

## **Transcript: Sara**

**Marulanda-5521915072430080-6085983730614272**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name, please? Yeah. My name is Salvador Gambino. I just missed y'all's call by, like, two seconds. Oh, okay. Yeah, yeah, just call me. Okay, let me check while I was calling you. Um, may I have, please, the name of the agency, temporary agency that you are working with and the last four of your Social? Yeah. It's called WorkSmart. Okay. And the last four of my Social is, uh, 9970. 9970, WorkSmart. Yes. Okay, Mr. Gambino. Okay. And, uh, just for security purposes, can you please verify your address and date of birth? Uh, yeah. It's, um, 88 Jesse Street. Okay. Um, Apartment B1, Labonia, Georgia 30553. Okay, thank you. And your date of birth? August, that should be 8, 4, 1978. Okay. And is your email salvadorgambino3@gmail.com? Yes, ma'am. Um, we don't have any phone number for you, Mr., uh, Gambino. Oh, well, there is no phone number here. They just return a voicemail that you left and we missed. Yeah. Okay. Yeah, you can go ahead and plug that number in. If you don't have it, I'll get it to you. You ready for it? Yes, please. I am dir-... I am ready. Okay. Yes, ma'am. Um, 470- Okay. 979- Okay. 7577. Okay, now, we got it. Okay. Um, so we'll return the call. I think that you was requesting to be enrolled in benefits? Yeah. Uh, okay, so let me tell you a little bit about, more about my situation. Okay. I just got this j- job, right? Um, I had, um, a different job as a technician and, um, I have a small hernia, you know, in my lower abdomen that I had, you know, insurance and everything set up for to get the surgery and then I lost my job. And I went unemployed for a couple of months, and, um, I seen here that, you know, y'all of course have health insurance at the, um, WorkSmart. But I kind of want to get on, uh, insurance so I can get my hernia fixed. Okay. Um, honestly, I don't... Okay. You said that you have your other job and that, that insurance from the other job is gonna take care of your hernia, fix it, or you wanted this insurance- No, ma'am. No, ma'am. No, ma'am. You completely misunderstood me. Uh, the... I lost my job. Okay. So I lost my insurance. I got you now. Yes. I lost that n- little part. Yes. So you thought that you would got everything covered, but because you lost your job, now you're gonna have, you're gonna need this insurance to help you cover for that hernia. Yes, ma'am. Okay. Here's the thing. Um, I'm not sure if that would be considered a preexisting condition or not. We are just the administrators for the healthcare coverage. What I can do is I can give you a phone number for the carrier of the insurance, the person who, uh, will tell you exactly if they will cover and how much they'll, they will cover. Would you like me to do that for you? Yeah. Okay. Give me just a minute. So, what, so what do y'all cover? Nothing? No, no, no. We are the administrators. We are not the healthcare insurance. We're the administrators. Oh. We are taking care of the enrollment, payments, but the insurance is from APL or 90 Degrees, well, the... MetLife. Ah, yeah, yeah. I understand. The different companies. Okay? So let me get you those phone numbers in just a minute, please. Well, if I don't ha... Okay, so how about

