

## Transcript: VICTORIA

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Center Card. This is Victoria. How can I help you? Hey, Victoria. This is Jean Paul Datelar. And, uh, I was recently, um, enrolled in a benefit and then I got emailed today, says I'm eligible to ... with, with the 401. So I was trying to see if you guys can, um, process this, this. Um, and I will be explanation about what I pick. Okay. We don't handle the 401's. Oh. I mean... No, no, no. I mean, I was trying to enroll with this, uh, with, with the benefit, but I don't know. I don't know if it's a 401 or, like, I don't know. So this- I was trying to see if you could go over for me with the, the option that I picked. Okay. So this is just for medical insurance if you work through a staffing agency. We have nothing to do with the 401's. Yeah. Uh, I'm sorry. Maybe I address it in the wrong way, but I... Um, yeah. It's all for medical things, so... Okay. What's the name of your employer? Uh, it's, uh, Securitas. No. No, no, no. It's, uh, Wealth Management. Wealth Management, but I'm linked to, to TeleStaffing. Okay. Yeah. And the last four of your Social? Uh, 9903. And your first and last name? Jean Paul Datelar. Okay. Do you mind verifying your address and date of birth? Yeah. Um, uh, well, date of birth is January 12th, 1994. Address is 13321 Northeast 100, um, Northeast 133rd Street in Concord Apartment AH, Washington and zip code is, uh, eight- 98034. Phone number 360-559-8987? Yes. And then email is jptemex@gmail.com? Thank you. Yes. Okay. So I see that you are enrolled into dental and the VIP standard bundle for employee only. Yeah. So when I- So the coverage is not yet active. Okay. The coverage will become active the following Monday that you see the deduction being made out of your check. Okay. Which, for both of those plans, it comes out to a total of \$26.65. Okay. And once the coverage is active, that's when your policy information and ID cards are being made, um, so it typically takes about seven to 10 business days of the coverage being active to get those. Okay. Yeah, no problem. Um, so what about... What about the V-, the VIP, uh, for medical thing, uh, what is, uh, what's the coverage? So it's a hospital indemnity plan. It provides coverage for, like, if you were to be admitted to the hospital. Okay. Um, it also comes with coverage for the emergency room, urgent care, or a regular physician's office, um... Okay. There's also coverage for prescriptions. Mm-hmm. The way that it works, because it's not a major medical plan, there is no copay or deductible associated with this plan. Mm-hmm. Basically, the insurance is going to pay a set dollar amount towards the benefit- Okay. ... depending on what it is. Okay. And then you pay the remainder of the bill. Okay. All right. Yeah. So there's no... Uh, like it's not covering, like, uh, medication, if you need medical stuff like that? Like, this... We c- we can't buy, like, medical now? No. There is coverage for medications. So if it is a covered medication, it would be covered at either \$20... Uh, or I'm sorry, \$10, \$20, or \$30 just depending on the medication. And then you- Okay. ... pay the remainder of that medication. All right. Okay. Another example, if you go to a physician's office, under the plan that you have, the insurance will

cover \$50 of that visit and then you pay the remainder of the bill. Okay. But, but cover... You cover, like, everything, like emergency room, to see the doctor and stuff like that? Yes, there is coverage for emergency room and urgent care visits. If you go to the emergency room, they'll cover \$50 a day with a max of two days. Okay. If you go to the urgent care, they also pay \$50 a day, but they cover a max of four days. And then we pay the rest? Yes. Uh, okay. And, uh, there's also, uh, the dental? Yes. You do also have the dental. Now, the dental plan is a very basic dental plan, so it is not going to cover any major dental work, like crowns, orthodontists, unfortunately. Um, but it will pay your preventative services at 100%. Okay. And then basic dental work like fillings and basic extractions at 80% once you meet the \$50 deductible. Okay. Hm. Okay. That's it, okay. Um, should I call you guys back and see maybe... I don't know. 'Cause um, I thought, I thought maybe, um... So what is the best plan for you, like I can go with, so I don't have to pay the rest of the bills or so everything can be covered? I don't know. Do you guys have that option? Well, what we offer is not major medical, so none of our plans are gonna cover a large portion of the medical bills unfortunately. Okay. I mean, uh, if you'd like, I can definitely send the benefits guide to your email that goes over the different plans being offered. Yeah. And it'll lay out what they cover. Um, so if you want to make changes, you have until this Friday to do so, because that's when the company open enrollment period ends. Okay. Um, yeah. Can you, can you send me those, those details so, um, and then know maybe, yeah, when I'll be able to sign up this Friday. Sure. I'll send that information to you. Now, just to let you know, of course, we are gonna be closed tomorrow and New Year's Day for the holiday. Yeah. Um, but we will be open Thursday and Friday if you decide to make changes. Okay. Sounds good. Yeah, thank you. You're welcome. Did you need help with anything else? Um, not right now. Not at... I don't, I don't know. But yeah, maybe, um, I'm gonna give you guys a call on Friday, so... Okay. That's fine. We're open, uh, 8:00 AM to 8:00 PM Eastern Time, just so you know. Oh, Eastern. Okay. Thank you. Thank you for telling me. You're welcome. You have a wonderful day. Thank you. Hey, Uncle. Huh?

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits Center Card. This is Victoria. How can I help you?

Speaker speaker\_2: Hey, Victoria. This is Jean Paul Datelar. And, uh, I was recently, um, enrolled in a benefit and then I got emailed today, says I'm eligible to ... with, with the 401. So I was trying to see if you guys can, um, process this, this. Um, and I will be explanation about what I pick.

Speaker speaker\_1: Okay. We don't handle the 401's.

