

Transcript: VICTORIA

Taylor-4720152637030400-5724822796976128

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... this is Centricard. This is Victoria. How can I help you? Uh, how you doing? Uh, I was trying to get the info, um, on the benefits program. Okay. What's the name of the agency you work for? Partners Personal. And the last four of your Social? 1060. Okay. Your first and last name? R. J. G. Jenkins. And do you mind verifying your address and date of birth? 665 Adam Park Highway, 04031992. Phone number is 901- Our address is different, by the way. Oh, okay- It should... It is 690-1581 or 415-5930. Okay. It looks like I have the one that ends in 1581. Okay. And then email is gonna be first initial, last name, 476@ya... or @gmail.com? Correct. Okay. Um, do you know what's being offered? Uh, it just says I have the... The message I have on my, um, phone it says I have 30 days from my first paycheck to enroll in the benefits program and to give this number a call for the info. Okay. Um, so I can send you a copy of the benefits guide to your email if you wanna look over that. Okay. Um, and it looks like you have until the 11th of December to get enrolled. Well, Mama, why don't we go on and enroll me then? Let's go and get that outta the way. Okay. Um- 'Cause we came a long way from the corner. So what p- what plans are you wanting to enroll into? Uh, can you, can you like... I mean, I don't, I don't know the plans. Could you, could you walk me through it if you have time? Sure. Um, so there's a couple different plans to choose from as far as medical. Um, there's the StayHealthy TeleRx, which basically covers your preventative healthcare, um, at 100% as long as you stay in network, but that's all it covers, is your preventative care. Um- Okay. ... it does also come with a subscription to FreeRx, which basically is a prescription plan. If it's one of the covered medications, it would be free. Um, then we have our Hospital Indemnity Plans, uh, the VIP Standard, the VIP Plus, and the VIP Prime. So none of these will cover, uh, preventative care like the StayHealthy does, but they do provide coverage for non-preventative, like if you were to be admitted to the hospital, if you had to go to emergency room or urgent care. Yeah. Or even a regular physician's office. Okay. There's coverage for that. Um... Okay. The only difference between the three VIP plans is basically the dollar amount the insurance will cover, specifically towards hospitalization. So the VIP Prime pays the most. Um- So what are the prices here? Yeah. Uh, so before I get to the prices, there's one other medical plan. The StayHealthy MEC Enhanced, um, covers your preventative and non-preventative together, whereas the other plans- Okay. ... just cover, you know, preventative or non-preventative. Okay. Um, so are you just wanting coverage for- See, I- ... yourself? Uh, right now, yes, myself. I mean, I wanna, I wanna do my son, too, but, uh, right now, you know, I don't... I mean, I don't... I don't know how to go about adding him on insurance. I don't, I don't have his, uh, Social Security number right now. I just have his name, date of birth and that he... I probably have to look at my phone for his Social Security number. Okay. I mean, we can add him on to the coverage, and then you can just call him, call us back with the Social. We can

put zeroes down, but the pricing is gonna- Okay. ... vary depending on who you want the coverage for. So if you're wanting it for employee plus child, the StayHealthy MEC TeleRx is \$22.39 a week. The VIP Standard is \$27.27 a week. The VIP Plus is \$51.24 a week. The VIP Prime is \$71.22 a week. And then the StayHealthy is 76.6 a month. Are all the... Quick question. Are all the, uh, plans weekly payments? Can... Or are there any monthly payments? This is wonderful. Um, all of these medical plans are weekly. We do have another medical plan that works more like a major medical that you would pay for monthly. Um- Okay. So it's called the Minimum Value Plan. This plan does have a deductible, which is pretty high. Okay. So just to give you an example, if you stay in-network and you do it for individual only, the deductible is \$6,900. Damn. Everything is subject to that deductible except for your preventative care, which is 100% covered. And that's a month? Okay. Well- And that's a month? Well, no. The \$6,900 is just the deductible that you have to meet. The monthly cost for this plan...If you were to do it for employee plus children, well... Yeah. A- a- again, it depends on who you want it for but if you want it for employee plus children, it would be \$836.49 a month. If you do it for employee only, it's \$502.71 a month. Okay. I gotcha. But that's the only plan that we offer that you pay for on a monthly basis. Okay. Well, look, uh, could I, could I have, uh, have c- time to think about it then give you... Well, I have till December, right? Yeah. So you, you have until December 11th to get enrolled. I'll go ahead and send the guide to you so you can look over it more, um... Okay. Was there anything else you might need help with? Uh, no. How you doing today? I'm doing good. How are you? That's good, that's good. Um, I- I can't complain, you know. I'm blessed. I woke up this morning. I understand. Where you from? <|agent|><|en|> I'm actually in the- Well, then I'm, I'm not even, I'm not even gonna hold you up. Yeah? Oh, you're fine. I'm actually in the South Carolina area. Oh, shit, I like that. I like that. So you're in a, uh, like, mountain country girl type shit? Yep, I'm... Well, it's kinda city-like around here, but we're not too far away from the country either. Do you like it out there? Yeah, I love it. I'm o- originally from Florida, so it's... I, I like it a lot better. Okay, okay. Yeah, it's closer to my part of town. I'm from Mississippi. Oh, okay, gotcha. Mississippi. Yeah. Well, well, thank you, Victoria. You're welcome. Yeah, have a nice day. And you said you were gonna send that... You too. You're gonna send that, uh, you gonna send that to my email? Yes, sir. Mm-hmm. O- okay, thank you. You're welcome. Have a good day. Yup. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: ... this is Centricard. This is Victoria. How can I help you?

