

## 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 Card. This is Malcolm, how can I help you? Hello. I was calling to see what the differences are between your Excel and your VIP, uh, Extra. Or whatever it's, uh, offering. What staffing company do you work for, sir? American Staff Corporation. Last four of your social. 7675. First name? Dylan. Last name? Bradford. All right, for security purposes, can you verify your address and date of birth for me? It'll be 10411 East 450 Road, Claremore, Oklahoma, 74017. And the- And your date of birth? 06/19/1995. Do you guys... Could we get your phone number, 918-248-6787? Yeah. And, like, your email is dylan.logan1995@gmail.com? Sure is. All right. So you say the difference between which two plans? You said the VIP+ and the VIP XL? Hello? Hello? You there, Mr. Bradford? Hello? Are you there, Mr. Bradford? Yeah, I'm sorry, man. I was... My, my phone was having difficulties. Now, can you explain that again? I know... I don't want you, sorry. Go ahead. Okay. So we want to know the difference between the Plus and XL, correct? Yeah. All right. So the main, the main few differences, uh, comes from hospital visits. So the differences that I see, it says with the VIP+, it says hospital admission benefit with the Plus is \$1,000 a day for a max of one day. With the XL, it's \$2,000 a day with a max of one day. So it's hospital confinement benefit is \$100 with Plus, it's \$200 with the XL. There's intensive care unit benefit with the Plus is 200, with the XL is 400. Rehab benefit is \$50 with the Plus, it's \$100 with the XL. Surgery in the hospital is \$1,000 with the Plus, with the XL is \$2,000. Oh. So main- so mainly the differences come when it, when it comes to hospital usage. And then I see surgery in a physician office is 250 with the Plus, and with the XL is \$1,000. Oh, wow. Okay. Yeah. I was just, uh, I was interested, um, can I, without getting medical, am I able to enroll into, uh, the, the dental and vision? Yes, sir. Um, but your coverage won't start until next year. Until next year, huh? Yes, sir, 'cause that is, these are for future enrollments. And you're outside of your- Oh. ... current open enrollment window. Oh, wait. Should I have enrolled sooner? So you have... Your personal open enrollment window is 30 days from the date you receive your first paycheck. No, that's why I got that rebate. Uh, I'm not sure, sir. I wouldn't know anything about that. We don't do anything with payroll. All we do is get you- Hm. ... enrolled or unenrolled from the coverage. Oh, okay. Well, I, I- Okay? ... believe I'm getting money deducted out of my paycheck to pay for it. That's what I'm getting at, you know. So- So, so you have... I see that you're enrolled in the MUC TeleRx plan. And what's that for? That's for, that's for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also includes access to free Rx, which gives you access to over 800, uh, chronic and acute medications. Okay. Um, where... I mean, f- for cancer, for cancer checkup? Preventative, any preventative service. Oh, okay. Huh. Well, I'm wanting to... Does... Okay, how much does the dental cover? Does it cover, like, root canals?

So it does not cover any major services like crowns or orthodontia. Okay. Um, is there, is there one that does? So they only offer you one dental plan. None of these plans are PPO plans. They're all limited benefits plans. So what that means is the doctor and the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility. Oh, okay. All right. Well, thank you so much, and I, I believe you answered all my questions. No problem, Mr. Bradford. Was there anything else I can help you with today? Nope, that's it. Have a good one. Thanks for calling. You too, man. Thank you.

## 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 Card. This is Malcolm, how can I help you?

Speaker speaker\_2: Hello. I was calling to see what the differences are between your Excel and your VIP, uh, Extra. Or whatever it's, uh, offering.

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

Speaker speaker\_2: American Staff Corporation.

Speaker speaker\_1: Last four of your social.

Speaker speaker\_2: 7675.

Speaker speaker\_1: First name?

Speaker speaker\_2: Dylan.

Speaker speaker\_1: Last name?

Speaker speaker\_2: Bradford.

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

Speaker speaker\_2: It'll be 10411 East 450 Road, Claremore, Oklahoma, 74017. And the-

Speaker speaker\_1: And your date of birth?

