

## **Transcript: Justin**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. This is Justin. How can I help you today? Hi. I was actually just calling to, um, establish coverage and kinda see what the coverage entails for my husband. He just, um, started employment. Okay. Is your husband nearby so I can speak with him? Yes. Um, yeah, he's right here. Hi, there. Hey. What's the staffing agency you work for? Um, OnTrack Staffing. OnTrack. And the last four of your Social? Um, eight, eight, two, zero, seven. All right. And what was your first and last name? Marlando Maxwell. Maxwell, okay. And for security purposes, could you verify the home address, including city, state and zip code? Um, so we recently changed, um, address, so the address probably 38, 3840 Frankfurt Road, Apartment 5111, Dallas, Texas 75287. And your date of birth? January 10th, 2000. Seneca, telephone number I have for you is 614-743-1634? Yes. And the email I have is marlandomaxwell10@gmail? Yes. Okay, so let's see here. So looking at the file, looks like you're currently enrolled into dental, vision and the VIP Standard, which covers hospitals, doctors and medications, all for employee plus spouse. However, checking my calendar, um, we're still waiting for OnTrack Staffing to start deducting on you. So once we receive that payroll deduction, you'll become active and then cards will be issued out from there. Okay. Can I, can I speak to this? Um, yeah, my wife's CP. Yeah, she can speak to... I can speak to her real quick. Okay. Hi. I'm sorry. I just had a couple questions. So, um, I didn't hear you say that, like, what it's... So basically it's active once they start deducting from, um, his pay? Well, once we receive the deduction from his... from OnTrack, yes, ma'am. Okay. And then as far as like, um, 'cause we got like a pamphlet of what the health coverage entails, but it didn't really have a lot of details when we reached out. They said to call you guys. So, um, what all does that cover? Um, is it like health insurance or is it more so like a program? Um, so the VIP Standard or har- or the medical plans that's offered through, uh, OnTrack Staffing are hospital indemnity plans. Um, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met. While major medical insurance, you have a deductible before you have to meet before the insurance carrier pays their set percentage. Um, but with this insurance, you just pay copays and then the insurance carrier pays for their set dollar amount and then whatever the remaining balance is would be your responsibility. Okay. And then, um, what, what is covered in terms of like preventative care, primary care? Like, are we able to see a primary care physician? Is there, are there limitations on that? Um, now with the VIP Standard, uh, the medical plan that Marlando's currently enrolled into, um, covers hospitals, doctors and medications. So any kind of doctor. Okay. However, it does not cover any preventative healthcare services. Um, so like the physicals, diabetes screenings, stuff like that. It would just cover like your regular doctor's visit or like a- Okay. ... regular hospital visit, stuff like that. Okay. Okay, so it's basically if something's wrong then that's what's covered,

but not for like preventative care. Okay. But I can also email Marlando a copy of a benefit guide. Uh, that's what explains what's covered, what's not covered and how much the carrier will pay for certain things, stuff like that. Oh, yes. That'd be good. Okay. Okay. So I'll go ahead and do that for him. Um, email that you should be looking out for, he should be looking out for, uh, will be coming from info, that's I-N-F-O, @benefitsinacart.com, okay? Okay. Sounds great. Well, we'll reach out to the staffing agency to see about the deduction part. Um, and then I think that was it. Did you have any questions for me? No, that's it. There's no more. Okay. I think that was it for us. Awesome. Well, you have a wonderful day, okay? All righty. Thank you. Bye-bye. You're welcome. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Cart. This is Justin. How can I help you today?

Speaker speaker\_2: Hi. I was actually just calling to, um, establish coverage and kinda see what the coverage entails for my husband. He just, um, started employment.

Speaker speaker\_1: Okay. Is your husband nearby so I can speak with him?

Speaker speaker\_2: Yes. Um, yeah, he's right here.

Speaker speaker\_3: Hi, there.

Speaker speaker\_1: Hey. What's the staffing agency you work for?

Speaker speaker\_3: Um, OnTrack Staffing.

Speaker speaker\_1: OnTrack. And the last four of your Social?

