

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you? Yes, ma'am. This is Vatolia Maxwell and I work with ATC. Are you familiar with that? ATC? Yes, ma'am. I'm always- Uh-huh. Yes, ma'am. Um, I've already got health coverage with, uh... I'm, uh, I'm retired from the state. Okay. But is there any way I can get, like, some dental and vision and life insurance? Yes, ma'am. Uh- I mean, I don't have to have the, uh, I don't have to have the, uh... I don't have to have the health part of it if I can... I, I just want life and the vision and dental for me and my husband. Okay. So may I have the last four digits of your Social? Of mine? Yes. 3392. Your first and last name? I'm calling... Uh, Vatolia Maxwell. I'm just calling to get some quotes. No problem. I need to, uh, pull up your file, make sure we have your file. Okay. Okay. I'll write it down. Okay. Vatolia, V-A-T-O-L-I-A, Maxwell. Maxwell. Do you have any other names? Oh, no. It's 99- It's, um... Sorry. Sorry. Yeah. It should be under Vatolia. That part I found. Uh-huh. Yeah, I found it. All right. Do you need my full form? Do you need my Social Security number? No. For security reasons and to ensure we are in the correct file, we need to verify your complete address and date of birth. 182-142 Beck Rex Road, Cairo, Georgia, uh, August 4th, 1963. Thank you for the information. We have a telephone number on file, 229-221-6426, and you- Yes, ma'am. Uh-huh. ... write axwell142@hotmail.com? Yes, ma'am. All right. So... I'm so sorry. These insurance are not like the major insurance company. They are very basic. They already have a set amount that they're gonna pay. Anything above that amount is your responsibility. Oh. But, um, dental and vision, um... Let me give you the, the vision information first. One second. System is slow today, I'm so sorry. For the vision, you have a \$10 copay, \$20 cop- \$25 copay for glasses and lenses. Uh... And what? You have a \$25 copay for the glasses and the frame, um, the frames of the glasses. Uh-huh. And \$10 for the eye exam once a year. Mm-hmm. And you have, um, zero copay for the... Zero copay for the contact lenses feeding and the insurance is going to give you \$130 allowance. What's that? Now, what was that? The insurance gonna give you \$130 allowance that you could use it towards the frame, the glasses. Oh, okay. Okay. For y- um, it's \$130 for you and \$130 for your spouse. A month? That's the, uh, that's the allowance that the insurance is gonna give you. Oh, okay, okay. So in the insurance you're gonna be paying for you and your spouse weekly, \$4.35. Oh, okay. Okay? Now- So me and him toge- so me and him together a month would be how much? For these insurance you're gonna be paying weekly. They do not gonna charge you a monthly basis, so- Oh, by the month, that's, so that's gonna be what, about, uh, \$25 a month? Okay. Uh, y- most likely yes. Let me, let me do the math. So... Give me one second. And they'll give- Double check your address. Me and my husband both I won't have to pay but the \$25 copayment, a \$10 office visit. Yes. And \$20 for the frame or something you said. No. The insurance is giving you \$130 that you could use

