

Transcript: Malcolm

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Full Transcript

... benefits in the card. This is Malcolm. How can I help you? Uh, yeah. I was wanting to see about getting, uh, yep, medical insurance. What staffing company do you work for? Acuf-Accuforce. Sorry. What's the last four of your Social? 6000. First name? Jennifer. Last name? Diaz. All right. For security purposes, can you verify your address and date of birth for me? 1376 Waterfront Drive, Venice, Tennessee. And date of birth? 11/20/79. Okay. So could you verify your full Social? 41239 6000. Right. So we didn't have your date of birth correct. What was your date of birth again? 11/20/79. You said 11/20/79? Yes. Excuse me. So we got, like, a phone number at 335-9547? Yeah. And I think that email is jennbdiaz2020@gmail.com? Yes. Excuse... And what type of coverage were you wantin' to get enrolled into? Um, what do you have? S- so just to clarify, we're not a carrier. We're just a plan administrator. All we do is get you enrolled or unenrolled from the coverage. So what AccuForce offer you is the medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care and behavioral health, and the ID access. I'm needing medical, vision, and dental. All right. So for medical, they offer you four different plans. They offer you the VIP Standard, the VIP Classic, and the VIP Plus. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is the higher you go up, the more coverage you re- receive as far as the hospital benefit goes. And then they also offer you the MEC TeleRx, which isn't included in the VIP plan. The MEC TeleRx is a preventative care plan. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services, and it also includes access to FreeRx, whi- which is a prescription-based subscription. It gives you access to over 800 acute medic- and chronic medications. And that's with the VIP? No, that's with the MEC TeleRx. The VIP covers doctors, hospitals, and prescriptions. You're allowed to have both plans, too. You can have the MEC and one of the VIP plans. How much does it cost? Well, it depends on... So the MEC TeleRx plan is \$18.02. The VIP plans vary depending on which one you get enrolled into. Okay. The one that's the 18, what does it cover? I'm sorry. I do apologize. That's the preventative- No, you're fine. It's the preventative care service. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services, and it gives you access to FreeRx. Okay. I want that one. So did you want... Would you want any of the VIP plans? 'Cause those... that plan does not cover doctor's vis- or hospitals. Okay. Which one... I just need... What I'm needing... 'cause I'm a type two diabetic. All I need is just basically a doctor that can actually help me with my diabetes. I don't need a doctor that... I'm not gonna go to the doctor multiple times, if that makes sense. So I wouldn't be able to make any recommendations. It would be solely based off what your needs would be. Like I was saying, the VIP, the VIP plans cover doctors, hospitals, and prescriptions. The MEC plan covers preventative measures.

Like, for example, the MEC would be good if you felt like you had symptoms and you wanted to get tested for being sick, and the VIP would be, like, if you're already sick, to give you an example of the difference. Okay. And what's the process with the, like, the VIP and the other, if you can get me one? What do you mean the process? None of these plans are- The price. Oh, the price? Okay. So the VIP Standard- Yeah. ... is \$17.66. The Classic is \$19.58, and the Plus is \$31.66. And what's the difference in the three? So, th- the difference between the three is the higher you go up, the more you will receive as far as having to go to the hospital. And then when you, with your stays in the hospital, they'll be... they offer you more money. 'Cause none of these plans are PPO plans. They're all limited benefits plans. So what that means, if a doctor and a member sends the claim to the insurance carrier and the carrier pays for, towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. Right. How much is the median, the middle one? The middle one is \$19.58. I'll take that one. I see you want that one, and the, um, MEC TeleRx, correct? Yes. Okay. So with that, the dental and the vision selected, your total will be \$43.46. That'll be deducted weekly. Okay. Okay. Do you authorize your employer to make these deductions? Yes. Good. All right. So the enrollment process does take one to two weeks. Once you see that- Okay. ... first deduction from your paycheck and we see it in our system, that following Monday is when your coverage become active. And ID cards are sent one to two weeks from the activation date. All right. I do wanna let you know, if you wanted a physical medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay. Well, was there anything else I could help you with today, Miss Jennifer? That would be it. Okay. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your week. I hope you do, too. Thank you. Mm, bye. Bye.

Conversation Format

Speaker speaker_0: ... benefits in the card. This is Malcolm. How can I help you?

Speaker speaker_1: Uh, yeah. I was wanting to see about getting, uh, yep, medical insurance.

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: Acuf- Accuforce. Sorry.

Speaker speaker_0: What's the last four of your Social?

Speaker speaker_1: 6000.

Speaker speaker_0: First name?

Speaker speaker_1: Jennifer.

Speaker speaker_0: Last name?

Speaker speaker_1: Diaz.

Speaker speaker_0: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: 1376 Waterfront Drive, Venice, Tennessee.

Speaker speaker_0: And date of birth?

