

## **Transcript: Malcolm**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yes, I was trying to, uh, sign up for the benefits. What staffing company do you work for? Crown Services. Last four of your Social? 4309. First name? Tanisha. You say Shanesha? Tanisha. T-A-N-E-S-H-A. Last name? M-U-R-R-A-Y. Okay. For security purposes, can you verify your address and date of birth for me? 4380, 903 Garrett's Work Road, Clarksville, Tennessee, 37042. Thank you. You say we got your phone number as 931-302-9537? Yes. And your email is zz55tanisha@icloud.com? Yes. Thank you. Um, how can I help you? D- what plans were you wanting to get in t- today, Ms. Murray? Um, the last person I talked to, she gave me the number to call to see if, uh, the clinic was in the MultiPlan. Mm-hmm. So I want to do the MultiPlan one. And which... And how much is that, uh, per check again? So you want to do the preventive c- you... Which plan were you referring to? I just remember MultiPlan. So MultiPlan is the network, and that's where you would go for your medical. Okay. They'll do all the medical plans. They go through the med- MultiPlan network. So with the medical they offer- You said it was one that was, like, 70-something for your check. That's how much it would be? So they offer you... For medical, they offer you four different plans. They offer you the VIP Standard and the VIP Classic. Most of these plans cover doctors, hospitals and prescriptions. The only difference between the two is that the Classic pays out more when it... with the hospital benefits. And then they offer you preventive care coverages with the MEC TeleRx. That one is good for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services. And that also gives you access to free Rx, which gives you access to over 800 chronic and acute medications. And then you've got the MEC Enhanced, which combines the MEC TeleR- uh, the MEC preventative care with the VIP plan. Oh, this is not making sense to me. This is too much. What was the second one you were talking about, mammograms and all that? The preventative care, the MEC TeleRx plan. So that doesn't include doctors, hospitals. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. So there's four I can choose from? Yes, ma'am. So you have the MEC TeleRx, the MEC Enhanced, the VIP Standard and the VIP Classic. I just want one for, like, check-up. I have a younger daughter, so I want one for her for, like, check-ups and then, um, like, Pap smears, all that type of stuff. So which one do you think is best for that? So I wouldn't be able to make any recommendations, but the MEC TeleRx is the one that includes Pap smears and mammograms. And... Okay. For me and my child, how much would that be, taken out the check? It'd be \$19.14 every week. And what are the prices of the other ones? So the MEC Enhanced, which combines the preventative care with the doctors, hospitals and prescriptions, that one will be, for you and a child, it'll be

