

## Transcript: VICTORIA

**Taylor-5496980411695104-4916352406437888**

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, my name is Ralf Nannis. Um, I submitted the form for Benefits on a Card through my company, Nor, uh, Nor Consultant, and I want to check the status and I wanna see if I can get a copy because the company, they just reached to me. They said they need a, like, copy of the form, which is, I fill it online with you guys. So, uh, what kind of information do you need so I, you can verify that? Okay. Um, what's the last four of your social? 7797. And your first and last name again? Ralph, R-A-L-P-H. Last name Nannis, N-A-N-N-I-S. Okay. Do you mind verifying your address and date of birth? Sorry, uh, date of birth is March 27th, 1965. And the address is 2620 Yuzos Street, Supreme Valley, California, 91977. All right. And the phone number is 626-240-9556? That's correct, yes. And then email is ralphrr@gmail.com? That's correct. Okay. So, a couple of things. I see currently you're enrolled into dental, vision in the ElitePro for you and your spouse. But we do have- And Matthew has too. So as of right- We have to terminate it. Yes, sir. So let me explain. As of right now, it's just employee plus spouse. Now I do see where you changed that to, um, employee plus family, where your dependent child is listed as well, Matthew. However- Mm-hmm. ... the coverage for employee plus family has not become effective yet. Anytime you make a change to the enrollment, it can take about one to two weeks for that change to be processed through your payroll. Um, and it- Oh, okay. ... it looks like you made that change last Tuesday. Okay. Yeah, that's correct. Yes, sir. So as of right now- Okay. There is this thing is- ... the coverage that is active is for you and your spouse. Okay. There is any way that you can send me any, uh, information that I can send it to the agency so they know about the process? I mean, I don't... They should already know that. I mean, it's- Okay. And so what happens once we make the change to your enrollment, it's then processed through payroll. It just takes about one to two weeks for them to process the change. Okay. And, um, I made another change because what I found that the name of my wife, they spell it wrong. Um, I wanna make sure it is the right now, they corrected. Uh, her name is Rand, Rand. Okay. And then last name is Aziz? Aziz. Yeah. Yes. It looks like that's been corrected. Perfect. Okay. So I'll wait for another week and a half maybe to get that? Yeah. So once you see the deduction amount come out to a total of \$102.41, which is what you would pay for employee plus family coverage, then the coverage for your son will start the following Monday of that deduction. Okay. \$102, right? \$102.41. Perfect. Okay. And this is eligible for me to visit family doctor and whatever labs I need to do, like, uh, uh, checkup and everything, right? That cover me, this insurance? So the plan that you chose, let me pull it up. So you chose the- Because I have some f200. Okay. So you chose the ElitePro. Now, the ElitePro does not cover preventative medical, but it does provide coverage for, like, if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care facility, physician's office. Um, there's some surgical benefits and then there's also, uh,

coverage for prescriptions. And what about this family doctor, if I wanna visit the doctor? Uh, the information that, that I have says that there's coverage for a physician's office. That, it does not specify whether that is primary care, specialist care. Um, unfortunately, that you'll probably have to verify with the actual insurance company, because we're just the administrators for your insurance. Uh, what's the number that I can call them? Sure. So the plan that you have is gonna be with American Public Life, and their phone number is 800- One second. I've got it. ... 256. Okay. 800-256... ... 256. And then 8606. Okay. And what about that, do you have a better than this cover that I can take, pay more, and get better cover? So we don't necessarily have a plan that cover, that's better than, than the other. I mean, out of the Hospital Indemnity Plans, the VIP Classic and the Elite Pro, the Elite Pro is what you have. So out of the Hospital Indemnity Plans, you have the Elite Pro. Um, now the only difference between the VIP Classic is basically the dollar amount that the insurance is gonna cover for the benefits, as well as how many days they'll cover. Um, so on the VIP Classic, it looks like they pay less towards some of the benefits but for more days. Than what you have, it pays a higher dollar amount for less days. So- I'm totally not understand what that like can help me with. Uh, because I need like, uh, I need to have a full cover if I need to go to the doctor, to the family doctor, and do blood work, do like yearly checkup and all this stuff. Okay. What's the best in- So I cannot make any suggestions for you, unfortunately, because again we are just your administrators, we are not the actual insurance company. So I g- I just have general information about what the coverage offers. Now I can send you a copy of the benefits guide that is going to break down all of the plans, um, on- Mm-hmm. ... a chart for you, and that way you can make the comparisons yourself and see if there's any changes you want to make. Okay. Uh, yeah, please do. Send me this information. And, um, if I wanna get a better insurance should I call my agent or should I call the number that you gave me? So now- Like, whom I can call to get- If you're... Yeah, so if you're wanting to make any type of changes to the enrollment, that's where you would call us. That is what we do. Um, now I will say this, your time is running out. You only have until the 14th of May to make any other changes to your enrollment. Mm-hmm. And then also keep in mind that whenever you make a change, a cancellation, all of that takes about one to two weeks to be processed through your payroll. So it's not going to- Yeah, no problem for that. ... be an immediate change. Yeah, no problem for that. But, uh, I just need to make the best cover that I need. Like- Okay. ... I need to have the best cover that you have. Okay. So then in... Again, we cannot make any suggestions based off of your situation. So the best thing that I can tell you to do is to review the information I'm going to send to your email, because it is going to lay out each of the medical plans that we offer, as well as the- Mm-hmm. ... you know, the benefits for those, those plans. And then, you know, see which o- which one works best for you. Okay. Then send me that and then once I make a decision within, before the May fif- 14th, then we can change it. Yes, sir. So like I said, just call us back either by the, on May 14th or before May 14th and we can make those changes. Okay. Perfect. Okay. So I'll wait for your email then I can compare them and I, I will call you back. Okay. I just sent that to you, should get it here in a few seconds. Do you need help with anything else? Uh, I think that I got it here. Um, yeah, I, I think I have to review it and then we'll... w- then I'll call back for that. Okay. And what I have now is, um, which, which option, which, uh, insurance I do have now? So what you currently have is the dental, vision and the Elite Pro for employee plus spouse. It is in a pending status for employee plus family, but it's gonna be the same elections, it looks like. You didn't change any of the elections.

