

## **Transcript: Pamela**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and 000. This is Pamela speaking. How may I help you? Hi. Yeah, I got a big benefits due with you guys. Uh, staff nation is BGSS. Okay. Do you work for BG? I do. And how may I help you, sir? I need to cancel that VIP benefit 'cause that's not benefiting me at all. Only getting \$50. I understand. Yeah. May I have the last four digits of your Social so I can pull up your file? 4320. Your first and last name, sir? Anthony White. Mr. White, for security reasons and just to make sure we are in the correct file, we need to verify your complete address and date of birth. 1796 Sunlight Boulevard, Apartment 315, Duluth, Georgia 30097. And what else? Your date of birth. 9/21/76. Okay. So we have a phone number on file, 470-258-1282, and your email is anthonwh@gmail.com. Correct. All right. So you want to cancel everything, sir? No, let me do a breakdown. Or just the VIP? So let me ask you this. I got... How many products I got with you guys, three or four? You have five. I got five? And you have two medical plans, which is the Stay Healthy plan and the VIP Standard. Then you have vision, life, and dental. Okay. Question. Dental. What do you guys pay for my, my cleaning and my visits? Is that only \$50? No, you... Basic cleaning, checkup, X-ray will be covered 100% once every six months. Now, your dental, your basic dental work such as fillings, extraction will be covered 80% after you pay the \$50 deductible per person. In this case, 50 for you and 50 for your child. And the max that the insurance gonna cover for the year is \$500 for you and \$500 for the child. For cleaning, for the cleaning and the X-rays? They're gonna cover 100%. But you said up to \$500 a year. That was... did that, did that- That's the maximum that they're gonna cover for, let's say, your basic dental work and extractions. Um... All right. ... fillings. Oh, for that. Oh, okay. And for anything, for X-rays or cleanings, you guys pay up to 100%? Yes, sir. Okay, I want to keep that. Okay. Uh, what about the vision? What do you guys cover for the vision? For the vision you have a \$10 copay if you go to a participating provider for your yearly eye exam. Then you have a \$25 copay for your glasses, for the fitting of the glasses and frames. And the insurance gonna give you \$130 for... that you could use towards the glasses, the frames. Same thing for your child. What about the eye visit or getting my eyes examined? Who pays for that? You pay \$10 copay. That's... The insurance gonna pay, um, the rest. But you have to make sure that you go to a participating provider. Right, understood. Okay, so I want to keep that. Okay. Uh, the VIP plan, what does, what do you guys cover for that again? At the VIP standard, um, it will cover you... Let me give you an example. Uh, let's say if you go to your doctor's office, they're gonna cover \$50 towards the visit. Same thing, same thing for urgent care, emergency room. Let's say if you have to stay on confinement in the hospital, they're gonna cover \$50 a day, maximum 30 days. The admission for the hospital, they cover \$500. Um, they already have a set amount for the procedures that they're gonna cover. Um, let's say, uh, for physical or therapy, um, speech, uh, facility, they pay \$30 a

