

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hey, Malcolm. How are you, sir? My name is Dennis, and I'm gonna be possibly working through Surge Staffing. And I'm calling to find out, um, how your guys' benefit packages work, and how much they are. Mm-hmm. Give me one moment. Uh, what's the last four of your social? 0589. First name? Dennis. So you, are you a brand new hire? Uh, I've not been officially hired through the company. I mean, I guess I am potentially. I mean, I haven't been hired to work anywhere yet, but they're trying to find me work. Okay. Um, so I guess I can... What I can do, I can send you a benefits guide. Okay. I mean, if I'm not... I can add you in the system, but you say you're n- you're not actually working yet? No, not yet. I have an interview tomorrow, and then if I do get hired, I would start working on Tuesday. Okay. So what I can do for you right now is I can go ahead and send you a benefits guide. Okay. And then if they, them hire you, you just give us a call back and we can get you enrolled, if they still wanna get enrolled into the coverage. Okay. Let me ask you a question, I mean, just out of curiosity. Sure. Am I... How does this work? 'Cause I've never done anything like this through a staffing agency or anything like that. Does this just cover me or am I able to, like, get coverage for my family as well? You get coverage for your family as well. Are you married or... Y- yeah, I am married. Okay. So yeah, you would be able to get in... You would be able to get your whole family enrolled if you like. Okay. Just out of curiosity- Can you hear me? I mean, if you're... I'm sorry? Sorry, I didn't mean to cut you off. Go ahead. Um, I mean, what are the family pricing packages? Like, what are those, if... Yeah. Give me one moment. Um, I'm, I'ma send you the benefits guide and I can go over, I can go over it with you once you receive it. We can talk about it. Okay. All right. So what's your name again? Dennis. Is that D-E-N-N-I-S? Yes. What is the email for you? It is dennis.m and then my last name, Dewitt, dewitt@gmail.com. You said dennis.m D-E- Yeah. W-I-T-T. In the Gmail, Yahoo? Gmail. All right. So it's dennis.m.dewitt@gmail.com? Yeah, M as in Mike, Uhh... Let's see. You said N as in Mike, M as in Mike? Yep. Yes. Let's make sure I sent it to the right email. Yep. I just got it. Okay. Bear with me one second. Let me know- Well, yeah, let me log into my email real quick. That'd be fine. All right. Here. Okay. I've got it open. All right. So if you scroll down to page... Let's see. Th- page two, that gives you the, the medical plan. Okay. You said page two? Okay. Yes, sir. It has two at the bottom, not the second page scrolling down. Oh, yes. I see it right here. All right. And then you see the prices for you, for you individually, you and a spouse, you and a child, and then you and your family at the bottom as well. Okay. Um, I'm assuming... Oh, let me see here. I'm just curious. What's the difference between the standard and the classic, basically? So if you look, it's, it's basically the hospital benefits, if you look down where it says, "Additional insurance products," that's group acci- I mean, group hospital indemnity with critical illness and rider plus cancer benefit. So you look down at the under, benea- underneath there. It says, "When-" Wait, I, I'm

