

## Transcript: VICTORIA

**Taylor-6041607226179584-5176319559516160**

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Is this like, uh, my insurance still? Like, will I spot my insurance or I gotta call the other people? Okay. We... So we do... We administer medical insurance for multiple staffing agencies. What's the name of the agency you're working through? Uh, I don't really... Hang on real quick. I don't really remember. Uh, uh, uh, Special Staff Care, or it's, it's Special or something. What i-... Um... Okay. I'm not familiar with that. I can try searching you a different way. What's the last four of your Social? 01314. And your first and last name? Richard Sharp, S-H-A-R-P. Okay. Is it Superior Skill Trades that you're with? Yes. Yes. Okay. Do you mind verifying your address and date of birth? 3736 FM139 Walking, Texas 75954. And my birthday is January 16th, 1991. Phone number 903-754-7473? Yep. And then email is richardlsharp6@gmail.com? Yes. Okay. Um, let's see. So I actually see you're enrolled into a few different things with us. We just started doing the benefits for Superior Skilled Trades, so any changes that you wanna make is just if you wanna make any changes to what you're gonna have for the future. Uh- Yeah. I wanna have better insurance for my daughter. Like, they says the o- the one I got is for like the, just for like, to cover just the stuff and it's like not very good. Okay. So I'm gonna go over what you're currently enrolled into. So you have Vision, Dental- Mm-hmm. ... the VIP Classic, the Short-Term Disability, and the Term Life. All of these plans look like they're for employee only. Now, I do see that you're also enrolled into the MEC Stay Healthy, and that is what is for employee plus child. That plan specifically is on- only gonna cover preventative services. And what's that mean? What does, what does that mean? So that's like yearly physicals, vaccinations and preventative screenings. Anything that's preventing an illness or disease. Oh, so it... they don't cover, like, if she goes, if she gets sick and has to go to the emergency room? No, sir. Now, you do have the VIP Classic, which is the hospital indemnity plan. That plan provides more coverage for non-preventative. So like, if she gets admitted to the hospital, urgent care, emergency room, physician's office visits, things of that nature would be covered under the VIP Classic. Okay. So she is covered on that then? She's... 'Cause she came on- No. The woman I talked to last time- No. No. Oh, she's, she's not? No. So again, you have Vision, Dental, the VIP Classic, Short-Term Disability, and Term Life for employee only. Well, are there- And what your daughter is enrolled into is the MEC medical plan that's for the preventative care. Well, can I get better insurance on her, or? Yeah. So I'm, I'm trying to figure out, are you wanting to add your child onto the VIP Classic? Yes, yes, I wanna... I'm not worried about me. . I could fall over today. I'm not worried about me. I'm more worried about her. I want her to have a good insurance. Okay. So w- I mean, you would have to be on the policy regardless. Yeah. Yeah, yeah, yeah. There's no way they just carry her, so I'm just trying to figure everything out. Now, are you wanting to add her on the Vision, the Dental, Term Life? Yes. Yes. I thought... I put all that down when I got hired on with the