\$70.17. The Standard will be \$26.74 and the Classic at \$29.53. Okay. So the one that's 70-something, can you read that to me? Like, what does it cover again? I think that's the one I'm trying to tell m- So the MEC... So the MEC Enhanced is a combination of the preventative care with the VIP. Okay. So when you say preventative care, what do you... What does that all covers? Like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services. It combines it with the doctors, hospitals and prescriptions of the VIP plans offered. And do you have anything that you can, like, email that to me? Yes, ma'am. We can send you a benefits guide. So maybe we can... That... Well, the one you just said. So I can send you the benefits guide. It includes the one I just mentioned in it. I... It wouldn't be a separate doc- document that I could send with that specifically on it. And, and you said... I don't know if it was you or Lee. That's not... That doesn't include the dental, right? No, ma'am. Dental is a separate plan in itself. And do you have that information or I have to call somebody else? It's a- it's included inside the... It'll be included inside the benefits guide that I've sent you. Okay. Well, the one you said that was 29-something, what does that cover? Hello? The 29 and the 50... I was looking at the menu, ma'am. The 29.53, that's the VIP Classic. Yeah, what, what- That one's for the w- doctors, hospitals and prescriptions. That's just, like, for doctor visits, going to- Yes, ma'am. So- ... the hospital and- To give you an example, the MEC plan is for if you feel like you're gonna get sick and you have symptoms and you want to get it checked out to make sure you're not sick. And then the Classic would be like if you were already sick. But that- That may- ... that one doesn't cover like, um, well, like- No, ma'am. ... Pap smears and all that stuff? No, ma'am, that's not included in the VIP Classic. Okay. I'll, I'll just go with the one you said that was 70 something, and that's for me and my daughter. Mm-hmm. I wanna choose that one. Are you interested in anything else? Dental, vision? Dental, yes. Did you already send that? You didn't send that one yet, the dental stuff. It's gonna be included in the, um, in the benefits guide. Okay. I'll have to, I'll have to call back for that one. For... So you don't wanna get enrolled in the dental? Yes. But I don't know which one to choose. So there's only one dental plan. Oh. Well, how much is that? For you and a child, it would be \$9.33. Okay. Yeah, I wanna get enrolled in the dental too. All right. So you want the MEC Enhanced and the dental, or is there anything else? No. So what's the total per check for that now? It'd be \$79.50 every week. And that's included for... with the dental, too? Yes, ma'am. Okay. Yeah, I wanna get, I wanna get enrolled in that. Okay. And when does this, when does this go into effect? Give me one moment, ma'am. Excuse me. So the enrollment process does take one to two weeks once you see that- Mm-hmm. ... first deduction from your paycheck, and we see it in our system that following Monday is when your coverage will come active. Yeah. Excuse me. And your ID card's are sent- Go ahead. ... one to two weeks from activation date. So about two weeks you said? It takes two weeks for the enrollment process, yes, ma'am, typically. But it's mainly when Crown, whenever Crown makes that first deduction. Mm-hmm. And then, the ID cards take one to two weeks to get to you after the activation date. That's like four weeks. And if you d- 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. What number do I call for that? 'Cause I do want a card. We... You can call the same phone number you called today. So when I see it being deducted, that's when I call back, right? So you want s- you wanna, you would wanna call back that following Monday. If you see the deduction on a Thursday or a Friday, your coverage won't become active until that Monday. Okay. All right. So I am ready

for your dependent information. I will just need first name, last name, Social Security, and her date of birth. Uh, Z-A-N-I-Y-A- Z-A-N-Y-I... I-Y-A. Oh, I-Y-A? Yes. Z-A-N-I-Y-A. Okay. Last name, T-R-I-C-E. Can you spell that back to me? I wanna make sure you got it right. Z-A-N-I-Y-A, and then last name T-R-I-C-E. Yes. And the Social? You eras-... 728-148- 7-... 848. 092. 092. Is it 728-848-8092? No, no, no, no. 728-848-092. Thank you. And date of birth? Uh, 02/26/2016. Hold on, let me see. Let me make sure that's right. Oh, the year. Well, she's eight. Yeah. I told you 2016? Mm-hmm. So 02/26/2016. Thank you. I think I got that in the system. Was there anything else I can help you with today, Ms. Murray? No, what's the date, what's the date of birth you got? 02/26/'16. Okay. So what else I need to do? That'd be it, Ms. Murray. I got all the information I needed. I explained to you the enrollment process. Was there anything else I could help you with today? So I should be getting something... Oh, you, were you supposed to send me the list for dental? Yes, ma'am. The ben-... Uh, I'm sending you the benefits guide. I'm not, I couldn't send you a list of the dental. You would go to [ampublic.com](http://ampublic.com) if you wanted to try to find dentists in your area to take the insurance. Okay. Um, so what's the next step now? Uh, you just wait for the deductions to happen. And then, I gotta call back to get a card, and then I gotta call- So- ... to... Go ahead. Go ahead. What were you about to say? So I was just saying that, uh, if you wanted a physical card, you would just call and request it. And then, I have to also call back to, to do something with the dental, you said. No, I was saying go to [ampublic.com](http://ampublic.com). That website will tell you what dentists in the area take your in-, take the insurance. Let me, uh... Hold on. Let me write that down. Okay. What did you say.com for dentist? Am, A as in Apple, M as in Mike, public.com. And that's to see what dentists are in the area, right? Yes, ma'am. If people just need it for medical, you would go to [multiplan.com](http://multiplan.com). Yeah, they already sent me that list. Okay. Thank you. No problem, Ms. Murray. Was there anything else I could help you with today? Uh, I think that's it. There's nothing else. Thanks for calling Benefits in the Car. I hope you have a great rest of your week. You too. Bye.

