

Transcript: VICTORIA

Taylor-5219321802178560-5767768053694464

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, uh, my name is Thu Tran and I calling to follow up with, uh, your guy about, um, the insurance. I, I spoke to one of you last week. Uh, I tried to get the medical and everything covered. Uh, but they said I need the, the proof. Uh, my husband got laid off and his run end, so I send... They send me email and I sent it back, but I didn't hear anything from you for a week already. Okay. Um, what is the name of the agency you work for? Uh, Terra, Terra Service. Gotcha. And the last four of your social? 8655. And your first and last name again? I'm sorry. First name is Thu, uh, T-H-U, and last name T-R-A-N. And then do you mind verifying your address and date of birth? Uh, 1781 Northwest 156 Avenue, Beaverton, Oregon 97006. And date of birthday, August 12th, 1970. Phone number 971-724-5007? Yeah. All right. And then email is T-H-U-C-H-L-O-E@ymail.com? Yes. Okay. Okay, it looks like they did try to call, but they didn't get a answer and left a voicemail. Um, but it looks like you are approved to enroll into coverage, and you have until the 14th of April to, uh, enroll. Mm-hmm. So do you know specifically what you would like to enroll into? Uh, yeah, I know, um, what I need to... Let me talk to my husband. He has the, the information for... Annoy? Yeah? What, what kind I want to get, uh, to enroll? You remember? Can you open that? Can you open that, uh, form? The, uh, VIP Plus or something like that. Hold on one second. Let me give her a second to talk, whatever that was. Can you give us a second please? Sure. Let's see if we can grab it. VIP Plus or something like that. VIP Plus. Okay. Um, and are you just wanting that for yourself? Yeah. Was there anything else you wanted to enroll into? I need more information. Does that include everything, dental and, uh, vision also? Uh, no. Yeah, dental and vision are additional. Three dollars. Yeah, I would like to add dental and vision too. Yeah. Okay, so the dental and vision. Was there anything else you wanted to enroll into? Can you open? Let me see. That's all right. Just to let you know, um... I was just gonna say, just to let you know, the VIP Plus will include virtual primary care behavioral health and accident. So that already comes with the VIP Plus. Oh, okay. How much... You know how much this cost for me, with all of that? So the VIP Plus bundle, the dental and the vision for employee only looks like it comes out to a total of \$42.74 a week. Okay. How much for the... if I add my spouse? Uh, are you wanting to add your spouse onto the medical, dental and the vision? Um, just medical and dental. Okay, so if you do the VIP Plus bundle and the dental for employee plus spouse and keep vision for employee only, then it would be \$82 a week.... I need to do like \$40 more. So are you wanting to do that or are you just wanting to do it for employee only? What do you wanna? Hmm? What do you want? Do something for now. Um, can I, can I do just me for now? Can I add my husband later if we change, uh, our mind? Well, uh, so you have until the 14th to make any final decisions, um, the 14th of April. Okay. Once you're past the 14th of April- Okay. ... you'll have to wait for the, uh, company's open enrollment period to make any changes or, um,