day, maximum four days. Yeah, that's not beneficial 'cause that's, that's... I'm still paying a lot of money out of \$50 and down a lot when the doctor visit is 200 something dollars. Yeah. Okay. Cancel that please. Okay. And the Stay Healthy is the preventive care. The way this plan works, the actual procedure for the preventive care, it will be covered 100% but you have to pay for the doctor's visit and use of participating providers as well, and it does have a prescription plan that you don't have to pay extra for the prescription. It's called FreeRx. And- What do you mean 100? So I have to pay for the doctor visits, you said? Yes. Let's say you need to go for, um, to check your cholesterol, diabetes, right? Your physical- Um, they will cover the procedure 100%, but you have to pay for the doctor's visit. Same thing for your child. What about X-rays? Well, it has to be for something that it would be, um, considered preventive. I do not have, like, a whole list of what is covered when it comes to preventive. Like, um, let me see what I have. I could give you something for that. I mean, this is the thing, that I went to the doctor and they don't accept this insurance, and they was trying to figure out what was, what would need to be paid, and I kept calling back and they... you guys were only telling me \$50 would be paid towards anything. So I'm like, I'm paying, I don't know, about 20-something dollars a week for this, and it's not, I can't... it's not beneficial for me and my, my kids. So I don't, I don't think I will need it, you know? No problem. I will go ahead. You just want to keep the dent- the dental, vision. And what about the life insurance? What does that cover? They give you \$20,000, uh, to your beneficiary. If something happened to me? Yes, sir. O- o- on a job only, right? No, it's, it's a life insurance, so they have to do exact... you know, for the job itself. All right, I guess I'll keep that. What about the... you say disability? What does, what does that cover? You don't, you don't... you are not enrolled in disability. Oh, I didn't, I didn't do short-term? No, sir. Oh, okay. So the two, the VIP and then the preventative maintenance. Those two, you said they have to be... one, you got it for the pre- preventative maintenance, you'll pay for stuff that, th- that's part of the preventative maintenance, but not the doctor visit, right? Uh, oh, um, it's... well, yes, I'm sorry. Uh, I got confused a little bit, but that's how it is, yes. And then with the VIP, that one's just for like hospital or ER and stuff like that? Mm-hmm. And you only pay \$50 towards that? Yeah. They have a set amount for any procedure that y- um, let me give you... let's see, let me see if I found it. 10- Like a, like a MRI. Like a MRI, you only pay \$50 towards that? For... let's see. For imaging tests, they cover \$100, maximum one day. That's not what they... Well, I don't think they accept that. I don't think they accepted it. What insurance is this under? Is it MultiPlan Insurance? Is that what it's called? It's called... it's called APL, American Public Life. That's the name of the carrier. MultiPlan is for you to find new providers within the network. I was trying to get an MRI and they wouldn't... they couldn't find the, the insurance for APL and they couldn't find the group name and all the stuff. It was just a big... it was a, yeah, it was bad. So I couldn't figure out, I couldn't see, you know, they... then they send it over to me, but the group plan got DGS- what? Was it DGSM on there? And that's not a group plan, I don't think, you know, and I- Did they- ... was calling They call, did they call directly to the actual carrier or did they call here, your provider? They called to the actual carrier and I called APL and they told me that they only cover up to \$50- Okay. ... on the procedure, the in- Mm-hmm. So, yeah, that was, that was pretty bad. Um... You, um- But- So I'm gonna proceed to cancel the VIP Standard and the StayHealthy. So your new premium will be \$15.85 for the dental, vision and the life insurance. Just a week, right? Yes, sir. Now, the process does take one to two weeks for all changes to be, um, completed. You might experience one or two deductions with the previous

premium, um, before it's completely canceled. All right. You could use the benefits while they are active. Okay, just hold on. Don't get them... don't just cancel yet. Let me get my... I gotta wait till Friday for open enrollment, so I can go ahead and get some first, some primary insurance, then I'll call you guys back. I just wanna get some clarity on this. No problem. I mean, if I'm making the right decision. So I gotta get some primary insurance Friday when open enrollment starts up again, and then I'll call in to, you know, to cancel that. Okay? Okay. No problem, sir. Anything else I could do for you? Uh, no, that's it. Thank you. Thank you for giving us a call. Have a great rest of the day. Yeah, you too. Yeah. Bye. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits and 000. This is Pamela speaking. How may I help you?

Speaker speaker\_2: Hi. Yeah, I got a big benefits due with you guys. Uh, staff nation is BGSS.

Speaker speaker\_1: Okay. Do you work for BG?

Speaker speaker\_2: I do.

Speaker speaker\_1: And how may I help you, sir?

Speaker speaker\_2: I need to cancel that VIP benefit 'cause that's not benefiting me at all. Only getting \$50.

Speaker speaker\_1: I understand.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: May I have the last four digits of your Social so I can pull up your file?

Speaker speaker\_2: 4320.

Speaker speaker\_1: Your first and last name, sir?

Speaker speaker\_2: Anthony White.

Speaker speaker\_1: Mr. White, for security reasons and just to make sure we are in the correct file, we need to verify your complete address and date of birth.

Speaker speaker\_2: 1796 Sunlight Boulevard, Apartment 315, Duluth, Georgia 30097. And what else?

Speaker speaker\_1: Your date of birth.

Speaker speaker\_2: 9/21/76.

