

## **Transcript: VICTORIA**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey. How you doing, Victoria? Um, I'm calling, I was just trying to see, um, I'm, I'm, I'm assuming this is my last week to enroll for, for my 30 days, so I was just trying to call and make sure I close everything out. Okay. What's the name of the agency you work for? Uh, par- um, Partners Personnel. Okay. And the last four of your Social? 2760. And your first and last name? D-E-V-O-N. Last name Ramsey, R-A-M-E-Y. Gotcha. Do you mind verifying your address and date of birth? Uh, April 9th, 1990. Spartanburg, South Carolina. Do I have to give the actual add- address? Yes, the full address. Oh, I do mind, so is that a problem? Okay, yeah. I would need to be able to verify your information. Oh, okay. My apologies. I just thought maybe my Social, my last four of my Social and my date of birth and government, government name was outh- dead. This is nothing personal, but okay. 932, um, Turning Leaf Circle. And that's in Boiling Springs, South Carolina, 29316? Correct. Correct. Phone number 803-546-0284? Correct. Okay. And then email address is just DTramsey10@icloud.com? Correct. Gotcha. Do you know what you're wanting to enroll into? Um, just for, um, uh, dental and health. Okay. So there's a few different medical plans to choose from. Do you know which specific one you're wanting? Uh, no. I'm, I, I mean, if people run that by me, that's fine. Is that different packages versus, like, just picking out individually? Yes, there's different medical plans. There's about five different medical plans to choose from. Um, so there's the StayHealthy MEC TeleRx, which basically covers your preventative healthcare at 100% as long as you stay in the MultiPlan network. That's things like yearly physicals, vaccinations and preventative screenings. That plan does also come with a subscription to, um, FreeRx, which is like a prescription plan, and it also comes with, uh, Virtual Urgent Care. Then we have our Hospital Indemnity plans, the VIP Standard, the VIP Plus and the VIP Prime. None of these plans are gonna cover preventative like the StayHealthy does, uh, but they do provide coverage for non-preventative, so like if you were to be admitted to the hospital, um, if you have to go to, like, emergency room, urgent care, or just a regular physician's office. Um, the only difference between the three VIP plans is basically the dollar amount the insurance will pay, it looks like specifically towards hospitalization. So the VIP Prime pays the most towards that. Um- Mm-hmm. ... then we also have the StayHealthy MEC Enhanced, um, which covers preventative care but it also provides the non-preventative benefits together. Um, so those are the different medical plans. Right. So I can't just do dental at this point? Okay, so you're just wanting dental, and are you wanting that for just yourself? Yes, correct. Okay. Um, so the dental for employee only would be \$3.63 a week. Um, now that plan is under Section 125, which is basically like an IRS code that allows you to pay, uh, your share of the premium with pre-tax dollars. Because of that, the IRS does put stipulations on when you're able to, like, change or cancel the plan once you're

enrolled. So you do have the remainder of, uh, personal open enrollment period, which will end on the 29th of January, so you have until then to make any changes or cancellations needed to the dental. Um, after the 29th of January, the only time you would be able to change or cancel that is during the company's open enrollment period. All right. So from here, um, it will take about one to two weeks for the enrollment to be processed through payroll, so you might not see that first deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then, um, once the coverage is active, the ID card is made and sent to you by mail within seven to ten business days of it being active. Okay. Did you need help with anything else or have any other questions? No, that'll be all. All righty. You have a wonderful day. You do the same. Thank you. Bye-bye. You're welcome.

## Conversation Format

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

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

Speaker speaker\_2: Hey. How you doing, Victoria? Um, I'm calling, I was just trying to see, um, I'm, I'm, I'm assuming this is my last week to enroll for, for my 30 days, so I was just trying to call and make sure I close everything out.

Speaker speaker\_1: Okay. What's the name of the agency you work for?

Speaker speaker\_2: Uh, par- um, Partners Personnel.

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

Speaker speaker\_2: 2760.

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

Speaker speaker\_2: D-E-V-O-N. Last name Ramsey, R-A-M-E-Y.

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

Speaker speaker\_2: Uh, April 9th, 1990. Spartanburg, South Carolina. Do I have to give the actual add- address?

Speaker speaker\_1: Yes, the full address.

Speaker speaker\_2: Oh, I do mind, so is that a problem?

Speaker speaker\_1: Okay, yeah. I would need to be able to verify your information.

Speaker speaker\_2: Oh, okay. My apologies. I just thought maybe my Social, my last four of my Social and my date of birth and government, government name was outh- dead. This is nothing personal, but okay. 932, um, Turning Leaf Circle.

Speaker speaker\_1: And that's in Boiling Springs, South Carolina, 29316?

Speaker speaker\_2: Correct. Correct.

Speaker speaker\_1: Phone number 803-546-0284?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. And then email address is just DTramsey10@icloud.com?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Gotcha. Do you know what you're wanting to enroll into?

Speaker speaker\_2: Um, just for, um, uh, dental and health.

Speaker speaker\_1: Okay. So there's a few different medical plans to choose from. Do you know which specific one you're wanting?

Speaker speaker\_2: Uh, no. I'm, I, I mean, if people run that by me, that's fine. Is that different packages versus, like, just picking out individually?

Speaker speaker\_1: Yes, there's different medical plans. There's about five different medical plans to choose from. Um, so there's the StayHealthy MEC TeleRx, which basically covers your preventative healthcare at 100% as long as you stay in the MultiPlan network. That's things like yearly physicals, vaccinations and preventative screenings. That plan does also come with a subscription to, um, FreeRx, which is like a prescription plan, and it also comes with, uh, Virtual Urgent Care. Then we have our Hospital Indemnity plans, the VIP Standard, the VIP Plus and the VIP Prime. None of these plans are gonna cover preventative like the StayHealthy does, uh, but they do provide coverage for non-preventative, so like if you were to be admitted to the hospital, um, if you have to go to, like, emergency room, urgent care, or just a regular physician's office. Um, the only difference between the three VIP plans is basically the dollar amount the insurance will pay, it looks like specifically towards hospitalization. So the VIP Prime pays the most towards that. Um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... then we also have the StayHealthy MEC Enhanced, um, which covers preventative care but it also provides the non-preventative benefits together. Um, so those are the different medical plans.

Speaker speaker\_2: Right. So I can't just do dental at this point?

Speaker speaker\_1: Okay, so you're just wanting dental, and are you wanting that for just yourself?

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: Okay. Um, so the dental for employee only would be \$3.63 a week. Um, now that plan is under Section 125, which is basically like an IRS code that allows you to pay, uh, your share of the premium with pre-tax dollars. Because of that, the IRS does put stipulations on when you're able to, like, change or cancel the plan once you're enrolled. So you do have the remainder of, uh, personal open enrollment period, which will end on the 29th

of January, so you have until then to make any changes or cancellations needed to the dental. Um, after the 29th of January, the only time you would be able to change or cancel that is during the company's open enrollment period.

Speaker speaker\_2: All right.

Speaker speaker\_1: So from here, um, it will take about one to two weeks for the enrollment to be processed through payroll, so you might not see that first deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then, um, once the coverage is active, the ID card is made and sent to you by mail within seven to ten business days of it being active.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Did you need help with anything else or have any other questions?

Speaker speaker\_2: No, that'll be all.

Speaker speaker\_1: All righty. You have a wonderful day.

Speaker speaker\_2: You do the same.

Speaker speaker\_1: Thank you. Bye-bye.

Speaker speaker\_2: You're welcome.