

## Transcript: Pearl

**Rojas-5624917865316352-6157513430974464**

### 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 have I the pleasure of speaking with? Hi, this is Jacqueline Umansor. Um, I was calling to see what was my, um, my member ID number for my insurance. Member ID number, what are you trying to do? Um, I'm trying to go to the doctor, but they're asking for, like, the number of my, like, my pr- like the, what's that, um, uh... Like a copy of your card, you mean? Uh-huh. Like the policy number or something so they can find the policy. What's the agency you work for? Uh, PGSS. PGSS. And the last four digits of your social? 2863. Can you repeat your name for me? Uh, Jacqueline Umansor. All righty. And if you can verify your address and date of birth. 6418 Terguan Drive, Houston, Texas 77088. And then February 6, 2001. All righty. And I have your phone number at 832- 454-7717. Okay. And I have your email address as your last name, your first name at email.com. Yes, that's correct. All righty. So I do have you in the MEC TelRx plan. Um, let me, give me one second. Your card should be ready. You became active the beginning of this week. Okay. All right. Okay. All righty. I'm going to go ahead and get a copy of your card sent to you. I just really want to remind you that this plan is preventative health services only and it does offer telehealth services, but it doesn't cover you actually going into the doctor. It doesn't... Wait, what? Your plan is preventative health only and it offers tele-telehealth services, which is seeing a doctor via web- um, webcam, but it doesn't cover you actually going into the doctor. Hm, and why not? Because it's a preventative health plan only. Well, it will cover you going to the doctor, but for like your annual exam, um, immunizations, some STD screenings, some cancer screenings, stuff like that. But it doesn't actually cover, like, if you're sick and need to go see a doctor, it doesn't cover that. So what's the point of having it if you don't cover anything? Well, for preventative health and, like I said, telehealth services, you could see a doctor via webcam, but it doesn't cover you, like if you're sick and need to go see a doctor. What's the difference between doing it on webcam? The ability of going actually into the doctor, that's what it's not covering. So one, you see a doctor for, uh, during webcam and then another is actually going in. So why does it say no copayment? I don't have to pay copayment or anything like that if I were to come to the doctor? That's for preventative health services. So is there like a different plan that I can change to, or what? Um, I can take a look here. It's possible. I would have to per- have our main office perform an eligibility review before I can confirm whether you can enroll into a different medical plan. Um, but if you like, I can do that. It takes about 24 to 48 hours, but, um- Well, I'm at the doctor now, so it's not even gonna cover it, so it's kind of pointless to even have your insurance to begin with. I mean, you could always cancel it if you'd like, um, however, what plan you're on. Hmm. Yeah, 'cause I'm paying like \$15 every fucking... every week, so that's like \$60 a month for something that doesn't even cover anything. Would, would you like me to cancel it for you? I

mean, it doesn't cover anything, right? It covers preventative health and telehealth services. Which is like virtual? Virtual, yes. And, and how could I do virtual? Well, would I have to go through Walmart or something, or what? Um, give me one moment. Give me one moment. I'm gonna have to brief hold while I get that information, okay? Thank you so much for holding. So I have the website you will go to so you can register and use your tele- your virtual care services, um, whenever you're ready. No, I'm barely signing out because I tried calling you. I'm sorry. Um, how much is that? Well, the estimate is 289.05. It's just to confirm, this is like the lowest level of... No, that's too much. ... coverage. That's fine. Don't even worry about it. Do you need me to cancel it? Yeah, 'cause I'm not paying the \$280. Okay. And I gave your card back, right? Yeah. Okay. Let's just... Um, you could just cancel my plan. It's just, it's pointless. Th- there's no point- Okay, excuse me. ... in paying \$20 a month for nothing. You're not even helping. Did you want me to just cancel that? Did you want me to just cancel that plan or your dental as well? What does that cover? Does that cover- Your dental. ... uh, uh, uh virtual as well, or what? No. The dental does cover your preventative visits which is your basic cleanings and check-ups once per six months at 100%. Your fillings, non-surgical extractions and X-rays are covered at 80% once you've paid the \$50 deductible, and things like braces and crowns are not covered. Um, what, I'm sorry? What was the last one? Braces and crowns are not covered. Braces and crowns. Okay. All right, um, I'll call you back and see what I decide. Okay. So right now you don't want to cancel any plan at all? No. I'll probably cancel it later today. I'll call you back. All right. 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 have I the pleasure of speaking with?

Speaker speaker\_2: Hi, this is Jacqueline Umansor. Um, I was calling to see what was my, um, my member ID number for my insurance.

Speaker speaker\_1: Member ID number, what are you trying to do?

Speaker speaker\_2: Um, I'm trying to go to the doctor, but they're asking for, like, the number of my, like, my pr- like the, what's that, um, uh...

Speaker speaker\_1: Like a copy of your card, you mean?

Speaker speaker\_2: Uh-huh. Like the policy number or something so they can find the policy.

Speaker speaker\_1: What's the agency you work for?

Speaker speaker\_2: Uh, PGSS.

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

Speaker speaker\_2: 2863.

Speaker speaker\_1: Can you repeat your name for me?

Speaker speaker\_2: Uh, Jacqueline Umansor.

