

Transcript: Pamela

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Full Transcript

Thank you for ... Benefits and of course, this is Pamela speaking, how may I help you? Yes, hi, um, I am, uh, working for Cook Medical through the resource. So, I would, I want to check about the health insurance. The resource? Uh-huh. The resource agency and this is the, uh, health insurance for through, for health, uh, the resource employees, right? Yes. May I have the last four digits of your... The last four digits of your social? Social security number. Hello? Can you hear me now? Uh, 30, yes, 34. Yes, I can hear you really good. Can you hear me? Yes. 3446. Your first and last name? Uh, B as in boy, alpha, Tom, tan, umbrella, kite, Henry. Last name is David Alpha George Victor Alpha Tan Umbrella Rome Echo Nancy. Thank you. Mm-hmm. Okay, can we verify your complete address and date of birth to make sure we are in the correct file? Uh, 935 Ryan Road, Germantown, North Carolina. 336-486-2137. Thank you for the information. Mm-hmm. Oh. We have a telephone number on file, 336-486-2137? That's correct. And your email is your, um, S-U-K-I-M-A- Uh-huh. ... U-E- Yeah, Sukhima. ... E-Y ah, at the beginning. Yes. Uh-huh. Yeah. Okay, have you seen the benefit guide? Yes, I got a paper. Okay. Uh-huh. Good. And I was going to ask you, um, so I just want to ask you to tell me, if you could tell me the, um, insurance, um, like me- myself, like a- uh, just like one person. And then also how much would it be if I include two kids? Uh, just as a comparison. It all depends on the plan, it all depends on the pro- and the plan that you choose out of the one that they, um, offer. Okay. So they have the VIP Classic for you and the kids will be \$48.88, I'm sorry, \$28.45. For the VIP Basic it's \$23.43. And for the Stay Healthy it's \$21.24. That does- Okay. ... not include vision or dental. Okay. So can you give me one with, um, basic, uh, health insurance and then dental- Have- ... and vision coverages? Have you seen the benefits guide maybe? Just, just one- Okay. Yes, I... Oh, okay. So, you want a, a basic one but which one of the one that I, uh, uh, told you would you like? Okay, so, um- These are not like major insurance. Oh. It means they already have a set amount that they're gonna pay. Anything above that amount will be your responsibility. Uh-huh. That's why I asked you if you've seen the benefit guide, 'cause there you will see what they offer. Mm-hmm. For example, if you choose one of the VIP Classic, give me one sec. Mm-hmm. So, um, I see VIP Classic is 40- Give me one sec, I'll just... Okay, okay. And I'm just waiting for... Okay. So let's say if you take the VIP Classic. Uh-huh. If you go to doctor, the doctor's office, they're going- Uh-huh. ... to cover \$50 towards the visit and you have four visits per year. If you go to the- For, uh- ... urgent care- Uh-huh. ... it's \$50, maximum two days. And that's how it works. I'm sorry, if I go to, uh, urgent care, how much? It's \$50 that the insurance gonna cover and you have four day. Four? I didn't understand the last part. Four days. You got four days. Four day? Yes, four days. Ah, ah, ah, okay. Okay. Um, the, uh, VIP Classic for family, is it 48.88? How much is, uh, weekly? Yes. Okay, now 48.88. That's weekly. Weekly, so it's around \$200? So and the family, and the family means including the husband. The prices that I gave you is... Uh-huh. I,