Speaker speaker\_1: Okay. So we have a phone number on file, 470-258-1282, and your email is anthonwh@gmail.com.

Speaker speaker\_2: Correct.

Speaker speaker\_1: All right. So you want to cancel everything, sir?

Speaker speaker\_2: No, let me do a breakdown.

Speaker speaker\_1: Or just the VIP?

Speaker speaker\_2: So let me ask you this. I got... How many products I got with you guys, three or four?

Speaker speaker\_1: You have five.

Speaker speaker\_2: I got five?

Speaker speaker\_1: And you have two medical plans, which is the Stay Healthy plan and the VIP Standard. Then you have vision, life, and dental.

Speaker speaker\_2: Okay. Question. Dental. What do you guys pay for my, my cleaning and my visits? Is that only \$50?

Speaker speaker\_1: No, you... Basic cleaning, checkup, X-ray will be covered 100% once every six months. Now, your dental, your basic dental work such as fillings, extraction will be covered 80% after you pay the \$50 deductible per person. In this case, 50 for you and 50 for your child. And the max that the insurance gonna cover for the year is \$500 for you and \$500 for the child.

Speaker speaker\_2: For cleaning, for the cleaning and the X-rays?

Speaker speaker\_1: They're gonna cover 100%.

Speaker speaker\_2: But you said up to \$500 a year. That was... did that, did that-

Speaker speaker\_1: That's the maximum that they're gonna cover for, let's say, your basic dental work and extractions. Um...

Speaker speaker\_2: All right.

Speaker speaker\_1: ... fillings.

Speaker speaker\_2: Oh, for that. Oh, okay. And for anything, for X-rays or cleanings, you guys pay up to 100%?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay, I want to keep that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Uh, what about the vision? What do you guys cover for the vision?

Speaker speaker\_1: For the vision you have a \$10 copay if you go to a participating provider for your yearly eye exam. Then you have a \$25 copay for your glasses, for the fitting of the glasses and frames. And the insurance gonna give you \$130 for... that you could use towards

the glasses, the frames. Same thing for your child.

Speaker speaker\_2: What about the eye visit or getting my eyes examined? Who pays for that?

Speaker speaker\_1: You pay \$10 copay. That's... The insurance gonna pay, um, the rest. But you have to make sure that you go to a participating provider.

Speaker speaker\_2: Right, understood. Okay, so I want to keep that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Uh, the VIP plan, what does, what do you guys cover for that again?

Speaker speaker\_1: At the VIP standard, um, it will cover you... Let me give you an example. Uh, let's say if you go to your doctor's office, they're gonna cover \$50 towards the visit. Same thing, same thing for urgent care, emergency room. Let's say if you have to stay on confinement in the hospital, they're gonna cover \$50 a day, maximum 30 days. The admission for the hospital, they cover \$500. Um, they already have a set amount for the procedures that they're gonna cover. Um, let's say, uh, for physical or therapy, um, speech, uh, facility, they pay \$30 a day, maximum four days.

Speaker speaker\_2: Yeah, that's not beneficial 'cause that's, that's... I'm still paying a lot of money out of \$50 and down a lot when the doctor visit is 200 something dollars.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay. Cancel that please.

Speaker speaker\_1: Okay. And the Stay Healthy is the preventive care. The way this plan works, the actual procedure for the preventive care, it will be covered 100% but you have to pay for the doctor's visit and use of participating providers as well, and it does have a prescription plan that you don't have to pay extra for the prescription. It's called FreeRx. And-

Speaker speaker\_2: What do you mean 100? So I have to pay for the doctor visits, you said?

Speaker speaker\_1: Yes. Let's say you need to go for, um, to check your cholesterol, diabetes, right? Your physical-Um, they will cover the procedure 100%, but you have to pay for the doctor's visit. Same thing for your child.

Speaker speaker\_2: What about X-rays?

Speaker speaker\_1: Well, it has to be for something that it would be, um, considered preventive. I do not have, like, a whole list of what is covered when it comes to preventive. Like, um, let me see what I have. I could give you something for that.