necessary to the enrollment. Okay, until December, right? Um, let's see. Yeah, it looks like they typically have their open enrollment period during, like, December, January of every year. Okay. Mm-hmm. Okay. All right, so, um, as far as the actual enrollment, it does take about one to two weeks to be processed through your payroll department. Mm-hmm. Um, so once you see that first deduction being made out of your check, which might not happen until two weeks from now, uh- Okay. ... the coverage will start the following Monday of that first deduction. And then, um, once the coverage is active it typically takes about seven to 10 business days to get your ID cards. Okay. Um, your medical ID card is emailed to you- Yeah. Okay. ... so do keep an eye on your email. Okay. Mm-hmm. And then the dental and the vision ID cards are sent to you by mail. You can reach... Okay. And, uh, what's the, the, um, the doctor thing, uh, what network I have to choose, you know? Do you know? Yes, it's gonna be different for medical, dental and vision. So for medical, you have to stay within the MultiPlan network. Okay. So you can either go onto, uh, multiplan.com or you can- Uh-huh. ... call MultiPlan. Um, let's see. Well, you j- you just... Give me one second. Okay. Well, if you're s- if you're sitting there just typing stuff, put it on your playlist. Just give her something to do. For dental, the name of the network is Carrington. Okay. Mm-hmm. Yeah, you can go with that please, that's good. Uh, for vision it is, uh, MetLife, the name of the insurance carrier for vision is MetLife and I believe it's VSP Choice for the network. Please. Okay. Yeah. Can you email me all that, please? Yeah, I can send you, um, uh, the information on how to find that through your email. Yeah, please. Okay. Now all of that information will be on your ID cards once you get them. Um... Okay. Some, some of this stuff you might have to wait until the coverage is actually active to do. Mm-hmm. And I'm not sure if you'd call them... I believe you have to have an active policy for something. Okay. Um, but also you have like a... So when the policy... I'm sorry, when the policy will be active? You said about a week next, following Monday? Well, n- not necessarily. Enrollment can take about one to two weeks to be processed through payroll. Oh. So it may be two weeks before you even see your first payroll deduction. Okay. And coverage does not start until the following Monday of that first deduction. Okay, okay, mm-hmm. Okay, I get it. Very good morning, Mr. Muller, thank you for your support. Okay, thank you. You're welcome. Do you need help with anything else? Uh, that's all. I may call back when my husband changes mind, because right now he have the VA insurance, so he don't know how good they are. Okay. Thank you. You're welcome. Have a good day. You too. Thank you. Bye-bye. 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: Hi, uh, my name is Thu Tran and I calling to follow up with, uh, your guy about, um, the insurance. I, I spoke to one of you last week. Uh, I tried to get the medical and everything covered. Uh, but they said I need the, the proof. Uh, my husband got laid off and his run end, so I send... They send me email and I sent it back, but I didn't hear anything from you for a week already.

Speaker speaker_0: Okay. Um, what is the name of the agency you work for?

Speaker speaker_1: Uh, Terra, Terra Service.

Speaker speaker_0: Gotcha. And the last four of your social?

Speaker speaker_1: 8655.

Speaker speaker_0: And your first and last name again? I'm sorry.

Speaker speaker_1: First name is Thu, uh, T-H-U, and last name T-R-A-N.

Speaker speaker_0: And then do you mind verifying your address and date of birth?

Speaker speaker_1: Uh, 1781 Northwest 156 Avenue, Beaverton, Oregon 97006. And date of birthday, August 12th, 1970.

Speaker speaker_0: Phone number 971-724-5007?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right. And then email is T-H-U-C-H-L-O-E@ymail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Okay, it looks like they did try to call, but they didn't get a answer and left a voicemail. Um, but it looks like you are approved to enroll into coverage, and you have until the 14th of April to, uh, enroll.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So do you know specifically what you would like to enroll into?

Speaker speaker_1: Uh, yeah, I know, um, what I need to... Let me talk to my husband. He has the, the information for... Annoy?

Speaker speaker_2: Yeah?

Speaker speaker_1: What, what kind I want to get, uh, to enroll? You remember? Can you open that? Can you open that, uh, form? The, uh, VIP Plus or something like that.

Speaker speaker_2: Hold on one second. Let me give her a second to talk, whatever that was.

Speaker speaker_1: Can you give us a second please?

Speaker speaker_0: Sure.

Speaker speaker_2: Let's see if we can grab it. VIP Plus or something like that.

Speaker speaker_1: VIP Plus.

Speaker speaker_0: Okay. Um, and are you just wanting that for yourself?

Speaker speaker_1: Yeah.

Speaker speaker_0: Was there anything else you wanted to enroll into?

Speaker speaker_1: I need more information. Does that include everything, dental and, uh, vision also?

Speaker speaker_0: Uh, no. Yeah, dental and vision are additional.

Speaker speaker_2: Three dollars.

Speaker speaker_1: Yeah, I would like to add dental and vision too. Yeah.

Speaker speaker_0: Okay, so the dental and vision. Was there anything else you wanted to enroll into?

Speaker speaker_1: Can you open?

Speaker speaker_2: Let me see.

Speaker speaker_1: That's all right.

Speaker speaker_0: Just to let you know, um... I was just gonna say, just to let you know, the VIP Plus will include virtual primary care behavioral health and accident. So that already comes with the VIP Plus.

Speaker speaker_1: Oh, okay. How much... You know how much this cost for me, with all of that?

Speaker speaker_0: So the VIP Plus bundle, the dental and the vision for employee only looks like it comes out to a total of \$42.74 a week.

Speaker speaker_1: Okay. How much for the... if I add my spouse?