sorry. Under where? So on page two, you should see, uh- Yeah. You see VIP Standard and VIP Classic next to each other. There should be, like, a couple tabs under it where it says, "Additional insurance products." And it says, "Hospital admission benefits, hospital confinement." Oh, yeah, yeah, yeah. That's it. Yep. So it's mainly, that's mainly where your differences lie within the hospital, when it comes to you being in the hospital. Okay. If you like. With the VIP Standard it says, "Preventative surgery in the hospital isn't included," but it's included in the VIP Classic. Oh, wow. Okay, that's interesting. So none of these- Okay. ... none of these plans are major medical plans. They're all limited benefits plans. So what that means is the doctor- Okay. ... then re-resents 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 that claim will be your responsibility. Okay. So, so where you see it says \$125 a day for a max of two days, that's how much this, the insurance will be able to... be willing to pay. And then you will be responsible for- Oh! Okay, wow. So basically, don't get hurt and don't go to the hospital. Okay. Um, what about for like, um, seeing a therapist and stuff like that? How does... So they do offer behavior health. That would be on page three. So you would... Page two is just the medical stuff, page three shows you additional benefit options like the group accident, short term disability, critical illness, vision, dental. Behavior health would be the one for mental health. Okay. Okay, and then would we be able to see anybody that we wanted to? Like, what insurance would this be ran through? So it's American Public Life. American Public Life, okay. Yes, sir. Okay. So... Okay. Let me write this down so I don't forget. Say again, sir? No, I'm just trying to... I'm writing it down so I don't forget what it's ran, what the insurance is ran through, so... Yeah. If I can go ahead- Okay. ... and give you the carriers if you'd like. Yeah, that'd be great. All right. So American Public Life there covered a critical illness, the dental, the group accident, the VIP plans, short term disability and a life insurance. Okay. So MetLife will be your carrier for vision. Okay. And if you, and if you, if you were enrolled into either one of the MEC plans, it would be covered by 90 Degree Benefits. I'm sorry, it'd be covered by what? 90 Degree Benefits. Okay. And that's your MEC plan. That's the ones next to the VIP Standard and the VIP Classic. Oh, yeah. The MEC one. Okay. I see what you're saying. Okay. So when it says preventative care, uh, that it's not included, I mean, so that's basically saying going to the doctors for like checkups and stuff like that, correct? Yes, sir. So the MEC plan is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. And it also comes- Okay. ... with FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments. Okay. Uh... Okay. I'm just trying to figure this out. Um, and then who's the, if I may ask, who's the dental through? APL, um, American Public Life. Okay. So same with the health then, correct? Yes, sir. Only the VIP plan. So the MEC plan is through 90 Degree Benefits. Oh, so okay. The 90 Degree plan is through... Okay. The Stay Health, the MEC Stay Healthy, MEC TeleRx, that one's covered by 90 Degree Benefits. Okay. But the VIP plans are covered by American Public Life. Okay. So American Public Life covers the majority of the plans they offer. Okay. And then... Okay. Now let me ask you a question. I mean, are you able to see like what pers- like, because I take a daily prescription pill. Are you able to tell me- Mm-hmm. ... if that's co- if that would be covered by the plan or not? Yeah, I can go to, uh, FreeRx to see if it's available in that webs- on FreeRx. What's the name of it? Vyvanse. How do you spell that? Uh, I knew you were gonna ask me that. Hold on. Uh, let's

see. I think it's this one. Yeah, it's V-Y-V-A-N-S-E. You said V-Y... V-A-N-S-E. Doesn't look like it's showing up. Let's use the generic version. For Adderall? Let's see. Doesn't look like it's showing up in their system. Either one? No, sir. Okay. All right. Well, well, that kind of stinks, but we'll just have to deal with it. Um, okay. All right. And then this is the weekly deductions that it comes out, the differences of pricing? Yes, sir. Okay. So what you see at the bottom, if you were getting it alone, the NEC TeleRx would be \$16.80. If it was you and your spouse, it'd be \$21.70, for you and your child, \$22.39. And for you and your family, it'd be \$26.73 monthly. But what... I mean, what do most people go with? Let me ask you that. So, um, it, it's totally people build it around how, if the worst for them specifically, if that makes sense, right? Some people, they're like, "Oh, I'm in great health, so I don't need to go to the doctor that often, so I'm gonna get to stay healthy, NEC TeleRx." I'm not able to make any recommendations. Right. But people basically personalize their enrollment based off their needs in that aspect. Okay. And then i-... So I'm assuming there's, like, an additional cost for, like, the vision and dental. Is that correct? Yes, sir. If you go to, uh, page three, it shows you different prices for the additional add-ons and what's covered or not. Okay. Okay. Um... All right. I appreciate it and I will look into this further. Yes, sir. And if you wanted to figure out who around in your area takes your insurance, you would go to multiplan.com, that's for the medical, and that, that will show you what doctors in the area take your insurance. Okay. And then what about- And-... for, like, the dental and vision? So you would go to metlife.com for the vision, and you would go to AM Public for the dental. You said, uh, AM Public? Yes, sir. A as in Apple, M as in Mike, public.com. And that's for dental? Okay. And then metlife.com for the vision. Yep. Okay, cool. All right. Well- Was there anything- All right. Well, I- ... else I may have helped with, Mr. Dennis? No, that's it. Uh, you've been a great help, so I appreciate it. No problem, Mr. Dennis. Thanks for calling Benefits in the Car. I hope you have a great rest of your week now. You too. Bye. Thank you.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_1: Hey, Malcolm. How are you, sir? My name is Dennis, and I'm gonna be possibly working through Surge Staffing. And I'm calling to find out, um, how your guys' benefit packages work, and how much they are.

