

Transcript: VICTORIA

Taylor-4578716336963584-4670380174917632

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey, Victoria. I was calling to see, do you guys know if my, um, insurance is coming out of my check or not? Okay. Uh, what's the name of the agency you work for? Uh, MAU. All right, and the last four of your Social? 5883. And your first and last name? Contradius Jackson. Okay. Uh, do you mind verifying your address and date of birth? Uh, date of birth 9/10/98. And I'm not sure if I put my new address or my old address. If I put the new one, it's 110 Old Airport Road. And if I put the other one, it's 303 West Pope Street. Okay, yeah. I have 110 Old Airport Road. Is that... Did you say that was the new one? Yes. Okay. And then- Apartment... It's apartment 514. Okay. All right. And then, uh, phone number is 229-529-2378? Uh-huh. And then email is treyjackson1345 at Gmail. Or I'm sorry, at Hotmail. Yes. Okay. Um, I do... I mean, I see you're enrolled, we just haven't received the first deduction just yet. Okay. Okay. So, I guess that's because, because I can see it on my end, so it's probably going to start Friday. Wait, so you're seeing a deduction on your check? Yes, but it wasn't for the first check. It's going to be for this upcoming check. So you haven't even received this check yet? Uh-uh. I'm going to actually receive it tonight. Okay. But- That, that could be why. Okay. Yeah, so once you get that check and the deduction is made out of the check, the coverage will start the following Monday. Okay. Okay. What insurance are you guys under? What's the name of it? So you have a few different things that you enrolled into. Uh, the Ensure+ Basics Medical, Dental, Short-Term Disability, Term Life and the Critical Illness. All of those policies are with American Public Life. Okay. Your vision policy is going to be through, uh, MetLife. Okay. And then the MEC Standalone Medical, that is with 90 Degree Benefit. Okay. I didn't know I enrolled in all of that stuff. Um, can... Do you guys have any way of, like, removing some of that? Um, yeah. So I mean, you would just have to tell us exactly what you want to remove. Now, I will also say the majority of these plans, um, have stipulations on when you can cancel them. So for you, it looks like your personal open enrollment period is going to end on, looks like the 9th of May. So any policies that you're wanting to remove, we would have to remove by the, that time. Specifically- By May the 9th? Yeah. Specifically the medical, dental and vision plans. Those are the ones that have stipulations. Now things like the, um, Short-Term Disability, Term Life, Critical Illness, I can cancel those whenever. Okay. Okay. Yeah, I need the vision and I need the dental. And what are the other ones you said? So you have the Ensure+ Basics Medical Plan which essentially covers your non-preventative services. So things like being admitted to the hospital or just having to go to a physician's office, emergency room. Mm-hmm. It provides coverage for that. You also have Short-Term Disability, you have Term Life. What's that? Term Life is in the event of your passing, your beneficiary would get the benefit amount of 20,000. Okay. Okay, okay. Um, you also have Critical Illness, which is basically if you're diagnosed with one of the covered illnesses, you can get a benefit amount of 5,000. Okay.

Those, those, the last three, I don't really think I need. Okay. So the Term Life, Short-Term Disability, the Critical Illness? Uh-huh. Okay. Now you also have the MEC Standalone. Uh, this is a medical plan but this covers your preventative services, so like your yearly physicals, your vaccinations and your preventative screenings. Okay. Okay. I might keep that one. Okay. So just to make sure I'm understanding, we're looking at keeping both of the medical plans, the MEC and the Ensure Plus Basics. Mm-hmm. The dental and the vision, and that's it? Uh-huh. I need, I know I need the one for the hospital visits, the dental, the vision and explain to me what the last one is again? The MEC Standalone, so that medical plan is specifically for your preventative visits. That's your yearly physicals, your vaccinations and your preventative screenings. Okay. I don't need that one either. Okay. So we're gonna be taking the MEC off. Yeah. You can take that off. Okay. So just keeping the Ensure Plus Basics which is for your hospital visits and non-preventative services, dental and the vision, is that right? Yes. Okay. So it looks like it would be a total of \$23.05 a week. Okay. Now any type of change or cancellation is not immediate. It is going to take about one to two weeks for this to be processed through your payroll. Okay. So you very, very well may see everything being taken out that you originally signed up for, for one to two more weeks until the change has been processed. Okay. If you do, you are still going to be provided with the coverage that you originally signed up for until the change has been processed. Okay. Yes, sir. Uh, was there anything else you might need help with? Yes. One more thing. What did you say the, um, the insurance name was for dental? Uh, that is going to be the Dental and the Ensure Plus Basics policy, both of those are through American Public Life. Okay. And the doctor visits? Yeah. Yes, sir. It's with Ameri... so the Ensure Plus Basics... Oh. That's your medical plan that covered like hospitalizations, physician's office visits, that is also with American Public Life. Okay. Thank you. That's it. All right. You have a wonderful day. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hey, Victoria. I was calling to see, do you guys know if my, um, insurance is coming out of my check or not?

Speaker speaker_0: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_1: Uh, MAU.

Speaker speaker_0: All right, and the last four of your Social?

Speaker speaker_1: 5883.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Contradius Jackson.

Speaker speaker_0: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker_1: Uh, date of birth 9/10/98. And I'm not sure if I put my new address or my old address. If I put the new one, it's 110 Old Airport Road. And if I put the other one, it's 303 West Pope Street.

