Transcript: Malcolm Nash-4948283971649536-6193905286561792

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits ... in the car. This is Malcolm. How may I help you? Hi. Um, I was calling because I'm interested in, um, getting benefits through my job or- What staffing company do you work for, ma'am? Crown Staffing. Can I have your social? 8338. First name? Laporchas. L-A-P-O-R-C-H-A. And your age is? How old are you? 55. For security purposes, can you verify your address and date of birth for me? Mm-hmm. Address is 7018 Forest Mill Drive, Cottondale, Alabama 35453 and my date of birth is 9/9/87. I got you. Okay. So we got your phone number at 205-657-9758? 9258. And we get... and then I get email, laporchas.h@yahoo.com? Yes, that's correct. All right. What type of coverage were you looking to get enrolled into? Um, Affordable. Um, most importantly, because I'm only working part-time right now, so that's kind of an issue. So they offer you... They, they offer you medical, FreeRx, Virtual Care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and an ID experts. Um, definitely medical and... I don't know, maybe GoodRx. I've never even heard that one as an option. So for medical, they offer you two different plans. They offer you the VIP Standard and VIP Classic. They both cover doctors, hospitals, and prescriptions. The only difference between the two is with the Classic, it gives you a little more on the hospital benefit side. And they also offer you the MEC Enhanced and the MEC TeleRx. The MEC TeleRx is a preventative care plan that's good for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it comes with FreeRx included. And FreeRx is... gives you access to over 800 acute and chronic medications. And then they also offer you the MEC Enhanced, which is a combination of the preventative care and the VIP plan, because the preventative stuff isn't included in the VIP plans. Okay. Um, and then that's just one, right? The other one is... um- So you can get the MEC alone, you can get the MEC Enhanced, which combines the VIP with the MEC, or you can get the VIP plan by itself. Okay. Um, how much... How, how much would I be paying for that? That... Again, that's the most important part for me, because I'm only working part-time, so... It depends on what you get enrolled into, because all the plans have different prices. Right. Um, I guess... If you want, I can send you a benefits guide before you got enrolled and you can look it over. I was actually trying to look as we were talking about it so I could, um, follow. Right. And I have something pulled up, but, um, I see a VIP. Um, so VIP Standard, VIP Classic, and then the, the Stay Healthy Next TeleRx? Mm-hmm. That's it. Um, I guess the VIP Classic, it looks like it's only \$3 more. I paid \$418 for that one. Um, yeah, let's, let's do the- What, what else were you interested in? VIP... Okay, so I don't see any... Maybe I should have gotten the package, because I don't see, um, dental or anything. Dental would be \$3.52. Vision would be \$2.15. Uh, okay. And then just one more time, sorry to have you keep repeating yourself, but, um,

the difference between the VIP Standard and the VIP Classic, what, what more would I be getting for the Classic? So it only comes to the hospital benefits. So with the hospital benefits, it gives you more money. For example, with the- Okay. ... Standard, it's \$250 a day for if there's surgery in the hospital, \$250 a day, with the Classic, it's \$500 a day. Got it, got it. Okay. Um, I'll do the Classic, and then I want to add dental and vision. All right. Was there anything else that you're interested in? No, not right now. So with those three plans, so like your total would be \$24.53. That'd be deducted weekly. Do you authorize your employer to make these deductions? Yes, I do. Yeah. Okay. So the enrollment process does take one to two weeks. Once you see that first deduction on your paycheck and we see it in our system, that following Monday's when your coverage will become active and your ID cards are sent one or two weeks from that activation date. Okie dokie. And I do want to let you know that if you wanted a physical copy of your medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay. Okay. Was there anything else I could help you with today, Ms. Hinton? No, that'll be all. Thank you. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week. Thank you. Same to you. Thank you. Bye-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 the car. This is Malcolm. How may I help you?

Speaker speaker\_2: Hi. Um, I was calling because I'm interested in, um, getting benefits through my job or-

Speaker speaker\_1: What staffing company do you work for, ma'am?

Speaker speaker 2: Crown Staffing.

Speaker speaker\_1: Can I have your social?

Speaker speaker\_2: 8338.

Speaker speaker 1: First name?

Speaker speaker\_2: Laporchas. L-A-P-O-R-C-H-A.

Speaker speaker\_3: And your age is? How old are you?

Speaker speaker 2: 55.

