

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits and Accords. This is Victoria. How can I help you? Hi. How are you doing today, Victoria? Good. How are you? I'm okay. I was calling because the staffing agency I work for, they gave me this number to call and I want to check on what type of benefit, uh, you all offering or they offering. Okay. What's the name of the agency you work for? Lingo Staffing. Okay. Uh, give me one second. And the last four of your Social? 6434. And what's your first and last name? Gavin Hammock. Okay. Do you mind verifying your address and date of birth? Uh, I think I got it at 200 Jenkins Street, uh, 11672 Thomaston, Georgia 30286. Gotcha. And then phone number is 706-601-8961? Yes, ma'am. Okay. Um, so it looks like there's a couple different things. Um, as far as medical, there's a few different plans for medical, um, but we do offer things like dental, um, vision, and then, uh, things like short-term disability, a 24-hour group accident policy, term life, behavioral health and, uh, the critical illness benefit. Oh, wow. Yeah, uh, I've been looking for some dental and, um, I wanna go in your short-term, like you said, short-term disability, and, uh, the, the, the additional accidental insurance. Okay. Are you talking about the, uh, 24-hour group accident policy? Yes. Could you explain that to me a little bit, so I can... like so we can be on the same page? So, um, the 24-hour group accident policy is just basically a policy to help pay the expenses due to an accident. So, uh, for the emergency room, they'll pay ha- uh, they'll pay \$250 towards that. Uh, they pay \$100 for the daily hospital confinement, \$200 for the intensive care unit, uh, 250 for ambulance, whether it's ground or air, medical imaging, they cover \$100 of. Um, there is a few other benefits, like for a physician's office, uh, there's a f- uh, they'll pay \$50 for that, emergency dental work, \$50 of that. Um, and it also comes with accidental death and dismemberment. Uh, so that's pretty much what the, the group accident policy covers. Oh, wow. And how much is that? . For employee only, it's \$1.97 a week. Okay. That sounds good. I'll take that. I mean, well, I would like to have that. And, and you say y'all have life insurance as well? Yes. We have the term life and AD&D, so in the event of your passing, your beneficiary would get the benefit amount of \$5,000. Um, and it looks like the term life for employee only is 60 cents a week. Okay. And this all, this covers \$5,000, correct? Yes. Okay. Yeah. I would, I would like both of them, I guess. Okay. Was there anything else that you're wanting to enroll into? Uh, dental. Okay. So just to let you know about the dental, it is a very basic plan, so it's not gonna cover any major dental work, like crowns or orthodontists. Mm-hmm. What it does cover though is your preventative services at 100% and then basic dental work, like fillings and extractions at 80% once you meet the, uh, \$50 deductible. And it looks like, uh, for employee only that is \$5.40 a week. Okay. I would like that as well. Okay. And, uh, uh, and how much is the, um, um, what is, medical, I mean health insurance, health insurance? Yeah. Cool. So like I said, there's multiple medical plans to choose from. There's the StayHealthy MEC, which is essentially what it sounds like, it's just

