

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, with Ms. Huesman, please? This is her. Hi. My name is Pearl. I'm calling from Benefits in a Card on behalf of your staffing agency, MAU. Mm-hmm. Before I continue, I'd just like to advise the call is being recorded for quality and security purposes. We are processing healthcare enrollment forms, and on your form you chose two medical plans that can't be chosen together. So we're just calling to confirm which plan you're wanting to enroll in. You chose, um, the InSure Plus, uh, Basics for \$17.39 a week for just yourself. Yes. And then you also chose the InSure Plus Enhanced for \$24.69 for just yourself. Um, the, the, the first one you said. The first one? Okay. This plan doesn't have copays or deductibles but it only covers up to a certain dollar amount. Um, apart from that one, you also chose a different plan that has medical and preventative health in one. This plan is \$24.89 a week, but it does have copays. Once you pay that copay, the insurance carrier takes care of the rest of the bill. So do you want to do the one for \$17.39 with no copay or \$24.89 with copay? Um, well, it was the first one, the 20... How much was it? It's \$24.89. That one has copays, but after you pay the copay the insurance carrier takes care of the remainder of the bill. And then the other one is \$17.39. It doesn't have copays, but they only cover up to a certain dollar amount and you're responsible for the remainder. Um, which one is better? It just depends, really. Um, I'll do the, the, the first one. For \$24.89 with copays? Yes. Yes, ma'am. Or, no, I'll do the second one, the one with no copays. Okay. So no copays? And then, with that plan you're able to choose a preventative health plan. You did select it. Um, that plan is \$10.27 a week. That plan covers, like, your annual physical, STD screenings, some cancer screenings, blood pressure, those kinds of things. Did you want to keep that plan as well? Or just the medical? Just the medical. Okay. And then for, um, critical illness, group accident and behavioral health, you chose employee plus family coverage, but we did not receive any dependent information. Is that- Um- ... something that's for you in your family or just yourself? Um, I was just curious about that. So is it for, like, if me and my kids and my husband, or could it be, like, my mom? No, it has to be, like, you, your significant other and your children. Okay, then that would just be me, so. Okay. *f*So, stop. Okay, so your weekly deductions are going to be a \$35.28. It will take one to two weeks for the staff at H&B; to start making those deductions. Once they do, the following Monday you become active, and then later that week you receive your dental and vision card in the mail and your medical will go to your email. Okay. Okay? Your vision, medical and dental are all under a regulation from the IRS called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change those three plans. Okay. Do you have any questions? No, ma'am. All righty. Thank you so much for attending my call. You have a great day. You too.

Conversation Format

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

Speaker speaker_1: Hi, with Ms. Huesman, please?

Speaker speaker_2: This is her.

Speaker speaker_1: Hi. My name is Pearl. I'm calling from Benefits in a Card on behalf of your staffing agency, MAU.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Before I continue, I'd just like to advise the call is being recorded for quality and security purposes. We are processing healthcare enrollment forms, and on your form you chose two medical plans that can't be chosen together. So we're just calling to confirm which plan you're wanting to enroll in. You chose, um, the InSure Plus, uh, Basics for \$17.39 a week for just yourself.

Speaker speaker_2: Yes.

Speaker speaker_1: And then you also chose the InSure Plus Enhanced for \$24.69 for just yourself.

Speaker speaker_2: Um, the, the, the first one you said.

Speaker speaker_1: The first one? Okay. This plan doesn't have copays or deductibles but it only covers up to a certain dollar amount. Um, apart from that one, you also chose a different plan that has medical and preventative health in one. This plan is \$24.89 a week, but it does have copays. Once you pay that copay, the insurance carrier takes care of the rest of the bill. So do you want to do the one for \$17.39 with no copay or \$24.89 with copay?

Speaker speaker_2: Um, well, it was the first one, the 20... How much was it?

Speaker speaker_1: It's \$24.89. That one has copays, but after you pay the copay the insurance carrier takes care of the remainder of the bill. And then the other one is \$17.39. It doesn't have copays, but they only cover up to a certain dollar amount and you're responsible for the remainder.

Speaker speaker_2: Um, which one is better?

Speaker speaker_1: It just depends, really.

Speaker speaker_2: Um, I'll do the, the, the first one.

Speaker speaker_1: For \$24.89 with copays?

Speaker speaker_2: Yes. Yes, ma'am. Or, no, I'll do the second one, the one with no copays.

Speaker speaker_1: Okay. So no copays? And then, with that plan you're able to choose a preventative health plan. You did select it. Um, that plan is \$10.27 a week. That plan covers, like, your annual physical, STD screenings, some cancer screenings, blood pressure, those

kinds of things. Did you want to keep that plan as well? Or just the medical?

Speaker speaker_2: Just the medical.

Speaker speaker_1: Okay. And then for, um, critical illness, group accident and behavioral health, you chose employee plus family coverage, but we did not receive any dependent information. Is that-

Speaker speaker_2: Um-

Speaker speaker_1: ... something that's for you in your family or just yourself?

Speaker speaker_2: Um, I was just curious about that. So is it for, like, if me and my kids and my husband, or could it be, like, my mom?

Speaker speaker_1: No, it has to be, like, you, your significant other and your children.

Speaker speaker_2: Okay, then that would just... It would just be me, so.

Speaker speaker_1: Okay. *f*So, stop. Okay, so your weekly deductions are going to be a \$35.28. It will take one to two weeks for the staff at H&B; to start making those deductions. Once they do, the following Monday you become active, and then later that week you receive your dental and vision card in the mail and your medical will go to your email.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay? Your vision, medical and dental are all under a regulation from the IRS called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change those three plans.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you have any questions?

Speaker speaker_2: No, ma'am.

Speaker speaker_1: All righty. Thank you so much for attending my call. You have a great day.

Speaker speaker_2: You too.