Speaker speaker_1: 11/20/'79.

Speaker speaker_0: Okay. So could you verify your full Social?

Speaker speaker_1: 41239 6000.

Speaker speaker_0: Right. So we didn't have your date of birth correct. What was your date of birth again?

Speaker speaker_1: 11/20/'79.

Speaker speaker_0: You said 11/20/'79?

Speaker speaker_1: Yes.

Speaker speaker_0: Excuse me. So we got, like, a phone number at 335-9547?

Speaker speaker_1: Yeah.

Speaker speaker_0: And I think that email is jennbdiaz2020@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Excuse... And what type of coverage were you wantin' to get enrolled into?

Speaker speaker_1: Um, what do you have?

Speaker speaker_0: S- so just to clarify, we're not a carrier. We're just a plan administrator. All we do is get you enrolled or unenrolled from the coverage. So what AccuForce offer you is the medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care and behavioral health, and the ID access.

Speaker speaker_1: I'm needing medical, vision, and dental.

Speaker speaker_0: All right. So for medical, they offer you four different plans. They offer you the VIP Standard, the VIP Classic, and the VIP Plus. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is the higher you go up, the more coverage you re- receive as far as the hospital benefit goes. And then they also offer you the MEC TeleRx, which isn't included in the VIP plan. The MEC TeleRx is a preventative care plan. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services, and it also includes access to FreeRx, whi- which is a prescription-based subscription. It gives you access to over 800 acute medic- and chronic medications.

Speaker speaker_1: And that's with the VIP?

Speaker speaker_0: No, that's with the MEC TeleRx. The VIP covers doctors, hospitals, and prescriptions. You're allowed to have both plans, too. You can have the MEC and one of the VIP plans.

Speaker speaker_1: How much does it cost?

Speaker speaker_0: Well, it depends on... So the MEC TeleRx plan is \$18.02. The VIP plans vary depending on which one you get enrolled into.

Speaker speaker_1: Okay. The one that's the 18, what does it cover? I'm sorry. I do apologize.

Speaker speaker_0: That's the preventative- No, you're fine. It's the preventative care service. It's good for, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services, and it gives you access to FreeRx.

Speaker speaker_1: Okay. I want that one.

Speaker speaker_0: So did you want... Would you want any of the VIP plans? 'Cause those... that plan does not cover doctor's vis- or hospitals.

Speaker speaker_1: Okay. Which one... I just need... What I'm needing... 'cause I'm a type two diabetic. All I need is just basically a doctor that can actually help me with my diabetes. I don't need a doctor that... I'm not gonna go to the doctor multiple times, if that makes sense.

Speaker speaker_0: So I wouldn't be able to make any recommendations. It would be solely based off what your needs would be. Like I was saying, the VIP, the VIP plans cover doctors, hospitals, and prescriptions. The MEC plan covers preventative measures. Like, for example, the MEC would be good if you felt like you had symptoms and you wanted to get tested for being sick, and the VIP would be, like, if you're already sick, to give you an example of the difference.

Speaker speaker_1: Okay. And what's the process with the, like, the VIP and the other, if you can get me one?

Speaker speaker_0: What do you mean the process? None of these plans are-

Speaker speaker_1: The price.

Speaker speaker_0: Oh, the price? Okay. So the VIP Standard-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... is \$17.66. The Classic is \$19.58, and the Plus is \$31.66.

Speaker speaker_1: And what's the difference in the three?

Speaker speaker_0: So, th- the difference between the three is the higher you go up, the more you will receive as far as having to go to the hospital. And then when you, with your stays in the hospital, they'll be... they offer you more money. 'Cause none of these plans are PPO plans. They're all limited benefits plans. So what that means, if a doctor and a member

sends the claim to the insurance carrier and the carrier pays for, towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility.

Speaker speaker_1: Right. How much is the median, the middle one?

Speaker speaker_0: The middle one is \$19.58.

Speaker speaker_1: I'll take that one.

Speaker speaker_0: I see you want that one, and the, um, MEC TeleRx, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So with that, the dental and the vision selected, your total will be \$43.46. That'll be deducted weekly.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Do you authorize your employer to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: Good. All right. So the enrollment process does take one to two weeks. Once you see that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... first deduction from your paycheck and we see it in our system, that following Monday is when your coverage become active. And ID cards are sent one to two weeks from the activation date.

Speaker speaker_1: All right.

Speaker speaker_0: I do wanna let you know, if you wanted a physical medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker_1: Okay.

Speaker speaker_0: Well, was there anything else I could help you with today, Miss Jennifer?

Speaker speaker_1: That would be it.

Speaker speaker_0: Okay. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your week.

Speaker speaker_1: I hope you do, too.

Speaker speaker_0: Thank you.

Speaker speaker_1: Mm, bye.

Speaker speaker_0: Bye.