

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits In The Card. This is Malcolm, how can I help you? Hey, good afternoon. Um, good evening, I'm sorry. Um, I am calling to, um, get some information about the, um, the health insurance that I am applying for. So, what is the different- Which, which fashion company do you work for? No, I, I'm, I'm am filling out the application right now. But, um, I have, it, it's for Wagner's Fashion. What's the fashion company, ma'am? Wagner's Fashions. Okay. What was your question, ma'am? So, my question is, um, what is the different, um, between, I mean, between VIP, VIP Pro and Classic? So, the only difference between the VIP plans is in, when it comes to the hospital benefits. The Pro will give you, give you more money as, as far as the hospital benefits. Okay, so how much is the Pro coverage for the visit, uh, for co-pays or fees or medical bills? There's no co-pays because none of these plans are PPO plans. None of these are major medical plans, they're all benefits plans. 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 their coverage, the remainder of that claim will be your responsibility. Okay, so how much is the Pro coverage? So how much? One moment, I got to pull up the benefits guide. Okay. So, the differences between the VIP Classic and the Pro. It says hospital admission benefit is \$500 a day for a max of one day. With the Classic, it's \$2,000 a day with a max of one day for the Pro. Up to \$1,000 a day? Five thou... It's \$500 versus \$2,000, and that's the difference between how much each plan will cover for hospital admission benefits. Okay, so the Classic is 500... The Classic is \$500 a day and then the Pro is \$2,000, up to \$2,000 a day? The hospital admission is, for the VIP Classic, it's \$500 a day for a max of one day. It's \$2,000 a day for a max of one day with the VIP Pro. Okay. Hey, Asher! Okay. Um, so- And then- ... I'm trying so hard to understand. So, okay, let me repeat that so that I get it. So for the, for, uh, for the VIP Pro, so if I go to the hospital I have up to, um, um, \$2,000? Yes, \$2,000 a day is the max. Okay. For one day. They only, for one day, they only cover up to one day. For a max of one day. So, it's like the whole family, it's like, um, not only one person? Not per person? Uh, that would be a question you would have to ask a carrier directly. I only have the information that's on the benefits guide. Okay, so I'm pretty sure it's per... Um, okay, what I want to know, is it per person? That's a question you would have to ask American Public Life because they're the carrier. I only have the information that's covered in the benefits guide. Okay, so do you have their number? Yes, ma'am, whenever you're ready I can give you their phone number. Okay. I'll save that then. Okay, give me one second here. What is the number? So her name is Miss Sandra. She'll be able to give you more specific answers to the questions you have. Her number is 601-936-3287. Uh-huh. Uh-huh. And she works for American Public Life. Oh, okay. Okay, and you said that her name is Sandra? Yes, ma'am. Awesome, thank you so much. And then I'm going to give you the carrier's number as well, in

case you can't get her on the phone. Okay, let me see. Uh-huh, what is the number? So it's 1-800-256-8606. Thank you so much. And you want to hit option four to speak with a representative. Awesome. Thank you. No problem, was there anything else I can help you with today? No, this is it. Thank you so much for your help. No problem, thanks for calling Benefits In The Card, this is Mal. I hope you have a great day. All right, you as well. Buh-bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits In The Card. This is Malcolm, how can I help you?

Speaker speaker_1: Hey, good afternoon. Um, good evening, I'm sorry. Um, I am calling to, um, get some information about the, um, the health insurance that I am applying for. So, what is the different-

Speaker speaker_0: Which, which fashion company do you work for?

Speaker speaker_1: No, I, I'm, I'm am filling out the application right now. But, um, I have, it, it's for Wagner's Fashion.

Speaker speaker_0: What's the fashion company, ma'am?

Speaker speaker_1: Wagner's Fashions.

Speaker speaker_0: Okay. What was your question, ma'am?

Speaker speaker_1: So, my question is, um, what is the different, um, between, I mean, between VIP, VIP Pro and Classic?

Speaker speaker_0: So, the only difference between the VIP plans is in, when it comes to the hospital benefits. The Pro will give you, give you more money as, as far as the hospital benefits.

Speaker speaker_1: Okay, so how much is the Pro coverage for the visit, uh, for co-pays or fees or medical bills?

Speaker speaker_0: There's no co-pays because none of these plans are PPO plans. None of these are major medical plans, they're all benefits plans. 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 their coverage, the remainder of that claim will be your responsibility.

Speaker speaker_1: Okay, so how much is the Pro coverage? So how much?

Speaker speaker_0: One moment, I got to pull up the benefits guide.

Speaker speaker_1: Okay.

Speaker speaker_0: So, the differences between the VIP Classic and the Pro. It says hospital admission benefit is \$500 a day for a max of one day. With the Classic, it's \$2,000 a day with

a max of one day for the Pro.

Speaker speaker_1: Up to \$1,000 a day?

Speaker speaker_0: Five thou... It's \$500 versus \$2,000, and that's the difference between how much each plan will cover for hospital admission benefits.

Speaker speaker_1: Okay, so the Classic is 500... The Classic is \$500 a day and then the Pro is \$2,000, up to \$2,000 a day?

Speaker speaker_0: The hospital admission is, for the VIP Classic, it's \$500 a day for a max of one day. It's \$2,000 a day for a max of one day with the VIP Pro.

Speaker speaker_1: Okay. Hey, Asher! Okay. Um, so-

Speaker speaker_0: And then-

Speaker speaker_1: ... I'm trying so hard to understand. So, okay, let me repeat that so that I get it. So for the, for, uh, for the VIP Pro, so if I go to the hospital I have up to, um, um, \$2,000?

Speaker speaker_0: Yes, \$2,000 a day is the max.

Speaker speaker_1: Okay.

Speaker speaker_0: For one day. They only, for one day, they only cover up to one day. For a max of one day.

Speaker speaker_1: So, it's like the whole family, it's like, um, not only one person? Not per person?

Speaker speaker_0: Uh, that would be a question you would have to ask a carrier directly. I only have the information that's on the benefits guide.

Speaker speaker_1: Okay, so I'm pretty sure it's per... Um, okay, what I want to know, is it per person?

Speaker speaker_0: That's a question you would have to ask American Public Life because they're the carrier. I only have the information that's covered in the benefits guide.

Speaker speaker_1: Okay, so do you have their number?

Speaker speaker_0: Yes, ma'am, whenever you're ready I can give you their phone number.

Speaker speaker_1: Okay. I'll save that then. Okay, give me one second here. What is the number?

Speaker speaker_0: So her name is Miss Sandra. She'll be able to give you more specific answers to the questions you have. Her number is 601-936-3287.

Speaker speaker_1: Uh-huh. Uh-huh.

Speaker speaker_0: And she works for American Public Life.

Speaker speaker_1: Oh, okay. Okay, and you said that her name is Sandra?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Awesome, thank you so much.

Speaker speaker_0: And then I'm going to give you the carrier's number as well, in case you can't get her on the phone.

Speaker speaker_1: Okay, let me see. Uh-huh, what is the number?

Speaker speaker_0: So it's 1-800-256-8606.

Speaker speaker_1: Thank you so much.

Speaker speaker_0: And you want to hit option four to speak with a representative.

Speaker speaker_1: Awesome. Thank you.

Speaker speaker_0: No problem, was there anything else I can help you with today?

Speaker speaker_1: No, this is it. Thank you so much for your help.

Speaker speaker_0: No problem, thanks for calling Benefits In The Card, this is Mal. I hope you have a great day.

Speaker speaker_1: All right, you as well. Buh-bye.