Speaker speaker\_2: Oh. I mean... No, no, no. I mean, I was trying to enroll with this, uh, with, with the benefit, but I don't know. I don't know if it's a 401 or, like, I don't know.

Speaker speaker\_1: So this-

Speaker speaker\_2: I was trying to see if you could go over for me with the, the option that I picked.

Speaker speaker\_1: Okay. So this is just for medical insurance if you work through a staffing agency. We have nothing to do with the 401's.

Speaker speaker\_2: Yeah. Uh, I'm sorry. Maybe I address it in the wrong way, but I... Um, yeah. It's all for medical things, so...

Speaker speaker\_1: Okay. What's the name of your employer?

Speaker speaker\_2: Uh, it's, uh, Securitas. No. No, no, no. It's, uh, Wealth Management. Wealth Management, but I'm linked to, to TeleStaffing.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: Uh, 9903.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Jean Paul Datelar.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: Yeah. Um, uh, well, date of birth is January 12th, 1994. Address is 13321 Northeast 100, um, Northeast 133rd Street in Concord Apartment AH, Washington and zip code is, uh, eight- 98034.

Speaker speaker\_1: Phone number 360-559-8987?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And then email is jptemex@gmail.com?

Speaker speaker\_2: Thank you. Yes.

Speaker speaker\_1: Okay. So I see that you are enrolled into dental and the VIP standard bundle for employee only.

Speaker speaker\_2: Yeah. So when I-

Speaker speaker\_1: So the coverage is not yet active.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The coverage will become active the following Monday that you see the deduction being made out of your check.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Which, for both of those plans, it comes out to a total of \$26.65.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And once the coverage is active, that's when your policy information and ID cards are being made, um, so it typically takes about seven to 10 business days of the coverage being active to get those.

Speaker speaker\_2: Okay. Yeah, no problem. Um, so what about... What about the V-, the VIP, uh, for medical thing, uh, what is, uh, what's the coverage?

Speaker speaker\_1: So it's a hospital indemnity plan. It provides coverage for, like, if you were to be admitted to the hospital.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, it also comes with coverage for the emergency room, urgent care, or a regular physician's office, um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: There's also coverage for prescriptions.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: The way that it works, because it's not a major medical plan, there is no copay or deductible associated with this plan.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Basically, the insurance is going to pay a set dollar amount towards the benefit-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... depending on what it is.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then you pay the remainder of the bill.

Speaker speaker\_2: Okay. All right. Yeah. So there's no... Uh, like it's not covering, like, uh, medication, if you need medical stuff like that? Like, this... We c- we can't buy, like, medical now?

Speaker speaker\_1: No. There is coverage for medications. So if it is a covered medication, it would be covered at either \$20... Uh, or I'm sorry, \$10, \$20, or \$30 just depending on the medication. And then you-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... pay the remainder of that medication.

Speaker speaker\_2: All right. Okay.

Speaker speaker\_1: Another example, if you go to a physician's office, under the plan that you have, the insurance will cover \$50 of that visit and then you pay the remainder of the bill.

Speaker speaker\_2: Okay. But, but cover... You cover, like, everything, like emergency room, to see the doctor and stuff like that?

Speaker speaker\_1: Yes, there is coverage for emergency room and urgent care visits. If you go to the emergency room, they'll cover \$50 a day with a max of two days.

Speaker speaker\_2: Okay.

Speaker speaker\_1: If you go to the urgent care, they also pay \$50 a day, but they cover a max of four days.

Speaker speaker\_2: And then we pay the rest?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Uh, okay. And, uh, there's also, uh, the dental?

Speaker speaker\_1: Yes. You do also have the dental. Now, the dental plan is a very basic dental plan, so it is not going to cover any major dental work, like crowns, orthodontists, unfortunately. Um, but it will pay your preventative services at 100%.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then basic dental work like fillings and basic extractions at 80% once you meet the \$50 deductible.

Speaker speaker\_2: Okay. Hm. Okay. That's it, okay. Um, should I call you guys back and see maybe... I don't know. 'Cause um, I thought, I thought maybe, um... So what is the best plan for you, like I can go with, so I don't have to pay the rest of the bills or so everything can be covered? I don't know. Do you guys have that option?

Speaker speaker\_1: Well, what we offer is not major medical, so none of our plans are gonna cover a large portion of the medical bills unfortunately.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I mean, uh, if you'd like, I can definitely send the benefits guide to your email that goes over the different plans being offered.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And it'll lay out what they cover. Um, so if you want to make changes, you have until this Friday to do so, because that's when the company open enrollment period ends.

Speaker speaker\_2: Okay. Um, yeah. Can you, can you send me those, those details so, um, and then know maybe, yeah, when I'll be able to sign up this Friday.

Speaker speaker\_1: Sure. I'll send that information to you. Now, just to let you know, of course, we are gonna be closed tomorrow and New Year's Day for the holiday.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, but we will be open Thursday and Friday if you decide to make changes.

Speaker speaker\_2: Okay. Sounds good. Yeah, thank you.

Speaker speaker\_1: You're welcome. Did you need help with anything else?

Speaker speaker\_2: Um, not right now. Not at... I don't, I don't know. But yeah, maybe, um, I'm gonna give you guys a call on Friday, so...

Speaker speaker\_1: Okay. That's fine. We're open, uh, 8:00 AM to 8:00 PM Eastern Time, just so you know.

Speaker speaker\_2: Oh, Eastern. Okay. Thank you. Thank you for telling me.

Speaker speaker\_1: You're welcome. You have a wonderful day.

Speaker speaker\_2: Thank you.

Speaker speaker\_3: Hey, Uncle.

Speaker speaker\_2: Huh?