

## Transcript: Pearl

**Rojas-4686397552246784-4556584984297472**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell did I put you as speaking with? Uh, hello, it's, uh, Jackson Cook calling, trying to get set up with health insurance. All righty. And what's the name of the staffing agency you work for? Uh, Doherty's Staffing. And the last four digits of your social? 7003. 7003. Give me one moment. All righty. And if you can verify your address and date of birth for me. My address and date of birth? Yes. Uh, 305 Mitchell Street, uh, 55722, um, 71706. Okay. What's the city and state? What's up? The city and state. Uh, Coleraine, Minnesota. All righty. And we don't have a phone number for you on file. Would you like to provide one? Yeah. 218-360-2822. Okay. And I have your phone number as jacksoncook770@gmail.com? Yep. All righty. So your company is in open enrollment right now. Do you know what you wanting to enroll in? Health insurance. Yeah, but which kind, like medical, dental, vision, short-term disability? They're all separate. Um, probably health in... Uh, just medical, medical. Medical? Okay, so there's two plans you can choose from. The VIP standard doesn't have copays or deductibles. But they only cover up to a certain dollar amount for each service. And then there's the MEC Enhanced. That plan does have copays, but once you pay the copay, the remainder of the bill is covered by the insurance company. Um, the standard is \$16.81 a week and the MEC Enhanced is \$42.68 a week. A week? Yes. What the... No, I'll just do standard. Okay. Did you want to do anything like dental, vision? Is there hearing? Excuse me? Is there hearing? Hearing? Yeah, like, like for your hearing. I'm not understanding the question. Does, like, medical, like, you said dental and vision. Does it cover, like, your ears, hearing? It's loud in there. Um, well, the medical covers like a, a physician's office visit and, um, hospital admission, hospital confinement cov- It has all that kind of coverage. But it does... It just doesn't cover dental and vision. That's why I was asking if you wanted to add those. Um, what would the dental imply? What would that be? So your dental coverage would be \$3.38 a week. The preventative visits and checkups are... I'm sorry, the checkups and basic cleanings are covered at 100%. X-rays, fillings, and non-surgical extractions are covered at 80% once you pay the \$50 deductible. Things like cra-braces and crowns are not covered. Okay. And, uh, what about the vision? With vision, your annual eye exam has a \$10 copay. Um, give me one second. So your annual eye exam has a \$10 copay. Your lenses and frames have a \$25 copay. And then they give you an annual allowance of \$130 for either your contacts or lenses. Yeah, okay. I'll, uh, I'll uh, I'll just do medical for now. Okay, so your weekly deductions will be of \$16.81. It will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday, you become active. And then later that week, you receive your medical card in your, in the, in your email. Okay. And is there any way I can, like, unenroll for this? 'Cause I, I don't know if this is standard. This is my first time applying for health insurance. But 16 dollars- You can

cancel at any time. There... What? Is \$16 a week standard for usually everywhere else? I'm not sure. I'm not sure how, how much other insurance companies will charge. Uh, okay. Hold on one second. Um, sorry to, if I'm I- like, taking up some of your time. I just gotta figure this out quick. Okay. Yeah, that'll be good. Okay. And then, like I said, you can cancel at any time. Um, and then you do have until the 31st of this month to add any plans on or make any changes you need. Okay. Um, the coverage is for just yourself, correct? Uh, yep. And, uh- All righty. ... I'll, I'll... If it's not too late, I'll throw on dental as well. Right now? Yeah. Okay. Uh, actually, I'll do, I'll do the whole package. Um, my parents said that was a good... That was pretty good. It's a good deal. Okay, so dental and vision? Yep. Okay. So dental, vision, and your medical, your weekly deductions will be \$22.18. For all three? Yes. Okay, thank you. Okay. And then the week after your first deduction, you'll receive the dental and vision card in the mail. And then your, uh, medical will go to your email. Okay, thank you. No problem. Thank you so much for calling. You have a great day. You too.

## Conversation Format

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

Speaker speaker\_1: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell did I put you as speaking with?

Speaker speaker\_2: Uh, hello, it's, uh, Jackson Cook calling, trying to get set up with health insurance.

Speaker speaker\_1: All righty. And what's the name of the staffing agency you work for?

Speaker speaker\_2: Uh, Doherty's Staffing.

Speaker speaker\_1: And the last four digits of your social?

Speaker speaker\_2: 7003.

Speaker speaker\_1: 7003. Give me one moment. All righty. And if you can verify your address and date of birth for me.

Speaker speaker\_2: My address and date of birth?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Uh, 305 Mitchell Street, uh, 55722, um, 71706.

Speaker speaker\_1: Okay. What's the city and state?