this? Okay. I don't even have insurance with y'all yet, okay? Well, we can- I don't have insurance, so- Yes, I can see that here. Uh, what I mean is you can make the question to them, uh, the- then decide if you want to enroll or not with us, or if you just want to go ahead and un-enroll. I mean, it's okay with me. Yeah. Uh, well, yeah, let me go ahead and en- enroll. Okay. Okay? Because, I mean, uh, I, I need to, I need to have some kind of insurance, right? Right now, I don't have none. Okay. Yeah, sure. Which, which is why- I have... Yes, I mean, it's up to you. The only thing is then I'm not gonna lie to you. I'm not gonna tell you, "Oh, yes, they're gonna cover it," because I don't have that information. Right, right, right. But if you want to get that insurance- I'm, I'm not saying that, but, but- ... out of it, yeah. Well, let's say I need insurance for, some level, and I don't have... Something's better than nothing, right? Yeah, yeah, 100%. Okay. Exactly, yeah. So I'm gonna- I'm gonna explain to you the plan, okay? Okay. They have different plans. First, um, have you received a, the benefit guide? Like, a booklet? It has too many... I mean, there is too many prices and names, and I would love for you to have it on your hand before I can go- Uh... ... ahead and start with the explanation. I..... do not have a- Ah. Okay, that's okay. Let me send it to your email. What's the name of it? What's the name of it? Uh, the name will be- Benefit card? ... eh, WorkSmart Benefits in a Card, Benefit Wizard, Specialist Insured Guide. Oh, I got it. I got it. I got it. I got it. You got it? Okay. Oh, 24 pages. Okay, good. Yeah, yeah. Yeah, yeah. Okay, if you go to page number two, don't go by pages. Okay. Go by the number on the bottom of the page. Okay. Uh, hol- uh, I got you. I got you. Hold on. Let me, let me get a, oh this is bad please. I'm gonna sit in the other seat. Uh, all right. Uh, okay. So number two. Where it says plan- Um. ... benefit summaries. Oh, gosh, look at this right here. Okay. Okay. Okay, just on the dark gray, uh, line on the top, you're going to see on the left side, Benefits. Then in, like in the middle, Stay Healthy MEC, VIP Basic, and VIP Classic under... Okay, those are the names of the plans and under each name is gonna be the amount that the insurance will cover, right? On the left side is the benefit, on the right side is gonna be the amount each plan will cover. Okay. If you go on there, Stay Healthy MEC, it says like nothing is included, right? Nothing is included there. That information is on page number 10, it's, uh, too much information to fit on that single box, so they moved that information to page number 10. Oh. Oh, all right. So, um, I'm hearing you a little bit and you're breaking up just a little teeny tiny bit. But this is, let me kind of say what... Okay, so this is what I see. I see plan benefits at the top on page two. Mm-hmm. Okay? Mm-hmm. Then I see three categories. Yep. Stay Healthy, Additional Value, and then I see VIP, with VIP Basic, VIP Classic. Right? Yes. And- For my- Uh, yes, and then, uh, um, uhm, okay. And then you said go to page 10? Yes. Please. Okay, go to page 10. Uh, okay. Name is Stay Healthy MEC Summary Scheduled of Benefits. Okay. Okay. The, uh- There, you're gonna see what that plan, the Stay Healthy MEC will cover. This plan is a preventive care plan only. Because you're gonna- This is gonna be- Tell me. Go ahead. Okay. I was to explain you what they cover. It will cover one physical exam examination, the screenings that they're mentioning there, like your blood pressure, cholesterol, colorectal cancer, which is a colonoscopy. Depression, diabetes, um, syphilis, HIV, lung cancer, all those screenings are covered. They're covering immunizations like influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumococcal, eh, one physical exam examination. This, and it will cover- Sweetheart. Sweetheart, I can barely understand you. Like I'm mean- Okay, but I'm basically, I'm basically reading. Oh, okay. Um- That's what I'm doing. I'm reading the benefit guide for you. Okay. Okay, so on page 10, this is just a, this is

the, the very beginning, the Stay Healthy. Mm, no. Page 10. Uh, you're going by the numbers of the page, right? Oh, okay. So you're telling me to go... First, you're telling me to go to page two. Then you told me to go- Yes. ... page 10, right? Yes. Okay, so on page two, I see three categories of insurance; Stay Healthy, VIP Basic, VIP Classic. Is that correct? Yes. And right now, you're reading to me on page 10- Page 10. ... the Stay Healthy. Okay. The Stay Healthy, they don't put any information on page number two, because it don't fit there. It's too much information for that small a space. So in two, you're gonna find information for VIP Basic and VIP Classic, which are medical plans. The Stay Healthy MEC, which is preventive care, is on page number 10. You understand that? And this is... Yeah, and this is where you're reading from? Yes, sir. I was on page 10- Okay. ... reading you what benefits are they covering under that plan, Stay Healthy MEC and H- Yeah, and this is, uh, this is for, um, the first category on page two, the Stay Healthy, right? Yes, sir. Just to let you know, that plan is just preventative. That one would not cover doctor visitations if you are sick or surgeries or hospitalizations or ER visits, because this is just prevention. Uh, I'm letting you know about this plan because I'm not... I don't know if you will need any preventative or not. But I have to give you that information. Okay. Um... okay. Um... um, well, yeah. Um- Okay, that's... that's just- I just- ... the preventative. Huh? That number page is just preventative, but on page number two, if you go back to two... Yeah. You're gonna see under VIP Classic and VIP Basic what they will cover. The VIPs are medical. They don't cover any preventative, but they will cover medical. Like if you need a hospital admission benefit, they will cover \$500 one time. Um, like if you're going for a surgery, VIP Basic will cover \$250 per day one time, and VIP Classic will cover \$500 per day one time as well. But they don't cover anything for the surgery? That's what I'm reading to you. Surgery will be... They will cover \$250. VIP will cover \$250 and VIP Classic will cover \$500. What I want you to understand me is that any difference between what the insurance covers and the final bill from the hospital, that's going to be your responsibility. I'm letting you- You're just gonna- ... know how much they will cover. Oh, So this... this insurance really isn't... isn't really good for me. Exactly. It's not a major medical insurance. Oh, yeah. This... this- Oh, wow. ... this will help you cover some... like a flat fee. The price they have there, that's what they're going to cover. But they're... they don't work like a... like the conventional insurance, you know, a deductible, then a percentage after deductible. This one does not work like that, so just keeping in mind- All right then. Well, thank you so much. You have a beautiful day, okay? Thank you. All righty, sir. You're welcome.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes.  
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Yeah. My name is Salvador Gambino. I just missed y'all's call by, like, two seconds. Oh, okay.  
Yeah, yeah, just call me. Okay, let me check while I was calling you. Um, may I have, please, the name of the agency, temporary agency that you are working with and the last four of your Social? Yeah. It's called WorkSmart. Okay. And the last four of my Social is, uh, 9970. 9970, WorkSmart. Yes. Okay, Mr. Gambino. Okay. And, uh, just for security purposes, can you please verify your address and date of birth? Uh, yeah. It's, um, 88 Jesse Street. Okay. Um, Apartment B1, Labonia, Georgia 30553. Okay, thank you. And your date of birth? August, that