Speaker speaker_0: Okay, yeah. I have 110 Old Airport Road. Is that... Did you say that was the new one?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then-

Speaker speaker_1: Apartment... It's apartment 514.

Speaker speaker_0: Okay. All right. And then, uh, phone number is 229-529-2378?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then email is treyjackson1345 at Gmail. Or I'm sorry, at Hotmail.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, I do... I mean, I see you're enrolled, we just haven't received the first deduction just yet.

Speaker speaker_1: Okay. Okay. So, I guess that's because, because I can see it on my end, so it's probably going to start Friday.

Speaker speaker_0: Wait, so you're seeing a deduction on your check?

Speaker speaker_1: Yes, but it wasn't for the first check. It's going to be for this upcoming check.

Speaker speaker_0: So you haven't even received this check yet?

Speaker speaker_1: Uh-uh. I'm going to actually receive it tonight.

Speaker speaker_0: Okay.

Speaker speaker_1: But-

Speaker speaker_0: That, that could be why.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah, so once you get that check and the deduction is made out of the check, the coverage will start the following Monday.

Speaker speaker_1: Okay. Okay. What insurance are you guys under? What's the name of it?

Speaker speaker_0: So you have a few different things that you enrolled into. Uh, the Ensure+ Basics Medical, Dental, Short-Term Disability, Term Life and the Critical Illness. All of those policies are with American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: Your vision policy is going to be through, uh, MetLife.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the MEC Standalone Medical, that is with 90 Degree Benefit.

Speaker speaker_1: Okay. I didn't know I enrolled in all of that stuff. Um, can... Do you guys have any way of, like, removing some of that?

Speaker speaker_0: Um, yeah. So I mean, you would just have to tell us exactly what you want to remove. Now, I will also say the majority of these plans, um, have stipulations on when you can cancel them. So for you, it looks like your personal open enrollment period is going to end on, looks like the 9th of May. So any policies that you're wanting to remove, we would have to remove by the, that time. Specifically-

Speaker speaker_1: By May the 9th?

Speaker speaker_0: Yeah. Specifically the medical, dental and vision plans. Those are the ones that have stipulations. Now things like the, um, Short-Term Disability, Term Life, Critical Illness, I can cancel those whenever.

Speaker speaker_1: Okay. Okay. Yeah, I need the vision and I need the dental. And what are the other ones you said?

Speaker speaker_0: So you have the Ensure+ Basics Medical Plan which essentially covers your non-preventative services. So things like being admitted to the hospital or just having to go to a physician's office, emergency room.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It provides coverage for that. You also have Short-Term Disability, you have Term Life.

Speaker speaker_1: What's that?

Speaker speaker_0: Term Life is in the event of your passing, your beneficiary would get the benefit amount of 20,000.

Speaker speaker_1: Okay. Okay, okay.

Speaker speaker_0: Um, you also have Critical Illness, which is basically if you're diagnosed with one of the covered illnesses, you can get a benefit amount of 5,000.

Speaker speaker_1: Okay. Those, those, the last three, I don't really think I need.

Speaker speaker_0: Okay. So the Term Life, Short-Term Disability, the Critical Illness?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Okay. Now you also have the MEC Standalone. Uh, this is a medical plan but this covers your preventative services, so like your yearly physicals, your vaccinations and your preventative screenings.

Speaker speaker_1: Okay. Okay. I might keep that one.

Speaker speaker_0: Okay. So just to make sure I'm understanding, we're looking at keeping both of the medical plans, the MEC and the Ensure Plus Basics.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The dental and the vision, and that's it?

Speaker speaker_1: Uh-huh. I need, I know I need the one for the hospital visits, the dental, the vision and explain to me what the last one is again?

Speaker speaker_0: The MEC Standalone, so that medical plan is specifically for your preventative visits. That's your yearly physicals, your vaccinations and your preventative screenings.

Speaker speaker_1: Okay. I don't need that one either.

Speaker speaker_0: Okay. So we're gonna be taking the MEC off.

Speaker speaker_1: Yeah. You can take that off.

Speaker speaker_0: Okay. So just keeping the Ensure Plus Basics which is for your hospital visits and non-preventative services, dental and the vision, is that right?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So it looks like it would be a total of \$23.05 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: Now any type of change or cancellation is not immediate. It is going to take about one to two weeks for this to be processed through your payroll.

Speaker speaker_1: Okay.

Speaker speaker_0: So you very, very well may see everything being taken out that you originally signed up for, for one to two more weeks until the change has been processed.

Speaker speaker_1: Okay.

Speaker speaker_0: If you do, you are still going to be provided with the coverage that you originally signed up for until the change has been processed.

Speaker speaker_1: Okay.

Speaker speaker_0: Yes, sir. Uh, was there anything else you might need help with?

Speaker speaker_1: Yes. One more thing. What did you say the, um, the insurance name was for dental?

Speaker speaker_0: Uh, that is going to be the Dental and the Ensure Plus Basics policy, both of those are through American Public Life.

Speaker speaker_1: Okay. And the doctor visits?

Speaker speaker_0: Yeah. Yes, sir. It's with Ameri... so the Ensure Plus Basics...

Speaker speaker_1: Oh.

Speaker speaker_0: That's your medical plan that covered like hospitalizations, physician's office visits, that is also with American Public Life.

Speaker speaker_1: Okay. Thank you. That's it.

Speaker speaker_0: All righty. You have a wonderful day.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you. Bye-bye.