for your preventative care, so that's your yearly physicals, vaccinations and preventative screenings. You do have to stay in network with this plan and it's only gonna cover your preventative services. Um, then we have our hospital indemnity plans, the VIP Classic and then the Classic Elite. Neither one of these plans are gonna cover your, uh, preventative services like the StayHealthy does, but they do provide coverage for non-preventative. So like, if you get admitted to the hospital, if you have to go, um-... emergency room, urgent care or just regular physician's office. There's coverage for that. Um, really the only difference between these two plans is basically the dollar amount, um, that the insurance will pay for the benefits as well as the set number of days that they'll cover. Um, so, uh, the best way to, kind of choose these plans is to kind of... I don't know if they give, gave you a benefits guide or not. But the benefits guide will break down all of these plans and it'll show you the specific dollar amount for each benefit as well as the amount of days they'll cover, and that's how you would pick between the, the plans, whatever works best for you. No, they did not give, give that information out. Uh, how would I go about calling or getting... I can email you a copy, if you have a good email. Yes, ma'am. Okay, good. It's, it's, uh... Okay, I'll give you a second. Let's see. All right, I'm ready. 72gavinsr at gmail. Okay, so 72 and then gavin sr at gmail.com? Yes, ma'am. Okay. Okay. So I just sent that. That should come to your email here in a few seconds. Okay. There we go. Does it have the prices on it? Yes, sir. It'll go over, uh, pretty much all the plans we offer, what they cover and how much they cost. Okay. And, and, uh, one more question. Uh, uh, the question... Uh, the, uh... You said the Elite? So what's the difference between the VIP Classic and the Classic Elite again, may I ask? So the difference, you're gonna have to look at the benefits guide and, uh- Mm-hmm. ... on that chart that's on page number two. It'll show you the set dollar amount that the insurance covers for each benefit as long, as well as the amount of days that they'll cover. So that's, that's literally the only difference between the VIP Classic and the Elite, the Elite is the amount that they're going to cover for each benefit as well as how long they're going to cover the benefit for. So just to give you an example, for the hospital admission under the VIP Classic, they cover 500 day... \$500 a day with a max of one day. Oh, it's going to be... Okay, so that benefit is the same for the both of them. Uh, it looks like for hospital admission, they cover \$500 a day with a max of one day. Now, the hospital confinement looks different. So under the Classic, it's \$50 a day with a max of 30 days, whereas under the Classic Elite, it's \$200 a day with a max of five days that the insurance will cover. Um, also looks like the intensive care unit benefit is also different. Rehab, the rehab, uh, benefit is different. Um- Mm-hmm. ... surgical is going to be different, emergency room, urgent care. Mm-hmm. So whatever you just think would be best for your, your situation. I, I'll hold off and I'll, I'll hold off on the health insurance. Okay. Got it. So do you just want to enroll into the dental term life and the group accident for now? Yes, ma'am. Yes, ma'am. Okay. Was there anything else? Uh, that's... I think... Can you, uh... I, I'm trying to see, make sure I didn't miss any other benefits. Can you repeat them? So there's the... Yeah, there's the short term disability, there's the vision, the critical illness and the behavioral health benefit. Okay. So I did get the short term, I do. Yeah. I don't have that check for you, but I can put you on hold too. And... Yeah. How much is short term again? So, um, now there is a, a guideline for that. So all act- it's available for all active employees working 20 hours or more per week. Do you work at least 20 hours? A we- Yes, ma'am. Okay. Yes, ma'am. Um, so let's see. What you get with that, there is a seven-day elimination period. You can get the benefit amount for up to two years if you're temporarily disabled and it looks

like they would pay 6.50 a month. Okay. Yeah. I, I, I want that. Okay. Let's see. All right, so I got you down for dental, short-term disability, term life and the group accident for employee only. Yes, ma'am. Okay. Uh, so it comes out to a total of \$12.17 and that is weekly. Okay. And then who did you want to name as the beneficiary for the, uh, term life? Uh, her... I can spell it for you. Okay. T-A, T-A-M-B-A Little. Okay, so I got T-A and then, uh, so T-A-M and then was it B as in boy or D as in dog? B as in boy. Okay. And then A, and then Little is the last name? Yes. Okay. And then just your relation to this, uh, person. My fiancée. Fiancée, okay. All righty, um, so it will take from here about one to two weeks for the enrollment to be processed through your payroll. Um- Mm-hmm. ... so you may not see your first deduction until two weeks from now. Once you do, coverage will start the following Monday, and then once the coverage is active your ID cards are made and sent to you within seven to ten business days. Thank you so much, Victoria. You're welcome. Did you need help with anything else? Yes. I need for you to have a blessed day. Thank you so much. You as well. Thank you. Thank you. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Accords. This is Victoria. How can I help you?

Speaker speaker_1: Hi. How are you doing today, Victoria?

Speaker speaker_0: Good. How are you?

Speaker speaker_1: I'm okay. I was calling because the staffing agency I work for, they gave me this number to call and I want to check on what type of benefit, uh, you all offering or they offering.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: Lingo Staffing.

Speaker speaker_0: Okay. Uh, give me one second. And the last four of your Social?

Speaker speaker_1: 6434.

Speaker speaker_0: And what's your first and last name?

Speaker speaker_1: Gavin Hammock.

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

Speaker speaker_1: Uh, I think I got it at 200 Jenkins Street, uh, 11672 Thomaston, Georgia 30286.

