have a break of at least 90 days he would have to wait for open enrollment for their company, which for ManCan is about the end of April. The end of April? Okay, and, um, so when he does, um... Is it an ink pen somewhere, Melody? When he does decide to sign up, how, how do these plans work? I'm looking at the little booklet right now, um, and I'm wondering like how much, in total, he'd be paying each month for coverage? I guess he's looking for, um, like, I guess, health, vision and dental? Right, so, it would... So in that booklet under the plan, so, under the plans it has those deductions and they're weekly deductions. Um, and then everything's separate, so you'd have to keep going down and find there's d- vision and dental in the booklet and then it will have the deductions there depending on who he covers. Okay, I see where it's employee, employee stock, employee style family? Yes, ma'am. So he's allowed to sign up for those individually and pay for them each week? Yes. Okay, or I can group them together and it'll be that total put together? Um, okay, so say like he needed to go... Because I'm not really sure how it works. Um, say he needed to go to the, um, eye doctor and get an exam. So I see it says, "Co-pay for eye exam," he would pay that \$10.00 for the eye exam? Correct. I see co-pays for lenses and frames is \$25.00. Um, is there a limit to, like, um... If the, if like, the pair of frames cost a certain amount of money and he wanted those frames, um- So the insurance carrier pays up to \$130.00 and then he's responsible for the remainder. Okay, \$130.00. See, I need an ink pen. Hold on please, I'm sorry. No problem. Okay, so, lenses... Here it goes. Okay, fine at first- Daddy. ... daddy, that is

the op- okay. Um, all right. So, like, uh... So the dental work says preventative, is that just like a regular dental appointment, like a checkup? A checkup and a... So it's a checkup and basic cleanings. Okay, so checkup and basic cleaning. And that's once per six months. Per six months. Um, basic restorative. What does restorative mean? So fillings, non-surgical extractions and x-rays. Fillings, non-surg extractions. So, like, not a root canal? Correct. Fillings, non-surgical extractions and what else, I'm sorry? X-rays. X-rays. And that's... Okay. Um... And that's the three list, the basic, basic restoration, which is the fillings and then the, the X-rays, the radiographs. Oh, okay. Thank you. Okay, um, annual maximum is \$500. Okay. Yup. Deductible, individual, family. Okay. Um, so with... Do I see anything about doctor's appointments? Um, so the medical would be up a page, on page two, with actual two on it. The two that say VIP, those are your medicals. The numbers that you see there are what the doctor... the insurance carrier covers. And then, he's responsible for the remainder. The first one that says, "Stay Healthy," that's just preventative health, so like his annual physical, immunizations, STD screenings, cancer screenings, things like that. That plan includes, um, virtual urgent care, as well as the other ones. So with the first plan, he wouldn't be able to go into a doctor, but he would be able to see one virtually. Okay, hold on. Um... Okay, so I'm looking at VIP Standard, the one that's in the middle, right? Mm-hmm. Okay, and if he needed to go in person to see a doctor, which one would that be? Either of the VIP plans. Oh, either. Okay, my bad. Let me write that down. You went a little quick for me. Sorry. Do in person. Okay. Um, and that is... Oh, shoot. Okay, so the things on the left, all the way to the left, are what the options are, and then the price is under, is in the middle column with the VIP. Correct. Okay, what would... If he needed to go... Okay, I see emergency room. And those numbers are what the insurance carrier covers, and then he's responsible for the rest. Okay, so the \$50 for the ER per day? Yup, for two days a year. Okay, and this is per year. Per year. Physician office is like a regular doctor's appointment, right? Correct. Okay. Doctor's appointment. Uh... Okay, that helped me out so much. I appreciate it. Um, I did have another question though. Nope. No, you know what? That's it. Thank you. Oh, wait. I have a question. No problem. Thank you so much for calling. You just have a great day. I got a, I got a question. Okay. Okay. What? Hello. All right, um, that's my daughter. She was doing all this for me 'cause I can't hardly see. Um, how was she on the phone? Did she do good? Of course. She was a pleasure. Uh-huh. Do you think she could get a job with you guys? She could. I, I, I, I don't think she wouldn't be able to. Oh, she wouldn't? No. No. She says she doesn't think I wouldn't be able to. Oh, okay. So that means I would be able to. Where could she sign up at? We are South Carolina. What you do, over the phone or in person? Oh, okay. And you don't do it, like, at home, do you? No, sir. We're in office. Okay. Thank you so much. Especially by a place like this, it'd be great. Thank you. Thank you. Thank you for calling. Have a nice day. It's been a pleasure. Have a good one. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Sorry, I'm just going to record this.

