

Transcript: VICTORIA

Taylor-6473725736697856-5945905193205760

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, hello. This is Ann. Um, I just need, uh, help, helping me, like, enrolling my benefits. Um, I'm an employee from Creative Circle. Okay. Um, let me pull up your file. What is the last four of your Social? 8449. Okay. You said first name is Ann. And I'm sorry, what is your last name? Last name is Tang, T-A-N-G. Gotcha. Do you mind verifying your address and date of birth? Address is 601 Baltic Street, Apartment 3B, Brooklyn, New York 11217. Uh, date of birth is December 18, 1998. All right. Phone number is 230-5721. Yes. That's right. And then email is, uh, T-A-N-G-A-N-N98@gmail.com? Yeah. Correct. Okay. So you're wanting to get enrolled. Do you know what you're wanting to enroll into? Yeah. Um, let me pull out the... Um, I wanted to enroll the Ensure, Ensure Plus plan. Okay. So there's, uh, there's three different ones. There's the Ensure Plus basics, the enhanced, and the premier. Oh. The, um... I want to know if, like, if you can help me, like, walk through, like... Uh, not walk through, but just try to... I'm trying to make decision between Plus and enhanced and I'm not sure, you know, like, how do I decide on that? Okay. Um, so all of the Ensure Plus plans pretty much provide the same type of coverage. Um, it's... None of them are gonna cover preventative healthcare, unfortunately. Mm-hmm. But they do provide coverage for things like being admitted to the hospital, prescriptions, um, there's coverage for- Mm-hmm. ... the emergency room as well as the physician's office. Um, it looks like all three plans also do come with virtual urgent care. Now, the only difference between the three is specifically the set dollar amount that the insurance is gonna pay towards the hospitalization benefits. Um, so it looks like the Ensure Plus Premier pays the most towards hospitalization. Oh, I see. Okay. Everything else- Like, that's like the only difference. ... looks... Yeah, everything else looks the same. Okay. Um, how about, like, for travel? You know, like, how does that work in these plans? What do you mean, travel? Like tr- like travel insurance, is that all the same? Like, it's, um, it's just all part of the, the hospital indemnities? Like if I'm not in the country- I, I'm not understanding the travel part of it. ... If I'm not in the... Like if I'm not in the country. Okay. Um, I, I don't... To be honest with you, I'm not sure if it would provide coverage outside of the country. Oh, okay. You might wanna verify with the insurance company directly, but I, I'm... don't think it does. Okay. Got it. Um, but that's fine. That's fine, yeah. I think I'll just, I'll just go with the Ensure Plus, the basic one. Okay. So, the Ensure Plus. Okay. Was there anything else that you're wanting to enroll into? Um, for vision and dental too. Okay. So the dental and vision is in a bundle package with term life, so you do have to get all three, unfortunately. Are you okay with that? Well, yeah. Yeah. That's fine. Okay. Was there anything else or is that it? Um, let me see. Um, I think that's it. Yeah. That's, that's it? Okay. So for the Ensure Plus basics, the dental, term life, and vision for employee only, it comes out to a total of \$25.11. Mm-hmm. Um, when do, when do I start enrolling? Um, so it typically takes about one to two weeks for the enrollment to be processed

through your payroll. Once you see that first de- deduction being made out of your check, coverage will start the following Monday. And like I said, you might not see that first deduction until two weeks from now. Um, now once the coverage is active, your ID cards are made and sent to you within seven to 10 business days of the coverage being active. Okay. Okay, sounds good. And just to let you know, the dental and vision ID card are gonna be mailed but the medical ID card for the Insure Plus is typically emailed, so do keep an eye on your email. Mm. Okay. Got it. Cool, thanks..... Now, since you get the, um, since you get the term life with the dental and vision, who did you want to name as the beneficiary for that? Uh, sorry what was that? Who did you want to name as the beneficiary for the term life? Like who is providing it? No, ma'am. So the term life benefit is any event of your passing, the insurance company will pay out \$20,000 to your beneficiary so who did you want to name as the beneficiary? So it's not for me. Yes, so your beneficiary is the person that would get the \$20,000 in the event of your passing. Oh. Okay. I think I'll just, um, my mom. Um, her full name is B-h-i-a J-u-n-g and then last name is W-u. Yeah, let me just make sure I got that right. So B-h-i-a J-u-n-g? Oh, B-h-i-a. Like yeah. As in cat? Yes. H-i-a- H as in hat. Yeah. And J-u-n-g. Okay. So C-h-i-a J-u-n-g. Yeah. Um, space in between, um, space after a. Okay. Last name- And the last name is- ... W-u? Yes, that's right. Okay. All righty, so I got you enrolled and like I said, it'll take about one to two weeks for that to be processed through your payroll. Um, was there anything else maybe you had questions on? Um, not for now, yeah. Thank you for the help. Yes, ma'am. I think..... You have a wonderful day. Thank you, 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: Uh, hello. This is Ann. Um, I just need, uh, help, helping me, like, enrolling my benefits. Um, I'm an employee from Creative Circle.

Speaker speaker_0: Okay. Um, let me pull up your file. What is the last four of your Social?

Speaker speaker_1: 8449.

Speaker speaker_0: Okay. You said first name is Ann. And I'm sorry, what is your last name?

Speaker speaker_1: Last name is Tang, T-A-N-G.

Speaker speaker_0: Gotcha. Do you mind verifying your address and date of birth?

Speaker speaker_1: Address is 601 Baltic Street, Apartment 3B, Brooklyn, New York 11217. Uh, date of birth is December 18, 1998.

Speaker speaker_0: All right. Phone number is 230-5721.

Speaker speaker_1: Yes. That's right.