I'm a single mom, so I would include 22-year-old. How old the child has to be? 25. Okay. If I add vision and, um, dental, how much? For which plan? Uh, VIP Classic. For you and the kids? Uh-huh. For dental and, and vision? That will be \$41.94 per paycheck. Uh, extra? No, everything. Um, \$41? 94. Okay. So this one is VIP Classic, uh, two children and me, vision and dental included? Yes, ma'am. Okay. So h- um, so what is the vision, uh, benefits? Uh, how much like, uh... when they go to the eye exam? For the benefits? Uh-huh. Okay. I'm going to explain it to you. Okay. So when you go to the doctor's office, you have a \$10 copay for the vision. Mm-hmm. You have a \$25 copay for the eye exam and the, um, lenses, fitting. Uh-huh. And then you have \$130 that the insurance going to give you that you could use it towards- Uh-huh. ... your ben- benefits toward the glasses and lenses. Oh, okay. That's good. Okay. So, uh, the dental? Where is the dental? So dental is, uh... What about dental? Dental, you have a \$50 deductible per person. Then you have your basic cleanings and check-ups are covered 100%, one every six months. Mm-hmm. X-ray. Then you have, um, your basic dental works like fillings- Mm-hmm. ... extractions, cover 80%- Uh-huh. ... after you pay the \$50 deductible. Okay. That's what it... It does not cover any major services. No crowns. Okay. No root canal, no braces. Mm-hmm. Okay. Um, so the, uh, VIP Classic, but if I get, uh, uh, VIP Basic, uh, Stay Healthy, McTelrex, TellRx, whatever that thing, but those are cheaper, right? And then, but VIP Classic- Stay Healthy? ... is the more coverage? The Stay Healthy? It's only for preventive care. I'm sorry. Uh-huh. Yeah. Stay Healthy, it's only for preventive care. Mm-hmm. The difference between the Classic, the VIP Classic, and Basic is the amount that you pay per paycheck and the amount that insurance going to cover. Oh, okay. But with, uh, if, if you choose to have the Stay Healthy, you could combine it with any of the VIP, VIP, um, because the VIP do not cover 100% preventive care. Let's say, and you pay. It will cover checking your cholesterol, diabetes, uh, pap- Mm-hmm. ... smear, mammogram. That type of preventive care. Uh-huh. You are responsible- Oh, okay. ... to pay for the doctor's visit. Uh-huh. You have to use a participating provider, and- Uh-huh. ... the insurance going to cover the actual procedure. Okay. Okay, so I want to ask you, uh, let's say if you're a single mom paying everything for my kids' co- like, in the kids' college, which one would you prefer? Personally? Um, I, I... Yeah. I completely understand, but I can't suggest you any of it. What I will tell you is, are your kids healthy? Um, how many times do, uh, a year they go to the, um, doctor? They're healthy. Yeah, they're healthy. They, they need to go 'cause pretty much what they might need is just a preventive care. Mm-hmm. Unless you want them to have something that if they need to go to the emergency room, but- Uh-huh. ... you still have... Give me one sec. Does you... Where are you looking at the benefit guide? It's a- I'm s- I got some printed paper. Yeah. Little bit of, um... So you do on the printed paper, how many papers you have? Um, like, I'm looking at the... Let me see. But since what it is- Do you have one that says... Okay. Mm-hmm. Go ahead. Do you have one that says Plan Benefit Summary? Okay. Is it towards the end? No, it should be your second page. Uh, I may have old paper. Oh, okay. Yes. Summary, yes, I'm looking at it now. Summary. Okay. Yes. So now, on that one, are you able to see... Um, let's see. The Stay Healthy, VIP Basic- Uh-huh. ... and VIP Classic? Uh-huh. Under the VIP Basic, under that one, it says not included, the first line. Uh-huh. And then you could see down, it has, um, it's the additional value services. Mm-hmm. Mm-hmm. They... Under, under that it says additional insurance product group- Uh-huh. ... hospital indemnity. Okay. So you see the amount that you see there, it says 500? Uh-huh. Maximum one day? Yes. Okay. So, if you see the Basic and the Classic, that's the difference between

one of them, and the amount that you see there, that's what the insurance going to cover, like if you go to your left-hand side, you're going to be reading hospital admission benefits- Mm-hmm. ... hospital confinement. Those are the amount that the insurance going to cover for each- Okay. ... of those benefits listed there. Now, for the Stay Healthy, you can see it says, "Not included, not included, not included," right? Not included. Uh-huh, uh-huh. Because that's your preventive care. That's where you can go for your pap smear, mammogram, um, and if you've got... Let's see if you have that page. Let me see. Yeah. I have like, uh, for example, I volunteer for a free clinic. I volunteer for free clinic on Wednesdays. So my clinic has, uh, like, um, I can get my cholesterol and blood sugar and, uh, mammogram. Your preventive care? Yes, I can do it. I can get it from there free. Okay. And your child as well? Uh, no, but they are... both of them are very athletic, and I'm not going to worry about cholesterol and all that. Uh-huh. Okay. But then the Basic might work for you, so you could read down to Basic, um, and see how it works. And also, um, I definitely won't be able to... Zavasloren, pronounce your last name, um, you do have... Let me see. Until Friday. Yes, and that's why... I've been so busy and, um, like I said, I need to hurry up and do it. Okay. No, because I was saying if you want to sit down and read it, and, and choose it, whatever works best for you. Uh-huh. We here until 08:00 Eastern Time, so you are... Oh, good, good, good. That's great. So, like, if you want to call... I will look through it and then, yeah, I will call back. Yes. Remember, we here from 8:00 am- Thank you so much for your help. No problem. We here from 8:00 am to 8:00 pm Eastern Time. Oh, good, good, good. Thank you so much. Right. Thank you for giving us a call. Okay. Bye-bye. Have a good rest of the day. Okay. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for ... Benefits and of course, this is Pamela speaking, how may I help you?

