

## **Transcript: Chris Sofield**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. ... benefits and a card. This is Chris, how can I help you today? Hey, Chris. Um, I was just calling because, uh, right now I can do my, uh... so I already have insurance through y'all but there's an open enrollment going on right now and I just wanted to upgrade my insurance. Okay. What staffing company do you work with? Uh, The Resource. And the last four of your social? 4904. Thank you. Your first and last name? Elizabeth Wilson. Okay, thank you. Ms. Wilson, could you verify your address and date of birth, please? Uh, 1061 Melrose Court, East Bend, 27018, North Carolina. And you said my birthday? Yes, ma'am. 4/20/2000. Okay. And then we have a phone on file of 336-466-8290? That's it. Okay. My sheet looks like you have Dental Vision and the VIP Basic Plan. Uh, what kind of upgrades were you looking to make? Uh, so, um, I'm not to- totally sure but I need, um, like, Hospital Indemnity Plan, like for outpatient surgery. Um, you... Let me take a look. I believe- Is that- ... the VIP Basic already covers those kinds of services. It, it does- Oh, no, it- ... um, because... Okay, no, I see, I see here, it covers, um, hospital admission but not hospital confinement. It, it does cover, um, physician's office and surgery benefits. Yeah. So- I need it, uh, because I'm supposed to go every three months to get a, um, procedure done on my neck, and, um, it's considered like hospital outpatient surgery, and it wouldn't cover it but only \$50 so I'm past due on that. I wanted to upgrade to... Okay. So, the only upgrade of that would be the VIP Classic Plan, uh, which would be \$18.55 per week, um, and that does- Uh-huh. Uh, now, while that does add, um, hospital confinement, intensive care and rehab benefits as well as inc-incl-, uh, increasing the amount for, uh, surgery and hospitals, hospital outpatient facilities or things like that, um, as far- Okay. ... as, like, emergency room and physician's office benefits, the, uh, the benefits for those are effectively the exact same. Okay. So it does, uh, cover, like, surgery outpatient hospital? Yes. Yes. Surgery and hospital- Okay. ... hospital outpatient facility or free-standing outpatient surgery center. Okie dokie. Do you know how much it covers? Um, says it would be \$500. \$500? So then if- Yep. ... uh, if the surgery is 2,000 it only covers 500? Correct. Oh, shoot. Oh, maybe I don't need to upgrade then because it's 2,000. Dang, that's a tough one. Uh, is there like a upgraded one? That's the- That's the highest- ... the higher, that's the highest- ... level of VIP. Ah, dang. Hmm. That's a tough one. Uh, so maybe I don't upgrade it because, um, the surgery every three months, but no, it's like procedure thing is every three months at \$2,000 and if it only covers 500 then I'll have to have \$1,500 out of pocket. Yeah. I'm not going to be able to do that. All right. Was there anything else I could help you with? Uh, no, that'll be it. All right. Thanks again for calling and have a good day. You too. Bye.

### **Conversation Format**

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

Speaker speaker\_1: ... benefits and a card. This is Chris, how can I help you today?

Speaker speaker\_2: Hey, Chris. Um, I was just calling because, uh, right now I can do my, uh... so I already have insurance through y'all but there's an open enrollment going on right now and I just wanted to upgrade my insurance.

Speaker speaker\_1: Okay. What staffing company do you work with?

Speaker speaker\_2: Uh, The Resource.

Speaker speaker\_1: And the last four of your social?

Speaker speaker\_2: 4904.

Speaker speaker\_1: Thank you. Your first and last name?

Speaker speaker\_2: Elizabeth Wilson.

Speaker speaker\_1: Okay, thank you. Ms. Wilson, could you verify your address and date of birth, please?

Speaker speaker\_2: Uh, 1061 Melrose Court, East Bend, 27018, North Carolina. And you said my birthday?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: 4/20/2000.

Speaker speaker\_1: Okay. And then we have a phone on file of 336-466-8290?

Speaker speaker\_2: That's it.

Speaker speaker\_1: Okay. My sheet looks like you have Dental Vision and the VIP Basic Plan. Uh, what kind of upgrades were you looking to make?

Speaker speaker\_2: Uh, so, um, I'm not to- totally sure but I need, um, like, Hospital Indemnity Plan, like for outpatient surgery.

Speaker speaker\_1: Um, you... Let me take a look. I believe-

Speaker speaker\_2: Is that-

Speaker speaker\_1: ... the VIP Basic already covers those kinds of services.

Speaker speaker\_2: It, it does-

Speaker speaker\_1: Oh, no, it-

Speaker speaker\_2: ... um, because...

Speaker speaker\_1: Okay, no, I see, I see here, it covers, um, hospital admission but not hospital confinement. It, it does cover, um, physician's office and surgery benefits.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: So-

Speaker speaker\_2: I need it, uh, because I'm supposed to go every three months to get a, um, procedure done on my neck, and, um, it's considered like hospital outpatient surgery, and it wouldn't cover it but only \$50 so I'm past due on that. I wanted to upgrade to...

Speaker speaker\_1: Okay. So, the only upgrade of that would be the VIP Classic Plan, uh, which would be \$18.55 per week, um, and that does-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: Uh, now, while that does add, um, hospital confinement, intensive care and rehab benefits as well as inc-incl-, uh, increasing the amount for, uh, surgery and hospitals, hospital outpatient facilities or things like that, um, as far-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... as, like, emergency room and physician's office benefits, the, uh, the benefits for those are effectively the exact same.

Speaker speaker\_2: Okay. So it does, uh, cover, like, surgery outpatient hospital?

Speaker speaker\_1: Yes. Yes. Surgery and hospital-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... hospital outpatient facility or free-standing outpatient surgery center.

Speaker speaker\_2: Okie dokie. Do you know how much it covers?

Speaker speaker\_1: Um, says it would be \$500.

Speaker speaker\_2: \$500? So then if-

Speaker speaker\_1: Yep.

Speaker speaker\_2: ... uh, if the surgery is 2,000 it only covers 500?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Oh, shoot. Oh, maybe I don't need to upgrade then because it's 2,000. Dang, that's a tough one. Uh, is there like a upgraded one? That's the-

Speaker speaker\_1: That's the highest-

Speaker speaker\_2: ... the higher, that's the highest-

Speaker speaker\_1: ... level of VIP.

Speaker speaker\_2: Ah, dang. Hmm. That's a tough one. Uh, so maybe I don't upgrade it because, um, the surgery every three months, but no, it's like procedure thing is every three months at \$2,000 and if it only covers 500 then I'll have to have \$1,500 out of pocket. Yeah.

I'm not going to be able to do that.

Speaker speaker\_1: All right. Was there anything else I could help you with?

Speaker speaker\_2: Uh, no, that'll be it.

Speaker speaker\_1: All right. Thanks again for calling and have a good day.

Speaker speaker\_2: You too. Bye.