

Transcript: Pearl

Rojas-6617564796076032-5257872958210048

Full Transcript

Hi, good morning. Thank you for calling Benefits in the Card. My name is Pearl, who has the pleasure of speaking with. Hi, my name's Charlotte Valley, and I'm calling, uh, to sign up for the plan with, uh, your guys' insurance. Okay. What's the name of the staff agency you work for? Uh, it's gonna be, uh, Estella. Okay, and the last four digits of your social? Uh, 4987. I mean, no, uh, wait. Hold up. Actually, let me check real quick. Uh... Okay, the last four is 7987. I apologize for that. No worries. And if you can verify your address and date of birth. Um, my address is, is 502 Dewey Street in Monticello, Indiana. Date of birth is 03-24-2001. All righty, may I have your phone number at 56... se- no, 756-491-0209? Actually, no, let's actually change that, because I did, uh, get a, a new, uh, phone number. Okay, what's that phone number? Okay, the new phone number is... okay, it's gonna be 574-581-8262. All righty, and I have your email address as your last name, your first name, 360@gmail.com? Yes. Mm-hmm. All righty. And do you know what you're wanting to enroll in today? Uh, what options do you guys have? Okay, so we offer medical, dental, short-term disability, term life, which is your life insurance, vision, preventative health, and identity theft protection. Okay. All righty. And how much is that one? Like, do you guys have, like, plans? So they're all separate plans. Oh, they're all separate plans. Okay. Mm-hmm. Uh, what's the price of each of those plans? And what does it include? So the dental is \$3.63 a week. That covers your preventative visits at 100%, which is your basic cleaning and checkup, once per six months. X-rays, fillings, and non-surgical extractions are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered. Okay. Um, vision h- is \$2.14 a week. That w- has a copay of \$10 for your annual eye exam. Um, \$25 copay for your lens and frames. Um... And then, uh, you have an annual allowance of \$130 for your frames and lenses. Mm-hmm. And then short-term disability is \$3.94 a week, and they pay up to \$650 a month for 90 days. Um, term life, which is your life insurance, is \$2.11 a week. This pays up to \$20,000 up to the age of 64. 65 to 70 is, or 65, yeah, 65 to 69 is \$15,000. Then once you're 70 and over, it goes down to se- to \$10,000. Um, identity theft protection is literally just identity theft protection. That's \$1.98 a week. Um, then there's two medical plans that you can choose from. The VIP standard bundle and the VIP plus bundle. The standard is \$23.02 a week, and the, the plus is \$36.97 a week. And the difference between those plans is the dollar amount that they cover for each service. There's no copay or deductibles, but they only cover up to a certain dollar amount for each service. Okay. And, uh, you said there was a standard VIP? Yes, the VIP standard. And... Okay, and what does that include again? So it covers the hospital admission. They cover \$50- \$500 a day for one day. Okay. Hospital confinement, they cover \$50 for 30 days. For surgery in a hospital, they cover \$250 for one day. Emergency room, they cover \$125 a day for two days. Urgent care facilities, they cover \$50 a day for two days. Okay. All righty. And, um, what was the other one you said? Uh, plus one? The plus

covers for hospital admission, they cover \$1000 a day for one day. Hospital confinement, they cover \$100 a day for 30 days. ICU, they cover \$200 a day for 20 days. Rehab, they cover \$50 a day for 30 days. Surgery in a hospital, they cover \$1000 a day for one day. Um, surgery in a physician's office, they cover \$250 a day for two days. Emergency room, they cover \$100 a day for two days. Urgent care facilities, they cover \$100 for, a day for four days. Physician's office visits, they cover \$100 a day for four days. Speech, physical, or occupational therapy, they cover \$60 a day for four days. Um, medical imaging tests, they cover \$200 a day for one day. Advanced studies, they cover \$50 a day for one day. Outpatient prescription drugs, they cover \$20 a day for 15 days. Ambulance by ground, they cover \$200 a day for one day. Ambulance by air, they cover \$400 a day for one day. Surgery in a hos- preventative surgery in a hospital, they cover \$1000 a day for one day. Preventative surgery in a physician's office, they cover f- \$500 a day for one day. Okay. All righty. And you spend how much with that one? That one is \$36.97 a week. Okay. And how much is the standard? \$23.02 a week. Okay. I'm probably gonna go ahead and go for the standard one. Okay. Anything else? Uh, nope. That's actually it. Okay, so your weekly deductions are gonna be of \$23.02. It does take one to three weeks for the staff at HCC to start making deductions. Once they do, the following Monday, you become active, and the later that week, you'll receive your medical card in your email. Oh, perfect. All righty. Is there anything else I can assist you with today? Uh, nope, that'll be it. Thank you so much for calling. You have a great day. Thank you. You too.

Conversation Format

Speaker speaker_0: Hi, good morning. Thank you for calling Benefits in the Card. My name is Pearl, who has the pleasure of speaking with.

Speaker speaker_1: Hi, my name's Charlotte Valley, and I'm calling, uh, to sign up for the plan with, uh, your guys' insurance.