Okay. Sounds good. Thank you so much. You're welcome. You have a wonderful day. You too. 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, my name is Ralf Nannis. Um, I submitted the form for Benefits on a Card through my company, Nor, uh, Nor Consultant, and I want to check the status and I wanna see if I can get a copy because the company, they just reached to me. They said they need a, like, copy of the form, which is, I fill it online with you guys. So, uh, what kind of information do you need so I, you can verify that?

Speaker speaker\_0: Okay. Um, what's the last four of your social?

Speaker speaker\_1: 7797.

Speaker speaker\_0: And your first and last name again?

Speaker speaker\_1: Ralph, R-A-L-P-H. Last name Nannis, N-A-N-N-I-S.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: Sorry, uh, date of birth is March 27th, 1965. And the address is 2620 Yuzos Street, Supreme Valley, California, 91977.

Speaker speaker\_0: All right. And the phone number is 626-240-9556?

Speaker speaker\_1: That's correct, yes.

Speaker speaker\_0: And then email is ralphrr@gmail.com?

Speaker speaker\_1: That's correct.

Speaker speaker\_0: Okay. So, a couple of things. I see currently you're enrolled into dental, vision in the ElitePro for you and your spouse. But we do have-

Speaker speaker\_1: And Matthew has too.

Speaker speaker\_0: So as of right-

Speaker speaker\_1: We have to terminate it.

Speaker speaker\_0: Yes, sir. So let me explain. As of right now, it's just employee plus spouse. Now I do see where you changed that to, um, employee plus family, where your dependent child is listed as well, Matthew. However-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... the coverage for employee plus family has not become effective yet. Anytime you make a change to the enrollment, it can take about one to two weeks for that change to be processed through your payroll. Um, and it-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... it looks like you made that change last Tuesday.

Speaker speaker\_1: Okay. Yeah, that's correct.

Speaker speaker\_0: Yes, sir. So as of right now-

Speaker speaker\_1: Okay.

Speaker speaker\_2: There is this thing is-

Speaker speaker\_0: ... the coverage that is active is for you and your spouse.

Speaker speaker\_1: Okay. There is any way that you can send me any, uh, information that I can send it to the agency so they know about the process?

Speaker speaker\_0: I mean, I don't... They should already know that. I mean, it's-

Speaker speaker\_1: Okay.

Speaker speaker\_0: And so what happens once we make the change to your enrollment, it's then processed through payroll. It just takes about one to two weeks for them to process the change.

Speaker speaker\_1: Okay. And, um, I made another change because what I found that the name of my wife, they spell it wrong. Um, I wanna make sure it is the right now, they corrected. Uh, her name is Rand, Rand.

Speaker speaker\_0: Okay. And then last name is Aziz?

Speaker speaker\_1: Aziz. Yeah.

Speaker speaker\_0: Yes. It looks like that's been corrected.

Speaker speaker\_1: Perfect. Okay. So I'll wait for another week and a half maybe to get that?

Speaker speaker\_0: Yeah. So once you see the deduction amount come out to a total of \$102.41, which is what you would pay for employee plus family coverage, then the coverage for your son will start the following Monday of that deduction.

Speaker speaker\_1: Okay. \$102, right?

Speaker speaker\_0: \$102.41.

Speaker speaker\_1: Perfect. Okay. And this is eligible for me to visit family doctor and whatever labs I need to do, like, uh, uh, checkup and everything, right? That cover me, this insurance?