Speaker speaker\_1: All righty. And if you can verify your address and date of birth.

Speaker speaker\_2: 6418 Terguian Drive, Houston, Texas 77088. And then February 6, 2001.

Speaker speaker\_1: All righty. And I have your phone number at 832- 454-7717. Okay. And I have your email address as your last name, your first name at email.com.

Speaker speaker\_2: Yes, that's correct.

Speaker speaker\_1: All righty. So I do have you in the MEC TelRx plan. Um, let me, give me one second. Your card should be ready. You became active the beginning of this week. Okay. All right. Okay. All righty. I'm going to go ahead and get a copy of your card sent to you. I just really want to remind you that this plan is preventative health services only and it does offer telehealth services, but it doesn't cover you actually going into the doctor.

Speaker speaker\_2: It doesn't... Wait, what?

Speaker speaker\_1: Your plan is preventative health only and it offers tele- telehealth services, which is seeing a doctor via web- um, webcam, but it doesn't cover you actually going into the doctor.

Speaker speaker\_2: Hm, and why not?

Speaker speaker\_1: Because it's a preventative health plan only. Well, it will cover you going to the doctor, but for like your annual exam, um, immunizations, some STD screenings, some cancer screenings, stuff like that. But it doesn't actually cover, like, if you're sick and need to go see a doctor, it doesn't cover that.

Speaker speaker\_2: So what's the point of having it if you don't cover anything?

Speaker speaker\_1: Well, for preventative health and, like I said, telehealth services, you could see a doctor via webcam, but it doesn't cover you, like if you're sick and need to go see a doctor.

Speaker speaker\_2: What's the difference between doing it on webcam?

Speaker speaker\_1: The ability of going actually into the doctor, that's what it's not covering. So one, you see a doctor for, uh, during webcam and then another is actually going in.

Speaker speaker\_2: So why does it say no copayment? I don't have to pay copayment or anything like that if I were to come to the doctor?

Speaker speaker\_1: That's for preventative health services.

Speaker speaker\_2: So is there like a different plan that I can change to, or what?

Speaker speaker\_1: Um, I can take a look here. It's possible. I would have to per- have our main office perform an eligibility review before I can confirm whether you can enroll into a

different medical plan. Um, but if you like, I can do that. It takes about 24 to 48 hours, but, um-

Speaker speaker\_2: Well, I'm at the doctor now, so it's not even gonna cover it, so it's kind of pointless to even have your insurance to begin with.

Speaker speaker\_1: I mean, you could always cancel it if you'd like, um, however, what plan you're on.

Speaker speaker\_2: Hmm. Yeah, 'cause I'm paying like \$15 every fucking... every week, so that's like \$60 a month for something that doesn't even cover anything.

Speaker speaker\_1: Would, would you like me to cancel it for you?

Speaker speaker\_2: I mean, it doesn't cover anything, right?

Speaker speaker\_1: It covers preventative health and telehealth services.

Speaker speaker\_2: Which is like virtual?

Speaker speaker\_1: Virtual, yes.

Speaker speaker\_2: And, and how could I do virtual? Well, would I have to go through Walmart or something, or what?

Speaker speaker\_1: Um, give me one moment. Give me one moment. I'm gonna have to brief hold while I get that information, okay?

Speaker speaker\_3: Thank you so much for holding. So I have the website you will go to so you can register and use your tele- your virtual care services, um, whenever you're ready.

Speaker speaker\_2: No, I'm barely signing out because I tried calling you. I'm sorry. Um, how much is that?

Speaker speaker\_1: Well, the estimate is 289.05. It's just to confirm, this is like the lowest level of...

Speaker speaker\_2: No, that's too much.

Speaker speaker\_1: ... coverage.

Speaker speaker\_2: That's fine. Don't even worry about it.

Speaker speaker\_1: Do you need me to cancel it?

Speaker speaker\_2: Yeah, 'cause I'm not paying the \$280.

Speaker speaker\_1: Okay. And I gave your card back, right?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Let's just... Um, you could just cancel my plan. It's just, it's pointless. Th- there's no point-

Speaker speaker\_1: Okay, excuse me.

Speaker speaker\_2: ... in paying \$20 a month for nothing. You're not even helping.

Speaker speaker\_1: Did you want me to just cancel that? Did you want me to just cancel that plan or your dental as well?

Speaker speaker\_2: What does that cover? Does that cover-

Speaker speaker\_1: Your dental.

Speaker speaker\_2: ... uh, uh, uh virtual as well, or what?

Speaker speaker\_1: No. The dental does cover your preventative visits which is your basic cleanings and check-ups once per six months at 100%. Your fillings, non-surgical extractions and X-rays are covered at 80% once you've paid the \$50 deductible, and things like braces and crowns are not covered.

Speaker speaker\_2: Um, what, I'm sorry? What was the last one?

Speaker speaker\_1: Braces and crowns are not covered.

Speaker speaker\_2: Braces and crowns. Okay. All right, um, I'll call you back and see what I decide.

Speaker speaker\_1: Okay. So right now you don't want to cancel any plan at all?

Speaker speaker\_2: No. I'll probably cancel it later today. I'll call you back.

Speaker speaker\_1: All right. Thank you so much for calling. You have a great day.

Speaker speaker\_2: You too.