company. I want her on all that stuff. Okay. And then we're gonna keep her on the preventative medical plan as well? Uh, y- yes. I mean, if it's... I guess you'll need it, I think. Well... Yeah, we better go ahead and keep her on that. Okay. But I mean... Vision and Dental is my main ones I want her to have. Well, Dental for sure. And the VIP. Okay. So I'm just trying to make sure that we make the changes needed. 'Cause every time you make a change, it takes about one to two weeks for that to be processed. So I have her... I'm gonna switch her onto the VIP Classic. I'm gonna switch her onto the Dental and the Vision. Do you want her on the Term Life? Yes. Okay. And d- do you want her on the preventative medical plan? N- no. I don't think, I don't believe we need that. Okay. So are you wanting to take off the preventative medical plan completely off of the enrollment? Yeah, that's fine. Okay. All right. So I have you down for the VIP Classic, Dental, Term Life and Vision, employee plus child, and then Short-Term Disability for employee only. Okay. Does that sound right? Are you wanting- Yeah. ... the Short-Term Disability? I have short-term, don't I? Yeah, that's what I'm asking you. Yeah, yeah, yeah. No, I want it, yeah. Okay. So one last time, I got you down for the VIP Classic Dental Term Life and Vision, Employee Plus Child, and the short-term disability for employee only. Does that sound correct? Yes. All right. So your new weekly deduction will come out to a total of \$65.60 a week. Okay. So like I said earlier, this is gonna take about one to two weeks to be processed through your payroll department. Okay. Once you see that first payroll deduction being made out of your check, the coverage will start the following Monday. Okay. Um, now it looks like you already... the cur- the original enrollment is already active, so you're probably gonna receive ID cards reflecting what you currently have, but you'll get new ID cards for Employee Plus Child once that coverage becomes active. Okay. So just make sure to look at the ID cards when you get them. It'll either say Employee Only or Employee Plus Child. Okay. Uh, is there any way that you can email me that too? 'Cause I need it for child support too. Well, like I said, what you currently have- All right. ... the majority of it is only reflecting Employee Only, because that's the- Yeah. ... current enrollment in place. Now the ID cards for her, I can send you the ID card for the MEC, the preventative care, but we're taking that off. So I can send you- Yeah. ... all of your current ID cards, but what I'm trying to say is, the changes that we just made, the ID cards for those are not gonna be available until that coverage is active- Oh, okay. So when we're- ... which takes about two weeks. Yeah. All right. Yeah. Um, did you want me to still send you your current ID cards? No, I mean, you can email them to me, but I'll just wait on the other ones. Okay. All righty. Well, I made the changes needed, and I got her listed here, so you should be good to go. Um, let me just make sure. Now I do see we're missing a beneficiary for the term life. Who did you want to name as the beneficiary? Her, uh, my daughter. Okay. All righty. And then I will go ahead and send you the ID cards for what you currently have. Just keep in mind the changes we made. Once that becomes active, you'll be issued new ID cards for Employee Plus Child. Okay. All righty. Before I let you go, do you have any other questions for me? No, that's it. I greatly appreciate you. Yes, sir. You have a wonderful night. 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: Is this like, uh, my insurance still? Like, will I spot my insurance or I gotta call the other people?

Speaker speaker\_0: Okay. We... So we do... We administer medical insurance for multiple staffing agencies. What's the name of the agency you're working through?

Speaker speaker\_1: Uh, I don't really... Hang on real quick. I don't really remember. Uh, uh, uh, Special Staff Care, or it's, it's Special or something.

Speaker speaker\_0: What i-... Um... Okay. I'm not familiar with that. I can try searching you a different way. What's the last four of your Social?

Speaker speaker\_1: 01314.

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

Speaker speaker\_1: Richard Sharp, S-H-A-R-P.

Speaker speaker\_0: Okay. Is it Superior Skill Trades that you're with?

Speaker speaker\_1: Yes. Yes.

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

Speaker speaker\_1: 3736 FM139 Walking, Texas 75954. And my birthday is January 16th, 1991.

Speaker speaker\_0: Phone number 903-754-7473?

Speaker speaker\_1: Yep.

Speaker speaker\_0: And then email is richardlsharp6@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Um, let's see. So I actually see you're enrolled into a few different things with us. We just started doing the benefits for Superior Skilled Trades, so any changes that you wanna make is just if you wanna make any changes to what you're gonna have for the future. Uh-

Speaker speaker\_1: Yeah. I wanna have better insurance for my daughter. Like, they says the o- the one I got is for like the, just for like, to cover just the stuff and it's like not very good.

Speaker speaker\_0: Okay. So I'm gonna go over what you're currently enrolled into. So you have Vision, Dental-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... the VIP Classic, the Short-Term Disability, and the Term Life. All of these plans look like they're for employee only. Now, I do see that you're also enrolled into the MEC Stay Healthy, and that is what is for employee plus child. That plan specifically is on-only gonna cover preventative services.

Speaker speaker\_1: And what's that mean? What does, what does that mean?

Speaker speaker\_0: So that's like yearly physicals, vaccinations and preventative screenings. Anything that's preventing an illness or disease.

Speaker speaker\_1: Oh, so it... they don't cover, like, if she goes, if she gets sick and has to go to the emergency room?

Speaker speaker\_0: No, sir. Now, you do have the VIP Classic, which is the hospital indemnity plan. That plan provides more coverage for non-preventative. So like, if she gets admitted to the hospital, urgent care, emergency room, physician's office visits, things of that nature would be covered under the VIP Classic.

Speaker speaker\_1: Okay. So she is covered on that then? She's... 'Cause she came on-

Speaker speaker\_0: No.

Speaker speaker\_1: The woman I talked to last time-

Speaker speaker\_0: No. No.

Speaker speaker\_1: Oh, she's, she's not?

Speaker speaker\_0: No. So again, you have Vision, Dental, the VIP Classic, Short-Term Disability, and Term Life for employee only.

Speaker speaker\_1: Well, are there-

Speaker speaker\_0: And what your daughter is enrolled into is the MEC medical plan that's for the preventative care.

Speaker speaker\_1: Well, can I get better insurance on her, or?