## Conversation Format

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

Speaker speaker\_1: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_2: Yes, I was trying to, uh, sign up for the benefits.

Speaker speaker\_1: What staffing company do you work for?

Speaker speaker\_2: Crown Services.

Speaker speaker\_1: Last four of your Social?

Speaker speaker\_2: 4309.

Speaker speaker\_1: First name?

Speaker speaker\_2: Tanisha.

Speaker speaker\_1: You say Shanesha?

Speaker speaker\_2: Tanisha. T-A-N-E-S-H-A.

Speaker speaker\_1: Last name?

Speaker speaker\_2: M-U-R-R-A-Y.

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

Speaker speaker\_2: 4380, 903 Garrett's Work Road, Clarksville, Tennessee, 37042.

Speaker speaker\_1: Thank you. You say we got your phone number as 931-302-9537?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And your email is zz55tanisha@icloud.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Thank you. Um, how can I help you? D- what plans were you wanting to get in t- today, Ms. Murray?

Speaker speaker\_2: Um, the last person I talked to, she gave me the number to call to see if, uh, the clinic was in the MultiPlan.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So I want to do the MultiPlan one. And which... And how much is that, uh, per check again?

Speaker speaker\_1: So you want to do the preventive c- you... Which plan were you referring to?

Speaker speaker\_2: I just remember MultiPlan.

Speaker speaker\_1: So MultiPlan is the network, and that's where you would go for your medical.

Speaker speaker\_2: Okay.

Speaker speaker\_1: They'll do all the medical plans. They go through the med- MultiPlan network. So with the medical they offer-

Speaker speaker\_2: You said it was one that was, like, 70-something for your check. That's how much it would be?

Speaker speaker\_1: So they offer you... For medical, they offer you four different plans. They offer you the VIP Standard and the VIP Classic. Most of these plans cover doctors, hospitals and prescriptions. The only difference between the two is that the Classic pays out more when it... with the hospital benefits. And then they offer you preventive care coverages with the MEC TeleRx. That one is good for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services. And that

also gives you access to free Rx, which gives you access to over 800 chronic and acute medications. And then you've got the MEC Enhanced, which combines the MEC TeleR- uh, the MEC preventative care with the VIP plan.

Speaker speaker\_2: Oh, this is not making sense to me. This is too much. What was the second one you were talking about, mammograms and all that?

Speaker speaker\_1: The preventative care, the MEC TeleRx plan. So that doesn't include doctors, hospitals. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services.

Speaker speaker\_2: So there's four I can choose from?

Speaker speaker\_1: Yes, ma'am. So you have the MEC TeleRx, the MEC Enhanced, the VIP Standard and the VIP Classic.

Speaker speaker\_2: I just want one for, like, check-up. I have a younger daughter, so I want one for her for, like, check-ups and then, um, like, Pap smears, all that type of stuff. So which one do you think is best for that?

Speaker speaker\_1: So I wouldn't be able to make any recommendations, but the MEC TeleRx is the one that includes Pap smears and mammograms.

Speaker speaker\_2: And... Okay. For me and my child, how much would that be, taken out the check?

Speaker speaker\_1: It'd be \$19.14 every week.

Speaker speaker\_2: And what are the prices of the other ones?

Speaker speaker\_1: So the MEC Enhanced, which combines the preventative care with the doctors, hospitals and prescriptions, that one will be, for you and a child, it'll be \$70.17. The Standard will be \$26.74 and the Classic at \$29.53.

Speaker speaker\_2: Okay. So the one that's 70-something, can you read that to me? Like, what does it cover again? I think that's the one I'm trying to tell m-

Speaker speaker\_1: So the MEC... So the MEC Enhanced is a combination of the preventative care with the VIP.

