

## **Transcript: Pamela**

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### **Full Transcript**

Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you? Hi, Pamela. I just got a text message from my staffing agency to call you about benefits. Yeah. We are the administrator for the health benefits, um. What's the name of the staffing agency you work for? Pa- Partners Personnel. Personnel. Yes. Um, are you interested in enrolling in the health benefits, sir? Is it free? No. You will pay according to what you- How much is it? ... um, select and it will be deducted through your paycheck every week. H- how much is that? It all depends on the plan that you choose. Um, there are plans that start, uh, at \$16.80 all the way to \$43.28, uh, for employee only. You could also enroll the family. Um, these insurance are not like the regular health insurance, like the traditional type. These are already, um- Mm-hmm. ... have a set amount that they're gonna pay. Anything above that amount will be your responsibility. Um, pretty much it's like a weekly basic insurance. Weekday you pay, weekday you are covered. Um, let me give you an example. We have- And that insurance has got medical, dental, vision? Yes. For example, they have a plan called the VIP Standard, VIP Plus and VIP Prime. Uh, the Standard costs \$17.66. The Plus is \$31.61. The Prime is \$43.28. That's the difference between this plan- Okay, what does the Standard cover? Huh? What does the standard insurance cover for me? Okay, that's what I was gonna give you the example. Okay. Let's say you need to go to the doctor's office, um, it will cover \$50 towards the visit and you have four visits per year. Okay, what's the Pr- the Prime? The Prime, it covers \$150 towards the visit. Even den- like, if I have to go to the dentist, it's only \$150 covered? Oh, no. The dentist plan is different. This is for your medical. The dental, they only have one tier. Um, your basic cleanings and check-ups, X-rays are cover 100% a- um, like your basic cleaning. Then your basic dental work, so just filling, extraction will be covered 100... 80%, I'm sorry. After, um, you need the \$50 deductible once a year, and they do not cover any major services like crowns or orthodontia, like root canal. Oh, so it's really not, it's really not worth it, because you could go get medical or dental insur-... Yeah, so no. I'm gonna... I guess I'm gonna opt out, because it doesn't sound like a good deal at all at \$43 a week, um- I understand. ... you know, do, do the math on, on the whole year, no. Okay, no. I'm gonna, I'm gonna opt out. No problem. Thank you for giving us a call. Thanks a lot.

### **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you?

Speaker speaker\_1: Hi, Pamela. I just got a text message from my staffing agency to call you about benefits.

Speaker speaker\_0: Yeah. We are the administrator for the health benefits, um. What's the name of the staffing agency you work for?

Speaker speaker\_1: Pa- Partners Personnel. Personnel.

Speaker speaker\_0: Yes. Um, are you interested in enrolling in the health benefits, sir?

Speaker speaker\_1: Is it free?

Speaker speaker\_0: No. You will pay according to what you-

Speaker speaker\_1: How much is it?

Speaker speaker\_0: ... um, select and it will be deducted through your paycheck every week.

Speaker speaker\_1: H- how much is that?

Speaker speaker\_0: It all depends on the plan that you choose. Um, there are plans that start, uh, at \$16.80 all the way to \$43.28, uh, for employee only. You could also enroll the family. Um, these insurance are not like the regular health insurance, like the traditional type. These are already, um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... have a set amount that they're gonna pay. Anything above that amount will be your responsibility. Um, pretty much it's like a weekly basic insurance. Weekday you pay, weekday you are covered. Um, let me give you an example. We have-

Speaker speaker\_1: And that insurance has got medical, dental, vision?

Speaker speaker\_0: Yes. For example, they have a plan called the VIP Standard, VIP Plus and VIP Prime. Uh, the Standard costs \$17.66. The Plus is \$31.61. The Prime is \$43.28. That's the difference between this plan-

Speaker speaker\_1: Okay, what does the Standard cover?

Speaker speaker\_0: Huh?

Speaker speaker\_1: What does the standard insurance cover for me?

Speaker speaker\_0: Okay, that's what I was gonna give you the example.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Let's say you need to go to the doctor's office, um, it will cover \$50 towards the visit and you have four visits per year.

Speaker speaker\_1: Okay, what's the Pr- the Prime?

Speaker speaker\_0: The Prime, it covers \$150 towards the visit.

Speaker speaker\_1: Even den- like, if I have to go to the dentist, it's only \$150 covered?

Speaker speaker\_0: Oh, no. The dentist plan is different. This is for your medical. The dental, they only have one tier. Um, your basic cleanings and check-ups, X-rays are cover 100% a- um, like your basic cleaning. Then your basic dental work, so just filling, extraction will be covered 100... 80%, I'm sorry. After, um, you need the \$50 deductible once a year, and they do not cover any major services like crowns or orthodontia, like root canal.

Speaker speaker\_1: Oh, so it's really not, it's really not worth it, because you could go get medical or dental insur-... Yeah, so no. I'm gonna... I guess I'm gonna opt out, because it doesn't sound like a good deal at all at \$43 a week, um-

Speaker speaker\_0: I understand.

Speaker speaker\_1: ... you know, do, do the math on, on the whole year, no. Okay, no. I'm gonna, I'm gonna opt out.

Speaker speaker\_0: No problem. Thank you for giving us a call.

Speaker speaker\_1: Thanks a lot.