

## Transcript: Pearl

**Rojas-5676957746905088-5033480025587712**

### Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who does Ujiji speak with? Hi, this is, um, Jesse Hamilton. Um, my husband, Jesse Hamilton has insurance with y'all and, um, he was informed that, uh, we need to check it out before Friday. Um, what do you mean check it out? Well, um, coverage. Do he need to keep the same coverage? Do, um, he have to change anything on his policy, insurance policy? Well, insurance. No, so if he doesn't wanna change anything, he doesn't have to do anything. They're just reminding him to do so before th- before the end of the week. Okay. So can I ask you a question? Can you tell me what all that we, um, still eligible for? Because he was going to the doctor and, um, do he need to go to the doctor that's, um... What is that word? Under a, um... To the doctor that's into his insurance? Because the doc that he's seeing, um, he's paying out of pocket and they keep billing him so high. Okay. Are you a, um... Are you on his coverage with him? Y- yes, I am. I'm Jacqueline Hamilton. Okay. What is the name of the staff who j- that he works for? He works for MAU. And the last four digits of his Social? His Social? Mm-hmm. Oh, 8692. Okay. And if you can confirm his address and date of birth. His date of birth? His address and date of birth. Seven... I'm sorry. Well, 72460 539 Golden Sand Lane, Moncks Corner, South Carolina 29461. Okay, and I have his phone number as 843-934-3006. 3006. Yes. Okay. And I have his email address as hamjesse8@gmail.com. Yes. Okay, so you guys are enrolled in the Insure Plus Basics. Um, that plan doesn't have copays or deductibles, but they only cover up to a certain dol- dollar amount for each service. Okay. Okay. Okay. Do he need to find a doctor that's in that coverage? I mean, 'cause the one he's going to, it's like he's... Um, they keep billing him. I mean, 'cause... I'm just asking. I don't know how that would work. Nope, so he doesn't have to see- Does he need to go to a doctor? He doesn't have to see a doctor at any kind of network. He just has to make sure that they accept his insurance. Okay, make sure. Okay and then make sure... Another question. Do y'all have anything that there that, um, we can look up different doctors, um, in his coverage or that's something he has to just ask when he go to the doctor? Nope, it's all... Did you guys receive his card? We... Um, he has his card, yes. Okay, so on the card there's a number that says find a provider. You can call that number. Oh. Oh. And provide your information and it'll show y- tell you a list or you can go to the website and it'll show you. Oh, okay. Um... Oh, okay then. Um, and you said it's on the card, 'cause I think I have mine and you said it'd be on the card. Yes, ma'am. It'll say find a provider. Uh... Mm. Okay, to locate a provider? Mm-hmm. Okay, and it has the website. Okay. And I see the 800 number. 8- Yes, ma'am. ... 4-57-1403? Yes, ma'am. Oh, awesome. Okay, got you. Thank you so much on that part. Um. No problem. And another thing they told us last year, as our age incr- you know, increase, our policy on our, um, you know, death policy or however- Term life. ... you wanna put it, it will drop. Yes, ma'am. Okay, so he gon' be 65 this year and I'll be 64. So what, what are we ranging in now? So y- um, up to the age of 64 they

pay up to \$20,000. From 65- Okay. ... to 69, they pay up to 15. Okay. Okay. I'll keep that in mind. So I'm in that 20 and he's from 65- Right. ... to 69, it'd be 15. Yes. Correct? I'm just writing... I'm just trying to write everything down so I can have for him when he get in from work. Um, so everything stay the same. Dentist, I mean dental. Um, eye... I think we have the eye here on these cards. Um, what else? Um. Did we... Okay. Uh, you don't have vision. That's what I was about to say. You have medical. We got a dental too, yeah. Yeah, you have... Yeah, the dent- you have medical, group accident, which is additional coverage for your medical, dental, critical illness and then that term life, which is your life insurance. Okay. So if anything happened to him on the job, is he covered? I'm just asking. Um, like if it was h- to have an injury at the job site? Y- y- yeah. Um... No? Well, he has medical. He has medical. Well, okay. He can go to the doctor. Yeah. Um... I understand. I'm just asking everything, love. I'm just asking everything. He, he called me today from work and tell me I had to need to jump on this. So yeah. Um, so let me get a good understanding. I'm sorry if I'm keep asking. He don't have to change a- anything, everything is just rollover, correct? Correct. Okay. Okay. Well, I'll definitely let him know. Um. All right. And they still... I'm thinking they still taking out... It's 88, \$88 every two weeks. Is that showing on your end? Yes. It's b- b- Or that's what MAU doing? Okay, got you. All right, sweetie, just making sure we're good. No problem. Thank you so much for calling. You have a great day. All right, sweetie. I, I appreciate your time and patience. Thank you so much. No problem. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who does Ujiji speak with?

Speaker speaker\_1: Hi, this is, um, Jesse Hamilton. Um, my husband, Jesse Hamilton has insurance with y'all and, um, he was informed that, uh, we need to check it out before Friday.

Speaker speaker\_0: Um, what do you mean check it out?

Speaker speaker\_1: Well, um, coverage. Do he need to keep the same coverage? Do, um, he have to change anything on his policy, insurance policy? Well, insurance.

Speaker speaker\_0: No, so if he doesn't wanna change anything, he doesn't have to do anything. They're just reminding him to do so before th- before the end of the week.

Speaker speaker\_1: Okay. So can I ask you a question? Can you tell me what all that we, um, still eligible for? Because he was going to the doctor and, um, do he need to go to the doctor that's, um... What is that word? Under a, um... To the doctor that's into his insurance? Because the doc that he's seeing, um, he's paying out of pocket and they keep billing him so high.

