## Transcript: Justin Mills-4565453066256384-6706202998259712

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. This is Justin. How can I help you today? Hi. Yes, Justin. My name is Ursula Cannon, Um, my husband, um, is a insurance carrier. Um, however, and I think you could just check, he added me, um, so I was able to speak 'cause I called one day last week. His name is Gregory Cannon. Um, yeah. Well, who's the, who's his employer? Um, Flex. Or MA. Is that- Well, no, not MAU. Uh, wait a minute. Yeah, it's a staffing agency. Uh, TR... Yes. That's right, TRC. Yeah. So TRC? Uh-huh, yes. So TRC. Last four of his Social? B- Uh, hold on, I'm giving mine. 0687. Gregory Cannon. Let's see here. Ursula, okay. Yes. And for security purposes, could you verify the home address, including city, state and zip code, Ms. Cannon? 636 Delaney Bend, Columbia, South Carolina 29229. And confirm his date of birth. 5/20/67. And a good telephone number I have for him is 803-479-2613. Correct. And his email is GCANN37@Yahoo? Correct. Okay, and how can I help you today? I was just looking, um, I was going over his, uh, the stuff that's in his file. The, um, the dental, 'cause we did add that last week, but I think it's like the... Is that like a basic for dental? Um, yeah, so like- I'm looking at it now. So there's only one dental plan offered through TRC Staffing. However, when it comes to dental- Oh. ... I do know that all of the preventative visits would be covered at 100%, which may include- Mm-hmm. ... your basic cleanings, checkups or X-rays once per six months. However, when it comes to- Mm-hmm. ... basic dental work such as fillings and extractions, except surgical-Yes. ... extractions, those would be covered at 80% if met by a \$50 deductible. Okay. Okay. So with the \$50, that's not bad. That's what I was looking for. Um, so... Okay, I got it, got it. So if, um, 'cause I do have a crown that, it actually broke off, so... And I know they're probably gonna have to remove that. Is that under the 80% or I have to pay for that? Um, honestly, I, I would imagine that would be under the 80% 'cause I do know- Oh, okay. ... they have an annual maximum of \$500 that could be used. Okay. Um-Okay. But I can provide you with the insurance carrier's telephone number so you can ask them that more specific. That's even better 'cause they, 'cause we hadn't received his card yet, so... Mm-hmm. And I have to go to the dentist and that's the number that I'll need to give them so they'll be able to ... Wait a minute. One more thing, while I'm on here. Hold on, hold on. Let me see. I'm just looking. Now, medical, my husband He didn't want to delay you guys, but, um, is that... The Stay Healthy, is that the one that, um... Let me see. Stay Healthy Medi-Oh, that's Tele, that's TeleRx. No. Which one is for the medical? I'm trying to... Um, so the MEC, so all of, um, so the MEC TeleRx, that is a medical plan. That just covers preventative healthcare services as well as a subscription to FreeRx, which gives out free or discounted prescription coverage. However, preventive- Okay. ... healthcare services are like physicals, diabetes screenings, vaccinations. Pretty much things that generally make you stay healthy. Okay. So is that the... Wait a minute now. Is that the VIP Standard? Um, so now the VIP