Speaker speaker_2: Uh, how you doing? Uh, I was trying to get the info, um, on the benefits program.

Speaker speaker_1: Okay. What's the name of the agency you work for?

Speaker speaker_2: Partners Personal.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1060.

Speaker speaker_1: Okay. Your first and last name?

Speaker speaker_2: R. J. G. Jenkins.

Speaker speaker_1: And do you mind verifying your address and date of birth?

Speaker speaker_2: 665 Adam Park Highway, 04031992.

Speaker speaker_1: Phone number is 901-

Speaker speaker_2: Our address is different, by the way.

Speaker speaker_1: Oh, okay-

Speaker speaker_2: It should... It is 690-1581 or 415-5930.

Speaker speaker_1: Okay. It looks like I have the one that ends in 1581.

Speaker speaker_2: Okay.

Speaker speaker_1: And then email is gonna be first initial, last name, 476@ya... or @gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Um, do you know what's being offered?

Speaker speaker_2: Uh, it just says I have the... The message I have on my, um, phone it says I have 30 days from my first paycheck to enroll in the benefits program and to give this number a call for the info.

Speaker speaker_1: Okay. Um, so I can send you a copy of the benefits guide to your email if you wanna look over that.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, and it looks like you have until the 11th of December to get enrolled.

Speaker speaker_2: Well, Mama, why don't we go on and enroll me then? Let's go and get that outta the way.

Speaker speaker_1: Okay. Um-

Speaker speaker_2: 'Cause we came a long way from the corner.

Speaker speaker_1: So what p- what plans are you wanting to enroll into?

Speaker speaker_2: Uh, can you, can you like... I mean, I don't, I don't know the plans. Could you, could you walk me through it if you have time?

Speaker speaker_1: Sure. Um, so there's a couple different plans to choose from as far as medical. Um, there's the StayHealthy TeleRx, which basically covers your preventative healthcare, um, at 100% as long as you stay in network, but that's all it covers, is your

preventative care. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it does also come with a subscription to FreeRx, which basically is a prescription plan. If it's one of the covered medications, it would be free. Um, then we have our Hospital Indemnity Plans, uh, the VIP Standard, the VIP Plus, and the VIP Prime. So none of these will cover, uh, preventative care like the StayHealthy does, but they do provide coverage for non-preventative, like if you were to be admitted to the hospital, if you had to go to emergency room or urgent care.

Speaker speaker_2: Yeah.

Speaker speaker_1: Or even a regular physician's office.

Speaker speaker_2: Okay.

Speaker speaker_1: There's coverage for that. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: The only difference between the three VIP plans is basically the dollar amount the insurance will cover, specifically towards hospitalization. So the VIP Prime pays the most. Um-

Speaker speaker_2: So what are the prices here?

Speaker speaker_1: Yeah. Uh, so before I get to the prices, there's one other medical plan. The StayHealthy MEC Enhanced, um, covers your preventative and non-preventative together, whereas the other plans-

Speaker speaker_2: Okay.