Speaker speaker\_2: 06/19/1995.

Speaker speaker\_1: Do you guys... Could we get your phone number, 918-248-6787?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And, like, your email is dylan.logan1995@gmail.com?

Speaker speaker\_2: Sure is.

Speaker speaker\_1: All right. So you say the difference between which two plans? You said the VIP+ and the VIP XL? Hello? Hello? You there, Mr. Bradford?

Speaker speaker\_2: Hello?

Speaker speaker\_1: Are you there, Mr. Bradford?

Speaker speaker\_2: Yeah, I'm sorry, man. I was... My, my phone was having difficulties. Now, can you explain that again? I know... I don't want you, sorry. Go ahead.

Speaker speaker\_1: Okay. So we want to know the difference between the Plus and XL, correct?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: All right. So the main, the main few differences, uh, comes from hospital visits. So the differences that I see, it says with the VIP+, it says hospital admission benefit with the Plus is \$1,000 a day for a max of one day. With the XL, it's \$2,000 a day with a max of one day. So it's hospital confinement benefit is \$100 with Plus, it's \$200 with the XL. There's intensive care unit benefit with the Plus is 200, with the XL is 400. Rehab benefit is \$50 with the Plus, it's \$100 with the XL. Surgery in the hospital is \$1,000 with the Plus, with the XL is \$2,000.

Speaker speaker\_2: Oh.

Speaker speaker\_1: So main- so mainly the differences come when it, when it comes to hospital usage. And then I see surgery in a physician office is 250 with the Plus, and with the XL is \$1,000.

Speaker speaker\_2: Oh, wow. Okay. Yeah. I was just, uh, I was interested, um, can I, without getting medical, am I able to enroll into, uh, the, the dental and vision?

Speaker speaker\_1: Yes, sir. Um, but your coverage won't start until next year.

Speaker speaker\_2: Until next year, huh?

Speaker speaker\_1: Yes, sir, 'cause that is, these are for future enrollments. And you're outside of your-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... current open enrollment window.

Speaker speaker\_2: Oh, wait. Should I have enrolled sooner?

Speaker speaker\_1: So you have... Your personal open enrollment window is 30 days from the date you receive your first paycheck.

Speaker speaker\_2: No, that's why I got that rebate.

Speaker speaker\_1: Uh, I'm not sure, sir. I wouldn't know anything about that. We don't do anything with payroll. All we do is get you-

Speaker speaker\_2: Hm.

Speaker speaker\_1: ... enrolled or unenrolled from the coverage.

Speaker speaker\_2: Oh, okay. Well, I, I-

Speaker speaker\_1: Okay?

Speaker speaker\_2: ... believe I'm getting money deducted out of my paycheck to pay for it. That's what I'm getting at, you know. So-

Speaker speaker\_1: So, so you have... I see that you're enrolled in the MUC TeleRx plan.

Speaker speaker\_2: And what's that for?

Speaker speaker\_1: That's for, that's for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also includes access to free Rx, which gives you access to over 800, uh, chronic and acute medications.

Speaker speaker\_2: Okay. Um, where... I mean, f- for cancer, for cancer checkup?

Speaker speaker\_1: Preventative, any preventative service.

Speaker speaker\_2: Oh, okay. Huh. Well, I'm wanting to... Does... Okay, how much does the dental cover? Does it cover, like, root canals?

Speaker speaker\_1: So it does not cover any major services like crowns or orthodontia.

Speaker speaker\_2: Okay. Um, is there, is there one that does?

Speaker speaker\_1: So they only offer you one dental plan. None of these plans are PPO plans. They're all limited benefits plans. So what that means is the doctor and the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility.

Speaker speaker\_2: Oh, okay. All right. Well, thank you so much, and I, I believe you answered all my questions.

Speaker speaker\_1: No problem, Mr. Bradford. Was there anything else I can help you with today?

Speaker speaker\_2: Nope, that's it.

Speaker speaker\_1: Have a good one.

Speaker speaker\_2: Thanks for calling.

Speaker speaker\_1: You too, man. Thank you.