Speaker speaker\_3: Um, eight, eight, two, zero, seven.

Speaker speaker\_1: All right. And what was your first and last name?

Speaker speaker\_3: Marlando Maxwell.

Speaker speaker\_1: Maxwell, okay. And for security purposes, could you verify the home address, including city, state and zip code?

Speaker speaker\_3: Um, so we recently changed, um, address, so the address probably 38, 3840 Frankfurt Road, Apartment 5111, Dallas, Texas 75287.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_3: January 10th, 2000.

Speaker speaker\_1: Seneca, telephone number I have for you is 614-743-1634?

Speaker speaker\_3: Yes.

Speaker speaker\_1: And the email I have is marlandomaxwell10@gmail?

Speaker speaker\_3: Yes.

Speaker speaker\_1: Okay, so let's see here. So looking at the file, looks like you're currently enrolled into dental, vision and the VIP Standard, which covers hospitals, doctors and medications, all for employee plus spouse. However, checking my calendar, um, we're still waiting for OnTrack Staffing to start deducting on you. So once we receive that payroll deduction, you'll become active and then cards will be issued out from there.

Speaker speaker\_3: Okay.

Speaker speaker\_2: Can I, can I speak to this?

Speaker speaker\_3: Um, yeah, my wife's CP.

Speaker speaker\_1: Yeah, she can speak to... I can speak to her real quick.

Speaker speaker\_2: Okay. Hi. I'm sorry. I just had a couple questions. So, um, I didn't hear you say that, like, what it's... So basically it's active once they start deducting from, um, his pay?

Speaker speaker\_1: Well, once we receive the deduction from his... from OnTrack, yes, ma'am.

Speaker speaker\_2: Okay. And then as far as like, um, 'cause we got like a pamphlet of what the health coverage entails, but it didn't really have a lot of details when we reached out. They said to call you guys. So, um, what all does that cover? Um, is it like health insurance or is it more so like a program?

Speaker speaker\_1: Um, so the VIP Standard or har- or the medical plans that's offered through, uh, OnTrack Staffing are hospital indemnity plans. Um, so the insurance carrier pays a set dollar amount to cover things as long as copays have been met. While major medical insurance, you have a deductible before you have to meet before the insurance carrier pays their set percentage. Um, but with this insurance, you just pay copays and then the insurance carrier pays for their set dollar amount and then whatever the remaining balance is would be your responsibility.

Speaker speaker\_2: Okay. And then, um, what, what is covered in terms of like preventative care, primary care? Like, are we able to see a primary care physician? Is there, are there limitations on that?

Speaker speaker\_1: Um, now with the VIP Standard, uh, the medical plan that Marlando's currently enrolled into, um, covers hospitals, doctors and medications. So any kind of doctor.

Speaker speaker\_2: Okay.

Speaker speaker\_1: However, it does not cover any preventative healthcare services. Um, so like the physicals, diabetes screenings, stuff like that. It would just cover like your regular doctor's visit or like a-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... regular hospital visit, stuff like that.

Speaker speaker\_2: Okay. Okay, so it's basically if something's wrong then that's what's covered, but not for like preventative care. Okay.

Speaker speaker\_1: But I can also email Marlando a copy of a benefit guide. Uh, that's what explains what's covered, what's not covered and how much the carrier will pay for certain things, stuff like that.

Speaker speaker\_2: Oh, yes. That'd be good.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So I'll go ahead and do that for him. Um, email that you should be looking out for, he should be looking out for, uh, will be coming from info, that's I-N-F-O, @benefitsinacart.com, okay?

Speaker speaker\_2: Okay. Sounds great. Well, we'll reach out to the staffing agency to see about the deduction part. Um, and then I think that was it. Did you have any questions for me?

Speaker speaker\_1: No, that's it. There's no more.

Speaker speaker\_2: Okay. I think that was it for us.

Speaker speaker\_1: Awesome. Well, you have a wonderful day, okay?

Speaker speaker\_2: All righty. Thank you. Bye-bye.

Speaker speaker\_1: You're welcome. Bye-bye.