Speaker speaker\_2: What's up?

Speaker speaker\_1: The city and state.

Speaker speaker\_2: Uh, Coleraine, Minnesota.

Speaker speaker\_1: All righty. And we don't have a phone number for you on file. Would you like to provide one?

Speaker speaker\_2: Yeah. 218-360-2822.

Speaker speaker\_1: Okay. And I have your phone number as jacksoncook770@gmail.com?

Speaker speaker\_2: Yep.

Speaker speaker\_1: All righty. So your company is in open enrollment right now. Do you know what you wanting to enroll in?

Speaker speaker\_2: Health insurance.

Speaker speaker\_1: Yeah, but which kind, like medical, dental, vision, short-term disability? They're all separate.

Speaker speaker\_2: Um, probably health in... Uh, just medical, medical.

Speaker speaker\_1: Medical? Okay, so there's two plans you can choose from. The VIP standard doesn't have copays or deductibles. But they only cover up to a certain dollar amount for each service. And then there's the MEC Enhanced. That plan does have copays, but once you pay the copay, the remainder of the bill is covered by the insurance company. Um, the standard is \$16.81 a week and the MEC Enhanced is \$42.68 a week.

Speaker speaker\_2: A week?

Speaker speaker\_1: Yes.

Speaker speaker\_2: What the... No, I'll just do standard.

Speaker speaker\_1: Okay. Did you want to do anything like dental, vision?

Speaker speaker\_2: Is there hearing?

Speaker speaker\_1: Excuse me?

Speaker speaker\_2: Is there hearing?

Speaker speaker\_1: Hearing?

Speaker speaker\_2: Yeah, like, like for your hearing.

Speaker speaker\_1: I'm not understanding the question.

Speaker speaker\_2: Does, like, medical, like, you said dental and vision. Does it cover, like, your ears, hearing? It's loud in there.

Speaker speaker\_1: Um, well, the medical covers like a, a physician's office visit and, um, hospital admission, hospital confinement cov- It has all that kind of coverage. But it does... It just doesn't cover dental and vision. That's why I was asking if you wanted to add those.

Speaker speaker\_2: Um, what would the dental imply? What would that be?

Speaker speaker\_1: So your dental coverage would be \$3.38 a week. The preventative visits and checkups are... I'm sorry, the checkups and basic cleanings are covered at 100%. X-rays, fillings, and non-surgical extractions are covered at 80% once you pay the \$50 deductible. Things like cra- braces and crowns are not covered.

Speaker speaker\_2: Okay. And, uh, what about the vision?

Speaker speaker\_1: With vision, your annual eye exam has a \$10 copay. Um, give me one second. So your annual eye exam has a \$10 copay. Your lenses and frames have a \$25 copay. And then they give you an annual allowance of \$130 for either your contacts or lenses.

Speaker speaker\_2: Yeah, okay. I'll, uh, I'll uh, I'll just do medical for now.

Speaker speaker\_1: Okay, so your weekly deductions will be of \$16.81. It will take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday, you become active. And then later that week, you receive your medical card in your, in the, in your email.

Speaker speaker\_2: Okay. And is there any way I can, like, unenroll for this? 'Cause I, I don't know if this is standard. This is my first time applying for health insurance. But 16 dollars-

Speaker speaker\_1: You can cancel at any time. There... What?

Speaker speaker\_2: Is \$16 a week standard for usually everywhere else?

Speaker speaker\_1: I'm not sure. I'm not sure how, how much other insurance companies will charge.

Speaker speaker\_2: Uh, okay. Hold on one second. Um, sorry to, if I'm I- like, taking up some of your time. I just gotta figure this out quick. Okay. Yeah, that'll be good.

Speaker speaker\_1: Okay. And then, like I said, you can cancel at any time. Um, and then you do have until the 31st of this month to add any plans on or make any changes you need.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, the coverage is for just yourself, correct?

Speaker speaker\_2: Uh, yep. And, uh-

Speaker speaker\_1: All righty.

Speaker speaker\_2: ... I'll, I'll... If it's not too late, I'll throw on dental as well.

Speaker speaker\_1: Right now?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Uh, actually, I'll do, I'll do the whole package. Um, my parents said that was a good... That was pretty good. It's a good deal.

Speaker speaker\_1: Okay, so dental and vision?

Speaker speaker\_2: Yep.

Speaker speaker\_1: Okay. So dental, vision, and your medical, your weekly deductions will be \$22.18.

Speaker speaker\_2: For all three?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_1: Okay. And then the week after your first deduction, you'll receive the dental and vision card in the mail. And then your, uh, medical will go to your email.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_1: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_2: You too.