

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Mm-hmm. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Shanna Wise. Shanna, how can I assist you? Yeah, I was told to call this number to sign up for benefits through my employer ATC Healthcare. Okay. What are the last four digits of your social? 9131. All righty. And if you can verify your address and date of birth. 9621 Lovett's Lane, Jacksonville, Florida 32219. Date of birth is May 21st, 1977. All righty. And I have your phone number as 444-9079. Yes. And I have your email address as shannawise@ymo.com. Yes. All righty. And do you know what you're wanting to enroll in today? Um, probably just health insurance, but how much is it? Okay, so it depends on what plans you choose because all the plans are separate, medical, dental, vision, short-term disability, life insurance. Um, all of them are separate plans. Uh, the medical plans, there's two medical that are just medical plans. They don't have copays or deductibles. Okay. Um, but they only cover each service to a set dollar amount. The VIP Plus, will this coverage be for just yourself? Yes. Okay, so the VIP Plus is \$31.71 a week and the Prime is \$43.41 a week. They do offer another plan that has copays, but once you pay the copay, the remainder of the bill is covered by the insurance carrier. That plan is called the MEC Enhanced and it is \$43.76 a week. Uh, what's the difference between the first two that you told me with no copay? The dollar amount that they cover for each service. Uh, what do they typically cover, like if I was to go to the ER or to just a regular doctor's visit? Hm, let me see here. So... Hm. So with a normal physician's office visit, the Plus covers \$100 a day for four visits a year and the Prime covers \$150 a day for four visits a year. And then as far as, like, emergency rooms, it's the same coverage only they only allow two visits a year for each plan. So \$100 on the Plus, \$150 on the Prime, um, for two days a year. Okay, can you tell me the one for 43.76 that has the copay, what, what benefits that offers? So with that plan, primary care visits, they are for four visits a year per person, and you have a \$10 copay. Specialty care visits are also four visits a year. You have a \$50 copay. And then urgent care visits you have a \$60 copay with four visits a year. After you pay those copays, the bill is covered at 100% by the insurance company. Um, say you were going to the ER, it covers \$250. If you're admitted to the hospital, it covers another two- uh, it covers \$250. Um, if you are confined to the hospital- I think I'm gonna go with... I think I'm gonna go with this one. Hi? That one? Yeah. All righty. And did you want to do anything like dental, vision, short-term disability? No, I don't need that at this time. Okay, so just the MEC Enhanced with the copays, correct? Yes. All righty, so your weekly deductions are gonna be at \$43.76. It does take one to two weeks for the staffing agency to start making those deductions. Once they do, they'll you become active and then later that week you'll receive your preventive health card in the mail and you'll receive your medical, um, card in your email. This plan is 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. Okay. Uh, question. Um, some, some, some weeks I get more hours than others. What if, like one week I don't work, how does that happen? How do, how do you... If you don't... Yep, if you don't work one week, you can give us a call on the following Mon- um, on Monday, um, and then make the dir- payment directly with us and then your coverage will continue until they receive your deduction. As long as- All right. ... you don't miss, uh, as long as you don't miss five deductions, your coverage, um, will become active again once you, your deductions start with your payroll again. Okay. What if I'm no longer an employee of ATC? Then it, it just goes away, right? Well, um, so if you don't want to keep your coverage, it will essentially cancel itself out because there's nowhere to take the deductions from. But if you're wanting to keep your coverage, you can make four weekly payments directly with us, and then week five a department called COBRA will send you a notice to offer to keep, to keep your coverage through them. Okay, great. All right, thank you so much for your help. No problem. Thank you so much for calling. You have a great day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: 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_3: Shanna Wise.

Speaker speaker_2: Shanna, how can I assist you?

Speaker speaker_3: Yeah, I was told to call this number to sign up for benefits through my employer ATC Healthcare.

Speaker speaker_2: Okay. What are the last four digits of your social?

Speaker speaker_3: 9131.

Speaker speaker_2: All righty. And if you can verify your address and date of birth.

Speaker speaker_3: 9621 Lovett's Lane, Jacksonville, Florida 32219. Date of birth is May 21st, 1977.