Speaker speaker\_2: Okay. So when you say preventative care, what do you... What does that all covers?

Speaker speaker\_1: Like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services. It combines it with the doctors, hospitals and prescriptions of the VIP plans offered.

Speaker speaker\_2: And do you have anything that you can, like, email that to me?

Speaker speaker\_1: Yes, ma'am. We can send you a benefits guide.

Speaker speaker\_2: So maybe we can... That... Well, the one you just said.

Speaker speaker\_1: So I can send you the benefits guide. It includes the one I just mentioned in it. I... It wouldn't be a separate doc- document that I could send with that specifically on it.

Speaker speaker\_2: And, and you said... I don't know if it was you or Lee. That's not... That doesn't include the dental, right?

Speaker speaker\_1: No, ma'am. Dental is a separate plan in itself.

Speaker speaker\_2: And do you have that information or I have to call somebody else?

Speaker speaker\_1: It's a- it's included inside the... It'll be included inside the benefits guide that I've sent you.

Speaker speaker\_2: Okay. Well, the one you said that was 29-something, what does that cover? Hello?

Speaker speaker\_1: The 29 and the 50... I was looking at the menu, ma'am. The 29.53, that's the VIP Classic.

Speaker speaker\_2: Yeah, what, what-

Speaker speaker\_1: That one's for the w- doctors, hospitals and prescriptions.

Speaker speaker\_2: That's just, like, for doctor visits, going to-

Speaker speaker\_1: Yes, ma'am. So-

Speaker speaker\_2: ... the hospital and-

Speaker speaker\_1: To give you an example, the MEC plan is for if you feel like you're gonna get sick and you have symptoms and you want to get it checked out to make sure you're not sick. And then the Classic would be like if you were already sick.

Speaker speaker\_2: But that-

Speaker speaker\_1: That may-

Speaker speaker\_2: ... that one doesn't cover like, um, well, like-

Speaker speaker\_1: No, ma'am.

Speaker speaker\_2: ... Pap smears and all that stuff?

Speaker speaker\_1: No, ma'am, that's not included in the VIP Classic.

Speaker speaker\_2: Okay. I'll, I'll just go with the one you said that was 70 something, and that's for me and my daughter.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: I wanna choose that one.

Speaker speaker\_1: Are you interested in anything else? Dental, vision?

Speaker speaker\_2: Dental, yes. Did you already send that? You didn't send that one yet, the dental stuff.

Speaker speaker\_1: It's gonna be included in the, um, in the benefits guide.

Speaker speaker\_2: Okay. I'll have to, I'll have to call back for that one.

Speaker speaker\_1: For... So you don't wanna get enrolled in the dental?

Speaker speaker\_2: Yes. But I don't know which one to choose.

Speaker speaker\_1: So there's only one dental plan.

Speaker speaker\_2: Oh. Well, how much is that?

Speaker speaker\_1: For you and a child, it would be \$9.33.

Speaker speaker\_2: Okay. Yeah, I wanna get enrolled in the dental too.

Speaker speaker\_1: All right. So you want the MEC Enhanced and the dental, or is there anything else?

Speaker speaker\_2: No. So what's the total per check for that now?

Speaker speaker\_1: It'd be \$79.50 every week.

Speaker speaker\_2: And that's included for... with the dental, too?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. Yeah, I wanna get, I wanna get enrolled in that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And when does this, when does this go into effect?

Speaker speaker\_1: Give me one moment, ma'am. Excuse me. So the enrollment process does take one to two weeks once you see that-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... first deduction from your paycheck, and we see it in our system that following Monday is when your coverage will come active. Yeah. Excuse me. And your ID card's are sent-

Speaker speaker\_2: Go ahead.

Speaker speaker\_1: ... one to two weeks from activation date.

Speaker speaker\_2: So about two weeks you said?

Speaker speaker\_1: It takes two weeks for the enrollment process, yes, ma'am, typically. But it's mainly when Crown, whenever Crown makes that first deduction.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then, the ID cards take one to two weeks to get to you after the activation date.