Speaker speaker_0: Uh, are you wanting to add your spouse onto the medical, dental and the vision?

Speaker speaker_1: Um, just medical and dental.

Speaker speaker_0: Okay, so if you do the VIP Plus bundle and the dental for employee plus spouse and keep vision for employee only, then it would be \$82 a week.

Speaker speaker_1: ... I need to do like \$40 more.

Speaker speaker_0: So are you wanting to do that or are you just wanting to do it for employee only?

Speaker speaker_1: What do you wanna?

Speaker speaker_3: Hmm?

Speaker speaker_1: What do you want?

Speaker speaker_3: Do something for now.

Speaker speaker_1: Um, can I, can I do just me for now? Can I add my husband later if we change, uh, our mind?

Speaker speaker_0: Well, uh, so you have until the 14th to make any final decisions, um, the 14th of April.

Speaker speaker_1: Okay.

Speaker speaker_0: Once you're past the 14th of April-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you'll have to wait for the, uh, company's open enrollment period to make any changes or, um, necessary to the enrollment.

Speaker speaker_1: Okay, until December, right?

Speaker speaker_0: Um, let's see. Yeah, it looks like they typically have their open enrollment period during, like, December, January of every year.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, so, um, as far as the actual enrollment, it does take about one to two weeks to be processed through your payroll department.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so once you see that first deduction being made out of your check, which might not happen until two weeks from now, uh-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the coverage will start the following Monday of that first deduction. And then, um, once the coverage is active it typically takes about seven to 10 business days to get your ID cards.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, your medical ID card is emailed to you-

Speaker speaker_3: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: ... so do keep an eye on your email.

Speaker speaker_1: Okay. Mm-hmm.

Speaker speaker_0: And then the dental and the vision ID cards are sent to you by mail.

Speaker speaker_3: You can reach... Okay. And, uh, what's the, the, um, the doctor thing, uh, what network I have to choose, you know? Do you know?

Speaker speaker_0: Yes, it's gonna be different for medical, dental and vision. So for medical, you have to stay within the MultiPlan network.

Speaker speaker_3: Okay.

Speaker speaker_0: So you can either go onto, uh, multiplan.com or you can-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... call MultiPlan. Um, let's see.

Speaker speaker_3: Well, you j- you just...

Speaker speaker_0: Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_3: Well, if you're s- if you're sitting there just typing stuff, put it on your playlist. Just give her something to do.

Speaker speaker_0: For dental, the name of the network is Carrington.

Speaker speaker_1: Okay.

Speaker speaker_3: Mm-hmm. Yeah, you can go with that please, that's good.

Speaker speaker_0: Uh, for vision it is, uh, MetLife, the name of the insurance carrier for vision is MetLife and I believe it's VSP Choice for the network.

Speaker speaker_3: Please.

Speaker speaker_1: Okay.

Speaker speaker_3: Yeah.

Speaker speaker_1: Can you email me all that, please?

Speaker speaker_0: Yeah, I can send you, um, uh, the information on how to find that through your email.

Speaker speaker_1: Yeah, please.

Speaker speaker_0: Okay. Now all of that information will be on your ID cards once you get them. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: Some, some of this stuff you might have to wait until the coverage is actually active to do.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And I'm not sure if you'd call them... I believe you have to have an active policy for something.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but also you have like a...

Speaker speaker_1: So when the policy... I'm sorry, when the policy will be active? You said about a week next, following Monday?

Speaker speaker_0: Well, n- not necessarily. Enrollment can take about one to two weeks to be processed through payroll.

Speaker speaker_1: Oh.

Speaker speaker_0: So it may be two weeks before you even see your first payroll deduction.

Speaker speaker_1: Okay.

Speaker speaker_0: And coverage does not start until the following Monday of that first deduction.

Speaker speaker_1: Okay, okay, mm-hmm. Okay, I get it.

Speaker speaker_3: Very good morning, Mr. Muller, thank you for your support.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: You're welcome. Do you need help with anything else?

Speaker speaker_1: Uh, that's all. I may call back when my husband changes mind, because right now he have the VA insurance, so he don't know how good they are.

Speaker speaker_0: Okay.

Speaker speaker_1: Thank you.

Speaker speaker_0: You're welcome. Have a good day.

Speaker speaker_1: You too. Thank you. Bye-bye.

Speaker speaker_0: Bye-bye.