Speaker speaker_1: Yes, hi, um, I am, uh, working for Cook Medical through the resource. So, I would, I want to check about the health insurance.

Speaker speaker_0: The resource?

Speaker speaker_1: Uh-huh. The resource agency and this is the, uh, health insurance for through, for health, uh, the resource employees, right?

Speaker speaker_0: Yes. May I have the last four digits of your... The last four digits of your social?

Speaker speaker_1: Social security number. Hello?

Speaker speaker_0: Can you hear me now?

Speaker speaker_1: Uh, 30, yes, 34. Yes, I can hear you really good. Can you hear me?

Speaker speaker_0: Yes.

Speaker speaker_1: 3446.

Speaker speaker_0: Your first and last name?

Speaker speaker_1: Uh, B as in boy, alpha, Tom, tan, umbrella, kite, Henry. Last name is David Alpha George Victor Alpha Tan Umbrella Rome Echo Nancy.

Speaker speaker_0: Thank you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay, can we verify your complete address and date of birth to make sure we are in the correct file?

Speaker speaker_1: Uh, 935 Ryan Road, Germantown, North Carolina. 336-486-2137.

Speaker speaker_0: Thank you for the information.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Oh. We have a telephone number on file, 336-486-2137?

Speaker speaker_1: That's correct.

Speaker speaker_0: And your email is your, um, S-U-K-I-M-A-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... U-E-

Speaker speaker_1: Yeah, Sukhima.

Speaker speaker_0: ... E-Y ah, at the beginning.

Speaker speaker_1: Yes. Uh-huh.

Speaker speaker_0: Yeah. Okay, have you seen the benefit guide?

Speaker speaker_1: Yes, I got a paper.

Speaker speaker_0: Okay.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Good.

Speaker speaker_1: And I was going to ask you, um, so I just want to ask you to tell me, if you could tell me the, um, insurance, um, like me- myself, like a- uh, just like one person. And then also how much would it be if I include two kids? Uh, just as a comparison.

Speaker speaker_0: It all depends on the plan, it all depends on the pro- and the plan that you choose out of the one that they, um, offer.

Speaker speaker_1: Okay.

Speaker speaker_0: So they have the VIP Classic for you and the kids will be \$48.88, I'm sorry, \$28.45. For the VIP Basic it's \$23.43. And for the Stay Healthy it's \$21.24. That does-

Speaker speaker_1: Okay.

Speaker speaker_0: ... not include vision or dental.

Speaker speaker_1: Okay. So can you give me one with, um, basic, uh, health insurance and then dental-

Speaker speaker_0: Have-

Speaker speaker_1: ... and vision coverages?

Speaker speaker_0: Have you seen the benefits guide maybe?

Speaker speaker_1: Just, just one-

Speaker speaker_0: Okay.

Speaker speaker_1: Yes, I...

Speaker speaker_0: Oh, okay. So, you want a, a basic one but which one of the one that I, uh, uh, told you would you like?

Speaker speaker_1: Okay, so, um-

Speaker speaker_0: These are not like major insurance.

Speaker speaker_1: Oh.

Speaker speaker_0: It means they already have a set amount that they're gonna pay. Anything above that amount will be your responsibility.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: That's why I asked you if you've seen the benefit guide, 'cause there you will see what they offer.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: For example, if you choose one of the VIP Classic, give me one sec.