Speaker speaker_0: Mm-hmm. Give me one moment. Uh, what's the last four of your social?

Speaker speaker_1: 0589.

Speaker speaker_0: First name?

Speaker speaker_1: Dennis.

Speaker speaker_0: So you, are you a brand new hire?

Speaker speaker_1: Uh, I've not been officially hired through the company. I mean, I guess I am potentially. I mean, I haven't been hired to work anywhere yet, but they're trying to find me

work.

Speaker speaker_0: Okay. Um, so I guess I can... What I can do, I can send you a benefits guide.

Speaker speaker_1: Okay.

Speaker speaker_0: I mean, if I'm not... I can add you in the system, but you say you're n- you're not actually working yet?

Speaker speaker_1: No, not yet. I have an interview tomorrow, and then if I do get hired, I would start working on Tuesday.

Speaker speaker_0: Okay. So what I can do for you right now is I can go ahead and send you a benefits guide.

Speaker speaker_1: Okay.

Speaker speaker_0: And then if they, then hire you, you just give us a call back and we can get you enrolled, if they still wanna get enrolled into the coverage.

Speaker speaker_1: Okay. Let me ask you a question, I mean, just out of curiosity.

Speaker speaker_0: Sure.

Speaker speaker_1: Am I... How does this work? 'Cause I've never done anything like this through a staffing agency or anything like that. Does this just cover me or am I able to, like, get coverage for my family as well?

Speaker speaker_0: You get coverage for your family as well. Are you married or...

Speaker speaker_1: Y- yeah, I am married.

Speaker speaker_0: Okay. So yeah, you would be able to get in... You would be able to get your whole family enrolled if you like.

Speaker speaker_1: Okay. Just out of curiosity-

Speaker speaker_0: Can you hear me?

Speaker speaker_1: I mean, if you're... I'm sorry?

Speaker speaker_0: Sorry, I didn't mean to cut you off. Go ahead.

Speaker speaker_1: Um, I mean, what are the family pricing packages? Like, what are those, if...

Speaker speaker_0: Yeah. Give me one moment. Um, I'm, I'ma send you the benefits guide and I can go over, I can go over it with you once you receive it. We can talk about it.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. So what's your name again?

Speaker speaker_1: Dennis.

Speaker speaker_0: Is that D-E-N-N-I-S?

Speaker speaker_1: Yes.

Speaker speaker_0: What is the email for you?

Speaker speaker_1: It is dennis.m and then my last name, Dewitt, dewitt@gmail.com.

Speaker speaker_0: You said dennis.m D-E-

Speaker speaker_1: Yeah. W-I-T-T.

Speaker speaker_0: In the Gmail, Yahoo?

Speaker speaker_1: Gmail.

Speaker speaker_0: All right. So it's dennis.m.dewitt@gmail.com?

Speaker speaker_1: Yeah, M as in Mike, Uhh...

Speaker speaker_0: Let's see. You said N as in Mike, M as in Mike?

Speaker speaker_1: Yep. Yes.

Speaker speaker_0: Let's make sure I sent it to the right email.

Speaker speaker_1: Yep. I just got it.

Speaker speaker_0: Okay.

Speaker speaker_1: Bear with me one second.

Speaker speaker_0: Let me know-

Speaker speaker_1: Well, yeah, let me log into my email real quick.

Speaker speaker_0: That'd be fine.

Speaker speaker_1: All right. Here. Okay. I've got it open.

Speaker speaker_0: All right. So if you scroll down to page... Let's see. Th- page two, that gives you the, the medical plan.

Speaker speaker_1: Okay. You said page two? Okay.