towards the frames or glasses. Okay. Me and my husband each? Yes. Okay. So, um, and you'll be paying roughly, like, around \$20 a month. Okay. And for the dental, your preventive care will be covered 100%. Your basic dental work will be covered 80% after you pay the \$50 deductible for each one.... oh, okay. Once a year. Now, and the maximum that the insurance cover is \$500, each one as well. Um, and they do not cover any major services like crowns, root canal. And, um, yeah, and you get \$500. That's what they're going to cover a year. Oh, so they're not going to go over \$500 a year for nothing you have done? No. And then, and the premium weekly for you and your spouse is \$7.01. Okay. So if you decide to take the dental and the vision, it's \$14.56. Now the life insurance, the, um... It's \$20,000. The max of the, that, what they gonna give you and it goes down 25% after age 65. Uh-huh. And for you and your spouse weekly is... \$2.54. And that's for \$20,000 on him and \$20,000 on me? Can you repeat that for me please? That's \$20,000 on him and \$20,000 on me? Yes, ma'am. And it's \$2 a month for both of us? No, weekly. All the prices- I mean- ... are weekly. I mean, I'm sorry, um, my mind is too- That's okay. Don't worry. Yeah, \$2.54. So if he dies, he'll get \$20,000. If I die, I get \$20,000? Yes, ma'am. So, they don't go up no higher than that? No, ma'am. No. Okay. When have I got to have this in? What's the deadline? Huh? What's the deadline? Okay. The deadline for enrollment, you have until the 27th of this month. Okay. All right? Uh-huh. All right. Um... Would you like me to send you the benefit guide, Miss Maxwell? Yeah. And, uh, I-are the doctors in our area for the dental and clinic or do you have to pick y'all's? Well, if they take the insurance, yes, you can use them. And the benefit guide that I'm going to send you, it will be the information there where you could find the providers in your area. Okay. You just gonna email it to me? Yes, ma'am. Okay. All right. So the email will be coming in from info@benefits InterCard. Check your spam and junk mail and it might go there. If you have any other questions, just give us a call. We're here from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Okay. All right. Anything else- That sounds good. ... I can do for you, Miss Maxwell? I think that's all. Uh, life insurance, what's the health insurance rate going? Um, they start at \$16.05. Um, \$31.71. \$43.41. And \$43.81. These are employee only. Now for you and your spouse do- uh, they change. You will see- How much does it cost? For me and my spouse, how much is it? Well, it depends on the, on the ones that you're, um, that you choose. Let's say for preventive care only, it will be \$19.10. Then they have another one for \$66.73. \$94.37. And \$74.12. Remember that this insurance are not like the major insurance. Oh, they're not? They already have a set amount... No. They already have a set amount that they're going to pay. Anything above that amount is your responsibility. On the benefit guide that I'm sending you- Mm-hmm. ... the amount that you see under each plan, that's the amount that insurance going to cover for the benefits listed there. Okay. But they already got state insurance. Okay. I understand. And I think it's pretty good. Okay. We... Okay. All right? All right. I'm fine. Anything else? I could help you with. That's all. Thank you. All right. Thank you for giving us that call. Have a great rest of this day. You too. Bye-bye. Bye-bye.... the next slide, we're gonna look at some of the risk factors for breast cancer. So first off, there's a family history of breast cancer. If you or someone in your family has had breast cancer, that increases your chance of getting it too. There are other things that can increase your chance of getting breast cancer, such as being over age 45 when you have your first period, having a family member who's had breast cancer, and having a mother or a sister with breast cancer. Other things that can increase your chance of getting breast cancer is being over age 40 when you have your first period, having a family member who's had breast cancer, and being

exposed to radiation during pregnancy. Radiation therapy is when they give you x-rays or CT scans or MRI scans through your body and then they put them on film or video or something else so that you can look at them again later. And sometimes radiation can cause problems like breast cancer. Some medicines also cause bleeding or other problems in the body, so talk to your doctor about which medicines you should take and how much. Some medicines can make your bones weaker, so talk to your doctor if you've had bone breaks before. And some medicines can cause blood clots, so talk to your doctor if you've had blood clots before. And some medicines can cause stomach problems, so talk to your doctor if you've had stomach problems before. And some medicines can cause skin problems, so talk to your doctor if you've had skin problems before. And some medicines can cause hair loss, so talk to your doctor if you've had hair loss before. And some medicines can cause fatigue, so talk to your doctor if you get tired easily or feel tired all the time. And some medicines can cause headaches, so talk to your doctor if you get a lot of headaches. And some medicines can cause mood changes, so talk to your doctor if you get very sad or very happy or both. And some medicines can cause stomach pain, so talk to your doctor right away if these medicines happen. So now we're going to look at some of the risk factors for breast cancer. The first one is family history. If you or someone in your family has had breast cancer, that increases your chance of getting it too. Another thing that can increase your chance of getting breast cancer is being over age 45 when you have your first period. Having a family member who's had breast cancer can increase your chance of getting it too. Other things that can increase your chance of getting breast cancer include being over age 40 when you have your first period, having a family member who's had breast cancer, and being exposed to radiation during pregnancy. Radiation therapy is when they give you X rays or CT scans or MRIs through your body and then put them on film or video or something else so that you can look at them again later. Radiation can cause problems like breast cancer. Some medicines can make bleeding or other problems in the body, so talk to your doctor if you've had bone breaks before. Talk to your doctor if you've had blood clots before. Talk to your doctor if you've had blood clots before. Talk to your doctor if you've had stomach problems before. Talk to your doctor if you get tired easily or feel tired all the time. Talk to your doctor if you've had stomach problems before. Talk to your doctor if you've had hair loss before. Talk to your doctor if you get a lot of hair loss before. Talk to your doctor if you've had headaches. Talk to your doctor if you get a lot of headaches. Talk to your doctor if mood changes happen. Talk to your doctor if you get very sad or very happy or both. Talk to your doctor if you've had stomach pain. Go ahead and stop the slide, Michael.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you?