Speaker speaker_1: Mm-hmm. So, um, I see VIP Classic is 40-

Speaker speaker_0: Give me one sec, I'll just...

Speaker speaker_1: Okay, okay.

Speaker speaker_0: And I'm just waiting for... Okay. So let's say if you take the VIP Classic.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: If you go to doctor, the doctor's office, they're going-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... to cover \$50 towards the visit and you have four visits per year. If you go to the-

Speaker speaker_1: For, uh-

Speaker speaker_0: ... urgent care-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... it's \$50, maximum two days. And that's how it works.

Speaker speaker_1: I'm sorry, if I go to, uh, urgent care, how much?

Speaker speaker_0: It's \$50 that the insurance gonna cover and you have four day.

Speaker speaker_1: Four? I didn't understand the last part.

Speaker speaker_0: Four days. You got four days.

Speaker speaker_1: Four day?

Speaker speaker_0: Yes, four days.

Speaker speaker_1: Ah, ah, ah, okay. Okay. Um, the, uh, VIP Classic for family, is it 48.88? How much is, uh, weekly?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, now 48.88.

Speaker speaker_0: That's weekly.

Speaker speaker_1: Weekly, so it's around \$200?

Speaker speaker_0: So and the family, and the family means including the husband. The prices that I gave you is...

Speaker speaker_1: Uh-huh. I, I'm a single mom, so I would include 22-year-old. How old the child has to be?

Speaker speaker_0: 25.

Speaker speaker_1: Okay. If I add vision and, um, dental, how much?

Speaker speaker_0: For which plan?

Speaker speaker_1: Uh, VIP Classic.

Speaker speaker_0: For you and the kids?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: For dental and, and vision? That will be \$41.94 per paycheck.

Speaker speaker_1: Uh, extra?

Speaker speaker_0: No, everything.

Speaker speaker_1: Um, \$41?

Speaker speaker_0: 94.

Speaker speaker_1: Okay. So this one is VIP Classic, uh, two children and me, vision and dental included?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. So h- um, so what is the vision, uh, benefits? Uh, how much like, uh... when they go to the eye exam?

Speaker speaker_0: For the benefits?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Okay. I'm going to explain it to you.

Speaker speaker_1: Okay.

Speaker speaker_0: So when you go to the doctor's office, you have a \$10 copay for the vision.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: You have a \$25 copay for the eye exam and the, um, lenses, fitting.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then you have \$130 that the insurance going to give you that you could use it towards-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... your ben- benefits toward the glasses and lenses.

Speaker speaker_1: Oh, okay. That's good. Okay. So, uh, the dental? Where is the dental? So dental is, uh... What about dental?

Speaker speaker_0: Dental, you have a \$50 deductible per person. Then you have your basic cleanings and check-ups are covered 100%, one every six months.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: X-ray. Then you have, um, your basic dental works like fillings-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... extractions, cover 80%-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... after you pay the \$50 deductible.

Speaker speaker_1: Okay.

Speaker speaker_0: That's what it... It does not cover any major services. No crowns.

Speaker speaker_1: Okay.

Speaker speaker_0: No root canal, no braces.

Speaker speaker_1: Mm-hmm. Okay. Um, so the, uh, VIP Classic, but if I get, uh, uh, VIP Basic, uh, Stay Healthy, McTelrex, TellRx, whatever that thing, but those are cheaper, right? And then, but VIP Classic-

Speaker speaker_0: Stay Healthy?

Speaker speaker_1: ... is the more coverage?

Speaker speaker_0: The Stay Healthy? It's only for preventive care.

Speaker speaker_1: I'm sorry. Uh-huh.

Speaker speaker_0: Yeah. Stay Healthy, it's only for preventive care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The difference between the Classic, the VIP Classic, and Basic is the amount that you pay per paycheck and the amount that insurance going to cover.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: But with, uh, if, if you choose to have the Stay Healthy, you could combine it with any of the VIP, VIP, um, because the VIP do not cover 100% preventive care. Let's say, and you pay. It will cover checking your cholesterol, diabetes, uh, pap-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... smear, mammogram. That type of preventive care.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: You are responsible-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... to pay for the doctor's visit.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: You have to use a participating provider, and-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... the insurance going to cover the actual procedure.