Speaker speaker_1: ... just cover, you know, preventative or non-preventative.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so are you just wanting coverage for-

Speaker speaker_2: See, I-

Speaker speaker_1: ... yourself?

Speaker speaker_2: Uh, right now, yes, myself. I mean, I wanna, I wanna do my son, too, but, uh, right now, you know, I don't... I mean, I don't... I don't know how to go about adding him on insurance. I don't, I don't have his, uh, Social Security number right now. I just have his name, date of birth and that he... I probably have to look at my phone for his Social Security number.

Speaker speaker_1: Okay. I mean, we can add him on to the coverage, and then you can just call him, call us back with the Social. We can put zeroes down, but the pricing is gonna-

Speaker speaker_2: Okay.

Speaker speaker_1: ... vary depending on who you want the coverage for. So if you're wanting it for employee plus child, the StayHealthy MEC TeleRx is \$22.39 a week. The VIP Standard is \$27.27 a week. The VIP Plus is \$51.24 a week. The VIP Prime is \$71.22 a week. And then the StayHealthy is 76.6 a month.

Speaker speaker_2: Are all the... Quick question. Are all the, uh, plans weekly payments? Can... Or are there any monthly payments? This is wonderful.

Speaker speaker_1: Um, all of these medical plans are weekly. We do have another medical plan that works more like a major medical that you would pay for monthly. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: So it's called the Minimum Value Plan. This plan does have a deductible, which is pretty high.

Speaker speaker_2: Okay.

Speaker speaker_1: So just to give you an example, if you stay in-network and you do it for individual only, the deductible is \$6,900.

Speaker speaker_2: Damn.

Speaker speaker_1: Everything is subject to that deductible except for your preventative care, which is 100% covered.

Speaker speaker_2: And that's a month? Okay.

Speaker speaker_1: Well-

Speaker speaker_2: And that's a month?

Speaker speaker_1: Well, no. The \$6,900 is just the deductible that you have to meet. The monthly cost for this plan...If you were to do it for employee plus children, well...

Speaker speaker_2: Yeah.

Speaker speaker_1: A- a- again, it depends on who you want it for but if you want it for employee plus children, it would be \$836.49 a month. If you do it for employee only, it's \$502.71 a month.

Speaker speaker_2: Okay. I gotcha.

Speaker speaker_1: But that's the only plan that we offer that you pay for on a monthly basis.

Speaker speaker_2: Okay. Well, look, uh, could I have, uh, have c- time to think about it then give you... Well, I have till December, right?

Speaker speaker_1: Yeah. So you, you have until December 11th to get enrolled. I'll go ahead and send the guide to you so you can look over it more, um...

Speaker speaker_2: Okay.

Speaker speaker_1: Was there anything else you might need help with?

Speaker speaker_2: Uh, no. How you doing today?

Speaker speaker_1: I'm doing good. How are you?

Speaker speaker_2: That's good, that's good. Um, I- I can't complain, you know. I'm blessed. I woke up this morning.

Speaker speaker_1: I understand.

Speaker speaker_2: Where you from? <|agent|><|en|>

Speaker speaker_1: I'm actually in the-

Speaker speaker_2: Well, then I'm, I'm not even, I'm not even gonna hold you up. Yeah?

Speaker speaker_1: Oh, you're fine. I'm actually in the South Carolina area.

Speaker speaker_2: Oh, shit, I like that. I like that. So you're in a, uh, like, mountain country girl type shit?

Speaker speaker_1: Yep, I'm... Well, it's kinda city-like around here, but we're not too far away from the country either.

Speaker speaker_2: Do you like it out there?

Speaker speaker_1: Yeah, I love it. I'm o- originally from Florida, so it's... I, I like it a lot better.

Speaker speaker_2: Okay, okay. Yeah, it's closer to my part of town. I'm from Mississippi.

Speaker speaker_1: Oh, okay, gotcha.

Speaker speaker_2: Mississippi. Yeah. Well, well, thank you, Victoria.

Speaker speaker_1: You're welcome. Yeah, have a nice day.

Speaker speaker_2: And you said you were gonna send that... You too. You're gonna send that, uh, you gonna send that to my email?

Speaker speaker_1: Yes, sir. Mm-hmm.

Speaker speaker_2: O- okay, thank you.

Speaker speaker_1: You're welcome. Have a good day.

Speaker speaker_2: Yup. You too.

Speaker speaker_1: Thank you. Bye-bye.