Speaker speaker_2: Yes, ma'am. This is Vatolia Maxwell and I work with ATC. Are you familiar with that?

Speaker speaker_1: ATC? Yes, ma'am. I'm always-

Speaker speaker_2: Uh-huh. Yes, ma'am. Um, I've already got health coverage with, uh... I'm, uh, I'm retired from the state.

Speaker speaker_1: Okay.

Speaker speaker_2: But is there any way I can get, like, some dental and vision and life insurance?

Speaker speaker_1: Yes, ma'am. Uh-

Speaker speaker_2: I mean, I don't have to have the, uh, I don't have to have the, uh... I don't have to have the health part of it if I can... I, I just want life and the vision and dental for me and my husband.

Speaker speaker_1: Okay. So may I have the last four digits of your Social?

Speaker speaker_2: Of mine?

Speaker speaker_1: Yes.

Speaker speaker_2: 3392.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: I'm calling... Uh, Vatolia Maxwell. I'm just calling to get some quotes.

Speaker speaker_1: No problem. I need to, uh, pull up your file, make sure we have your file.

Speaker speaker_2: Okay. Okay. I'll write it down.

Speaker speaker_1: Okay.

Speaker speaker_2: Vatolia, V-A-T-O-L-I-A, Maxwell.

Speaker speaker_1: Maxwell. Do you have any other names? Oh, no. It's 99-

Speaker speaker_2: It's, um...

Speaker speaker_1: Sorry. Sorry.

Speaker speaker_2: Yeah. It should be under Vatolia.

Speaker speaker_1: That part I found.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Yeah, I found it. All right. Do you need my full form?

Speaker speaker_2: Do you need my Social Security number?

Speaker speaker_1: No. For security reasons and to ensure we are in the correct file, we need to verify your complete address and date of birth.

Speaker speaker_2: 182-142 Beck Rex Road, Cairo, Georgia, uh, August 4th, 1963.

Speaker speaker_1: Thank you for the information. We have a telephone number on file, 229-221-6426, and you-

Speaker speaker_2: Yes, ma'am. Uh-huh.

Speaker speaker_1: ... write axwell142@hotmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right. So... I'm so sorry. These insurance are not like the major insurance company. They are very basic. They already have a set amount that they're gonna pay. Anything above that amount is your responsibility.

Speaker speaker_2: Oh.

Speaker speaker_1: But, um, dental and vision, um... Let me give you the, the vision information first. One second. System is slow today, I'm so sorry. For the vision, you have a \$10 copay, \$20 cop- \$25 copay for glasses and lenses. Uh...

Speaker speaker_2: And what?

Speaker speaker_1: You have a \$25 copay for the glasses and the frame, um, the frames of the glasses.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And \$10 for the eye exam once a year.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And you have, um, zero copay for the... Zero copay for the contact lenses feeding and the insurance is going to give you \$130 allowance.

Speaker speaker_2: What's that? Now, what was that?

Speaker speaker_1: The insurance gonna give you \$130 allowance that you could use it towards the frame, the glasses.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Okay. For y- um, it's \$130 for you and \$130 for your spouse.

Speaker speaker_2: A month?

Speaker speaker_1: That's the, uh, that's the allowance that the insurance is gonna give you.

Speaker speaker_2: Oh, okay, okay.

