

Transcript: Pearl

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Full Transcript

Hi. Good afternoon. Thank you for calling Veterans Health Card. My name is Pearl. Who does have I just finish with? My name Andy Scott. I'm calling for my son, Frank Scott. Does he have to give you consent for me to talk to you? He does. Okay. Here you go right here. Just tell him to give you consent for me to talk to him. Yes. I give her consent to talk, talk to her- Uh-huh. ... talking to me. All right. Thank you so much, Mr. Scott. I'm trying to find out, by his insurance, he was off and he just went back to work. I'm trying to see when his insurance gonna be reinstated. Okay. What's the name of the staffing agency he works for? MAU. And the last four digits of his Social? 5650. Okay. And if you can verify his address and date of birth? 12/10/1996. And his address? 594 Georgia Highway 56 North, Atlanta, Georgia 30830. All righty. Can I have his phone number as 912-515-8284? His phone number what? 912-515-8284. No, that's not his phone number. Um, how about 706-554-6060? That's his home phone number. That other phone number, take that phone number off there. All right. That's his, that's his friend phone number. They were together. I'm gonna give you... You want me to give you the... You want me to give you his new phone number? You want my cell number, or what you want? However you guys prefer. Whichever number you, you, um, receive calls on. Okay. I'm gonna give you mines and his, um. It's, uh, 706-526-8877 and he got a new number. The other number is 706-871-8132. ... get what we got. All righty. And I have his email address as FScottC96@gmail.com? Uh-huh. Okay. So one, two, three, four. Okay. So since his coverage has been, um, inactive for four weeks, it won't just reactivate. Mm-hmm. I can reinstate his coverage for him. Um, but he will have- Mm-hmm. ... to use the same plan he had previously. He have to keep what, that? He'll have to keep the same plan he had before. Okay. I don't know, quite sure what that is. What did he have? He had dental, life insurance, and then he had a medical plan with preventative health included. Okay. You say medical and life and how much... Okay. I, okay, we need to, uh, go ahead and get it reinstated, but I also need to like... He got, he needs to add his, uh, daughter onto his thing 'cause they, he had to pay child support, and he got to add her on for insurance. So unfortunately, at this moment, he can't. Um, all he can do is keep the same coverage he had. Okay. So when can he ha- add her? Um, he can add her... He's with MAU. Um, give me one moment. And is it- What's he gotta add? He- Um, is he adding her because of a court order or he's adding her because, um, he... It's voluntary? No. I guess, I don't know because he got to pay child support and he got to have insurance on her. If it's, if it's a court order, if he's, if the court is requiring him to have it, they'll end up sending that to his employer and then she'll be added on that way. Um, but any other, any other situation, he would have to wait until mid-December to add her on. Mid-December. So, okay. So, I mean, he didn't go to court. He went to child support place. So they didn't go to court, so the child, the state child, uh, uh, place gonna have to do that? Yep. If child support is requiring him to have coverage for the

