

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... with this brown. I... Hello, and welcome to Accari. My name is Stephanie. How can I assist you? Hi, um, I wanted to see how soon I could get a health insurance plan. Okay. And what not. Um, what staff and- yes, sir. Oh, go ahead. What staff and agency... What staff and agency are you with? Oxford. Okay, thank you. And then what are the last four of your social? Uh, 0488. Okay, thank you. For security purposes, Tyler- Mm-hmm. ... could you verify your address as well as your date of birth? Yes. Uh, 2800 North Orchard Street, Chicago, Illinois 60657, and May 30th, 1988. Thank you. Is your number still 309-267-7114? Yes. And then I have tybaum at gmail.com. Is that still up to date? Yes, that's it. Okay. So it looks like you do have active coverage for the Insure Plus Enhanced Dental and Vision. Um, your company is within their company open enrollment period, meaning you could add any additional benefits if you wish. Um, did you want to add any different ones or any add-ons? Um, well, that's the thing. I needed... I didn't realize, uh, when I signed up for this that they weren't offering us full health coverage. Yeah. Like I... They did not make that clear that... Like, I just kind of signed up for it thinking that was, uh, like the best plan and, uh, I didn't realize, oh, that's only because they didn't have an option for a real plan. Um... Right. Yeah. Yeah, they don't offer... None of the, um, medical plans that they offer are major medical plans. You actually got the one, um, that's the best one out of the medical plans that they offer, um, because the other one, the Stay Healthy NEC is only for preventative services, and it only covers preventative like your annual and some vaccinations. Yeah. Some STD and cancer screening. And then the Insure Plus covers everything. Mm-hmm. That's the one that you have, but it covers, um, less than a dollar amount. So the one that you have covers you a little bit more- Okay. ... for those services. Well, um. That's true. Okay, um, yeah, I mean, I'm just finding that out now. Uh, yeah, I just had a bad accident last week, and, um- Oh, yeah. Yeah, so I was going to see, uh, I don't know if I did want to sign up for any, you know, for an actual health plan. Is that offered or would that not actually go through your company? No, the only ones that they offer are, is the Stay Healthy, which is your preventative plan- Yeah. ... the Insure Plus, which is the other hospital indemnity, and then the one that you have, which is the one that pays more- Mm-hmm. ... add on. Yeah. Yeah. For those services. Other than that, the... After, like, those three medical plans, they only offer dental, vision, which you have already, and then that would just leave the short-term disability and then the term life. Mm-hmm. That's it though. Okay. Okay, but like, yeah. So just the, the point is through this, I cannot get any kind of full coverage through this, your company? Mm-mm. No, sir. Okay. Yeah. Okay. Yeah. Well, that's... Yeah. Uh, all right. I'm trying to figure out what my options are, because I... Because at any time that- Yeah. Anytime you, you can cancel your plans or drop any plans because there's not regulations, um, with that company. Mm-hmm. So at any time you can cancel

them, but to add anything, you would have to- Mm-hmm. ... do it within the company open enrollment period, which they're already in that period. Right, but do they... So yeah, any time you could enroll. Well, yeah, I mean, they're, they're in the period but they- And those are the only plans that they offer. Okay. Um, yeah, I mean, if they're not offering anything better, then wouldn't matter anyway. Uh, I just didn't realize that. Okay, well, I'll, uh, try to find something else then. Okay. So just- Okay. ... leave it how it is? Well, yeah, I mean, what would I, what would I- So don't be upset but just leave it how it is? Yeah, leave it how it is. I mean, I- Okay. I can't add anything. I need full coverage right now, is what I'm saying. I, I need to get a surgery at some point here, and I didn't realize that I didn't have any kind of health coverage. So, um... Because the one that you have covers like, um, daily hospital confinement, intensive care. Yeah, I... Yeah. Sir. No, I get that now. I just... I didn't know that at the time. Uh, this is the only company I've ever had that doesn't have a full health plan. All right. Well- Okay. I'll, uh... Yeah. All right. I'll, I'll see what else I can find then. Well, thank you. Okay. You're welcome. Have a nice day. All right. Thanks, you too. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: ... with this brown. I...

Speaker speaker_2: Hello, and welcome to Accari. My name is Stephanie. How can I assist you?

Speaker speaker_3: Hi, um, I wanted to see how soon I could get a health insurance plan.

Speaker speaker_2: Okay.

Speaker speaker_3: And what not.

Speaker speaker_2: Um, what staff and- yes, sir.

Speaker speaker_3: Oh, go ahead.

Speaker speaker_2: What staff and agency... What staff and agency are you with?

Speaker speaker_3: Oxford.

Speaker speaker_2: Okay, thank you. And then what are the last four of your social?

Speaker speaker_3: Uh, 0488.

Speaker speaker_2: Okay, thank you. For security purposes, Tyler-

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: ... could you verify your address as well as your date of birth?

Speaker speaker_3: Yes. Uh, 2800 North Orchard Street, Chicago, Illinois 60657, and May 30th, 1988.

