

## Transcript: VICTORIA

**Taylor-5795532633325568-5908876554977280**

### Full Transcript

Thank you for calling Benefits Guard. This is Victoria. How can I help you? Uh, yes. I, I know I have my, uh... What do you call that? Uh, I know I have insurance, but I don't know what kind of insurance. And if, when I go to the doctor, what I need to pres- present it to them. Okay. Do you not- And if you- ... have ID cards? Uh... No, they didn't... The only thing they gave me was like a MultiPlan card. Okay, let me- And it was like... Yeah, hold on one minute. Let me pull up your file so I can see exactly what you're enrolled into. What's the name of the agency you work for? Surge Staffing. I'm sorry, what was that? Surge Staffing. Surge. Surge. Okay. And the last four of your Social? Uh... 7393. And your first and last name? Uh, Dillon-Smith. D-I-L-L-O-N. S-M-R-O-G-H. All right. And do you mind verifying your address and date of birth? Uh, yeah. It's 1020... Hello? Hello? Sounds like the- Hello? ... phone's breaking up. Can you hear me? Yeah, I can hear you. Okay. Can you hear me now? And I'm s- Yeah, I can hear you better. Yeah. Uh, it's 102692. Uh, uh, 90 Dark Hollow Road Subdivision, or it could be 90 Dark Hollow Road, in Irvine, Kentucky. Or Irvine. All right. Phone number is 859-788-8755. I actually got a new number, so I don't... Can we change that? Sure. Is that the one you're calling from now? Yes. Okay. Give me one second. And then email, is it still first and last name 9292@gmail.com? Yes, ma'am. Okay. All right. So, it looks like the ID card for the plan that you're enrolled into, it's typically emailed to you. Um, if you haven't gotten it I can resend it to you, but you're enrolled into the VIP Classic medical plan, which is through American Public Life. American Public Life? All right. Mm-hmm. And that covers, like, uh, coverage fees and all that, right? So there is no copays or deductibles associated with this plan. Um, basically how it works is the insurance is gonna, you know, cover us that dollar amount, uh, for the covered benefits, and then you would pay the remainder of the bill. Um, so just to kind of give you an example, if like you have to go, um, let's just say to the emergency room, the insurance will pay \$50 a day with a max of two days, and then you pay the remainder of the bill. All right. What about like a, like the White House clinic, or stuff like that? Or not clinic, uh, urgent care or something? Um, it looks like for urgent care facilities, they cover \$50 a day with a max of four days. Okay. 'Cause I got some mucus stuff going on . I made a doctor's appointment, and I was, I was trying to get all my ducks in a row . Gotcha. I understand. Yeah. Um, well, I'm actually downloading your ID card so I can send that to your email. Um, you can print it off and use it like normal, or, um, you can forward it to the, the provider's office, however you want to do that. But it has everything you would need to give to them on it. All right, cool. Was there anything else you might need help with? Uh, other than that, no. Does that cover like prescriptions, or...? Um, yes. So if it is a covered medication, the insurance will cover 10, 20, or \$30 of the, uh, prescription. Okay, cool. This is the first time I've ever had medical insurance, so I'm kind of like... It's, it's, it's kind of groovy. I ain't gonna lie. Gotcha. All righty. Well, I am working on getting that ID card sent to your email. But, um, did

you have any other questions? No, ma'am. That's about all I need. All righty. Well, you should be getting this email here in a few seconds, but I hope you have a wonderful day. All right. Thank you. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits Guard. This is Victoria. How can I help you?

Speaker speaker\_1: Uh, yes. I, I know I have my, uh... What do you call that? Uh, I know I have insurance, but I don't know what kind of insurance. And if, when I go to the doctor, what I need to pres- present it to them.

Speaker speaker\_0: Okay. Do you not-

Speaker speaker\_1: And if you-

Speaker speaker\_0: ... have ID cards?

Speaker speaker\_1: Uh... No, they didn't... The only thing they gave me was like a MultiPlan card.