Speaker speaker_1: Okay. Okay, so I want to ask you, uh, let's say if you're a single mom paying everything for my kids' co- like, in the kids' college, which one would you prefer? Personally?

Speaker speaker_0: Um, I, I... Yeah. I completely understand, but I can't suggest you any of it. What I will tell you is, are your kids healthy? Um, how many times do, uh, a year they go to

the, um, doctor?

Speaker speaker_1: They're healthy. Yeah, they're healthy.

Speaker speaker_0: They, they need to go 'cause pretty much what they might need is just a preventive care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Unless you want them to have something that if they need to go to the emergency room, but-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... you still have... Give me one sec. Does you... Where are you looking at the benefit guide? It's a-

Speaker speaker_1: I'm s- I got some printed paper. Yeah. Little bit of, um...

Speaker speaker_0: So you do on the printed paper, how many papers you have?

Speaker speaker_1: Um, like, I'm looking at the... Let me see. But since what it is-

Speaker speaker_0: Do you have one that says...

Speaker speaker_1: Okay. Mm-hmm. Go ahead.

Speaker speaker_0: Do you have one that says Plan Benefit Summary?

Speaker speaker_1: Okay. Is it towards the end?

Speaker speaker_0: No, it should be your second page.

Speaker speaker_1: Uh, I may have old paper. Oh, okay. Yes. Summary, yes, I'm looking at it now. Summary.

Speaker speaker_0: Okay.

Speaker speaker_1: Yes.

Speaker speaker_0: So now, on that one, are you able to see... Um, let's see. The Stay Healthy, VIP Basic-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... and VIP Classic?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Under the VIP Basic, under that one, it says not included, the first line.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then you could see down, it has, um, it's the additional value services.

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_0: They... Under, under that it says additional insurance product group-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... hospital indemnity. Okay. So you see the amount that you see there, it says 500?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Maximum one day?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So, if you see the Basic and the Classic, that's the difference between one of them, and the amount that you see there, that's what the insurance going to cover, like if you go to your left-hand side, you're going to be reading hospital admission benefits-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... hospital confinement. Those are the amount that the insurance going to cover for each-

Speaker speaker_1: Okay.

Speaker speaker_0: ... of those benefits listed there. Now, for the Stay Healthy, you can see it says, "Not included, not included, not included," right?

Speaker speaker_1: Not included. Uh-huh, uh-huh.

Speaker speaker_0: Because that's your preventive care. That's where you can go for your pap smear, mammogram, um, and if you've got... Let's see if you have that page. Let me see.

Speaker speaker_1: Yeah. I have like, uh, for example, I volunteer for a free clinic. I volunteer for free clinic on Wednesdays. So my clinic has, uh, like, um, I can get my cholesterol and blood sugar and, uh, mammogram.

Speaker speaker_0: Your preventive care?

Speaker speaker_1: Yes, I can do it. I can get it from there free.

Speaker speaker_0: Okay. And your child as well?

Speaker speaker_1: Uh, no, but they are... both of them are very athletic, and I'm not going to worry about cholesterol and all that. Uh-huh.

Speaker speaker_0: Okay. But then the Basic might work for you, so you could read down to Basic, um, and see how it works. And also, um, I definitely won't be able to... Zavasloren, pronounce your last name, um, you do have... Let me see. Until Friday.

Speaker speaker_1: Yes, and that's why... I've been so busy and, um, like I said, I need to hurry up and do it.

Speaker speaker_0: Okay. No, because I was saying if you want to sit down and read it, and, and choose it, whatever works best for you.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: We here until 08:00 Eastern Time, so you are...

Speaker speaker_1: Oh, good, good, good. That's great.

Speaker speaker_0: So, like, if you want to call...

Speaker speaker_1: I will look through it and then, yeah, I will call back.

Speaker speaker_0: Yes. Remember, we here from 8:00 am-

Speaker speaker_1: Thank you so much for your help.

Speaker speaker_0: No problem. We here from 8:00 am to 8:00 pm Eastern Time.

Speaker speaker_1: Oh, good, good, good. Thank you so much.

Speaker speaker_0: Right. Thank you for giving us a call.

Speaker speaker_1: Okay. Bye-bye.

Speaker speaker_0: Have a good rest of the day.

Speaker speaker_1: Okay. Bye-bye.

Speaker speaker_0: Bye.