Speaker speaker_0: Gotcha. And then phone number is 706-601-8961?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Um, so it looks like there's a couple different things. Um, as far as medical, there's a few different plans for medical, um, but we do offer things like dental, um, vision, and then, uh, things like short-term disability, a 24-hour group accident policy, term life, behavioral hea- uh, behavioral health and, uh, the critical illness benefit.

Speaker speaker_1: Oh, wow. Yeah, uh, I've been looking for some dental and, um, I wanna go in your short-term, like you said, short-term disability, and, uh, the, the, the additional accidental insurance.

Speaker speaker_0: Okay. Are you talking about the, uh, 24-hour group accident policy?

Speaker speaker_1: Yes. Could you explain that to me a little bit, so I can... like so we can be on the same page?

Speaker speaker_0: So, um, the 24-hour group accident policy is just basically a policy to help pay the expenses due to an accident. So, uh, for the emergency room, they'll pay ha- uh, they'll pay \$250 towards that. Uh, they pay \$100 for the daily hospital confinement, \$200 for the intensive care unit, uh, 250 for ambulance, whether it's ground or air, medical imaging, they cover \$100 of. Um, there is a few other benefits, like for a physicia- physician's office, uh, there's a f- uh, they'll pay \$50 for that, emergency dental work, \$50 of that. Um, and it also comes with accidental death and dismemberment. Uh, so that's pretty much what the, the group accident policy covers.

Speaker speaker_1: Oh, wow. And how much is that? .

Speaker speaker_0: For employee only, it's \$1.97 a week.

Speaker speaker_1: Okay. That sounds good. I'll take that. I mean, well, I would like to have that. And, and you say y'all have life insurance as well?

Speaker speaker_0: Yes. We have the term life and AD&D, so in the event of your passing, your beneficiary would get the benefit amount of \$5,000. Um, and it looks like the term life for employee only is 60 cents a week.

Speaker speaker_1: Okay. And this all, this covers \$5,000, correct?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Yeah. I would, I would like both of them, I guess.

Speaker speaker_0: Okay. Was there anything else that you're wanting to enroll into?

Speaker speaker_1: Uh, dental.

Speaker speaker_0: Okay. So just to let you know about the dental, it is a very basic plan, so it's not gonna cover any major dental work, like crowns or orthodontists.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: What it does cover though is your preventative services at 100% and then basic dental work, like fillings and extractions at 80% once you meet the, uh, \$50 deductible. And it looks like, uh, for employee only that is \$5.40 a week.

Speaker speaker_1: Okay. I would like that as well.

Speaker speaker_0: Okay.

Speaker speaker_1: And, uh, uh, and how much is the, um, um, what is, medical, I mean health insurance, health insurance? Yeah. Cool.

Speaker speaker_0: So like I said, there's multiple medical plans to choose from. There's the StayHealthy MEC, which is essentially what it sounds like, it's just for your preventative care, so that's your yearly physicals, vaccinations and preventative screenings. You do have to stay in network with this plan and it's only gonna cover your preventative services. Um, then we have our hospital indemnity plans, the VIP Classic and then the Classic Elite. Neither one of these plans are gonna cover your, uh, preventative services like the StayHealthy does, but they do provide coverage for non-preventative. So like, if you get admitted to the hospital, if you have to go, um-... emergency room, urgent care or just regular physician's office. There's coverage for that. Um, really the only difference between these two plans is basically the dollar amount, um, that the insurance will pay for the benefits as well as the set number of days that they'll cover. Um, so, uh, the best way to, kind of choose these plans is to kind of... I don't know if they give, gave you a benefits guide or not. But the benefits guide will break down all of these plans and it'll show you the specific dollar amount for each benefit as well as the amount of days they'll cover, and that's how you would pick between the, the plans, whatever works best for you.

Speaker speaker_1: No, they did not give, give that information out. Uh, how would I go about calling or getting...

Speaker speaker_0: I can email you a copy, if you have a good email.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, good.

Speaker speaker_1: It's, it's, uh... Okay, I'll give you a second.

Speaker speaker_0: Let's see. All right, I'm ready.

Speaker speaker_1: 72gavinsr at gmail.

