**Transcript: Pearl** 

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## **Full Transcript**

Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is this I'm speaking with? Yeah, my name's Chance Reynolds. And how can I assist you? Huh? How can I assist you? Yes, I do... Uh, first of all, there's a... Um, I started a job through the resource next week and they said I needed to call you about getting, about getting medical insurance. Okay. What are the last four digits of your social? Uh, 8414. All righty. And if you can verify your address and date of birth? Address is, uh, 455 South Main Street, Montclaire, North Carolina, zip code 27028, and date of birth is 08/24/1966. Okay. And I have your phone number as 244-9193. Yes. And have you emailed us as your first name, your last name @yahoo.com? What's that again? Your email address is your first name, your last name @yahoo.com? Oh, yes, yes. Okay, and do you know what you're wanting to enroll in today? Um... Well, I want something mm-hmm. ... 'cause my husband, we have, uh, to get back, like everyone kind of, uh, prescriptions and, uh, normal doctor business. Okay. Um, so there are two medical plans that you can choose from. Um, the VIP Classic and the VIP Basic. The Classic is \$18.55 a week for just yourself. The Basic is \$15.50 a week for just yourself. Um, the difference between the due, two is the dollar amount that they cover for each service. Um... And then, they also offer FreeRx which is prescription coverage. If your prescription is on the list of covered prescriptions, it's covered at 100%. Okay. And then as far as like, um, your medical plans with physician's office visits, they both cover \$50 a day for four visits a year. Anything after those \$50, uh, is your responsibility... Hello? Yes, I'm still here. Uh, what would be the best, uh, plan to get, the Basic or the Classic? I mean, as far as how often you go to the doctor, what they do to you, um, things like that. Well, most of the time I use just regular doctor visits, but at the, at the doctor's I do blood work, like, every time I go, which is about, like, twice a year. Mm-hmm. Hmm. Um- Oh, yeah, 'cause for the... For physician office visits they both cover \$50 a day for four days... Hello? Yeah, I'm still here. Trying to figure out which one I want to get. Mm-hmm. I guess go ahead and get the Basic plan because I need, 'cause I need, uh, stuff's coming up for my prescriptions and, uh, normal doctor visits. Okay. And did you want to do, um, the FreeRx for \$5.99 a week? Yeah, I'll be good 'cause I got, I got prescriptions I need to take so I, I don't know how the hell I'm gonna get there. Okay. Anything else, like dental, vision, life insurance, short term disability? Uh... Probably need to get life insurance at least, right now. Life insurance? Okay. Life insurance is \$196 a week. Oh, too bad. And what was I saying? The short term life, uh, short term disability? Mm-hmm. That one's- How much is that? ... \$3.66 a week. How much? \$3.66 a week. Yeah, I'll go ahead and get that too 'cause I know I might need that. Okay. Anything else? Uh, that's it. All right. So your weekly deductions are going to be of \$27.11. Is that okay? Yeah. Okay. We'll take one to two weeks for the staff in the agency to start making deductions. Once they do, the following Monday you become active and then later that week you receive your medical card to your

email. Um, do you know who you'd want to put down for the beneficiary on the term life? Uh... Yeah, Glenda Morse. Glenda Morse? Yes. Glenda, G-E-... G-L-E-N-D-A. And what is her relation to you? Uh, she's my sister. All right. All right, I went ahead and got all the information down. Do you have any questions? Yeah, when do you say this coverage, uh, all this stuff's taken out? It, it... Within one to two weeks. Oh, yeah, 'cause I'm supposed to start that job Monday, so that's why I was asking. Mm-hmm. Yes, sir. So it should take one to two weeks. Yeah. Will I get like a card in the mail or just email? Um, so your initial card will be via email but then once you do receive that card, or once you do see the first deduction, um, you can give us a call and we can put in a request for, uh, physical to be sent out. Okay. Thank you. No problem. Is there anything I can assist, assist you with? Uh, that's it today as far as, far as I know. All righty. Thank you so much for calling. You have a great day. All right. Thank you. Hello? Yes. Ah, sorry. I just wanted to... May I have... I was just looking here, hon, do you have anything else I need? Do they pay it to you? Nope. Nope, you're good to go. Have a great day. All right. All right. Thank you. Bye.

## **Conversation Format**

Speaker speaker\_0: Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is this I'm speaking with?

Speaker speaker\_1: Yeah, my name's Chance Reynolds.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Huh?

Speaker speaker 0: How can I assist you?

Speaker speaker\_1: Yes, I do... Uh, first of all, there's a... Um, I started a job through the resource next week and they said I needed to call you about getting, about getting medical insurance.

Speaker speaker\_0: Okay. What are the last four digits of your social?

Speaker speaker\_1: Uh, 8414.

Speaker speaker\_0: All righty. And if you can verify your address and date of birth?

Speaker speaker\_1: Address is, uh, 455 South Main Street, Montclaire, North Carolina, zip code 27028, and date of birth is 08/24/1966.

