

Transcript: VICTORIA

Taylor-6576879557066752-5063813749194752

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yeah, my name is Kevin Horton and I work for Temp Staff in Batesville, Mississippi. And I'm, I want insurance and, and, and we couldn't get my email to work on the computer so they told me to call this number for, to get my insurance. Okay. Uh, what's the name of the agency you work for again? Temp Staff. You said Temp? Yes, ma'am. It was EMI Staffing but it's changed to Temp Staffing now. Okay. Have you received your first paycheck with them yet? Yes, ma'am. I, I been there five weeks, I done got four paychecks. Oh, okay. Um, what is the last four of your social? 9638. 9638. Okay, let's see. First name is Kevin, last name is Horton? Yes, ma'am. And if you will verify your address and date of birth. My date of birth is 10/19/1970. My address is 125 Elvira Jackson Street, Coffeyville, Mississippi 38922. Okay. Phone number is 662-809-6924. Yes, ma'am. Email's gonna be last name, first name, 917 at gmail. Yes, ma'am. Okay. Do you know specifically what you would like to enroll into, like plans? I just want, I want the regular vision, I want the regular teeth, and I want the regular health. It's just me. Okay. So, we do... The good thing is, is we only have one plan for dental and vision. Now, medical we have multiple plans to choose from. Do you know anything about- I know, I just- ... the benefits being offered? I just want the, uh, for if I get checked with COVID or something like that or, or need to go to the emergency room because there's a cut on me or something like that. Okay, let me explain the medical plans to you and then you can choose from there. Okay. So the first plan we offer is the StayHealthy MEC. This plan is exactly what it sounds like. It's for your preventative care. So that is things like yearly physicals, vaccinations and preventative screenings. Now, that is all that the StayHealthy MEC is going to cover, and you do also have to stay within the network. Now, we have our Hospital Indemnity Plans, the VIP Standard and then the Elite Standard. Neither one of these plans are gonna cover your preventative services like the StayHealthy does, but they provide coverage more for, like, non-preventative. So if you get admitted to the hospital, if you have to go to the emergency room, urgent care or just a regular physician's office. Uh, the only difference between the VIP Standard and the Elite Standard is basically the dollar amount that the insurance is gonna pay for the different benefits, um, as well as how many days they'll cover. Yes, ma'am. Well, uh, uh, the reason why that I don't need nothing but the cheapest one because I been told that the, uh, I'm just gonna be only working for them until time up. Okay. So I mean, if you're- That's in good health. I, I can't suggest the plans, so- That's in good health. I want the cheapest. Okay. So then, uh, if we're, if we're going based off affordability, the most affordable plan is gonna be the StayHealthy MEC which is \$15.91. But I do wanna be very clear that that plan is only going to cover your preventative services. So if you get sick or you get injured, there is no coverage for that. Okay. This is just for preventative services. I just want the one just basically if I got to the doctor to see him for, to get my blood pressure checked. Okay, sir.

So I cannot make a suggestion based off of that information. I can review them again with you, but unfortunately you will have to make a choice. The cheapest one you got. Okay. The cheapest basic you got. Again, we do not have a basic medical plan. The plan that I just told you is- Okay, what's the cheapest insurance you got? The cheapest one. Yes, sir. Again- 'Cause it's just me and I, I'm young and I ain't sick. But I do want insurance in case I got issues so I can go to the doctor. Okay. But I ain't trying to get no high stuff that go to the hospital or nothing like that. When it's time that, I just have to pay. I just want something to make you go to the doctor often, and they pay. Okay. Well, I just told you the most affordable plan, which is the MEC StayHealthy. That's \$15.91 a week. But that plan only covers your preventative services, so that's like your yearly physicals, vaccinations and preventative screenings. So is that the plan that you would like to enroll into? Well, on, on that plan I can go to the doctor and I got insurance, right? But the cheapest offer- It is only gonna cover your preventative services, yearly physicals, vaccinations and preventative screenings. If you have a- Yeah. ... preexisting condition- Yeah, that's all I want. ... it will not cover that. Okay. Let, let me just finish explaining. Again, if you have a preexisting condition it is not going to cover that. If you are injured and you're going to the doctor because of that, it is not going to cover that. If you are sick, it is not going to cover that. Just yearly physicals, vaccinations and preventative screenings. Oh. Oh, so, well, I don't want it then. Okay. So are you- I decline. So are you just wanting to- But that's not I- I- I'm sorry, go ahead. I decline that. I decline. That ain't no, I thought it was just a basic insurance. Okay. So you're not wanting to enroll into any benefits then? No, ma'am. I just have to just pray to the Lord, hope nothing will happen to me, to the other people having it. I'll be on Blue Cross and BlueShield then. Okay. Thank you. Was there anything else you might need help with? No. I just thought it was a basic insurance, get \$20 a week. Gotcha. All righty. Well, you have a wonderful day, okay? Thank you. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Yeah, my name is Kevin Horton and I work for Temp Staff in Batesville, Mississippi. And I'm, I want insurance and, and, and we couldn't get my email to work on the computer so they told me to call this number for, to get my insurance.

Speaker speaker_0: Okay. Uh, what's the name of the agency you work for again?

Speaker speaker_1: Temp Staff.

Speaker speaker_0: You said Temp?

Speaker speaker_1: Yes, ma'am. It was EMI Staffing but it's changed to Temp Staffing now.

Speaker speaker_0: Okay. Have you received your first paycheck with them yet?

Speaker speaker_1: Yes, ma'am. I, I been there five weeks, I done got four paychecks.

Speaker speaker_0: Oh, okay. Um, what is the last four of your social?