Speaker speaker\_0: Okay. Are you a, um... Are you on his coverage with him?

Speaker speaker\_1: Y- yes, I am. I'm Jacqueline Hamilton.

Speaker speaker\_0: Okay. What is the name of the staff who j- that he works for?

Speaker speaker\_1: He works for MAU.

Speaker speaker\_0: And the last four digits of his Social?

Speaker speaker\_1: His Social?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Oh, 8692.

Speaker speaker\_0: Okay. And if you can confirm his address and date of birth.

Speaker speaker\_1: His date of birth?

Speaker speaker\_0: His address and date of birth.

Speaker speaker\_1: Seven... I'm sorry. Well, 72460 539 Golden Sand Lane, Moncks Corner, South Carolina 29461.

Speaker speaker\_0: Okay, and I have his phone number as 843-934-3006.

Speaker speaker\_1: 3006. Yes. Okay.

Speaker speaker\_0: And I have his email address as hamjesse8@gmail.com.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, so you guys are enrolled in the Insure Plus Basics. Um, that plan doesn't have copays or deductibles, but they only cover up to a certain dollar amount for each service.

Speaker speaker\_1: Okay. Okay. Okay. Do he need to find a doctor that's in that coverage? I mean, 'cause the one he's going to, it's like he's... Um, they keep billing him. I mean, 'cause... I'm just asking. I don't know how that would work.

Speaker speaker\_0: Nope, so he doesn't have to see-

Speaker speaker\_1: Does he need to go to a doctor?

Speaker speaker\_0: He doesn't have to see a doctor at any kind of network. He just has to make sure that they accept his insurance.

Speaker speaker\_1: Okay, make sure. Okay and then make sure... Another question. Do y'all have anything that there that, um, we can look up different doctors, um, in his coverage or that's something he has to just ask when he go to the doctor?

Speaker speaker\_0: Nope, it's all... Did you guys receive his card?

Speaker speaker\_1: We... Um, he has his card, yes.

Speaker speaker\_0: Okay, so on the card there's a number that says find a provider. You can call that number.

Speaker speaker\_1: Oh. Oh.

Speaker speaker\_0: And provide your information and it'll show y- tell you a list or you can go to the website and it'll show you.

Speaker speaker\_1: Oh, okay. Um... Oh, okay then. Um, and you said it's on the card, 'cause I think I have mine and you said it'd be on the card.

Speaker speaker\_0: Yes, ma'am. It'll say find a provider.

Speaker speaker\_1: Uh... Mm. Okay, to locate a provider?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay, and it has the website. Okay. And I see the 800 number. 8-

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: ... 4-57-1403?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Oh, awesome. Okay, got you. Thank you so much on that part. Um.

Speaker speaker\_0: No problem.

Speaker speaker\_1: And another thing they told us last year, as our age incr- you know, increase, our policy on our, um, you know, death policy or however-

Speaker speaker\_0: Term life.

Speaker speaker\_1: ... you wanna put it, it will drop.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay, so he gon' be 65 this year and I'll be 64. So what, what are we ranging in now?

Speaker speaker\_0: So y- um, up to the age of 64 they pay up to \$20,000. From 65-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to 69, they pay up to 15.

Speaker speaker\_1: Okay. Okay. I'll keep that in mind. So I'm in that 20 and he's from 65-

Speaker speaker\_0: Right.

Speaker speaker\_1: ... to 69, it'd be 15.

Speaker speaker\_0: Yes.

Speaker speaker\_1: Correct? I'm just writing... I'm just trying to write everything down so I can have for him when he get in from work. Um, so everything stay the same. Dentist, I mean dental. Um, eye... I think we have the eye here on these cards. Um, what else? Um. Did we... Okay.

Speaker speaker\_0: Uh, you don't have vision.

Speaker speaker\_1: That's what I was about to say.

Speaker speaker\_0: You have medical.

Speaker speaker\_1: We got a dental too, yeah.

Speaker speaker\_0: Yeah, you have... Yeah, the dent- you have medical, group accident, which is additional coverage for your medical, dental, critical illness and then that term life, which is your life insurance.

Speaker speaker\_1: Okay. So if anything happened to him on the job, is he covered? I'm just asking.

Speaker speaker\_0: Um, like if it was h- to have an injury at the job site?

Speaker speaker\_1: Y- y- yeah.

Speaker speaker\_0: Um...

Speaker speaker\_1: No?

Speaker speaker\_0: Well, he has medical. He has medical.

Speaker speaker\_1: Well, okay.

Speaker speaker\_0: He can go to the doctor.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um...

Speaker speaker\_1: I understand. I'm just asking everything, love. I'm just asking everything. He, he called me today from work and tell me I had to need to jump on this. So yeah. Um, so let me get a good understanding. I'm sorry if I'm keep asking. He don't have to change a- anything, everything is just rollover, correct?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. Okay. Well, I'll definitely let him know. Um.

Speaker speaker\_0: All right.

Speaker speaker\_1: And they still... I'm thinking they still taking out... It's 88, \$88 every two weeks. Is that showing on your end?

Speaker speaker\_0: Yes. It's b- b-

Speaker speaker\_1: Or that's what MAU doing? Okay, got you. All right, sweetie, just making sure we're good.

Speaker speaker\_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_1: All right, sweetie. I, I appreciate your time and patience. Thank you so much.

Speaker speaker\_0: No problem. Bye-bye.

Speaker speaker\_1: Bye.