Speaker speaker_1: Hi, this is the 007 department, who would like to speak English?

Speaker speaker_2: Michael Bolar.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: Um... so, uh, this is a Akia Bolar, I'm his daughter. He's here on the phone with me. We had a question. He was working through ManCan and we were wondering if he had, um, the insurance coverage?

Speaker speaker_1: You're saying he said he's working through ManCan?

Speaker speaker_2: Yeah.

Speaker speaker_1: All righty. And if I can just have him verify his date of birth?

Speaker speaker_3: 12/29/1971.

Speaker speaker_1: All righty. And can I get one moment? And what are the last four digits of your Social?

Speaker speaker_3: 5440.

Speaker speaker_1: Okay, so... Hmm, and what is your address?

Speaker speaker_3: 392 Beachwood Drive, Akron, Ohio 44320.

Speaker speaker_1: Okay, it looks like we have a temporary date of birth on here for when one isn't provided. Can you verify your full Social to show that I have the right account and change your date of birth?

Speaker speaker_2: Set up.

Speaker speaker_1: Social.

Speaker speaker_3: 27085440.

Speaker speaker_1: All righty.

Speaker speaker_3: 12/29/1971.

Speaker speaker_1: All righty. Now your phone number is 330-817-1992?

Speaker speaker_3: Yep.

Speaker speaker_1: And your email address is 71bmichael@gmail.com?

Speaker speaker_2: You need to set up while you eating.

Speaker speaker_1: Okay, I'm not sure when you had coverage at all.

Speaker speaker_3: Oh, wow.

Speaker speaker_2: Okay. We just wanted to check. Um... so next time when he did want to get coverage, how would we go about getting that set up?

Speaker speaker_1: Is he still working with ManCan currently?

Speaker speaker_3: Yeah, but I'm not working for it at this moment.

Speaker speaker_1: Okay. No worries. So ManCan's next open enrollment... Okay, so if he has a break of 90 days, um, between assignments then he'll be considered a re-hire and he's able to enroll in coverage within 30 days of receiving, receiving his first paycheck. If he doesn't have a break of at least 90 days he would have to wait for open enrollment for their company, which for ManCan is about the end of April.

Speaker speaker_2: The end of April? Okay, and, um, so when he does, um... Is it an ink pen somewhere, Melody? When he does decide to sign up, how, how do these plans work? I'm looking at the little booklet right now, um, and I'm wondering like how much, in total, he'd be paying each month for coverage? I guess he's looking for, um, like, I guess, health, vision and dental?

Speaker speaker_1: Right, so, it would... So in that booklet under the plan, so, under the plans it has those deductions and they're weekly deductions. Um, and then everything's separate, so you'd have to keep going down and find there's d- vision and dental in the booklet and then it will have the deductions there depending on who he covers.

Speaker speaker_2: Okay, I see where it's employee, employee stock, employee style family?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: So he's allowed to sign up for those individually and pay for them each week?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay, or I can group them together and it'll be that total put together? Um, okay, so say like he needed to go... Because I'm not really sure how it works. Um, say he needed to go to the, um, eye doctor and get an exam. So I see it says, "Co-pay for eye exam," he would pay that \$10.00 for the eye exam?

Speaker speaker_1: Correct.

Speaker speaker_2: I see co-pays for lenses and frames is \$25.00. Um, is there a limit to, like, um... If the, if like, the pair of frames cost a certain amount of money and he wanted those frames, um-

Speaker speaker_1: So the insurance carrier pays up to \$130.00 and then he's responsible for the remainder.

Speaker speaker_2: Okay, \$130.00. See, I need an ink pen. Hold on please, I'm sorry.

Speaker speaker_1: No problem.

Speaker speaker_2: Okay, so, lenses... Here it goes. Okay, fine at first-

Speaker speaker_3: Daddy.

Speaker speaker_2: ... daddy, that is the op- okay. Um, all right. So, like, uh... So the dental work says preventative, is that just like a regular dental appointment, like a checkup?