Speaker speaker\_0: So the plan that you chose, let me pull it up. So you chose the-

Speaker speaker\_1: Because I have some \$200.

Speaker speaker\_0: Okay. So you chose the ElitePro. Now, the ElitePro does not cover preventative medical, but it does provide coverage for, like, if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care facility, physician's office. Um, there's some surgical benefits and then there's also, uh, coverage for prescriptions.

Speaker speaker\_1: And what about this family doctor, if I wanna visit the doctor?

Speaker speaker\_0: Uh, the information that, that I have says that there's coverage for a physician's office. That, it does not specify whether that is primary care, specialist care. Um, unfortunately, that you'll probably have to verify with the actual insurance company, because we're just the administrators for your insurance.

Speaker speaker\_1: Uh, what's the number that I can call them?

Speaker speaker\_0: Sure. So the plan that you have is gonna be with American Public Life, and their phone number is 800-

Speaker speaker\_1: One second. I've got it.

Speaker speaker\_0: ... 256. Okay.

Speaker speaker\_1: 800-256...

Speaker speaker\_0: ... 256. And then 8606.

Speaker speaker\_1: Okay. And what about that, do you have a better than this cover that I can take, pay more, and get better cover?

Speaker speaker\_0: So we don't necessarily have a plan that cover, that's better than, than the other. I mean, out of the Hospital Indemnity Plans, the VIP Classic and the Elite Pro, the Elite Pro is what you have. So out of the Hospital Indemnity Plans, you have the Elite Pro. Um, now the only difference between the VIP Classic is basically the dollar amount that the insurance is gonna cover for the benefits, as well as how many days they'll cover. Um, so on the VIP Classic, it looks like they pay less towards some of the benefits but for more days. Than what you have, it pays a higher dollar amount for less days. So-

Speaker speaker\_1: I'm totally not understand what that like can help me with. Uh, because I need like, uh, I need to have a full cover if I need to go to the doctor, to the family doctor, and do blood work, do like yearly checkup and all this stuff.

Speaker speaker\_0: Okay.

Speaker speaker\_1: What's the best in-

Speaker speaker\_0: So I cannot make any suggestions for you, unfortunately, because again we are just your administrators, we are not the actual insurance company. So I g- I just have general information about what the coverage offers. Now I can send you a copy of the benefits guide that is going to break down all of the plans, um, on-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... a chart for you, and that way you can make the comparisons yourself and see if there's any changes you want to make.

Speaker speaker\_1: Okay. Uh, yeah, please do. Send me this information. And, um, if I wanna get a better insurance should I call my agent or should I call the number that you gave me?

Speaker speaker\_0: So now-

Speaker speaker\_1: Like, whom I can call to get-

Speaker speaker\_0: If you're... Yeah, so if you're wanting to make any type of changes to the enrollment, that's where you would call us. That is what we do. Um, now I will say this, your time is running out. You only have until the 14th of May to make any other changes to your enrollment.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then also keep in mind that whenever you make a change, a cancellation, all of that takes about one to two weeks to be processed through your payroll. So it's not going to-

Speaker speaker\_1: Yeah, no problem for that.

Speaker speaker\_0: ... be an immediate change.

Speaker speaker\_1: Yeah, no problem for that. But, uh, I just need to make the best cover that I need. Like-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... I need to have the best cover that you have.

Speaker speaker\_0: Okay. So then in... Again, we cannot make any suggestions based off of your situation. So the best thing that I can tell you to do is to review the information I'm going to send to your email, because it is going to lay out each of the medical plans that we offer, as well as the-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... you know, the benefits for those, those plans. And then, you know, see which o- which one works best for you.

Speaker speaker\_1: Okay. Then send me that and then once I make a decision within, before the May fif- 14th, then we can change it.

Speaker speaker\_0: Yes, sir. So like I said, just call us back either by the, on May 14th or before May 14th and we can make those changes.

Speaker speaker\_1: Okay. Perfect. Okay. So I'll wait for your email then I can compare them and I, I will call you back.

Speaker speaker\_0: Okay. I just sent that to you, should get it here in a few seconds. Do you need help with anything else?

Speaker speaker\_1: Uh, I think that I got it here. Um, yeah, I, I think I have to review it and then we'll... w- then I'll call back for that.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And what I have now is, um, which, which option, which, uh, insurance I do have now?

Speaker speaker\_0: So what you currently have is the dental, vision and the Elite Pro for employee plus spouse. It is in a pending status for employee plus family, but it's gonna be the same elections, it looks like. You didn't change any of the elections.

Speaker speaker\_1: Okay. Sounds good. Thank you so much.

Speaker speaker\_0: You're welcome. You have a wonderful day.

Speaker speaker\_1: You too. Bye-bye.

Speaker speaker\_0: Bye-bye.