Speaker speaker\_2: That's like four weeks.

Speaker speaker\_1: And if you d- 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. What number do I call for that? 'Cause I do want a card.

Speaker speaker\_1: We... You can call the same phone number you called today.

Speaker speaker\_2: So when I see it being deducted, that's when I call back, right?

Speaker speaker\_1: So you want s- you wanna, you would wanna call back that following Monday. If you see the deduction on a Thursday or a Friday, your coverage won't become active until that Monday.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. So I am ready for your dependent information. I will just need first name, last name, Social Security, and her date of birth.

Speaker speaker\_2: Uh, Z-A-N-I-Y-A-

Speaker speaker\_1: Z-A-N-Y-I...

Speaker speaker\_2: I-Y-A.

Speaker speaker\_1: Oh, I-Y-A?

Speaker speaker\_2: Yes. Z-A-N-I-Y-A.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Last name, T-R-I-C-E. Can you spell that back to me? I wanna make sure you got it right.

Speaker speaker\_1: Z-A-N-I-Y-A, and then last name T-R-I-C-E.

Speaker speaker\_2: Yes.

Speaker speaker\_1: And the Social?

Speaker speaker\_2: You eras-... 728-148-

Speaker speaker\_1: 7-... 848.

Speaker speaker\_2: 092.

Speaker speaker\_1: 092. Is it 728-848-8092?

Speaker speaker\_2: No, no, no, no. 728-848-092.



Speaker speaker\_1: Thank you. And date of birth?

Speaker speaker\_2: Uh, 02/26/2016. Hold on, let me see. Let me make sure that's right. Oh, the year. Well, she's eight. Yeah. I told you 2016?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So 02/26/2016.

Speaker speaker\_1: Thank you. I think I got that in the system. Was there anything else I can help you with today, Ms. Murray?

Speaker speaker\_2: No, what's the date, what's the date of birth you got?

Speaker speaker\_1: 02/26/'16.

Speaker speaker\_2: Okay. So what else I need to do?

Speaker speaker\_1: That'd be it, Ms. Murray. I got all the information I needed. I explained to you the enrollment process. Was there anything else I could help you with today?

Speaker speaker\_2: So I should be getting something... Oh, you, were you supposed to send me the list for dental?

Speaker speaker\_1: Yes, ma'am. The ben-... Uh, I'm sending you the benefits guide. I'm not, I couldn't send you a list of the dental. You would go to [ampublic.com](http://ampublic.com) if you wanted to try to find dentists in your area to take the insurance.

Speaker speaker\_2: Okay. Um, so what's the next step now?

Speaker speaker\_1: Uh, you just wait for the deductions to happen.

Speaker speaker\_2: And then, I gotta call back to get a card, and then I gotta call-

Speaker speaker\_1: So-

Speaker speaker\_2: ... to... Go ahead.

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: What were you about to say?

Speaker speaker\_1: So I was just saying that, uh, if you wanted a physical card, you would just call and request it.

Speaker speaker\_2: And then, I have to also call back to, to do something with the dental, you said.

Speaker speaker\_1: No, I was saying go to [ampublic.com](http://ampublic.com). That website will tell you what dentists in the area take your in-, take the insurance.

Speaker speaker\_2: Let me, uh... Hold on. Let me write that down. Okay. What did you say.com for dentist?

Speaker speaker\_1: Am, A as in Apple, M as in Mike, public.com.

Speaker speaker\_2: And that's to see what dentists are in the area, right?

Speaker speaker\_1: Yes, ma'am. If people just need it for medical, you would go to multiplan.com.

Speaker speaker\_2: Yeah, they already sent me that list. Okay. Thank you.

Speaker speaker\_1: No problem, Ms. Murray. Was there anything else I could help you with today?

Speaker speaker\_2: Uh, I think that's it.

Speaker speaker\_1: There's nothing else. Thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker\_2: You too. Bye.