Speaker speaker_1: So in the insurance you're gonna be paying for you and your spouse weekly, \$4.35.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Okay? Now-

Speaker speaker_2: So me and him toge- so me and him together a month would be how much?

Speaker speaker_1: For these insurance you're gonna be paying weekly. They do not gonna charge you a monthly basis, so-

Speaker speaker_2: Oh, by the month, that's, so that's gonna be what, about, uh, \$25 a month?

Speaker speaker_1: Okay. Uh, y- most likely yes. Let me, let me do the math. So... Give me one second.

Speaker speaker_2: And they'll give-

Speaker speaker_1: Double check your address.

Speaker speaker_2: Me and my husband both I won't have to pay but the \$25 copayment, a \$10 office visit.

Speaker speaker_1: Yes.

Speaker speaker_2: And \$20 for the frame or something you said.

Speaker speaker_1: No. The insurance is giving you \$130 that you could use towards the frames or glasses.

Speaker speaker_2: Okay. Me and my husband each?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: So, um, and you'll be paying roughly, like, around \$20 a month.

Speaker speaker_2: Okay.

Speaker speaker_1: And for the dental, your preventive care will be covered 100%. Your basic dental work will be covered 80% after you pay the \$50 deductible for each one.

Speaker speaker_2: ... oh, okay.

Speaker speaker_1: Once a year. Now, and the maximum that the insurance cover is \$500, each one as well. Um, and they do not cover any major services like crowns, root canal. And, um, yeah, and you get \$500. That's what they're going to cover a year.

Speaker speaker_2: Oh, so they're not going to go over \$500 a year for nothing you have done?

Speaker speaker_1: No. And then, and the premium weekly for you and your spouse is \$7.01.

Speaker speaker_2: Okay.

Speaker speaker_1: So if you decide to take the dental and the vision, it's \$14.56. Now the life insurance, the, um... It's \$20,000. The max of the, that, what they gonna give you and it goes

down 25% after age 65.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And for you and your spouse weekly is... \$2.54.

Speaker speaker_2: And that's for \$20,000 on him and \$20,000 on me?

Speaker speaker_1: Can you repeat that for me please?

Speaker speaker_2: That's \$20,000 on him and \$20,000 on me?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: And it's \$2 a month for both of us?

Speaker speaker_1: No, weekly. All the prices-

Speaker speaker_2: I mean-

Speaker speaker_1: ... are weekly.

Speaker speaker_2: I mean, I'm sorry, um, my mind is too-

Speaker speaker_1: That's okay. Don't worry. Yeah, \$2.54.

Speaker speaker_2: So if he dies, he'll get \$20,000. If I die, I get \$20,000?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: So, they don't go up no higher than that?

Speaker speaker_1: No, ma'am. No.

Speaker speaker_2: Okay. When have I got to have this in? What's the deadline?

Speaker speaker_1: Huh?

Speaker speaker_2: What's the deadline?

Speaker speaker_1: Okay. The deadline for enrollment, you have until the 27th of this month.

Speaker speaker_2: Okay.

Speaker speaker_1: All right?

Speaker speaker_2: Uh-huh. All right. Um...

Speaker speaker_1: Would you like me to send you the benefit guide, Miss Maxwell?

Speaker speaker_2: Yeah. And, uh, I- are the doctors in our area for the dental and clinic or do you have to pick y'all's?

Speaker speaker_1: Well, if they take the insurance, yes, you can use them. And the benefit guide that I'm going to send you, it will be the information there where you could find the providers in your area.

Speaker speaker_2: Okay. You just gonna email it to me?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. So the email will be coming in from info@benefits InterCard. Check your spam and junk mail and it might go there. If you have any other questions, just give us a call. We're here from 8:00 AM to 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Anything else-

Speaker speaker_2: That sounds good.

Speaker speaker_1: ... I can do for you, Miss Maxwell?

Speaker speaker_2: I think that's all. Uh, life insurance, what's the health insurance rate going?

Speaker speaker_1: Um, they start at \$16.05. Um, \$31.71. \$43.41. And \$43.81. These are employee only. Now for you and your spouse do- uh, they change. You will see-

Speaker speaker_2: How much does it cost? For me and my spouse, how much is it?