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

Speaker speaker_1: Uh, it's gonna be, uh, Estella.

Speaker speaker_0: Okay, and the last four digits of your social?

Speaker speaker_1: Uh, 4987. I mean, no, uh, wait. Hold up. Actually, let me check real quick. Uh... Okay, the last four is 7987. I apologize for that.

Speaker speaker_0: No worries. And if you can verify your address and date of birth.

Speaker speaker_1: Um, my address is, is 502 Dewey Street in Monticello, Indiana. Date of birth is 03-24-2001.

Speaker speaker_0: All righty, may I have your phone number at 56... se- no, 756-491-0209?

Speaker speaker_1: Actually, no, let's actually change that, because I did, uh, get a, a new, uh, phone number.

Speaker speaker_0: Okay, what's that phone number?

Speaker speaker_1: Okay, the new phone number is... okay, it's gonna be 574-581-8262.

Speaker speaker_0: All righty, and I have your email address as your last name, your first name, 360@gmail.com?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: All righty. And do you know what you're wanting to enroll in today?

Speaker speaker_1: Uh, what options do you guys have?

Speaker speaker_0: Okay, so we offer medical, dental, short-term disability, term life, which is your life insurance, vision, preventative health, and identity theft protection.

Speaker speaker_1: Okay. All righty. And how much is that one? Like, do you guys have, like, plans?

Speaker speaker_0: So they're all separate plans.

Speaker speaker_1: Oh, they're all separate plans. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh, what's the price of each of those plans? And what does it include?

Speaker speaker_0: So the dental is \$3.63 a week. That covers your preventative visits at 100%, which is your basic cleaning and checkup, once per six months. X-rays, fillings, and non-surgical extractions are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, vision h- is \$2.14 a week. That w- has a copay of \$10 for your annual eye exam. Um, \$25 copay for your lens and frames. Um... And then, uh, you have an annual allowance of \$130 for your frames and lenses.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then short-term disability is \$3.94 a week, and they pay up to \$650 a month for 90 days. Um, term life, which is your life insurance, is \$2.11 a week. This pays up to \$20,000 up to the age of 64. 65 to 70 is, or 65, yeah, 65 to 69 is \$15,000. Then once you're 70 and over, it goes down to se- to \$10,000. Um, identity theft protection is literally just identity theft protection. That's \$1.98 a week. Um, then there's two medical plans that you can choose from. The VIP standard bundle and the VIP plus bundle. The standard is \$23.02 a week, and the, the plus is \$36.97 a week. And the difference between those plans is the dollar amount that they cover for each service. There's no copay or deductibles, but they only cover up to a certain dollar amount for each service.

Speaker speaker_1: Okay. And, uh, you said there was a standard VIP?

Speaker speaker_0: Yes, the VIP standard.

Speaker speaker_1: And... Okay, and what does that include again?

Speaker speaker_0: So it covers the hospital admission. They cover \$50- \$500 a day for one day.

Speaker speaker_1: Okay.

Speaker speaker_0: Hospital confinement, they cover \$50 for 30 days. For surgery in a hospital, they cover \$250 for one day. Emergency room, they cover \$125 a day for two days. Urgent care facilities, they cover \$50 a day for two days.

Speaker speaker_1: Okay. All righty. And, um, what was the other one you said? Uh, plus one?

Speaker speaker_0: The plus covers for hospital admission, they cover \$1000 a day for one day. Hospital confinement, they cover \$100 a day for 30 days. ICU, they cover \$200 a day for 20 days. Rehab, they cover \$50 a day for 30 days. Surgery in a hospital, they cover \$1000 a day for one day. Um, surgery in a physician's office, they cover \$250 a day for two days. Emergency room, they cover \$100 a day for two days. Urgent care facilities, they cover \$100 for, a day for four days. Physician's office visits, they cover \$100 a day for four days. Speech, physical, or occupational therapy, they cover \$60 a day for four days. Um, medical imaging tests, they cover \$200 a day for one day. Advanced studies, they cover \$50 a day for one day. Outpatient prescription drugs, they cover \$20 a day for 15 days. Ambulance by ground, they cover \$200 a day for one day. Ambulance by air, they cover \$400 a day for one day. Surgery in a hos- preventative surgery in a hospital, they cover \$1000 a day for one day. Preventative surgery in a physician's office, they cover f- \$500 a day for one day.

Speaker speaker_1: Okay. All righty. And you spend how much with that one?

Speaker speaker_0: That one is \$36.97 a week.

Speaker speaker_1: Okay. And how much is the standard?

Speaker speaker_0: \$23.02 a week.

Speaker speaker_1: Okay. I'm probably gonna go ahead and go for the standard one.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: Uh, nope. That's actually it.

Speaker speaker_0: Okay, so your weekly deductions are gonna be of \$23.02. It does take one to three weeks for the staff at HCC to start making deductions. Once they do, the following Monday, you become active, and the later that week, you'll receive your medical card in your email.

Speaker speaker_1: Oh, perfect. All righty.

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

Speaker speaker_1: Uh, nope, that'll be it.

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

Speaker speaker_1: Thank you. You too.