plans- I thought, I thought the- Yes. So the VIP plans, those actually cover your hospital visits, doctor visits and medication coverage, um- Yeah, that's what I thought. ... while the MEC Enhanced is like a combination of both, preventative plus hospital, doctor and medication coverage. Okay. So now if... I know, I know you probably can't... But which is better, like the Standard or the Plus? Well, we do have a- Or the MEC. I know I don't know, but- Um, well, the highest tier that's offered through TRC Staffing would be considered the MEC Enhanced 'cause you do have preventative healthcare services as well as hospital, doctor and medication coverage. Um- Mm-hmm. But out of the VIP plans, the Plus would be the highest tier out of those, um, due to the fact- Mm-hmm. ... that you have more coverage for hospitals, doctors and medications. Okay. Um... Okay. I think... Need more coverage. Hmm. I don't know. He might want this. That's okay. We better not do it 'cause he's on mine. Mine's are... I like being double covered, but he's like, "Oh, man, we don't need it," because he doesn't go to the doctor that much. It's me. No, I understand. Totally understand. Okay. All right. Well, I'll, I'll leave that one alone because I was gonna get the MedTel... I mean, yeah, the Stay Healthy one, which is simple, but I better just leave that one alone. Yeah. Yeah. Okay. Right. Did you need that insurance carrier's telephone number as well? Oh, yes. Please, please, please, please. Yes, I'm going to say that. Mm-hmm. Okay, just let me know whenever you're ready. I'm ready. Okay, so the insurance carrier is American Public Life. American Public Life. Okay. And their telephone number is 800- Okay. ... 256- Mm-hmm. ... 8606. 8606. 800-256-8606. Correct. It's 8. American Public Life. Right. Okay, got it. All right. Thank you so much, Justin, for your help. You're welcome, Ursula. You have a great day, okay? Yes, you too. All right, you too. Merry Christmas. Merry Christmas to you too. Bye-bye. All right. Bye-bye.

## **Conversation Format**

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

Speaker speaker\_1: Thank you for calling Benefits in a Cart. This is Justin. How can I help you today?

Speaker speaker\_2: Hi. Yes, Justin. My name is Ursula Cannon. Um, my husband, um, is a insurance carrier. Um, however, and I think you could just check, he added me, um, so I was able to speak 'cause I called one day last week. His name is Gregory Cannon.

Speaker speaker\_1: Um, yeah. Well, who's the, who's his employer?

Speaker speaker\_2: Um, Flex. Or MA.

Speaker speaker\_1: Is that-

Speaker speaker\_2: Well, no, not MAU. Uh, wait a minute.

Speaker speaker\_1: Yeah, it's a staffing agency.

Speaker speaker\_2: Uh, TR... Yes. That's right, TRC. Yeah.

Speaker speaker\_1: So TRC?

Speaker speaker\_2: Uh-huh, yes.

Speaker speaker\_1: So TRC. Last four of his Social?

Speaker speaker\_2: B- Uh, hold on, I'm giving mine. 0687.

Speaker speaker\_1: Gregory Cannon. Let's see here. Ursula, okay.

Speaker speaker\_2: Yes.

Speaker speaker\_1: And for security purposes, could you verify the home address, including city, state and zip code, Ms. Cannon?

Speaker speaker\_2: 636 Delaney Bend, Columbia, South Carolina 29229.

Speaker speaker\_1: And confirm his date of birth.

Speaker speaker\_2: 5/20/67.

Speaker speaker\_1: And a good telephone number I have for him is 803-479-2613.

Speaker speaker\_2: Correct.

Speaker speaker\_1: And his email is GCANN37@Yahoo?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay, and how can I help you today?

Speaker speaker\_2: I was just looking, um, I was going over his, uh, the stuff that's in his file. The, um, the dental, 'cause we did add that last week, but I think it's like the... Is that like a basic for dental?

Speaker speaker\_1: Um, yeah, so like-

Speaker speaker 2: I'm looking at it now.

Speaker speaker\_1: So there's only one dental plan offered through TRC Staffing. However, when it comes to dental-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... I do know that all of the preventative visits would be covered at 100%, which may include-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... your basic cleanings, checkups or X-rays once per six months. However, when it comes to-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... basic dental work such as fillings and extractions, except surgical-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... extractions, those would be covered at 80% if met by a \$50 deductible.

Speaker speaker\_2: Okay. Okay. So with the \$50, that's not bad. That's what I was looking for. Um, so... Okay, I got it, got it. So if, um, 'cause I do have a crown that, it actually broke off, so... And I know they're probably gonna have to remove that. Is that under the 80% or I have to pay for that?

Speaker speaker\_1: Um, honestly, I, I would imagine that would be under the 80% 'cause I do know-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... they have an annual maximum of \$500 that could be used.