Speaker speaker_0: Yes, sir. It has two at the bottom, not the second page scrolling down.

Speaker speaker_1: Oh, yes. I see it right here.

Speaker speaker_0: All right. And then you see the prices for you, for you individually, you and a spouse, you and a child, and then you and your family at the bottom as well.

Speaker speaker_1: Okay. Um, I'm assuming... Oh, let me see here. I'm just curious. What's the difference between the standard and the classic, basically?

Speaker speaker_0: So if you look, it's, it's basically the hospital benefits, if you look down where it says, "Additional insurance products," that's group acci- I mean, group hospital indemnity with critical illness and rider plus cancer benefit. So you look down at the under, benea- underneath there. It says, "When-"

Speaker speaker_1: Wait, I, I'm sorry. Under where?

Speaker speaker_0: So on page two, you should see, uh-

Speaker speaker_1: Yeah.

Speaker speaker_0: You see VIP Standard and VIP Classic next to each other. There should be, like, a couple tabs under it where it says, "Additional insurance products." And it says, "Hospital admission benefits, hospital confinement."

Speaker speaker_1: Oh, yeah, yeah, yeah. That's it. Yep.

Speaker speaker_0: So it's mainly, that's mainly where your differences lie within the hospital, when it comes to you being in the hospital.

Speaker speaker_1: Okay.

Speaker speaker_0: If you like. With the VIP Standard it says, "Preventative surgery in the hospital isn't included," but it's included in the VIP Classic.

Speaker speaker_1: Oh, wow. Okay, that's interesting.

Speaker speaker_0: So none of these-

Speaker speaker_1: Okay.

Speaker speaker_0: ... none of these plans are major medical plans. They're all limited benefits plans. So what that means is the doctor-

Speaker speaker_1: Okay.

Speaker speaker_0: ... then re- resents 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 that claim will be your responsibility.

Speaker speaker_1: Okay.

Speaker speaker_0: So, so where you see it says \$125 a day for a max of two days, that's how much this, the insurance will be able to... be willing to pay. And then you will be responsible for-

Speaker speaker_1: Oh! Okay, wow. So basically, don't get hurt and don't go to the hospital. Okay. Um, what about for like, um, seeing a therapist and stuff like that? How does...

Speaker speaker_0: So they do offer be- behavior health. That would be on page three. So you would... Page two is just the medical stuff, page three shows you additional benefit options like the group accident, short term disability, critical illness, vision, dental. Behavior health would be the one for mental health.

Speaker speaker_1: Okay. Okay, and then would we be able to see anybody that we wanted to? Like, what insurance would this be r- ran through?

Speaker speaker_0: So it's American Public Life.

Speaker speaker_1: American Public Life, okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. So... Okay. Let me write this down so I don't forget.

Speaker speaker_0: Say again, sir?

Speaker speaker_1: No, I'm just trying to... I'm writing it down so I don't forget what it's ran, what the insurance is ran through, so...

Speaker speaker_0: Yeah. If I can go ahead-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and give you the carriers if you'd like.

Speaker speaker_1: Yeah, that'd be great.

Speaker speaker_0: All right. So American Public Life there covered a critical illness, the dental, the group accident, the VIP plans, short term disability and a life insurance.

Speaker speaker_1: Okay.

Speaker speaker_0: So MetLife will be your carrier for vision.

Speaker speaker_1: Okay.

Speaker speaker_0: And if you, and if you, if you were enrolled into either one of the MEC plans, it would be covered by 90 Degree Benefits.

Speaker speaker_1: I'm sorry, it'd be covered by what?

Speaker speaker_0: 90 Degree Benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: And that's your MEC plan. That's the ones next to the VIP Standard and the VIP Classic.

Speaker speaker_1: Oh, yeah. The MEC one. Okay. I see what you're saying. Okay. So when it says preventative care, uh, that it's not included, I mean, so that's basically saying going to the doctors for like checkups and stuff like that, correct?

Speaker speaker_0: Yes, sir. So the MEC plan is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. And it also comes-

Speaker speaker_1: Okay.

Speaker speaker_0: ... with FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments.