Speaker speaker\_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: Mm-hmm. Address is 7018 Forest Mill Drive, Cottondale, Alabama 35453 and my date of birth is 9/9/'87.

Speaker speaker\_3: I got you.

Speaker speaker\_1: Okay. So we got your phone number at 205-657-9758?

Speaker speaker\_2: 9258.

Speaker speaker\_1: And we get... and then I get email, laporchas.h@yahoo.com?

Speaker speaker\_2: Yes, that's correct.

Speaker speaker\_1: All right. What type of coverage were you looking to get enrolled into?

Speaker speaker\_2: Um, Affordable. Um, most importantly, because I'm only working part-time right now, so that's kind of an issue.

Speaker speaker\_1: So they offer you... They, they offer you medical, FreeRx, Virtual Care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and an ID experts.

Speaker speaker\_2: Um, definitely medical and... I don't know, maybe GoodRx. I've never even heard that one as an option.

Speaker speaker\_1: So for medical, they offer you two different plans. They offer you the VIP Standard and VIP Classic. They both cover doctors, hospitals, and prescriptions. The only difference between the two is with the Classic, it gives you a little more on the hospital benefit side. And they also offer you the MEC Enhanced and the MEC TeleRx. The MEC TeleRx is a preventative care plan that's good for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it comes with FreeRx included. And FreeRx is... gives you access to over 800 acute and chronic medications. And then they also offer you the MEC Enhanced, which is a combination of the preventative care and the VIP plan, because the preventative stuff isn't included in the VIP plans.

Speaker speaker\_2: Okay. Um, and then that's just one, right? The other one is... um-

Speaker speaker\_1: So you can get the MEC alone, you can get the MEC Enhanced, which combines the VIP with the MEC, or you can get the VIP plan by itself.

Speaker speaker\_2: Okay. Um, how much... How, how much would I be paying for that? That... Again, that's the most important part for me, because I'm only working part-time, so...

Speaker speaker\_1: It depends on what you get enrolled into, because all the plans have different prices.

Speaker speaker 2: Right. Um, I guess...

Speaker speaker\_1: If you want, I can send you a benefits guide before you got enrolled and you can look it over.

Speaker speaker\_2: I was actually trying to look as we were talking about it so I could, um, follow. Right. And I have something pulled up, but, um, I see a VIP. Um, so VIP Standard, VIP Classic, and then the, the Stay Healthy Next TeleRx?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: That's it. Um, I guess the VIP Classic, it looks like it's only \$3 more. I paid \$418 for that one. Um, yeah, let's, let's do the-

Speaker speaker\_1: What, what else were you interested in?

Speaker speaker\_2: VIP... Okay, so I don't see any... Maybe I should have gotten the package, because I don't see, um, dental or anything.

Speaker speaker\_1: Dental would be \$3.52. Vision would be \$2.15.

Speaker speaker\_2: Uh, okay. And then just one more time, sorry to have you keep repeating yourself, but, um, the difference between the VIP Standard and the VIP Classic, what, what more would I be getting for the Classic?

Speaker speaker\_1: So it only comes to the hospital benefits. So with the hospital benefits, it gives you more money. For example, with the-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... Standard, it's \$250 a day for if there's surgery in the hospital, \$250 a day, with the Classic, it's \$500 a day.

Speaker speaker\_2: Got it, got it. Okay. Um, I'll do the Classic, and then I want to add dental and vision.

Speaker speaker\_1: All right. Was there anything else that you're interested in?

Speaker speaker\_2: No, not right now.

Speaker speaker\_1: So with those three plans, so like your total would be \$24.53. That'd be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker\_2: Yes, I do.

Speaker speaker\_1: Yeah. Okay. So the enrollment process does take one to two weeks. Once you see that first deduction on your paycheck and we see it in our system, that following Monday's when your coverage will become active and your ID cards are sent one or two weeks from that activation date.

Speaker speaker 2: Okie dokie.

Speaker speaker\_1: And I do want to let you know that if you wanted a physical copy of your medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker 2: Okay.

Speaker speaker\_1: Okay. Was there anything else I could help you with today, Ms. Hinton?

Speaker speaker\_2: No, that'll be all. Thank you.

Speaker speaker\_1: No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker\_2: Thank you. Same to you.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Bye-bye.

Speaker speaker\_1: Bye.