Speaker speaker\_0: Yeah. So I'm, I'm trying to figure out, are you wanting to add your child onto the VIP Classic?

Speaker speaker\_1: Yes, yes, I wanna... I'm not worried about me.

Speaker speaker\_0: .

Speaker speaker\_1: I could fall over today. I'm not worried about me. I'm more worried about her. I want her to have a good insurance.

Speaker speaker\_0: Okay. So w- I mean, you would have to be on the policy regardless.

Speaker speaker\_1: Yeah. Yeah, yeah, yeah.

Speaker speaker\_0: There's no way they just carry her, so I'm just trying to figure everything out. Now, are you wanting to add her on the Vision, the Dental, Term Life?

Speaker speaker\_1: Yes. Yes. I thought... I put all that down when I got hired on with the company. I want her on all that stuff.

Speaker speaker\_0: Okay. And then we're gonna keep her on the preventative medical plan as well?

Speaker speaker\_1: Uh, y- yes. I mean, if it's... I guess you'll need it, I think. Well... Yeah, we better go ahead and keep her on that.

Speaker speaker\_0: Okay.

Speaker speaker\_1: But I mean... Vision and Dental is my main ones I want her to have. Well, Dental for sure. And the VIP.

Speaker speaker\_0: Okay. So I'm just trying to make sure that we make the changes needed. 'Cause every time you make a change, it takes about one to two weeks for that to be processed. So I have her... I'm gonna switch her onto the VIP Classic. I'm gonna switch her onto the Dental and the Vision. Do you want her on the Term Life?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And d- do you want her on the preventative medical plan?

Speaker speaker\_1: N- no. I don't think, I don't believe we need that.

Speaker speaker\_0: Okay. So are you wanting to take off the preventative medical plan completely off of the enrollment?

Speaker speaker\_1: Yeah, that's fine.

Speaker speaker\_0: Okay. All right. So I have you down for the VIP Classic, Dental, Term Life and Vision, employee plus child, and then Short-Term Disability for employee only.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Does that sound right? Are you wanting-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... the Short-Term Disability?

Speaker speaker\_1: I have short-term, don't I?

Speaker speaker\_0: Yeah, that's what I'm asking you.

Speaker speaker\_1: Yeah, yeah, yeah. No, I want it, yeah.

Speaker speaker\_0: Okay. So one last time, I got you down for the VIP Classic Dental Term Life and Vision, Employee Plus Child, and the short-term disability for employee only. Does that sound correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. So your new weekly deduction will come out to a total of \$65.60 a week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So like I said earlier, this is gonna take about one to two weeks to be processed through your payroll department.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Once you see that first payroll deduction being made out of your check, the coverage will start the following Monday.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, now it looks like you already... the cur- the original enrollment is already active, so you're probably gonna receive ID cards reflecting what you currently have, but you'll get new ID cards for Employee Plus Child once that coverage becomes active.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So just make sure to look at the ID cards when you get them. It'll either say Employee Only or Employee Plus Child.

Speaker speaker\_1: Okay. Uh, is there any way that you can email me that too? 'Cause I need it for child support too.

Speaker speaker\_0: Well, like I said, what you currently have-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... the majority of it is only reflecting Employee Only, because that's the-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... current enrollment in place. Now the ID cards for her, I can send you the ID card for the MEC, the preventative care, but we're taking that off. So I can send you-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... all of your current ID cards, but what I'm trying to say is, the changes that we just made, the ID cards for those are not gonna be available until that coverage is active-

Speaker speaker\_1: Oh, okay. So when we're-

Speaker speaker\_0: ... which takes about two weeks. Yeah.

Speaker speaker\_1: All right. Yeah.

Speaker speaker\_0: Um, did you want me to still send you your current ID cards?

Speaker speaker\_1: No, I mean, you can email them to me, but I'll just wait on the other ones.

Speaker speaker\_0: Okay. All righty. Well, I made the changes needed, and I got her listed here, so you should be good to go. Um, let me just make sure. Now I do see we're missing a beneficiary for the term life. Who did you want to name as the beneficiary?

Speaker speaker\_1: Her, uh, my daughter.

Speaker speaker\_0: Okay. All righty. And then I will go ahead and send you the ID cards for what you currently have. Just keep in mind the changes we made. Once that becomes active,

you'll be issued new ID cards for Employee Plus Child.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All righty. Before I let you go, do you have any other questions for me?

Speaker speaker\_1: No, that's it. I greatly appreciate you.

Speaker speaker\_0: Yes, sir. You have a wonderful night.

Speaker speaker\_1: You too.

Speaker speaker\_0: Thank you. Bye-bye.