Speaker speaker_0: Okay, so 72 and then gavin sr at gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Okay. So I just sent that. That should come to your email here in a few seconds.

Speaker speaker_1: Okay. There we go. Does it have the prices on it?

Speaker speaker_0: Yes, sir. It'll go over, uh, pretty much all the plans we offer, what they cover and how much they cost.

Speaker speaker_1: Okay. And, and, uh, one more question. Uh, uh, the question... Uh, the, uh... You said the Elite? So what's the difference between the VIP Classic and the Classic

Elite again, may I ask?

Speaker speaker_0: So the difference, you're gonna have to look at the benefits guide and, uh-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... on that chart that's on page number two. It'll show you the set dollar amount that the insurance covers for each benefit as long, as well as the amount of days that they'll cover. So that's, that's literally the only difference between the VIP Classic and the Elite, the Elite is the amount that they're going to cover for each benefit as well as how long they're going to cover the benefit for. So just to give you an example, for the hospital admission under the VIP Classic, they cover 500 day... \$500 a day with a max of one day. Oh, it's going to be... Okay, so that benefit is the same for the both of them. Uh, it looks like for hospital admission, they cover \$500 a day with a max of one day. Now, the hospital confinement looks different. So under the Classic, it's \$50 a day with a max of 30 days, whereas under the Classic Elite, it's \$200 a day with a max of five days that the insurance will cover. Um, also looks like the intensive care unit benefit is also different. Rehab, the rehab, uh, benefit is different. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... surgical is going to be different, emergency room, urgent care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So whatever you just think would be best for your, your situation.

Speaker speaker_1: I, I'll hold off and I'll, I'll hold off on the health insurance.

Speaker speaker_0: Okay.

Speaker speaker_1: Got it.

Speaker speaker_0: So do you just want to enroll into the dental term life and the group accident for now?

Speaker speaker_1: Yes, ma'am. Yes, ma'am.

Speaker speaker_0: Okay. Was there anything else?

Speaker speaker_1: Uh, that's... I think... Can you, uh... I, I'm trying to see, make sure I didn't miss any other benefits. Can you repeat them?

Speaker speaker_0: So there's the... Yeah, there's the short term disability, there's the vision, the critical illness and the behavioral health benefit.

Speaker speaker_1: Okay. So I did get the short term, I do. Yeah.

Speaker speaker_0: I don't have that check for you, but I can put you on hold too.

Speaker speaker_1: And... Yeah. How much is short term again?

Speaker speaker_0: So, um, now there is a, a guideline for that. So all act- it's available for all active employees working 20 hours or more per week. Do you work at least 20 hours?A we-

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Um, so let's see. What you get with that, there is a seven-day elimination period. You can get the benefit amount for up to two years if you're temporarily disabled and it looks like they would pay 6.50 a month.

Speaker speaker_2: Okay. Yeah. I, I, I want that.

Speaker speaker_0: Okay. Let's see. All right, so I got you down for dental, short-term disability, term life and the group accident for employee only.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. Uh, so it comes out to a total of \$12.17 and that is weekly.

Speaker speaker_2: Okay.

Speaker speaker_0: And then who did you want to name as the beneficiary for the, uh, term life?

Speaker speaker_2: Uh, her... I can spell it for you.

Speaker speaker_0: Okay.

Speaker speaker_2: T-A, T-A-M-B-A Little.

Speaker speaker_0: Okay, so I got T-A and then, uh, so T-A-M and then was it B as in boy or D as in dog?

Speaker speaker_2: B as in boy.

Speaker speaker_0: Okay. And then A, and then Little is the last name?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. And then just your relation to this, uh, person.

Speaker speaker_2: My fiance.

Speaker speaker_0: Fiance, okay. All righty, um, so it will take from here about one to two weeks for the enrollment to be processed through your payroll. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... so you may not see your first deduction until two weeks from now. Once you do, coverage will start the following Monday, and then once the coverage is active your ID cards are made and sent to you within seven to ten business days.

Speaker speaker_2: Thank you so much, Victoria.

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

Speaker speaker_2: Yes. I need for you to have a blessed day.

Speaker speaker_0: Thank you so much. You as well.

Speaker speaker_2: Thank you.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_2: Bye.