Speaker speaker\_2: I mean, this is the thing, that I went to the doctor and they don't accept this insurance, and they was trying to figure out what was, what would need to be paid, and I kept calling back and they... you guys were only telling me \$50 would be paid towards anything. So I'm like, I'm paying, I don't know, about 20-something dollars a week for this, and it's not, I can't... it's not beneficial for me and my kids. So I don't, I don't think I will need it,

you know?

Speaker speaker\_1: No problem. I will go ahead. You just want to keep the dent- the dental, vision. And what about the life insurance?

Speaker speaker\_2: What does that cover?

Speaker speaker\_1: They give you \$20,000, uh, to your beneficiary.

Speaker speaker\_2: If something happened to me?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: O- o- on a job only, right?

Speaker speaker\_1: No, it's, it's a life insurance, so they have to do exact... you know, for the job itself.

Speaker speaker\_2: All right, I guess I'll keep that. What about the... you say disability? What does, what does that cover?

Speaker speaker\_1: You don't, you don't... you are not enrolled in disability.

Speaker speaker\_2: Oh, I didn't, I didn't do short-term?

Speaker speaker\_1: No, sir.

Speaker speaker\_2: Oh, okay. So the two, the VIP and then the preventative maintenance. Those two, you said they have to be... one, you got it for the pre- preventative maintenance, you'll pay for stuff that, th- that's part of the preventative maintenance, but not the doctor visit, right?

Speaker speaker\_1: Uh, oh, um, it's... well, yes, I'm sorry. Uh, I got confused a little bit, but that's how it is, yes.

Speaker speaker\_2: And then with the VIP, that one's just for like hospital or ER and stuff like that?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And you only pay \$50 towards that?

Speaker speaker\_1: Yeah. They have a set amount for any procedure that y- um, let me give you... let's see, let me see if I found it. 10-

Speaker speaker\_2: Like a, like a MRI. Like a MRI, you only pay \$50 towards that?

Speaker speaker\_1: For... let's see. For imaging tests, they cover \$100, maximum one day.

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Speaker speaker\_1: It's called... it's called APL, American Public Life. That's the name of the carrier. MultiPlan is for you to find new providers within the network.

Speaker speaker\_2: I was trying to get an MRI and they wouldn't... they couldn't find the, the insurance for APL and they couldn't find the group name and all the stuff. It was just a big... it was a, yeah, it was bad. So I couldn't figure out, I couldn't see, you know, they... then they send it over to me, but the group plan got DGS- what? Was it DGSM on there? And that's not a group plan, I don't think, you know, and I-

Speaker speaker\_1: Did they-

Speaker speaker\_2: ... was calling

Speaker speaker\_3: They call, did they call directly to the actual carrier or did they call here, your provider?

Speaker speaker\_2: They called to the actual carrier and I called APL and they told me that they only cover up to \$50-

Speaker speaker\_3: Okay.

Speaker speaker\_2: ... on the procedure, the in-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_2: So, yeah, that was, that was pretty bad. Um...

Speaker speaker\_1: You, um-

Speaker speaker\_2: But-

Speaker speaker\_1: So I'm gonna proceed to cancel the VIP Standard and the StayHealthy. So your new premium will be \$15.85 for the dental, vision and the life insurance.

Speaker speaker\_2: Just a week, right?

Speaker speaker\_1: Yes, sir. Now, the process does take one to two weeks for all changes to be, um, completed. You might experience one or two deductions with the previous premium, um, before it's completely canceled.

Speaker speaker\_2: All right.

Speaker speaker\_1: You could use the benefits while they are active.

Speaker speaker\_2: Okay, just hold on. Don't get them... don't just cancel yet. Let me get my... I gotta wait till Friday for open enrollment, so I can go ahead and get some first, some primary insurance, then I'll call you guys back. I just wanna get some clarity on this.

Speaker speaker\_1: No problem.

Speaker speaker\_2: I mean, if I'm making the right decision. So I gotta get some primary insurance Friday when open enrollment starts up again, and then I'll call in to, you know, to cancel that. Okay?

Speaker speaker\_1: Okay. No problem, sir. Anything else I could do for you?

Speaker speaker\_2: Uh, no, that's it. Thank you.

Speaker speaker\_1: Thank you for giving us a call. Have a great rest of the day.

Speaker speaker\_2: Yeah, you too. Yeah. Bye.

Speaker speaker\_1: Bye.