

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Benefits in a Car, this is Malcolm. How can I help you? Uh, yeah, I, I received a text about enrollment for insurance. What staffing company do you work for? Uh, WorkSource. Uh, WorkSource/Allegiant Choice or something like that. Are you wanting to get enrolled or are you wanting to get information? Uh, I want to enroll. What's the last four of your Social? Uh, 4140. First name? Uh, Timothy. Last name? Toye Pumalar. Okay. For security purposes, can you verify your address and date of birth for me? Uh, 700 North Albert Pike Avenue, Apartment 506. And my birthday is January 8th, 1994. Okay. So we got your phone number, 479-401-1632? Yeah. And your email is timothytoye94@icloud.com? Yeah. Okay. And what type of coverage were you looking to get enrolled into? Uh, just, uh, regular health, dentist and eyes. You saying medical, dental and eyes? Yeah. Okay, so for medical they offer you four... They offer you five different plans. You have the VIP Standard, the VIP Classic, the VIP Plus and the VIP Pro. All three of these plans cover doctors, hospitals and prescriptions. The only difference between those plans is the higher you go up, the more coverage you will receive. And most... And the main, the main difference will be the hospital benefits between those plans. Okay. And then the fifth one is the preventive care plan. It's good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women. Any preventive care services that is not included in the VIP plan. I'll just get a, keep this one. So you just want standard? Yeah. All right, so you just want medical, dental and vision and that's it? Yeah. Okay. So those three plans will let you in total be \$23.51. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yeah. But, uh, how... What about the, uh, dental? You know, how that one works? Do I just go to the dentist? Say that again, sir? The dental insurance, do I just go, when I go to a dent- dental hospital I just tell them? What do you mean? The den- dentist, dental insurance, how does that one work? Do I just go, whenever I go to the dentist I just, uh, tell them my Social or something? You have an ID card that you will give them. Yeah, okay. Well, do you know what that covers? A dental... So dental, it says preventive visits are covered 100%, which may include your basic cleanings, checkups and X-rays once per six months. Basic dental work such as fillings or extractions, except for surgical extractions will be covered at 80% once you meet your annual deductible of \$50 per person. Any major services like crowns or orthodonties are not covered and the maximum that your plan will pay per year is \$500. Okay. Okay, yeah. That sounds good. Yeah. All right. So then... Mm-hmm. So then you're enrolled- Yeah, I will. Yeah, yeah. Go ahead. Oh, yeah, yeah. I'll enroll all of it. All right. So the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards will send one to two weeks from the activation date. Okay. And if you're wanting a physical copy of your medical

card, you have to call and request it. Otherwise it's only sent via email once your coverage becomes active. Okay, yeah. All right. Was there anything else I could help you with today, Mr. Timothy? Uh, that, that'll be it. Yeah, I just need to enroll. Okay, if there's nothing else- Okay. ... thanks for talking with Benefits in a Car. I hope you have a great rest of the week, man. All right, thank you. No problem.

Conversation Format

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

Speaker speaker_1: Benefits in a Car, this is Malcolm. How can I help you?

Speaker speaker_2: Uh, yeah, I, I received a text about enrollment for insurance.

Speaker speaker_1: What staffing company do you work for?

Speaker speaker_2: Uh, WorkSource. Uh, WorkSource/Allegiant Choice or something like that.

Speaker speaker_1: Are you wanting to get enrolled or are you wanting to get information?

Speaker speaker_2: Uh, I want to enroll.

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

Speaker speaker_2: Uh, 4140.

Speaker speaker_1: First name?

Speaker speaker_2: Uh, Timothy.

Speaker speaker_1: Last name?

Speaker speaker_2: Toye Pumalar.

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

Speaker speaker_2: Uh, 700 North Albert Pike Avenue, Apartment 506. And my birthday is January 8th, 1994.

Speaker speaker_1: Okay. So we got your phone number, 479-401-1632?

Speaker speaker_2: Yeah.

Speaker speaker_1: And your email is timothytoye94@icloud.com?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. And what type of coverage were you looking to get enrolled into?

Speaker speaker_2: Uh, just, uh, regular health, dentist and eyes.

Speaker speaker_1: You saying medical, dental and eyes?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay, so for medical they offer you four... They offer you five different plans. You have the VIP Standard, the VIP Classic, the VIP Plus and the VIP Pro. All three of these plans cover doctors, hospitals and prescriptions. The only difference between those plans is the higher you go up, the more coverage you will receive. And most... And the main, the main difference will be the hospital benefits between those plans.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the fifth one is the preventive care plan. It's good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women. Any preventive care services that is not included in the VIP plan.

Speaker speaker_2: I'll just get a, keep this one.

Speaker speaker_1: So you just want standard?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right, so you just want medical, dental and vision and that's it?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So those three plans will let you in total be \$23.51. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yeah. But, uh, how... What about the, uh, dental? You know, how that one works? Do I just go to the dentist?

Speaker speaker_1: Say that again, sir?

Speaker speaker_2: The dental insurance, do I just go, when I go to a dent- dental hospital I just tell them?

Speaker speaker_1: What do you mean?

Speaker speaker_2: The den- dentist, dental insurance, how does that one work? Do I just go, whenever I go to the dentist I just, uh, tell them my Social or something?

Speaker speaker_1: You have an ID card that you will give them.

Speaker speaker_2: Yeah, okay. Well, do you know what that covers?

Speaker speaker_1: A dental... So dental, it says preventive visits are covered 100%, which may include your basic cleanings, checkups and X-rays once per six months. Basic dental work such as fillings or extractions, except for surgical extractions will be covered at 80% once you meet your annual deductible of \$50 per person. Any major services like crowns or orthodonties are not covered and the maximum that your plan will pay per year is \$500.

Speaker speaker_2: Okay. Okay, yeah. That sounds good. Yeah.

Speaker speaker_1: All right. So then...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So then you're enrolled-

Speaker speaker_2: Yeah, I will. Yeah, yeah.

Speaker speaker_1: Go ahead.

Speaker speaker_2: Oh, yeah, yeah. I'll enroll all of it.

Speaker speaker_1: All right. So the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards will send one to two weeks from the activation date.

Speaker speaker_2: Okay.

Speaker speaker_1: And if you're wanting a physical copy of your medical card, you have to call and request it. Otherwise it's only sent via email once your coverage becomes active.

Speaker speaker_2: Okay, yeah.

Speaker speaker_1: All right. Was there anything else I could help you with today, Mr. Timothy?

Speaker speaker_2: Uh, that, that'll be it. Yeah, I just need to enroll.

Speaker speaker_1: Okay, if there's nothing else-

Speaker speaker_2: Okay.

Speaker speaker_1: ... thanks for talking with Benefits in a Car. I hope you have a great rest of the week, man.

Speaker speaker_2: All right, thank you.

Speaker speaker_1: No problem.