

Transcript: VICTORIA

Taylor-4776126209540096-6420514568355840

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on Accords. This is Victoria. How can I help you? Hello, Victoria. My name is Cadis Reed. I'm with ATC Healthcare West. I'm calling to get my benefits. Okay. Uh, what's the last four digits of your social? 4583. And I'm sorry, your first and last name again? Cadis Reed. Gotcha. Do you mind verifying your address and date of birth? 952-9600 Telephone Road, Apartment 88, Ventura, California 93004. Phone number 805-816-2747? That's correct. And then email is first and last name The Number One at icloud.com? That's correct. Okay. So, I see that you're enrolled into the VIP+ for employee only. Yeah. How much is that a month? Um, so you pay for it on a weekly basis, and it looks like it's \$31.71 a week. Okay. That's it? Yeah. That's all that you're currently enrolled into. Are you wanting to add onto that or make changes? Yeah. So, um, that's the highest level you guys offer, right? The VIP? Um, let me double-check. Give me one second. So, out of the two hospital indemnity plans, it looks like the VIP Prime would be the highest one. So, we have a couple different medical plans to choose from. Um, like I said, the VIP+ and the VIP Prime are the two hospital indemnity plans, and the VIP Prime would be the one that pays the most towards, like, hospitalization. Uh, what does hospital indemnity mean? That's just the name of the plan. Okay. It's a hospital indemnity plan, so it provides coverage if you were to be admitted to the hospital, um, it has coverage for the emergency room, urgent care. It also has coverage for a physician's office. Um, you know, there's coverage for prescriptions, uh, things like that. So, the insurance will pay a set dollar amount towards those benefits- Mm-hmm. ... for a certain amount of days, just depending on the benefit. Um, and then you would pay the remainder of the bill. Okay. And you guys don't charge anything like Kaiser or anything like that, do you? No, sir. Not that I'm aware of. Hm. For the most part what we offer is not major medical. Okay. So, no operations or anything like that? I mean, there is coverage for surgeries, but it's not gonna be comparable to major medical companies. It's not gonna pay a large portion of that medical bill. Okay. I- So, under what you currently have, um, just to kind of give you an example, if you were to have surgery in hospital, hospital outpatient facility, or a freestanding outpatient surgery center, the insurance will pay \$1,000 a day with a max of one day. And then anything outside of that, you would be responsible for. I mean, they'll pay for the meal and the place. Um, um, okay. So, um, do you have, uh, any other plans besides those two hospital indemnity plans? 'Cause I don't... I don't have... I don't have a list of the plans you have, 'cause I guess you guys don't provide that, right? Okay. I can send you- But I don't... I don't know what to ask for. I don't know what to ask for. That's what I'm saying. Depending on what you have. Okay. I can send you a copy of the benefits guide to your email. It'll go over all of the benefits being offered, what they cover and how much they cost. Okay. And is this the line I call for, um, 401? Uh, no, sir. We don't handle 401s. Do you know who does? I do not. I would reach out to

your employer, uh, directly about that. Okay. Uh, thank you for your time. Yes, sir. Bye. You have a wonderful day.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on Accords. This is Victoria. How can I help you?

Speaker speaker_2: Hello, Victoria. My name is Cadis Reed. I'm with ATC Healthcare West. I'm calling to get my benefits.

Speaker speaker_1: Okay. Uh, what's the last four digits of your social?

Speaker speaker_2: 4583.

Speaker speaker_1: And I'm sorry, your first and last name again?

Speaker speaker_2: Cadis Reed.

Speaker speaker_1: Gotcha. Do you mind verifying your address and date of birth?

Speaker speaker_2: 952-9600 Telephone Road, Apartment 88, Ventura, California 93004.

Speaker speaker_1: Phone number 805-816-2747?

Speaker speaker_2: That's correct.

Speaker speaker_1: And then email is first and last name The Number One at icloud.com?

Speaker speaker_2: That's correct.

Speaker speaker_1: Okay. So, I see that you're enrolled into the VIP+ for employee only.

Speaker speaker_2: Yeah. How much is that a month?

Speaker speaker_1: Um, so you pay for it on a weekly basis, and it looks like it's \$31.71 a week.

Speaker speaker_2: Okay. That's it?

Speaker speaker_1: Yeah. That's all that you're currently enrolled into. Are you wanting to add onto that or make changes?

Speaker speaker_2: Yeah. So, um, that's the highest level you guys offer, right? The VIP?

Speaker speaker_1: Um, let me double-check. Give me one second. So, out of the two hospital indemnity plans, it looks like the VIP Prime would be the highest one. So, we have a couple different medical plans to choose from. Um, like I said, the VIP+ and the VIP Prime are the two hospital indemnity plans, and the VIP Prime would be the one that pays the most towards, like, hospitalization.

Speaker speaker_2: Uh, what does hospital indemnity mean?

Speaker speaker_1: That's just the name of the plan.

Speaker speaker_2: Okay.

Speaker speaker_1: It's a hospital indemnity plan, so it provides coverage if you were to be admitted to the hospital, um, it has coverage for the emergency room, urgent care. It also has coverage for a physician's office. Um, you know, there's coverage for prescriptions, uh, things like that. So, the insurance will pay a set dollar amount towards those benefits-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for a certain amount of days, just depending on the benefit. Um, and then you would pay the remainder of the bill.

Speaker speaker_2: Okay. And you guys don't charge anything like Kaiser or anything like that, do you?

Speaker speaker_1: No, sir. Not that I'm aware of.

Speaker speaker_2: Hm.

Speaker speaker_1: For the most part what we offer is not major medical.

Speaker speaker_2: Okay. So, no operations or anything like that?

Speaker speaker_1: I mean, there is coverage for surgeries, but it's not gonna be comparable to major medical companies. It's not gonna pay a large portion of that medical bill.

Speaker speaker_2: Okay. I-

Speaker speaker_1: So, under what you currently have, um, just to kind of give you an example, if you were to have surgery in hospital, hospital outpatient facility, or a freestanding outpatient surgery center, the insurance will pay \$1,000 a day with a max of one day. And then anything outside of that, you would be responsible for.

Speaker speaker_2: I mean, they'll pay for the meal and the place. Um, um, okay. So, um, do you have, uh, any other plans besides those two hospital indemnity plans? 'Cause I don't... I don't have... I don't have a list of the plans you have, 'cause I guess you guys don't provide that, right?

Speaker speaker_1: Okay. I can send you-

Speaker speaker_2: But I don't... I don't know what to ask for. I don't know what to ask for. That's what I'm saying. Depending on what you have.

Speaker speaker_1: Okay. I can send you a copy of the benefits guide to your email. It'll go over all of the benefits being offered, what they cover and how much they cost.

Speaker speaker_2: Okay. And is this the line I call for, um, 401?

Speaker speaker_1: Uh, no, sir. We don't handle 401s.

Speaker speaker_2: Do you know who does?

Speaker speaker_1: I do not. I would reach out to your employer, uh, directly about that.

Speaker speaker_2: Okay. Uh, thank you for your time.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Bye.

Speaker speaker_1: You have a wonderful day.