

## Transcript: Sara

**Marulanda-6428406631284736-4533435368128512**

### Full Transcript

Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name, please? It's Melissa Nolan. Hello, Ms. Nolan. How may I help you? Uh, yes, I was calling... I had got a, um, message about new benefits for the, that's Hemp Staff on my thing, and it was supposed to be for, uh, approve or decline, or enroll or decline or whatever. And I've been trying to enroll in it, and put in a bene-... and put an, what do you say, dependent. I want it on the vision and medical, uh, dental, but it won't let me do that. Okay, let me help you with that. May I have, please, the name of the agency and the last four of your Social to locate you on the system? Uh, it's under Hemp Staff, and my last four is oh-three-five-zero. I'm sorry, can you repeat that for me? One- Uh, it's under, uh, Hemp Staff. Yes. Is it the number? And the Social is oh- zero-three- five- zero. Okay. Give me just a minute, please. Okay, Ms. Nolan. And just for security purposes, ma'am, can you please verify your address and date of birth? Uh, 444 Lee Master Road, Sardis, Mississippi 38666. Date of birth, 3/10/1980. Email mnolan741@gmail.com? Yes, ma'am. And is your phone number 662-292-6731? Yes, ma'am. Thank you very much. Okay. It is showing me that you are enrolled on a BAP Standard which is medical, dental, vision, and term life. Uh-huh. And that enrollment is for employee only. Is that correct? Uh, yes. I was wanting to add a, uh, what do you call it, dependent. Yeah. I was wanting to put the husband on, my husband on the vision and the dental. And, um, try and see how much it'll cost to put him, like, on the medical one that I have. Okay, let me check that for you. Okay. Right now, you're paying for dental \$5.40. If you put your spouse, it's going to be \$10.80. Okay. Uh, vision, you're paying \$2.42. Um, putting him on, it will be \$4.40... uh, \$0.84, I'm sorry. Okay. And for the medical, you're paying \$18.76. And the... with the spouse, will be \$35.64. So that's gonna be a total of \$51.88 per week. Okay, that'd be per week? Yes, ma'am. Okay. Um, can I add him to the vision and the dental right now? Yes, ma'am. Sure. Okay. So in that case, it will be, mm, BAP Standard, the medical for yourself, dental for you two, uh, term life for yourself, and vision for yourself... uh, for both of you, I'm sorry. Vision for both of you. That would be \$35.00 per week. Okay. Okay? Okay, perfect. So now let's get his information. May I have your, uh, your spouse first and last name, please? It's Dale, D-A-L-E. Okay, I'm sorry, D-L-A- D-A-L-E. Okay, Dale. And the last name? Nolan. M-S-U... Perfect. And he's a second, and he's a second. Uh... Nolan Second. Okay. Mm-hmm. And his Social Security number? 587-49-64-11. Four-nine... 411. 411. Okay. Uh, his date of birth? 1/13/78. Okay, so we got Dale, Nolan the Second, um, and his Social Security... Uh, okay. Okay, I'm sorry. I'm just waiting for the system to download. It is crazy. 587-496-411. A spouse, male, and his date of birth is January 13, 1978. Is that correct? Mm-hmm. Correct. Okay, ma'am. So, um... Okay, let me see this. I'm sorry, I'm just waiting for the system to finish downloading. Okay. So you need to allow one to two weeks for your employer to start making the new deductions. Okay. Right now, the deductions are for \$27.18. Uh- Correct. So, uh, probably in