Speaker speaker_1: Well, it depends on the, on the ones that you're, um, that you choose. Let's say for preventive care only, it will be \$19.10. Then they have another one for \$66.73. \$94.37. And \$74.12. Remember that this insurance are not like the major insurance.

Speaker speaker_2: Oh, they're not?

Speaker speaker_1: They already have a set amount... No. They already have a set amount that they're going to pay. Anything above that amount is your responsibility. On the benefit guide that I'm sending you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the amount that you see under each plan, that's the amount that insurance going to cover for the benefits listed there.

Speaker speaker_2: Okay. But they already got state insurance.

Speaker speaker_1: Okay. I understand.

Speaker speaker_2: And I think it's pretty good.

Speaker speaker_1: Okay. We...

Speaker speaker_2: Okay.

Speaker speaker_1: All right?

Speaker speaker_2: All right. I'm fine.

Speaker speaker_1: Anything else? I could help you with.

Speaker speaker_2: That's all. Thank you.

Speaker speaker_1: All right. Thank you for giving us that call. Have a great rest of this day.

Speaker speaker_2: You too.

Speaker speaker_1: Bye-bye.

Speaker speaker_2: Bye-bye.

Speaker speaker_3: ... the next slide, we're gonna look at some of the risk factors for breast cancer. So first off, there's a family history of breast cancer. If you or someone in your family has had breast cancer, that increases your chance of getting it too. There are other things that can increase your chance of getting breast cancer, such as being over age 45 when you have your first period, having a family member who's had breast cancer, and having a mother or a sister with breast cancer. Other things that can increase your chance of getting breast cancer is being over age 40 when you have your first period, having a family member who's had breast cancer, and being exposed to radiation during pregnancy. Radiation therapy is when they give you x-rays or CT scans or MRI scans through your body and then they put them on film or video or something else so that you can look at them again later. And sometimes radiation can cause problems like breast cancer. Some medicines also cause bleeding or other problems in the body, so talk to your doctor about which medicines you should take and how much. Some medicines can make your bones weaker, so talk to your doctor if you've had bone breaks before. And some medicines can cause blood clots, so talk to your doctor if you've had blood clots before. And some medicines can cause stomach problems, so talk to your doctor if you've had stomach problems before. And some medicines can cause skin problems, so talk to your doctor if you've had skin problems before. And some medicines can cause hair loss, so talk to your doctor if you've had hair loss before. And some medicines can cause fatigue, so talk to your doctor if you get tired easily or feel tired all the time. And some medicines can cause headaches, so talk to your doctor if you get a lot of headaches. And some medicines can cause mood changes, so talk to your doctor if you get very sad or very happy or both. And some medicines can cause stomach pain, so talk to your doctor right away if these medicines happen. So now we're going to look at some of the risk factors for breast cancer. The first one is family history. If you or someone in your family has had breast cancer, that increases your chance of getting it too. Another thing that can increase your chance of getting breast cancer is being over age 45 when you have your first period. Having a family member who's had breast cancer can increase your chance of getting it too. Other things that can increase your chance of getting breast cancer include being over age 40 when you have your first period, having a family member who's had breast cancer, and being exposed to radiation during pregnancy. Radiation therapy is when they give you X rays or CT scans or MRIs through your body and then put them on film or video or something else so that you can look at them again later. Radiation can cause problems like breast cancer. Some medicines can make bleeding or other problems in the body, so talk to your doctor if you've had bone breaks before. Talk to your doctor if you've had blood clots before. Talk to your doctor if you've had blood clots before. Talk to your doctor if you've had stomach problems before. Talk to your doctor if you get tired easily or feel tired all the time. Talk to your doctor if

you've had stomach problems before. Talk to your doctor if you've had hair loss before. Talk to your doctor if you get a lot of hair loss before. Talk to your doctor if you've had headaches. Talk to your doctor if you get a lot of headaches. Talk to your doctor if mood changes happen. Talk to your doctor if you get very sad or very happy or both. Talk to your doctor if you've had stomach pain.

Speaker speaker_4: Go ahead and stop the slide, Michael.