Speaker speaker\_0: Okay, let me-

Speaker speaker\_1: And it was like... Yeah, hold on one minute.

Speaker speaker\_0: Let me pull up your file so I can see exactly what you're enrolled into. What's the name of the agency you work for?

Speaker speaker\_1: Surge Staffing.

Speaker speaker\_0: I'm sorry, what was that?

Speaker speaker\_1: Surge Staffing.

Speaker speaker\_0: Surge.

Speaker speaker\_1: Surge.

Speaker speaker\_0: Okay. And the last four of your Social?

Speaker speaker\_1: Uh... 7393.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Uh, Dillon-Smith. D-I-L-L-O-N. S-M-R-O-G-H.

Speaker speaker\_0: All right. And do you mind verifying your address and date of birth?

Speaker speaker\_1: Uh, yeah. It's 1020...

Speaker speaker\_0: Hello?

Speaker speaker\_1: Hello?

Speaker speaker\_0: Sounds like the-

Speaker speaker\_1: Hello?

Speaker speaker\_0: ... phone's breaking up. Can you hear me?

Speaker speaker\_1: Yeah, I can hear you.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Can you hear me now?

Speaker speaker\_0: And I'm s- Yeah, I can hear you better.

Speaker speaker\_1: Yeah. Uh, it's 102692. Uh, uh, 90 Dark Hollow Road Subdivision, or it could be 90 Dark Hollow Road, in Irvine, Kentucky. Or Irvine.

Speaker speaker\_0: All right. Phone number is 859-788-8755.

Speaker speaker\_1: I actually got a new number, so I don't... Can we change that?

Speaker speaker\_0: Sure. Is that the one you're calling from now?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Give me one second. And then email, is it still first and last name 9292@gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. All right. So, it looks like the ID card for the plan that you're enrolled into, it's typically emailed to you. Um, if you haven't gotten it I can resend it to you, but you're enrolled into the VIP Classic medical plan, which is through American Public Life.

Speaker speaker\_1: American Public Life? All right.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And that covers, like, uh, coverage fees and all that, right?

Speaker speaker\_0: So there is no copays or deductibles associated with this plan. Um, basically how it works is the insurance is gonna, you know, cover us that dollar amount, uh, for the covered benefits, and then you would pay the remainder of the bill. Um, so just to kind of give you an example, if like you have to go, um, let's just say to the emergency room, the insurance will pay \$50 a day with a max of two days, and then you pay the remainder of the bill.

Speaker speaker\_1: All right. What about like a, like the White House clinic, or stuff like that? Or not clinic, uh, urgent care or something?

Speaker speaker\_0: Um, it looks like for urgent care facilities, they cover \$50 a day with a max of four days.

Speaker speaker\_1: Okay. 'Cause I got some mucus stuff going on . I made a doctor's appointment, and I was, I was trying to get all my ducks in a row .

Speaker speaker\_0: Gotcha. I understand.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, well, I'm actually downloading your ID card so I can send that to your email. Um, you can print it off and use it like normal, or, um, you can forward it to the, the provider's office, however you want to do that. But it has everything you would need to give to them on it.

Speaker speaker\_1: All right, cool.

Speaker speaker\_0: Was there anything else you might need help with?

Speaker speaker\_1: Uh, other than that, no. Does that cover like prescriptions, or...?

Speaker speaker\_0: Um, yes. So if it is a covered medication, the insurance will cover 10, 20, or \$30 of the, uh, prescription.

Speaker speaker\_1: Okay, cool. This is the first time I've ever had medical insurance, so I'm kind of like... It's, it's, it's kind of groovy. I ain't gonna lie.

Speaker speaker\_0: Gotcha. All righty. Well, I am working on getting that ID card sent to your email. But, um, did you have any other questions?

Speaker speaker\_1: No, ma'am. That's about all I need.

Speaker speaker\_0: All righty. Well, you should be getting this email here in a few seconds, but I hope you have a wonderful day.

Speaker speaker\_1: All right. Thank you.

Speaker speaker\_0: Thank you. Bye-bye.