one or two weeks, that's when the new deductions of, uh, \$35 are gonna start. Once you see that, uh, that means in... the dental and vision have started for a Mr., Mr. Um, Dylan? Dale? Mr. Dale, I'm sorry. And, um, you're gonna receive a new ID card. Okay. Uh, and I have another question. Is... Do I have anything on there about prescriptions? Okay. Let me see. Yeah, it's done. Okay with VIP Standard you have prescription coverage under Pharma Bill, and that one will cover... Okay, your copay will be \$10, \$20 or \$30 for generic and you will get a discount on non-generic. And then you have what else? Hmm, that's all what you got for prescription. Yes, ma'am. Okay. Um, is there anything that's showing what the medical and the dental and the vision covers that you can send to my email letting me know- Yeah. ... like what services it does cover, please? Okay. I cannot tell you about the pharmacy. You will have to call Pharma Bill for it, but the, the, the benefit guide I'm gonna send you, the, all the phone numbers are in there. Okay? Okay. Okay. So give me just a minute while I send you this. You're gonna receive an email from IN4 Benefits in a cart. And on another question, on the doctor visit, whenever like if I go like to a doctor, say I'm sick or something, is there a copay or anything? Okay. Let me tell you that information. I already sent the email. Now for the doctor visitations, okay, this insurance does not work with copay or deductible. They just cover a flat fee. Like, let me explain you that. Like, uh, let's say that you're going for the physician's office visit, right? Mm-hmm. So the insurance is gonna cover \$50 per visit, up to four times per year on a daily balance. After they, they pay the \$50, that would be your responsibility. Uh, same with the urgent care facility for visits as well at \$50. And for the emergency room, \$50 and two visits per year. For outpatient surgery in hospital, they will help you with \$250 per day, one time. For outpatient surgery in a physician's office, \$125 per day, two times. A hospital admission benefit, \$500 per day, one time. For hospital confinement, \$50 per day for 30 days. Um, for medical imaging tests, uh, \$100 per day, one time. Uh, for advanced study or follow-up test, uh, \$25 per day, one time. Oh, and this one... Okay, hold on. Here. Standard. I'm sorry, I'm giving you the wrong information. Standard is different. Your coverage for doctor visitations will be \$100 per day, one time for the... That's for the urgent care. Okay. For physician's office visit, \$100 per day, three times. For emergency room, \$300 per day, one time. For outpatient surgery, uh, in a physician's office, \$125 per day, one time. And for outpatient surgery in hospital, \$500 per day, one time. So the plan you are enrolled at is the one that most covers. And- Okay. That information, you're gonna find it on the page number two. Not the second page, but the page that has number two on the bottom. Okay. Because there is a couple blank, mm, blank pages at the top. Okay. So you need to go by numbers. Yes, ma'am. All right. Well, I appreciate it. You're more than welcome, ma'am. And anything else that I can help you with? That is all. All righty, ma'am. So thank you. Thank you for calling Benefits in a Cart. Wish you to have a wonderful day, ma'am. You too. Bye-bye. Mm-hmm. Thank you. Bye-bye. Bye.

## Conversation Format

Speaker None: Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name, please? It's Melissa Nolan. Hello, Ms. Nolan. How may I help you? Uh, yes, I was calling... I had got a, um, message about new benefits for the, that's Hemp Staff on my thing, and it was supposed to be for, uh, approve or decline, or enroll or decline or whatever. And

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Benefits in a cart. And on another question, on the doctor visit, whenever like if I go like to a doctor, say I'm sick or something, is there a copay or anything? Okay. Let me tell you that information. I already sent the email. Now for the doctor visitations, okay, this insurance does not work with copay or deductible. They just cover a flat fee. Like, let me explain you that. Like, uh, let's say that you're going for the physician's office visit, right? Mm-hmm. So the insurance is gonna cover \$50 per visit, up to four times per year on a daily balance. After they, they pay the \$50, that would be your responsibility. Uh, same with the urgent care facility for visits as well at \$50. And for the emergency room, \$50 and two visits per year. For outpatient surgery in hospital, they will help you with \$250 per day, one time. For outpatient surgery in a physician's office, \$125 per day, two times. A hospital admission benefit, \$500 per day, one time. For hospital confinement, \$50 per day for 30 days. Um, for medical imaging tests, uh, \$100 per day, one time. Uh, for advanced study or follow-up test, uh, \$25 per day, one time. Oh, and this one... Okay, hold on. Here. Standard. I'm sorry, I'm giving you the wrong information. Standard is different. Your coverage for doctor visitations will be \$100 per day, one time for the... That's for the urgent care. Okay. For physician's office visit, \$100 per day, three times. For emergency room, \$300 per day, one time. For outpatient surgery, uh, in a physician's office, \$125 per day, one time. And for outpatient surgery in hospital, \$500 per day, one time. So the plan you are enrolled at is the one that most covers. And- Okay. That information, you're gonna find it on the page number two. Not the second page, but the page that has number two on the bottom. Okay. Because there is a couple blank, mm, blank pages at the top. Okay. So you need to go by numbers. Yes, ma'am. All right. Well, I appreciate it. You're more than welcome, ma'am. And anything else that I can help you with? That is all. All righty, ma'am. So thank you. Thank you for calling Benefits in a Cart. Wish you to have a wonderful day, ma'am. You too. Bye-bye. Mm-hmm. Thank you. Bye-bye. Bye.