Speaker speaker\_0: Okay. And I have your phone number as 244-9193.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And have you emailed us as your first name, your last name @yahoo.com?

Speaker speaker\_1: What's that again?

Speaker speaker\_0: Your email address is your first name, your last name @yahoo.com?

Speaker speaker\_1: Oh, yes, yes.

Speaker speaker\_0: Okay, and do you know what you're wanting to enroll in today?

Speaker speaker\_1: Um... Well, I want something

Speaker speaker\_2: mm-hmm.

Speaker speaker\_1: ... 'cause my husband, we have, uh, to get back, like everyone kind of, uh, prescriptions and, uh, normal doctor business.

Speaker speaker\_0: Okay. Um, so there are two medical plans that you can choose from. Um, the VIP Classic and the VIP Basic. The Classic is \$18.55 a week for just yourself. The Basic is \$15.50 a week for just yourself. Um, the difference between the due, two is the dollar amount that they cover for each service. Um... And then, they also offer FreeRx which is prescription coverage. If your prescription is on the list of covered prescriptions, it's covered at 100%.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then as far as like, um, your medical plans with physician's office visits, they both cover \$50 a day for four visits a year. Anything after those \$50, uh, is your responsibility... Hello?

Speaker speaker\_1: Yes, I'm still here. Uh, what would be the best, uh, plan to get, the Basic or the Classic?

Speaker speaker\_0: I mean, as far as how often you go to the doctor, what they do to you, um, things like that.

Speaker speaker\_1: Well, most of the time I use just regular doctor visits, but at the, at the doctor's I do blood work, like, every time I go, which is about, like, twice a year.

Speaker speaker\_2: Mm-hmm. Hmm. Um-

Speaker speaker\_0: Oh, yeah, 'cause for the... For physician office visits they both cover \$50 a day for four days... Hello?

Speaker speaker\_1: Yeah, I'm still here. Trying to figure out which one I want to get.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I guess go ahead and get the Basic plan because I need, 'cause I need, uh, stuff's coming up for my prescriptions and, uh, normal doctor visits.

Speaker speaker 0: Okay. And did you want to do, um, the FreeRx for \$5.99 a week?

Speaker speaker\_1: Yeah, I'll be good 'cause I got, I got prescriptions I need to take so I, I don't know how the hell I'm gonna get there.

Speaker speaker\_0: Okay. Anything else, like dental, vision, life insurance, short term disability?

Speaker speaker\_1: Uh... Probably need to get life insurance at least, right now.

Speaker speaker\_0: Life insurance? Okay. Life insurance is \$196 a week.

Speaker speaker\_1: Oh, too bad. And what was I saying? The short term life, uh, short term disability?

Speaker speaker\_0: Mm-hmm. That one's-

Speaker speaker\_1: How much is that?

Speaker speaker\_0: ... \$3.66 a week.

Speaker speaker\_1: How much?

Speaker speaker\_0: \$3.66 a week.

Speaker speaker\_1: Yeah, I'll go ahead and get that too 'cause I know I might need that.

Speaker speaker\_0: Okay. Anything else?

Speaker speaker\_1: Uh, that's it.

Speaker speaker\_0: All right. So your weekly deductions are going to be of \$27.11. Is that okay?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. We'll take one to two weeks for the staff in the agency to start making deductions. Once they do, the following Monday you become active and then later that week you receive your medical card to your email. Um, do you know who you'd want to put down for the beneficiary on the term life?

Speaker speaker\_1: Uh... Yeah, Glenda Morse.

Speaker speaker\_0: Glenda Morse?

Speaker speaker\_1: Yes. Glenda, G-E-... G-L-E-N-D-A.

Speaker speaker\_0: And what is her relation to you?

Speaker speaker\_1: Uh, she's my sister.

Speaker speaker\_0: All right. All right, I went ahead and got all the information down. Do you have any questions?

Speaker speaker\_1: Yeah, when do you say this coverage, uh, all this stuff's taken out?

Speaker speaker\_0: It, it... Within one to two weeks.

Speaker speaker\_1: Oh, yeah, 'cause I'm supposed to start that job Monday, so that's why I was asking.

Speaker speaker\_0: Mm-hmm. Yes, sir. So it should take one to two weeks.

Speaker speaker\_1: Yeah. Will I get like a card in the mail or just email?

Speaker speaker\_0: Um, so your initial card will be via email but then once you do receive that card, or once you do see the first deduction, um, you can give us a call and we can put in a request for, uh, physical to be sent out.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: No problem. Is there anything I can assist, assist you with?

Speaker speaker\_1: Uh, that's it today as far as, far as I know.

Speaker speaker\_0: All righty. Thank you so much for calling. You have a great day.

Speaker speaker\_1: All right. Thank you. Hello?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Ah, sorry. I just wanted to... May I have... I was just looking here, hon, do you have anything else I need? Do they pay it to you?

Speaker speaker\_0: Nope. Nope, you're good to go. Have a great day.

Speaker speaker\_1: All right. All right. Thank you. Bye.