child, they'll send over that request to his staffing agency and then they'll forward it to him. Mm-hmm. And it'll, and the coverage will change. Okay. Uh, I have to talk to him and see. Okay. So, uh, could you go... 'Cause he don't know what he have. I'll be trying to help him out because he don't know. Okay, you say he got, uh, dental. What else he got? Term life, which is life insurance, and then he has a plan called MEC Enhanced. That is medical and preventive health in one. This plan has copays, so if you were to go to a primary care visit, it's \$10 copay and the insurance carrier pays the remainder of the bill. And that's four visits a year. Mm-hmm. If he were to go to an urgent care- Mm-hmm. ... \$60 copay. And then if he was to go to a specialty care, it's a \$50 copay. Okay. What, he, you say he got term and life insurance? Why he has to have term? It can't be whole life? Um, I, um, I'm not sure why that's... Uh, that's the plan that's offered through their, their agency, through his agency. Okay. So that term is li- it's, uh, it's... With you all too? How much is that? That plan is \$2.11 a week up until the age of 64. Mm-hmm. They pay up to \$20,000. Once he is 65- Mm-hmm. ... up to 69, it pays \$15. Then at 70 and over, they pay only up to \$10,000. Okay. Okay, so when, when should his insurance go back in, into effect? So it takes one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday, he's active. And then later that week, he'll receive his dental and preventive health card in the mail. And then his medical will go to his email. Medical go to his email? Okay. Uh, so you don't send out... Do you still send out more cards for that or what? Um, once he receive... So once he receives the dental card, you can give us a call and we could request a physical medical card be sent. Um, but it will be- Mm-hmm. ... uh, waiting until he's active. Okay, so you said probably take about another two weeks before everything be in effect? Yes, ma'am. 'Cause... Okay, then. I'll just call you back then. Uh, him, I let him call... Like he was working. I'm gonna let... Could you put my name down for consent to talk for him? I can't make any, um, notation. He has to let us know when you call. Well, he has to know on the call because the lines are recorded. Mm-hmm. And you have to hear it every time. Okay. Okay. All right then. Okay. All right. All right. Thank you. Um, and I just- Why don't I- Just- Uh-huh, go ahead. Just so you know, the, the medical plan and the dental plan are under a regulation called Section 125, meaning if it is company open... if it's not company open enrollment or he have a qualified life event occur, you can't cancel or change those two plans. Okay. At least I'm... Okay. All right then. Okay. All right. Thank you. Mm-hmm. No problem. Thank you so much for calling. You have a great day. All right.

Conversation Format

Speaker speaker_0: Hi. Good afternoon. Thank you for calling Veterans Health Card. My name is Pearl. Who does have I just finish with?

Speaker speaker_1: My name Andy Scott. I'm calling for my son, Frank Scott. Does he have to give you consent for me to talk to you?

Speaker speaker_0: He does.

Speaker speaker_1: Okay. Here you go right here. Just tell him to give you consent for me to talk to him.

Speaker speaker_2: Yes. I give her consent to talk, talk to her-

Speaker speaker_1: Uh-huh.

Speaker speaker_2: ... talking to me.

Speaker speaker_0: All right. Thank you so much, Mr. Scott.

Speaker speaker_1: I'm trying to find out, by his insurance, he was off and he just went back to work. I'm trying to see when his insurance gonna be reinstated.

Speaker speaker_0: Okay. What's the name of the staffing agency he works for?

Speaker speaker_1: MAU.

Speaker speaker_0: And the last four digits of his Social?

Speaker speaker_1: 5650.

Speaker speaker_0: Okay. And if you can verify his address and date of birth?

Speaker speaker_1: 12/10/1996.

Speaker speaker_0: And his address?

Speaker speaker_1: 594 Georgia Highway 56 North, Atlanta, Georgia 30830.

Speaker speaker_0: All righty. Can I have his phone number as 912-515-8284?

Speaker speaker_1: His phone number what?

Speaker speaker_0: 912-515-8284.

Speaker speaker_1: No, that's not his phone number.

Speaker speaker_0: Um, how about 706-554-6060?

Speaker speaker_1: That's his home phone number. That other phone number, take that phone number off there.

Speaker speaker_0: All right.

Speaker speaker_1: That's his, that's his friend phone number. They were together. I'm gonna give you... You want me to give you the... You want me to give you his new phone number? You want my cell number, or what you want?

Speaker speaker_0: However you guys prefer. Whichever number you, you, um, receive calls on.

Speaker speaker_1: Okay. I'm gonna give you mines and his, um. It's, uh, 706-526-8877 and he got a new number. The other number is 706-871-8132.

Speaker speaker_3: ... get what we got.

Speaker speaker_0: All righty. And I have his email address as FScottC96@gmail.com?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Okay. So one, two, three, four. Okay. So since his coverage has been, um, inactive for four weeks, it won't just reactivate.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I can reinstate his coverage for him. Um, but he will have-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to use the same plan he had previously.

Speaker speaker_1: He have to keep what, that?

Speaker speaker_0: He'll have to keep the same plan he had before.

Speaker speaker_1: Okay. I don't know, quite sure what that is. What did he have?

Speaker speaker_0: He had dental, life insurance, and then he had a medical plan with preventative health included.

