

## **Transcript: Franchesca**

**Baez-6160354326790144-6693320475983872**

### **Full Transcript**

Thank you for calling Benefits in a Car. My name is Francesca. How may I assist you today? This is Lena Vieira. How can we help you, ma'am? Um, I'm just trying to sign up for benefits. I just am c- trying to complete my pre-hire stuff. Um, and I chose one and then I, like, went to, you know, say yes to it and it said, "This is not insurance." This is a Stay Well plan or something, so I was like, "Oh." So then I went back and I chose another one, um, and then it said the same thing. So, is this not... I'm not signing up for health insurance? What i- what is this? So what they're trying to inform you is that these are PPO-limited plans. They're not major medical insurance. So what does that mean? I don't... I'm... still get that. A PPO plan is a Preferred Provider Organization. They are limited. They either work with a co-pay, with a percentage or with a set dollar amount, whereas a major medical insurance usually has a deductible that you complete, co-pays for certain visits along with a percentage. Okay. So do you offer traditional health insurance? We're GST administrator. We don't own the plans, so I'll have to check the offerings for your specific staffing. Which staffing company will you be working with? MAU. All right. No, ma'am. Based on their benefit guide, they only offer PPO-limited plans. Okay. Thanks. Bye.

### **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Car. My name is Francesca. How may I assist you today?

Speaker speaker\_1: This is Lena Vieira.

Speaker speaker\_0: How can we help you, ma'am?

Speaker speaker\_1: Um, I'm just trying to sign up for benefits. I just am c- trying to complete my pre-hire stuff. Um, and I chose one and then I, like, went to, you know, say yes to it and it said, "This is not insurance." This is a Stay Well plan or something, so I was like, "Oh." So then I went back and I chose another one, um, and then it said the same thing. So, is this not... I'm not signing up for health insurance? What i- what is this?

Speaker speaker\_0: So what they're trying to inform you is that these are PPO-limited plans. They're not major medical insurance.

Speaker speaker\_1: So what does that mean? I don't... I'm... still get that.

Speaker speaker\_0: A PPO plan is a Preferred Provider Organization. They are limited. They either work with a co-pay, with a percentage or with a set dollar amount, whereas a major medical insurance usually has a deductible that you complete, co-pays for certain visits along with a percentage.

Speaker speaker\_1: Okay. So do you offer traditional health insurance?

Speaker speaker\_0: We're GST administrator. We don't own the plans, so I'll have to check the offerings for your specific staffing. Which staffing company will you be working with?

Speaker speaker\_1: MAU.

Speaker speaker\_0: All right. No, ma'am. Based on their benefit guide, they only offer PPO-limited plans.

Speaker speaker\_1: Okay. Thanks. Bye.