Speaker speaker_1: Okay. Uh... Okay. I'm just trying to figure this out. Um, and then who's the, if I may ask, who's the dental through?

Speaker speaker_0: APL, um, American Public Life.

Speaker speaker_1: Okay. So same with the health then, correct?

Speaker speaker_0: Yes, sir. Only the VIP plan. So the MEC plan is through 90 Degree Benefits.

Speaker speaker_1: Oh, so okay. The 90 Degree plan is through... Okay.

Speaker speaker_0: The Stay Health, the MEC Stay Healthy, MEC TeleRx, that one's covered by 90 Degree Benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: But the VIP plans are covered by American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: So American Public Life covers the majority of the plans they offer.

Speaker speaker_1: Okay. And then... Okay. Now let me ask you a question. I mean, are you able to see like what pers- like, because I take a daily prescription pill. Are you able to tell me-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... if that's co- if that would be covered by the plan or not?

Speaker speaker_0: Yeah, I can go to, uh, FreeRx to see if it's available in that webs- on FreeRx. What's the name of it?

Speaker speaker_1: Vyvanse.

Speaker speaker_0: How do you spell that?

Speaker speaker_1: Uh, I knew you were gonna ask me that. Hold on. Uh, let's see. I think it's this one. Yeah, it's V-Y-V-A-N-S-E.

Speaker speaker_0: You said V-Y...

Speaker speaker_1: V-A-N-S-E.

Speaker speaker_0: Doesn't look like it's showing up. Let's use the generic version.

Speaker speaker_1: For Adderall?

Speaker speaker_0: Let's see. Doesn't look like it's showing up in their system.

Speaker speaker_1: Either one?

Speaker speaker_0: No, sir.

Speaker speaker_1: Okay. All right. Well, well, that kind of stinks, but we'll just have to deal with it. Um, okay. All right. And then this is the weekly deductions that it comes out, the differences of pricing?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: So what you see at the bottom, if you were getting it alone, the NEC TeleRx would be \$16.80. If it was you and your spouse, it'd be \$21.70, for you and your child, \$22.39. And for you and your family, it'd be \$26.73 monthly.

Speaker speaker_1: But what... I mean, what do most people go with? Let me ask you that.

Speaker speaker_0: So, um, it, it's totally people build it around how, if the worst for them specifically, if that makes sense, right? Some people, they're like, "Oh, I'm in great health, so I don't need to go to the doctor that often, so I'm gonna get to stay healthy, NEC TeleRx." I'm not able to make any recommendations.

Speaker speaker_1: Right.

Speaker speaker_0: But people basically personalize their enrollment based off their needs in that aspect.

Speaker speaker_1: Okay. And then i... So I'm assuming there's, like, an additional cost for, like, the vision and dental. Is that correct?

Speaker speaker_0: Yes, sir. If you go to, uh, page three, it shows you different prices for the additional add-ons and what's covered or not.

Speaker speaker_1: Okay. Okay. Um... All right. I appreciate it and I will look into this further.

Speaker speaker_0: Yes, sir. And if you wanted to figure out who around in your area takes your insurance, you would go to multiplan.com, that's for the medical, and that, that will show you what doctors in the area take your insurance.

Speaker speaker_1: Okay. And then what about-

Speaker speaker_0: And-

Speaker speaker_1: ... for, like, the dental and vision?

Speaker speaker_0: So you would go to metlife.com for the vision, and you would go to AM Public for the dental.

Speaker speaker_1: You said, uh, AM Public?

Speaker speaker_0: Yes, sir. A as in Apple, M as in Mike, public.com.

Speaker speaker_1: And that's for dental? Okay.

Speaker speaker_0: And then metlife.com for the vision.

Speaker speaker_1: Yep. Okay, cool. All right. Well-

Speaker speaker_0: Was there anything-

Speaker speaker_1: All right. Well, I-

Speaker speaker_0: ... else I may have helped with, Mr. Dennis?

Speaker speaker_1: No, that's it. Uh, you've been a great help, so I appreciate it.

Speaker speaker_0: No problem, Mr. Dennis. Thanks for calling Benefits in the Car. I hope you have a great rest of your week now.

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Thank you.