Speaker speaker 2: Okay.

Speaker speaker\_1: Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: But I can provide you with the insurance carrier's telephone number so you can ask them that more specific.

Speaker speaker\_2: That's even better 'cause they, 'cause we hadn't received his card yet, so...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And I have to go to the dentist and that's the number that I'll need to give them so they'll be able to... Wait a minute. One more thing, while I'm on here. Hold on, hold on. Let me see. I'm just looking. Now, medical, my husband He didn't want to delay you guys, but, um, is that... The Stay Healthy, is that the one that, um... Let me see. Stay Healthy Medi-Oh, that's Tele, that's TeleRx. No. Which one is for the medical? I'm trying to...

Speaker speaker\_1: Um, so the MEC, so all of, um, so the MEC TeleRx, that is a medical plan. That just covers preventative healthcare services as well as a subscription to FreeRx, which gives out free or discounted prescription coverage. However, preventive-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... healthcare services are like physicals, diabetes screenings, vaccinations. Pretty much things that generally make you stay healthy.

Speaker speaker\_2: Okay. So is that the... Wait a minute now. Is that the VIP Standard?

Speaker speaker\_1: Um, so now the VIP plans-

Speaker speaker 2: I thought, I thought the-

Speaker speaker\_1: Yes. So the VIP plans, those actually cover your hospital visits, doctor visits and medication coverage, um-

Speaker speaker\_2: Yeah, that's what I thought.

Speaker speaker\_1: ... while the MEC Enhanced is like a combination of both, preventative plus hospital, doctor and medication coverage.

Speaker speaker\_2: Okay. So now if... I know, I know you probably can't... But which is better, like the Standard or the Plus?

Speaker speaker\_1: Well, we do have a-

Speaker speaker 2: Or the MEC. I know I don't know, but-

Speaker speaker\_1: Um, well, the highest tier that's offered through TRC Staffing would be considered the MEC Enhanced 'cause you do have preventative healthcare services as well as hospital, doctor and medication coverage. Um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: But out of the VIP plans, the Plus would be the highest tier out of those, um, due to the fact-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that you have more coverage for hospitals, doctors and medications.

Speaker speaker\_2: Okay. Um... Okay. I think... Need more coverage. Hmm. I don't know. He might want this. That's okay. We better not do it 'cause he's on mine. Mine's are... I like being double covered, but he's like, "Oh, man, we don't need it," because he doesn't go to the doctor that much. It's me.

Speaker speaker\_1: No, I understand. Totally understand.

Speaker speaker\_2: Okay. All right. Well, I'll, I'll leave that one alone because I was gonna get the MedTel... I mean, yeah, the Stay Healthy one, which is simple, but I better just leave that one alone. Yeah. Yeah. Okay.

Speaker speaker\_1: Right. Did you need that insurance carrier's telephone number as well?

Speaker speaker\_2: Oh, yes. Please, please, please, please. Yes, I'm going to say that. Mm-hmm.

Speaker speaker\_1: Okay, just let me know whenever you're ready.

Speaker speaker 2: I'm ready.

Speaker speaker\_1: Okay, so the insurance carrier is American Public Life.

Speaker speaker\_2: American Public Life. Okay.

Speaker speaker 1: And their telephone number is 800-

Speaker speaker\_2: Okay.

Speaker speaker\_3: ... 256-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_3: ... 8606.

Speaker speaker\_2: 8606. 800-256-8606.

Speaker speaker\_3: Correct. It's 8.

Speaker speaker\_2: American Public Life.

Speaker speaker\_3: Right.

Speaker speaker\_2: Okay, got it. All right. Thank you so much, Justin, for your help.

Speaker speaker\_3: You're welcome, Ursula. You have a great day, okay?

Speaker speaker\_2: Yes, you too. All right, you too. Merry Christmas.

Speaker speaker\_3: Merry Christmas to you too. Bye-bye.

Speaker speaker\_2: All right. Bye-bye.