Speaker speaker_2: Thank you. Is your number still 309-267-7114?

Speaker speaker_3: Yes.

Speaker speaker_2: And then I have tybaum at gmail.com. Is that still up to date?

Speaker speaker_3: Yes, that's it.

Speaker speaker_2: Okay. So it looks like you do have active coverage for the Insure Plus Enhanced Dental and Vision. Um, your company is within their company open enrollment period, meaning you could add any additional benefits if you wish. Um, did you want to add any different ones or any add-ons?

Speaker speaker_3: Um, well, that's the thing. I needed... I didn't realize, uh, when I signed up for this that they weren't offering us full health coverage.

Speaker speaker_2: Yeah.

Speaker speaker_3: Like I... They did not make that clear that... Like, I just kind of signed up for it thinking that was, uh, like the best plan and, uh, I didn't realize, oh, that's only because they didn't have an option for a real plan. Um...

Speaker speaker_2: Right.

Speaker speaker_3: Yeah.

Speaker speaker_2: Yeah, they don't offer... None of the, um, medical plans that they offer are major medical plans. You actually got the one, um, that's the best one out of the medical plans that they offer, um, because the other one, the Stay Healthy NEC is only for preventative services, and it only covers preventative like your annual and some vaccinations.

Speaker speaker_3: Yeah.

Speaker speaker_2: Some STD and cancer screening. And then the Insure Plus covers everything.

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: That's the one that you have, but it covers, um, less than a dollar amount. So the one that you have covers you a little bit more-

Speaker speaker_3: Okay.

Speaker speaker_2: ... for those services.

Speaker speaker_3: Well, um.

Speaker speaker_1: That's true.

Speaker speaker_3: Okay, um, yeah, I mean, I'm just finding that out now. Uh, yeah, I just had a bad accident last week, and, um-

Speaker speaker_1: Oh, yeah.

Speaker speaker_3: Yeah, so I was going to see, uh, I don't know if I did want to sign up for any, you know, for an actual health plan. Is that offered or would that not actually go through your company?

Speaker speaker_2: No, the only ones that they offer are, is the Stay Healthy, which is your preventative plan-

Speaker speaker_3: Yeah.

Speaker speaker_2: ... the Insure Plus, which is the other hospital indemnity, and then the one that you have, which is the one that pays more-

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: ... add on.

Speaker speaker_3: Yeah. Yeah.

Speaker speaker_2: For those services. Other than that, the... After, like, those three medical plans, they only offer dental, vision, which you have already, and then that would just leave the short-term disability and then the term life.

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: That's it though.

Speaker speaker_3: Okay. Okay, but like, yeah. So just the, the point is through this, I cannot get any kind of full coverage through this, your company?

Speaker speaker_2: Mm-mm. No, sir.

Speaker speaker_3: Okay.

Speaker speaker_2: Yeah.

Speaker speaker_3: Okay. Yeah. Well, that's... Yeah. Uh, all right. I'm trying to figure out what my options are, because I...

Speaker speaker_2: Because at any time that-

Speaker speaker_3: Yeah.

Speaker speaker_2: Anytime you, you can cancel your plans or drop any plans because there's not regulations, um, with that company.

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: So at any time you can cancel them, but to add anything, you would have to-

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: ... do it within the company open enrollment period, which they're already in that period.

Speaker speaker_3: Right, but do they...

Speaker speaker_2: So yeah, any time you could enroll.

Speaker speaker_3: Well, yeah, I mean, they're, they're in the period but they-

Speaker speaker_2: And those are the only plans that they offer.

Speaker speaker_3: Okay. Um, yeah, I mean, if they're not offering anything better, then wouldn't matter anyway. Uh, I just didn't realize that. Okay, well, I'll, uh, try to find something else then.

Speaker speaker_2: Okay. So just-

Speaker speaker_3: Okay.

Speaker speaker_2: ... leave it how it is?

Speaker speaker_3: Well, yeah, I mean, what would I, what would I-

Speaker speaker_2: So don't be upset but just leave it how it is?

Speaker speaker_3: Yeah, leave it how it is. I mean, I-

Speaker speaker_2: Okay.

Speaker speaker_3: I can't add anything. I need full coverage right now, is what I'm saying. I, I need to get a surgery at some point here, and I didn't realize that I didn't have any kind of health coverage. So, um...

Speaker speaker_2: Because the one that you have covers like, um, daily hospital confinement, intensive care.

Speaker speaker_3: Yeah, I... Yeah.

Speaker speaker_2: Sir.

Speaker speaker_3: No, I get that now. I just... I didn't know that at the time. Uh, this is the only company I've ever had that doesn't have a full health plan. All right. Well-

Speaker speaker_2: Okay.

Speaker speaker_3: I'll, uh... Yeah. All right. I'll, I'll see what else I can find then. Well, thank you.

Speaker speaker_2: Okay. You're welcome. Have a nice day.

Speaker speaker_3: All right. Thanks, you too. Bye.