

## Transcript: Justin

**Mills-5749605080285184-4880062766170112**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. Um, I was just, um... I had gotten this packet by my job, um, by, like, a job agency. And I just, like, I just recently had, um... recently, like, applied with this job agency, and they had given me this packet with, um... to be able to, like, sign up. It's HSS, um, and I was pretty much just, like, calling, um, today to be able to see what you can do for me, um, on the sign-up and how I would be able to sign up. Okay. I mean, I can get you enrolled over the phone, um, to HSS. What's the last four of your Social? What was that? I stated HSS. What's the last four of your Social? Uh, four, four, three, three. And your first and last name? Uh, Sabrina Zikram. And for security purposes, could you verify your home address, including city, state and zip code, Sabrina? Yep. 244 Southwest 21st Street, Fort Lauderdale, Florida 33315. And confirm your date of birth? October 16th, 1998. And a good telephone number has a 954-290-2177? That is correct. The email I have is your first name, last name 234@gmail.com? That is correct. Okay. Um, so you stated you received a benefit guide through HSS? Did you have any questions regarding it, or, or what? Um, I do, actually. I have, actually... Yeah. I d- I have a decent amount of, um, questions about it. So, um, so I wanna know... So, like, I'm not... Like, I'm not... I'm single. I'm not pregnant or anything like that. Um, it just... I real-... Like, the... I really would like just be me. Um, now, I... Like, I am, um, like, I am trying to, like, conceive and, like, that case and how I'm not sure, like, if you guys... I'm not sure, like, if this, like, you know, would, like, cov-... I'm not sure, like, what you guys, like, cover or anything. Like, I did, like, kinda somewhat, like, go through the packet. I am new at this. Like, um, like, I just turned 26, so I'm kinda, um, like, new at, like, shopping for, like, insurance and stuff like that for myself. So, I'm kinda, like, just really figuring out, um, like, what, what plan would, like, be, like, best, um, like, for me and also, um, in the future if I wanna be able to have a child as well. Totally understand. Um, so I do know the plans offered through HSS are not major medical plans. Um, they're hospital indemnity plans. Um, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met, while at major medical, you have to reach a deductible before the insurance carrier pays their set percentage, like 70% or 80%. Um, but with these, you just meet the copay or whatever the provider's office is. After that copay is met, the insurance carrier pays a set dollar amount, and then whatever the remaining balance is would be your responsibility. However, HSS does offer a few medical plans. One of 'em, um, or one of 'em is the MEC TeleRx. Now, that one just covers preventative healthcare services only, so, like, physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. It's \$15.65 per week. Then they have another medical plan, the VIP Standard. Now, that one actually covers your hospital visits, doctor visits and medication coverage. Um, \$16.81 per week. And then the last medical plan is the MEC Enhanced, which is like a

combination of both preventative plus hospital, doctor and medication coverage at \$42.61 per week. Okay. All right. Um, okay. So, the, the \$42 one, where... What benefit is that one? I don't see that on here. That one is the- What's that called?

## 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 Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi. Um, I was just, um... I had gotten this packet by my job, um, by, like, a job agency. And I just, like, I just recently had, um... recently, like, applied with this job agency, and they had given me this packet with, um... to be able to, like, sign up. It's HSS, um, and I was pretty much just, like, calling, um, today to be able to see what you can do for me, um, on the sign-up and how I would be able to sign up.

Speaker speaker\_1: Okay. I mean, I can get you enrolled over the phone, um, to HSS. What's the last four of your Social?

Speaker speaker\_2: What was that?

Speaker speaker\_1: I stated HSS. What's the last four of your Social?

Speaker speaker\_2: Uh, four, four, three, three.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Uh, Sabrina Zikram.

Speaker speaker\_1: And for security purposes, could you verify your home address, including city, state and zip code, Sabrina?

Speaker speaker\_2: Yep. 244 Southwest 21st Street, Fort Lauderdale, Florida 33315.

Speaker speaker\_1: And confirm your date of birth?

Speaker speaker\_2: October 16th, 1998.

Speaker speaker\_1: And a good telephone number has a 954-290-2177?

Speaker speaker\_2: That is correct.

Speaker speaker\_1: The email I have is your first name, last name 234@gmail.com?

Speaker speaker\_2: That is correct.

Speaker speaker\_1: Okay. Um, so you stated you received a benefit guide through HSS? Did you have any questions regarding it, or, or what?

Speaker speaker\_2: Um, I do, actually. I have, actually... Yeah. I d- I have a decent amount of, um, questions about it. So, um, so I wanna know... So, like, I'm not... Like, I'm not... I'm single. I'm not pregnant or anything like that. Um, it just... I real-... Like, the... I really would like just be me. Um, now, I... Like, I am, um, like, I am trying to, like, conceive and, like, that case and how I'm not sure, like, if you guys... I'm not sure, like, if this, like, you know, would, like, cov-... I'm not sure, like, what you guys, like, cover or anything. Like, I did, like, kinda somewhat, like, go through the packet. I am new at this. Like, um, like, I just turned 26, so I'm kinda, um, like, new at, like, shopping for, like, insurance and stuff like that for myself. So, I'm kinda, like, just really figuring out, um, like, what, what plan would, like, be, like, best, um, like, for me and also, um, in the future if I wanna be able to have a child as well.

Speaker speaker\_1: Totally understand. Um, so I do know the plans offered through HSS are not major medical plans. Um, they're hospital indemnity plans. Um, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met, while at major medical, you have to reach a deductible before the insurance carrier pays their set percentage, like 70% or 80%. Um, but with these, you just meet the copay or whatever the provider's office is. After that copay is met, the insurance carrier pays a set dollar amount, and then whatever the remaining balance is would be your responsibility. However, HSS does offer a few medical plans. One of 'em, um, or one of 'em is the MEC TeleRx. Now, that one just covers preventative healthcare services only, so, like, physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. It's \$15.65 per week. Then they have another medical plan, the VIP Standard. Now, that one actually covers your hospital visits, doctor visits and medication coverage. Um, \$16.81 per week. And then the last medical plan is the MEC Enhanced, which is like a combination of both preventative plus hospital, doctor and medication coverage at \$42.61 per week.

Speaker speaker\_2: Okay. All right. Um, okay. So, the, the \$42 one, where... What benefit is that one? I don't see that on here.

Speaker speaker\_1: That one is the-

Speaker speaker\_2: What's that called?