

Transcript: Malcolm

Nash-5890217858252800-4918765336084480

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi. This is Malcolm. How can I help you? Um, yes, sir. I just started a new job. Worked in, I guess, about a month and a half ago. Um, and I think I might have done my insurance wrong. All right. What's- My name- ... last name and your birth year? ... Hamilton Riker. What's the last four of your social? 9621. You said 9621? Yes, sir. First name? Melissa. Last name? Dalton. All right. For security purposes, can you verify your address and date of birth for me? 505 Catalpa Street, Corinth, Mississippi 38834. You said birthdate? Yes, ma'am. Uh, 10-30-86. Okay. So we got a good phone number, 662-603-5242. Um, no, let's change that. Well, what's a good phone number for you? 662-594-5753. You said 662-594-5753? Yes, sir. And your email is mham8689@gmail.com? Yes, ma'am. I mean, yes, sir. I'm sorry. You're fine. Um... All right. So what did... What did you need to change? At this point- Um- ... you can only, um, you would only be able to drop things. You wouldn't be able to make any additional changes 'cause you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. What is the... I'm... See, I'm confused on all of it. I don't understand what's the difference in the, the, the plans. Go ahead. What was your questions, ma'am? Um, well, the one that I signed up for, I guess the VIP Classic, I tried to use it the other day for my little girl, and, um, like it was only going to cover \$50 of her entire, like, the whole visit. Yes, ma'am. That's- And that was gonna be it. None of these plans are PPO plans. They're all limited benefits plans. So what that means is the doctor or 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. And all the plans are like that? Yes, ma'am. Then let me drop all of them, because I... there's no, no point in me having them. So you want to cancel all your coverage? Yes, please. I got that canceled for you. Please be advised the cancellation process does take one to two weeks. It is possible to see deductions within those two weeks, but after two weeks you shouldn't see anything else. Okay. Thank you. No problem, Ms. Dalton. Was there anything else I can help you with today? Nope. That's it. All right. Well, thanks for calling Benefit from the Card. Hope you have a great weekend. Yes, sir. You too. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Hi. This is Malcolm. How can I help you?

Speaker speaker_2: Um, yes, sir. I just started a new job. Worked in, I guess, about a month and a half ago. Um, and I think I might have done my insurance wrong.

Speaker speaker_1: All right. What's-

Speaker speaker_2: My name-

Speaker speaker_1: ... last name and your birth year?

Speaker speaker_2: ... Hamilton Riker.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: 9621.

Speaker speaker_1: You said 9621?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: First name?

Speaker speaker_2: Melissa.

Speaker speaker_1: Last name?

Speaker speaker_2: Dalton.

Speaker speaker_1: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 505 Catalpa Street, Corinth, Mississippi 38834. You said birthdate?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Uh, 10-30-86.

Speaker speaker_1: Okay. So we got a good phone number, 662-603-5242.

Speaker speaker_2: Um, no, let's change that.

Speaker speaker_1: Well, what's a good phone number for you?

Speaker speaker_2: 662-594-5753.

Speaker speaker_1: You said 662-594-5753?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And your email is mham8689@gmail.com?

Speaker speaker_2: Yes, ma'am. I mean, yes, sir. I'm sorry.

Speaker speaker_1: You're fine. Um... All right. So what did... What did you need to change? At this point-

Speaker speaker_2: Um-

Speaker speaker_1: ... you can only, um, you would only be able to drop things. You wouldn't be able to make any additional changes 'cause you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck.

Speaker speaker_2: What is the... I'm... See, I'm confused on all of it. I don't understand what's the difference in the, the, the plans.

Speaker speaker_1: Go ahead. What was your questions, ma'am?

Speaker speaker_2: Um, well, the one that I signed up for, I guess the VIP Classic, I tried to use it the other day for my little girl, and, um, like it was only going to cover \$50 of her entire, like, the whole visit.

Speaker speaker_1: Yes, ma'am. That's-

Speaker speaker_2: And that was gonna be it.

Speaker speaker_1: None of these plans are PPO plans. They're all limited benefits plans. So what that means is the doctor or 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: And all the plans are like that?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Then let me drop all of them, because I... there's no, no point in me having them.

Speaker speaker_1: So you want to cancel all your coverage?

Speaker speaker_2: Yes, please.

Speaker speaker_1: I got that canceled for you. Please be advised the cancellation process does take one to two weeks. It is possible to see deductions within those two weeks, but after two weeks you shouldn't see anything else.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: No problem, Ms. Dalton. Was there anything else I can help you with today?

Speaker speaker_2: Nope. That's it.

Speaker speaker_1: All right. Well, thanks for calling Benefit from the Card. Hope you have a great weekend.

Speaker speaker_2: Yes, sir. You too.

Speaker speaker_1: Thank you.