Speaker speaker_0: And then email is, uh, T-A-N-G-A-N-N98@gmail.com?

Speaker speaker_1: Yeah. Correct.

Speaker speaker_0: Okay. So you're wanting to get enrolled. Do you know what you're wanting to enroll into?

Speaker speaker_1: Yeah. Um, let me pull out the... Um, I wanted to enroll the Ensure, Ensure Plus plan.

Speaker speaker_0: Okay. So there's, uh, there's three different ones. There's the Ensure Plus basics, the enhanced, and the premier.

Speaker speaker_1: Oh. The, um... I want to know if, like, if you can help me, like, walk through, like... Uh, not walk through, but just try to... I'm trying to make decision between Plus and enhanced and I'm not sure, you know, like, how do I decide on that?

Speaker speaker_0: Okay. Um, so all of the Ensure Plus plans pretty much provide the same type of coverage. Um, it's... None of them are gonna cover preventative healthcare, unfortunately.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But they do provide coverage for things like being admitted to the hospital, prescriptions, um, there's coverage for-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the emergency room as well as the physician's office. Um, it looks like all three plans also do come with virtual urgent care. Now, the only difference between the three is specifically the set dollar amount that the insurance is gonna pay towards the hospitalization benefits. Um, so it looks like the Ensure Plus Premier pays the most towards hospitalization.

Speaker speaker_1: Oh, I see. Okay.

Speaker speaker_0: Everything else-

Speaker speaker_1: Like, that's like the only difference.

Speaker speaker_0: ... looks... Yeah, everything else looks the same.

Speaker speaker_1: Okay. Um, how about, like, for travel? You know, like, how does that work in these plans?

Speaker speaker_0: What do you mean, travel?

Speaker speaker_1: Like tr- like travel insurance, is that all the same? Like, it's, um, it's just all part of the, the hospital indemnities? Like if I'm not in the country-

Speaker speaker_0: I, I'm not understanding the travel part of it.

Speaker speaker_1: ... If I'm not in the... Like if I'm not in the country.

Speaker speaker_0: Okay. Um, I, I don't... To be honest with you, I'm not sure if it would provide coverage outside of the country.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: You might wanna verify with the insurance company directly, but I, I'm... don't think it does.

Speaker speaker_1: Okay. Got it. Um, but that's fine. That's fine, yeah. I think I'll just, I'll just go with the Ensure Plus, the basic one.

Speaker speaker_0: Okay. So, the Ensure Plus. Okay. Was there anything else that you're wanting to enroll into?

Speaker speaker_1: Um, for vision and dental too.

Speaker speaker_0: Okay. So the dental and vision is in a bundle package with term life, so you do have to get all three, unfortunately. Are you okay with that?

Speaker speaker_1: Well, yeah. Yeah. That's fine.

Speaker speaker_0: Okay. Was there anything else or is that it?

Speaker speaker_1: Um, let me see. Um, I think that's it. Yeah.

Speaker speaker_0: That's, that's it? Okay. So for the Ensure Plus basics, the dental, term life, and vision for employee only, it comes out to a total of \$25.11.

Speaker speaker_1: Mm-hmm. Um, when do, when do I start enrolling?

Speaker speaker_0: Um, so it typically takes about one to two weeks for the enrollment to be processed through your payroll. Once you see that first de- deduction being made out of your check, coverage will start the following Monday. And like I said, you might not see that first deduction until two weeks from now. Um, now once the coverage is active, your ID cards are made and sent to you within seven to 10 business days of the coverage being active.

Speaker speaker_2: Okay. Okay, sounds good.

Speaker speaker_0: And just to let you know, the dental and vision ID card are gonna be mailed but the medical ID card for the Insure Plus is typically emailed, so do keep an eye on your email.

Speaker speaker_2: Mm. Okay. Got it. Cool, thanks.....

Speaker speaker_0: Now, since you get the, um, since you get the term life with the dental and vision, who did you want to name as the beneficiary for that?

Speaker speaker_2: Uh, sorry what was that?

Speaker speaker_0: Who did you want to name as the beneficiary for the term life?

Speaker speaker_2: Like who is providing it?

Speaker speaker_0: No, ma'am. So the term life benefit is any event of your passing, the insurance company will pay out \$20,000 to your beneficiary so who did you want to name as the beneficiary?

Speaker speaker_2: So it's not for me.

Speaker speaker_0: Yes, so your beneficiary is the person that would get the \$20,000 in the event of your passing.

Speaker speaker_2: Oh. Okay. I think I'll just, um, my mom. Um, her full name is B-h-i-a J-u-n-g and then last name is W-u.

Speaker speaker_0: Yeah, let me just make sure I got that right. So B-h-i-a J-u-n-g?

Speaker speaker_2: Oh, B-h-i-a. Like yeah.

Speaker speaker_0: As in cat?

Speaker speaker_2: Yes.

Speaker speaker_0: H-i-a-

Speaker speaker_2: H as in hat. Yeah. And J-u-n-g.

Speaker speaker_0: Okay. So C-h-i-a J-u-n-g.

Speaker speaker_2: Yeah. Um, space in between, um, space after a.

Speaker speaker_0: Okay. Last name-

Speaker speaker_2: And the last name is-

Speaker speaker_0: ... W-u?

Speaker speaker_2: Yes, that's right.

Speaker speaker_0: Okay. All righty, so I got you enrolled and like I said, it'll take about one to two weeks for that to be processed through your payroll. Um, was there anything else maybe you had questions on?

Speaker speaker_2: Um, not for now, yeah. Thank you for the help.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_2: I think.....

Speaker speaker_0: You have a wonderful day.

Speaker speaker_2: Thank you, you too.

Speaker speaker_0: Thank you, bye-bye.