

## **Transcript: Pamela**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit 10 Accord. This is Pamela speaking. How may I help you? Hi, Pamela. I am trying to fill out my benefit enrollment form, and I got to the end, and the, like, agreement section says that the fixed indemnity policy is not health insurance. So, I'm just trying to figure out exactly what this is, if it's not m- major medical coverage. Like, w- if I want major medical coverage, would I need to just pay out of pocket for something instead of signing up for this? Okay. So, these are not major insurance. And, um, what's the name of the staffing agency you work for? Um, MAU. Okay. Let me see here. Um, so these, um, insurance, they already have a set amount that they going to pay. Anything above that amount will be your responsibility. And, let's see, let me pull up the benefit guide so I could give you better information. You work for them, so you may not be able to answer this question. Um, but if you were suggesting this to your family member or someone close to you and they wanted full coverage, would you tell them to go elsewhere? Well, they will have to because they do not offer, uh, full coverage. They do have- Okay. ... a plan that is similar to, um, traditional or major services. Uh, but it does have a high deductible that they have to pay before it's, um, they start paying 100%-Cover. ... which is 65- 500. Okay. ... the coverage. 'Cause I don't have any health insurance right now, so I'm looking for visits, medical, dental, um, all together. Also for my spouse, so we both need to be able to go to the doctor for everything. But I didn't want to have this coming out of my paycheck if it's not health insurance and I'll have to go get another policy anyway. So, that helps. I completely, I completely understand. Now, um, let me see. So they... Are you seeing the benefits through a PDF file or just the enrollment form? This is the enrollment form on MAU's e-staff website. Okay. So, if you want, I could email you the complete benefit guide so you can see. There, you will be able to see what insurance. Let's say, if you want to go to the doctor under each plan, it's gonna tell you how much they're gonna cover towards that visit and, and, and the different plan that they offer. So maybe that will work for you and you will be able to decide if it's the best for you to enroll. Actually, you've already answered my question. Um, if it's not full coverage, I don't want it so I'm not gonna get it. I'm just gonna select to opt out. So thank you. No problem. All right. Thank you for giving us a call. Have a great rest of the day. You too, Miss Pamela. Bye-bye. 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 Benefit 10 Accord. This is Pamela speaking. How may I help you?

Speaker speaker\_2: Hi, Pamela. I am trying to fill out my benefit enrollment form, and I got to the end, and the, like, agreement section says that the fixed indemnity policy is not health insurance. So, I'm just trying to figure out exactly what this is, if it's not m- major medical coverage. Like, w- if I want major medical coverage, would I need to just pay out of pocket for something instead of signing up for this?

Speaker speaker\_1: Okay. So, these are not major insurance. And, um, what's the name of the staffing agency you work for?

Speaker speaker\_2: Um, MAU.

Speaker speaker\_1: Okay. Let me see here. Um, so these, um, insurance, they already have a set amount that they going to pay. Anything above that amount will be your responsibility. And, let's see, let me pull up the benefit guide so I could give you better information.

Speaker speaker\_2: You work for them, so you may not be able to answer this question. Um, but if you were suggesting this to your family member or someone close to you and they wanted full coverage, would you tell them to go elsewhere?

Speaker speaker\_1: Well, they will have to because they do not offer, uh, full coverage. They do have-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... a plan that is similar to, um, traditional or major services. Uh, but it does have a high deductible that they have to pay before it's, um, they start paying 100%-

Speaker speaker\_2: Cover.

Speaker speaker\_1: ... which is 65-

Speaker speaker\_2: 500. Okay.

Speaker speaker\_1: ... the coverage.

Speaker speaker\_2: 'Cause I don't have any health insurance right now, so I'm looking for visits, medical, dental, um, all together. Also for my spouse, so we both need to be able to go to the doctor for everything. But I didn't want to have this coming out of my paycheck if it's not health insurance and I'll have to go get another policy anyway. So, that helps.

Speaker speaker\_1: I completely, I completely understand. Now, um, let me see. So they... Are you seeing the benefits through a PDF file or just the enrollment form?

Speaker speaker\_2: This is the enrollment form on MAU's e-staff website.

Speaker speaker\_1: Okay. So, if you want, I could email you the complete benefit guide so you can see. There, you will be able to see what insurance. Let's say, if you want to go to the doctor under each plan, it's gonna tell you how much they're gonna cover towards that visit and, and, and the different plan that they offer. So maybe that will work for you and you will be

able to decide if it's the best for you to enroll.

Speaker speaker\_2: Actually, you've already answered my question. Um, if it's not full coverage, I don't want it so I'm not gonna get it. I'm just gonna select to opt out. So thank you.

Speaker speaker\_1: No problem. All right. Thank you for giving us a call. Have a great rest of the day.

Speaker speaker\_2: You too, Miss Pamela. Bye-bye.

Speaker speaker\_1: Bye-bye.