

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Um, yes, I was calling, I'm trying to enroll in the, um, insurance. What type of company do you work for? Um, Surge. What's the last four of your social? Um, 6261. You said 6261? Yes. First name? Uh, Keanu. K-E-A-N-U. Last name? Carmichael. C-A-R-M-I-C-H-A-E-L. Okay. For security purposes, can you verify your address and date of birth for me? Um, 565 2nd Avenue, Lincoln, Alabama, 35096. And 12-15-2005. Thank you. So we got phone number 205-813-4215. Yes. And then email is keanucarmichaela@gmail.com? Yes. What type of coverage were you looking to get enrolled into? Um, like, what all do they, do they have dental? Yes, ma'am. They offer you medical; free Rx; virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, and the behavior health. Uh, I'm looking for the dental. So you only want dental? And I could do medical too. Okay. So for medical, they offer you three different plans. They offer you the VIP Standard and a VIP Classic. Both of these plans cover doctors, hospitals, and prescriptions. The only difference between the two is with the Classic it offers you more in the hospital benefits. And then they offer you a preventative care plan, which is for the MBC TeleRx. That'll be good for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. Okay. And which one was that... I'm sorry, last line you described? The MBC TeleRx. It's preventative care and it also gives you access to free Rx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments. Okay. I would like to do that one and the dental. So with those two your total will be \$20.97. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes, sir. And what does the, um, the dental cover? Give me one moment. So the dental, it says preventative visits are covered at 100%, which may include your basic cleanings, checkups and X-rays once per six months. Basic dental work such as fillings and extractions, except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person. Any major services like crowns or orthodontia are not covered and the maximum that the plan will pay per person is \$500 a year. Okay. All right. Well, is there anything else I can help you with today, Ms. Carmichael? Um, no. That'll be all. Thank you. No problem. So I do want to let you know that the enrollment process takes one to two weeks. Once you see that first deduction on your paycheck and we see it in our system, that following Monday is when your coverage will become active. And your ID card is sent one to two weeks from the activation date. Excuse me. Were you able to catch all that? Uh, yes. All right. Well, was there any other questions? Um, no, sir. That would be all. Thanks. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week. All right. You too. Thank you.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_1: Um, yes, I was calling, I'm trying to enroll in the, um, insurance.

Speaker speaker\_0: What type of company do you work for?

Speaker speaker\_1: Um, Surge.

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: Um, 6261.

Speaker speaker\_0: You said 6261?

Speaker speaker\_1: Yes.

Speaker speaker\_0: First name?

Speaker speaker\_1: Uh, Keanu. K-E-A-N-U.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Carmichael. C-A-R-M-I-C-H-A-E-L.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: Um, 565 2nd Avenue, Lincoln, Alabama, 35096. And 12-15-2005.

Speaker speaker\_0: Thank you. So we got phone number 205-813-4215.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then email is keanucarmichaela@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: What type of coverage were you looking to get enrolled into?

Speaker speaker\_1: Um, like, what all do they, do they have dental?

Speaker speaker\_0: Yes, ma'am. They offer you medical; free Rx; virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, and the behavior health.

Speaker speaker\_1: Uh, I'm looking for the dental.

Speaker speaker\_0: So you only want dental?

Speaker speaker\_1: And I could do medical too.

Speaker speaker\_0: Okay. So for medical, they offer you three different plans. They offer you the VIP Standard and a VIP Classic. Both of these plans cover doctors, hospitals, and prescriptions. The only difference between the two is with the Classic it offers you more in the hospital benefits. And then they offer you a preventative care plan, which is for the MBC TeleRx. That'll be good for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services.

Speaker speaker\_1: Okay. And which one was that... I'm sorry, last line you described?

Speaker speaker\_0: The MBC TeleRx. It's preventative care and it also gives you access to free Rx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments.

Speaker speaker\_1: Okay. I would like to do that one and the dental.

Speaker speaker\_0: So with those two your total will be \$20.97. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker\_1: Yes, sir. And what does the, um, the dental cover?

Speaker speaker\_0: Give me one moment. So the dental, it says preventative visits are covered at 100%, which may include your basic cleanings, checkups and X-rays once per six months. Basic dental work such as fillings and extractions, except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person. Any major services like crowns or orthodontia are not covered and the maximum that the plan will pay per person is \$500 a year.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. Well, is there anything else I can help you with today, Ms. Carmichael?

Speaker speaker\_1: Um, no. That'll be all. Thank you.

Speaker speaker\_0: No problem. So I do want to let you know that the enrollment process takes one to two weeks. Once you see that first deduction on your paycheck and we see it in our system, that following Monday is when your coverage will become active. And your ID card is sent one to two weeks from the activation date. Excuse me. Were you able to catch all that?

Speaker speaker\_1: Uh, yes.

Speaker speaker\_0: All right. Well, was there any other questions?

Speaker speaker\_1: Um, no, sir. That would be all. Thanks.

Speaker speaker\_0: No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker\_1: All right. You too.

Speaker speaker\_0: Thank you.