Speaker speaker_1: Okay. You say medical and life and how much... Okay. I, okay, we need to, uh, go ahead and get it reinstated, but I also need to like... He got, he needs to add his, uh, daughter onto his thing 'cause they, he had to pay child support, and he got to add her on for insurance.

Speaker speaker_0: So unfortunately, at this moment, he can't. Um, all he can do is keep the same coverage he had.

Speaker speaker_1: Okay. So when can he ha- add her?

Speaker speaker_0: Um, he can add her... He's with MAU. Um, give me one moment. And is it-

Speaker speaker_1: What's he gotta add? He-

Speaker speaker_0: Um, is he adding her because of a court order or he's adding her because, um, he... It's voluntary?

Speaker speaker_1: No. I guess, I don't know because he got to pay child support and he got to have insurance on her.

Speaker speaker_0: If it's, if it's a court order, if he's, if the court is requiring him to have it, they'll end up sending that to his employer and then she'll be added on that way. Um, but any other, any other situation, he would have to wait until mid-December to add her on.

Speaker speaker_1: Mid-December. So, okay. So, I mean, he didn't go to court. He went to child support place. So they didn't go to court, so the child, the state child, uh, uh, place gonna have to do that?

Speaker speaker_0: Yep. If child support is requiring him to have coverage for the child, they'll send over that request to his staffing agency and then they'll forward it to him.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And it'll, and the coverage will change.

Speaker speaker_1: Okay. Uh, I have to talk to him and see. Okay. So, uh, could you go... 'Cause he don't know what he have. I'll be trying to help him out because he don't know. Okay, you say he got, uh, dental. What else he got?

Speaker speaker_0: Term life, which is life insurance, and then he has a plan called MEC Enhanced. That is medical and preventive health in one. This plan has copays, so if you were to go to a primary care visit, it's \$10 copay and the insurance carrier pays the remainder of the bill. And that's four visits a year.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: If he were to go to an urgent care-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... \$60 copay. And then if he was to go to a specialty care, it's a \$50 copay.

Speaker speaker_1: Okay. What, he, you say he got term and life insurance? Why he has to have term? It can't be whole life?

Speaker speaker_0: Um, I, um, I'm not sure why that's... Uh, that's the plan that's offered through their, their agency, through his agency.

Speaker speaker_1: Okay. So that term is li- it's, uh, it's... With you all too? How much is that?

Speaker speaker_0: That plan is \$2.11 a week up until the age of 64.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: They pay up to \$20,000. Once he is 65-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... up to 69, it pays \$15. Then at 70 and over, they pay only up to \$10,000.

Speaker speaker_1: Okay. Okay, so when, when should his insurance go back in, into effect?

Speaker speaker_0: So it takes one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday, he's active. And then later that week, he'll receive his dental and preventive health card in the mail. And then his medical will go to his email.

Speaker speaker_1: Medical go to his email? Okay. Uh, so you don't send out... Do you still send out more cards for that or what?

Speaker speaker_0: Um, once he receive... So once he receives the dental card, you can give us a call and we could request a physical medical card be sent. Um, but it will be-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... uh, waiting until he's active.

Speaker speaker_1: Okay, so you said probably take about another two weeks before everything be in effect?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: 'Cause... Okay, then. I'll just call you back then. Uh, him, I let him call... Like he was working. I'm gonna let... Could you put my name down for consent to talk for him?

Speaker speaker_0: I can't make any, um, notation. He has to let us know when you call. Well, he has to know on the call because the lines are recorded.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And you have to hear it every time.

Speaker speaker_1: Okay. Okay. All right then. Okay. All right. All right. Thank you.

Speaker speaker_0: Um, and I just-

Speaker speaker_1: Why don't I-

Speaker speaker_0: Just-

Speaker speaker_1: Uh-huh, go ahead.

Speaker speaker_0: Just so you know, the, the medical plan and the dental plan are under a regulation called Section 125, meaning if it is company open... if it's not company open enrollment or he have a qualified life event occur, you can't cancel or change those two plans.

Speaker speaker_1: Okay. At least I'm... Okay. All right then. Okay. All right. Thank you.

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

Speaker speaker_1: All right.