should be 8, 4, 1978. Okay. And is your email salvadorgambino3@gmail.com? Yes, ma'am. Um, we don't have any phone number for you, Mr., uh, Gambino. Oh, well, there is no phone number here. They just return a voicemail that you left and we missed. Yeah. Okay. Yeah, you can go ahead and plug that number in. If you don't have it, I'll get it to you. You ready for it? Yes, please. I am dir-... I am ready. Okay. Yes, ma'am. Um, 470- Okay. 979- Okay. 7577. Okay, now, we got it. Okay. Um, so we'll return the call. I think that you was requesting to be enrolled in benefits? Yeah. Uh, okay, so let me tell you a little bit about, more about my situation. Okay. I just got this j- job, right? Um, I had, um, a different job as a technician and, um, I have a small hernia, you know, in my lower abdomen that I had, you know, insurance and everything set up for to get the surgery and then I lost my job. And I went unemployed for a couple of months, and, um, I seen here that, you know, y'all of course have health insurance at the, um, WorkSmart. But I kind of want to get on, uh, insurance so I can get my hernia fixed. Okay. Um, honestly, I don't... Okay. You said that you have your other job and that, that insurance from the other job is gonna take care of your hernia, fix it, or you wanted this insurance- No, ma'am. No, ma'am. No, ma'am. You completely misunderstood me. Uh, the... I lost my job. Okay. So I lost my insurance. I got you now. Yes. I lost that n- little part. Yes. So you thought that you would got everything covered, but because you lost your job, now you're gonna have, you're gonna need this insurance to help you cover for that hernia. Yes, ma'am. Okay. Here's the thing. Um, I'm not sure if that would be considered a preexisting condition or not. We are just the administrators for the healthcare coverage. What I can do is I can give you a phone number for the carrier of the insurance, the person who, uh, will tell you exactly if they will cover and how much they'll, they will cover. Would you like me to do that for you? Yeah. Okay. Give me just a minute. So, what, so what do y'all cover? Nothing? No, no, no. We are the administrators. We are not the healthcare insurance. We're the administrators. Oh. We are taking care of the enrollment, payments, but the insurance is from APL or 90 Degrees, well, the... MetLife. Ah, yeah, yeah. I understand. The different companies. Okay? So let me get you those phone numbers in just a minute, please. Well, if I don't ha... Okay, so how about this? Okay. I don't even have insurance with y'all yet, okay? Well, we can- I don't have insurance, so- Yes, I can see that here. Uh, what I mean is you can make the question to them, uh, the- then decide if you want to enroll or not with us, or if you just want to go ahead and un-enroll. I mean, it's okay with me. Yeah. Uh, well, yeah, let me go ahead and en- enroll. Okay. Okay? Because, I mean, uh, I, I need to, I need to have some kind of insurance, right? Right now, I don't have none. Okay. Yeah, sure. Which, which is why- I have... Yes, I mean, it's up to you. The only thing is then I'm not gonna lie to you. I'm not gonna tell you, "Oh, yes, they're gonna cover it," because I don't have that information. Right, right, right. But if you want to get that insurance- I'm, I'm not saying that, but, but- ... out of it, yeah. Well, let's say I need insurance for, some level, and I don't have... Something's better than nothing, right? Yeah, yeah, 100%. Okay. Exactly, yeah. So I'm gonna- I'm gonna explain to you the plan, okay? Okay. They have different plans. First, um, have you received a, the benefit guide? Like, a booklet? It has too many... I mean, there is too many prices and names, and I would love for you to have it on your hand before I can go- Uh... ... ahead and start with the explanation. I..... do not have a- Ah. Okay, that's okay. Let me send it to your email. What's the name of it? What's the name of it? Uh, the name will be- Benefit card? ... eh, WorkSmart Benefits in a Card, Benefit Wizard, Specialist Insured Guide. Oh, I got it. I got it. I got it. You got it? Okay. Oh, 24 pages. Okay, good. Yeah, yeah. Yeah, yeah. Okay, if you go to page

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