Speaker speaker_1: A checkup and a... So it's a checkup and basic cleanings.

Speaker speaker_2: Okay, so checkup and basic cleaning.

Speaker speaker_1: And that's once per six months.

Speaker speaker_2: Per six months. Um, basic restorative. What does restorative mean?

Speaker speaker_1: So fillings, non-surgical extractions and x-rays.

Speaker speaker_2: Fillings, non-surg extractions. So, like, not a root canal?

Speaker speaker_1: Correct.

Speaker speaker_2: Fillings, non-surgical extractions and what else, I'm sorry?

Speaker speaker_1: X-rays.

Speaker speaker_2: X-rays. And that's... Okay. Um...

Speaker speaker_1: And that's the three list, the basic, basic restoration, which is the fillings and then the, the X-rays, the radiographs.

Speaker speaker_2: Oh, okay. Thank you. Okay, um, annual maximum is \$500.

Speaker speaker_4: Okay.

Speaker speaker_1: Yup.

Speaker speaker_2: Deductible, individual, family. Okay. Um, so with... Do I see anything about doctor's appointments?

Speaker speaker_1: Um, so the medical would be up a page, on page two, with actual two on it. The two that say VIP, those are your medicals. The numbers that you see there are what the doctor... the insurance carrier covers. And then, he's responsible for the remainder. The first one that says, "Stay Healthy," that's just preventative health, so like his annual physical, immunizations, STD screenings, cancer screenings, things like that. That plan includes, um, virtual urgent care, as well as the other ones. So with the first plan, he wouldn't be able to go into a doctor, but he would be able to see one virtually.

Speaker speaker_2: Okay, hold on. Um... Okay, so I'm looking at VIP Standard, the one that's in the middle, right?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay, and if he needed to go in person to see a doctor, which one would that be?

Speaker speaker_1: Either of the VIP plans.

Speaker speaker_2: Oh, either. Okay, my bad. Let me write that down. You went a little quick for me. Sorry. Do in person. Okay. Um, and that is... Oh, shoot. Okay, so the things on the left, all the way to the left, are what the options are, and then the price is under, is in the middle column with the VIP.

Speaker speaker_1: Correct.

Speaker speaker_2: Okay, what would... If he needed to go... Okay, I see emergency room.

Speaker speaker_1: And those numbers are what the insurance carrier covers, and then he's responsible for the rest.

Speaker speaker_2: Okay, so the \$50 for the ER per day?

Speaker speaker_1: Yup, for two days a year.

Speaker speaker_2: Okay, and this is per year. Per year. Physician office is like a regular doctor's appointment, right?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Doctor's appointment. Uh... Okay, that helped me out so much. I appreciate it. Um, I did have another question though. Nope. No, you know what? That's it. Thank you. Oh, wait.

Speaker speaker_4: I have a question.

Speaker speaker_1: No problem. Thank you so much for calling. You just have a great day.

Speaker speaker_4: I got a, I got a question.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay.

Speaker speaker_4: What?

Speaker speaker_5: Hello. All right, um, that's my daughter. She was doing all this for me 'cause I can't hardly see. Um, how was she on the phone? Did she do good?

Speaker speaker_1: Of course. She was a pleasure.

Speaker speaker_5: Uh-huh. Do you think she could get a job with you guys?

Speaker speaker_1: She could. I, I, I, I don't think she wouldn't be able to.

Speaker speaker_5: Oh, she wouldn't?

Speaker speaker_2: No.

Speaker speaker_1: No.

Speaker speaker_2: She says she doesn't think I wouldn't be able to.

Speaker speaker_5: Oh, okay.

Speaker speaker_2: So that means I would be able to.

Speaker speaker_5: Where could she sign up at?

Speaker speaker_1: We are South Carolina.

Speaker speaker_5: What you do, over the phone or in person? Oh, okay. And you don't do it, like, at home, do you?

Speaker speaker_1: No, sir. We're in office.

Speaker speaker_5: Okay.

Speaker speaker_2: Thank you so much.

Speaker speaker_1: Especially by a place like this, it'd be great.

Speaker speaker_5: Thank you.

Speaker speaker_2: Thank you.

Speaker speaker_1: Thank you for calling.

Speaker speaker_2: Have a nice day.

Speaker speaker_1: It's been a pleasure. Have a good one.

Speaker speaker_2: You too. Bye-bye.