Speaker speaker_1: 9638.

Speaker speaker_0: 9638. Okay, let's see. First name is Kevin, last name is Horton?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And if you will verify your address and date of birth.

Speaker speaker_1: My date of birth is 10/19/1970. My address is 125 Elvira Jackson Street, Coffeyville, Mississippi 38922.

Speaker speaker_0: Okay. Phone number is 662-809-6924.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Email's gonna be last name, first name, 917 at gmail.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Do you know specifically what you would like to enroll into, like plans?

Speaker speaker_1: I just want, I want the regular vision, I want the regular teeth, and I want the regular health. It's just me.

Speaker speaker_0: Okay. So, we do... The good thing is, is we only have one plan for dental and vision. Now, medical we have multiple plans to choose from. Do you know anything about-

Speaker speaker_1: I know, I just-

Speaker speaker_0: ... the benefits being offered?

Speaker speaker_1: I just want the, uh, for if I get checked with COVID or something like that or, or need to go to the emergency room because there's a cut on me or something like that.

Speaker speaker_0: Okay, let me explain the medical plans to you and then you can choose from there.

Speaker speaker_1: Okay.

Speaker speaker_0: So the first plan we offer is the StayHealthy MEC. This plan is exactly what it sounds like. It's for your preventative care. So that is things like yearly physicals, vaccinations and preventative screenings. Now, that is all that the StayHealthy MEC is going to cover, and you do also have to stay within the network. Now, we have our Hospital Indemnity Plans, the VIP Standard and then the Elite Standard. Neither one of these plans are gonna cover your preventative services like the StayHealthy does, but they provide coverage more for, like, non-preventative. So if you get admitted to the hospital, if you have to go to the emergency room, urgent care or just a regular physician's office. Uh, the only difference between the VIP Standard and the Elite Standard is basically the dollar amount that the insurance is gonna pay for the different benefits, um, as well as how many days they'll cover.

Speaker speaker_1: Yes, ma'am. Well, uh, uh, the reason why that I don't need nothing but the cheapest one because I been told that the, uh, I'm just gonna be only working for them until time up.

Speaker speaker_0: Okay. So I mean, if you're-

Speaker speaker_1: That's in good health.

Speaker speaker_0: I, I can't suggest the plans, so-

Speaker speaker_1: That's in good health. I want the cheapest.

Speaker speaker_0: Okay. So then, uh, if we're, if we're going based off affordability, the most affordable plan is gonna be the StayHealthy MEC which is \$15.91. But I do wanna be very clear that that plan is only going to cover your preventative services. So if you get sick or you get injured, there is no coverage for that.

Speaker speaker_1: Okay.

Speaker speaker_0: This is just for preventative services.

Speaker speaker_1: I just want the one just basically if I got to the doctor to see him for, to get my blood pressure checked.

Speaker speaker_0: Okay, sir. So I cannot make a suggestion based off of that information. I can review them again with you, but unfortunately you will have to make a choice.

Speaker speaker_1: The cheapest one you got.

Speaker speaker_0: Okay.

Speaker speaker_1: The cheapest basic you got.

Speaker speaker_0: Again, we do not have a basic medical plan. The plan that I just told you is-

Speaker speaker_1: Okay, what's the cheapest insurance you got? The cheapest one.

Speaker speaker_0: Yes, sir. Again-

Speaker speaker_1: 'Cause it's just me and I, I'm young and I ain't sick. But I do want insurance in case I got issues so I can go to the doctor.

Speaker speaker_0: Okay.

Speaker speaker_1: But I ain't trying to get no high stuff that go to the hospital or nothing like that. When it's time that, I just have to pay. I just want something to make you go to the doctor often, and they pay.

Speaker speaker_0: Okay. Well, I just told you the most affordable plan, which is the MEC StayHealthy. That's \$15.91 a week. But that plan only covers your preventative services, so that's like your yearly physicals, vaccinations and preventative screenings. So is that the plan that you would like to enroll into?

Speaker speaker_1: Well, on, on that plan I can go to the doctor and I got insurance, right?
But the cheapest offer-

Speaker speaker_0: It is only gonna cover your preventative services, yearly physicals, vaccinations and preventative screenings. If you have a-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... preexisting condition-

Speaker speaker_1: Yeah, that's all I want.

Speaker speaker_0: ... it will not cover that. Okay. Let, let me just finish explaining. Again, if you have a preexisting condition it is not going to cover that. If you are injured and you're going to the doctor because of that, it is not going to cover that. If you are sick, it is not going to cover that. Just yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Oh. Oh, so, well, I don't want it then.

Speaker speaker_0: Okay. So are you-

Speaker speaker_1: I decline.

Speaker speaker_0: So are you just wanting to-

Speaker speaker_1: But that's not

Speaker speaker_2: I- I-

Speaker speaker_0: I'm sorry, go ahead.

Speaker speaker_1: I decline that. I decline. That ain't no, I thought it was just a basic insurance.

Speaker speaker_0: Okay. So you're not wanting to enroll into any benefits then?

Speaker speaker_1: No, ma'am. I just have to just pray to the Lord, hope nothing will happen to me, to the other people having it. I'll be on Blue Cross and BlueShield then.

Speaker speaker_0: Okay.

Speaker speaker_1: Thank you.

Speaker speaker_0: Was there anything else you might need help with?

Speaker speaker_1: No. I just thought it was a basic insurance, get \$20 a week.

Speaker speaker_0: Gotcha. All righty. Well, you have a wonderful day, okay?

Speaker speaker_1: Thank you. You too.

Speaker speaker_0: Thank you. Bye-bye.