Speaker speaker_2: All righty. And I have your phone number as 444-9079.

Speaker speaker_3: Yes.

Speaker speaker_2: And I have your email address as shannawise@ymo.com.

Speaker speaker_3: Yes.

Speaker speaker_2: All righty. And do you know what you're wanting to enroll in today?

Speaker speaker_3: Um, probably just health insurance, but how much is it?

Speaker speaker_2: Okay, so it depends on what plans you choose because all the plans are separate, medical, dental, vision, short-term disability, life insurance. Um, all of them are separate plans. Uh, the medical plans, there's two medical that are just medical plans. They don't have copays or deductibles.

Speaker speaker_3: Okay.

Speaker speaker_2: Um, but they only cover each service to a set dollar amount. The VIP Plus, will this coverage be for just yourself?

Speaker speaker_3: Yes.

Speaker speaker_2: Okay, so the VIP Plus is \$31.71 a week and the Prime is \$43.41 a week. They do offer another plan that has copays, but once you pay the copay, the remainder of the bill is covered by the insurance carrier. That plan is called the MEC Enhanced and it is \$43.76 a week.

Speaker speaker_3: Uh, what's the difference between the first two that you told me with no copay?

Speaker speaker_2: The dollar amount that they cover for each service.

Speaker speaker_3: Uh, what do they typically cover, like if I was to go to the ER or to just a regular doctor's visit?

Speaker speaker_2: Hm, let me see here. So... Hm. So with a normal physician's office visit, the Plus covers \$100 a day for four visits a year and the Prime covers \$150 a day for four visits a year. And then as far as, like, emergency rooms, it's the same coverage only they only allow two visits a year for each plan. So \$100 on the Plus, \$150 on the Prime, um, for two days a year.

Speaker speaker_3: Okay, can you tell me the one for 43.76 that has the copay, what, what benefits that offers?

Speaker speaker_2: So with that plan, primary care visits, they are for four visits a year per person, and you have a \$10 copay. Specialty care visits are also four visits a year. You have a \$50 copay. And then urgent care visits you have a \$60 copay with four visits a year. After you pay those copays, the bill is covered at 100% by the insurance company. Um, say you were going to the ER, it covers \$250. If you're admitted to the hospital, it covers another two- uh, it covers \$250. Um, if you are confined to the hospital-

Speaker speaker_3: I think I'm gonna go with... I think I'm gonna go with this one.

Speaker speaker_2: Hi? That one?

Speaker speaker_3: Yeah.

Speaker speaker_2: All righty. And did you want to do anything like dental, vision, short-term disability?

Speaker speaker_3: No, I don't need that at this time.

Speaker speaker_2: Okay, so just the MEC Enhanced with the copays, correct?

Speaker speaker_3: Yes.

Speaker speaker_2: All righty, so your weekly deductions are gonna be at \$43.76. It does take one to two weeks for the staffing agency to start making those deductions. Once they do, they'll you become active and then later that week you'll receive your preventive health card in the mail and you'll receive your medical, um, card in your email. This plan is 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.

Speaker speaker_3: Okay. Uh, question. Um, some, some, some weeks I get more hours than others. What if, like one week I don't work, how does that happen? How do, how do you...

Speaker speaker_2: If you don't... Yep, if you don't work one week, you can give us a call on the following Mon- um, on Monday, um, and then make the dir- payment directly with us and then your coverage will continue until they receive your deduction. As long as-

Speaker speaker_3: All right.

Speaker speaker_2: ... you don't miss, uh, as long as you don't miss five deductions, your coverage, um, will become active again once you, your deductions start with your payroll again.

Speaker speaker_3: Okay. What if I'm no longer an employee of ATC? Then it, it just goes away, right?

Speaker speaker_2: Well, um, so if you don't want to keep your coverage, it will essentially cancel itself out because there's nowhere to take the deductions from. But if you're wanting to keep your coverage, you can make four weekly payments directly with us, and then week five a department called COBRA will send you a notice to offer to keep, to keep your coverage through them.

Speaker speaker_3: Okay, great. All right, thank you so much for your help.

Speaker speaker_2: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_3: You too. Bye-bye.