

## **Transcript: Malcolm**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Um, yes. I am call-... I just now started a job, um, through AmeriHealth, and I guess I'm on this gen- I mean this health insurance. I haven't received anything in the mail. Nobody has contacted me to let me know what plan I'm on or nothing. What's the last four of your social? 6171. Is it 6171? Yes. And you said a AmeriStaff? AmeriHealth is who I'm working, it's the temp agency I'm working for. Okay. What's the la- what's your first name? Latoya. Last name? Penn. Ooh. For security purposes, can you verify your address and date of birth for me? Um, 290 Dalewood Drive, Bassett, Virginia, 24055, and January 15th, 1987. Thank you. You're welcome. So yeah, your phone number is 276-806-0210? That's right. And your email is lovingmybo-threeboys276@gmail.com? All right. Thank you. So it doesn't look like any- You're welcome. ... deductions have actually been taken yet. It looks like they got you enrolled into the VIP Standard Plan. Uh-huh. What is it, like a PPO or...? Yeah. So none of these plans are PPOs. They're all limited benefits plans. What that means is the doctor and member submits the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount, and depending on the services rendered and the coverage, the remainder of that claim will be your responsibility. So there's no way I can switch my plan? Uh- So they don't offer any PPO plans, but you are... uh, let me see. Uh, yes you can, you can make changes if you would like to. Okay. What do y'all have available? Okay, so they offer you medical, free Rx, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and ID experts. Okay. I'm just, I just need some good health insurance. Say that again? I said I j- I'm just looking to get some good health insurance. That's it. So I wouldn't be able to make any recommendations, but for medical they offer you three different plans. The plan you have right now, they have you enrolled into now is the Standard Plan. That one's \$17.62. All three... So they offer you three different medical plans, the VIP Standard, the VIP Classic, and the VIP Plus. All three of these plans cover doctors, hospitals, and prescriptions. The only difference is the higher you go up, the more coverage that you will receive. So the Standard is \$17.62. The Classic is \$19.54. And the Plus is \$31.56. Okay. Um, can I do the Plus? Yes, ma'am. And that doesn't include dental or vision. Dental and vision are two separate add-ons. Okay. I already, I already have dental insurance. Okay. Well, was there anything else that you wanted to add besides the medical? Uh-uh, that was it. And, um, um, was there gonna be a deductible for that, for that plan? There's no deductible. Okay. All right. All right. That was it. That's all I needed to do, was get my health insurance. All right. So they did have you already... they're waiting on some of the first deductions to happen with the other coverage, so now that, um, I'm putting in the system for these changes to happen. It does take one to two weeks for the changes to happen. Once you see that first deduction- Okay. ...

from your coverage and we see it in our system, that following Monday is when your coverage will be active and your ID card is sent one to two weeks after your activation date. Okay. All right. I sure do appreciate it. No problem, Ms. Penn. And just to let you know, if you wanted a physical copy of your medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay. All right. Well, was there anything else I could help you with today, Ms. Penn? That's it. Hey, thanks for calling Benefits in a Card. I hope you have a great rest of your week. You too. Thank you. You're welcome.

## Conversation Format

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

Speaker speaker\_1: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker\_2: Um, yes. I am call-... I just now started a job, um, through AmeriHealth, and I guess I'm on this gen- I mean this health insurance. I haven't received anything in the mail. Nobody has contacted me to let me know what plan I'm on or nothing.

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: 6171.

Speaker speaker\_1: Is it 6171?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And you said a AmeriStaff?

Speaker speaker\_2: AmeriHealth is who I'm working, it's the temp agency I'm working for.

Speaker speaker\_1: Okay. What's the la- what's your first name?

Speaker speaker\_2: Latoya.

Speaker speaker\_1: Last name?

Speaker speaker\_2: Penn.

Speaker speaker\_1: Ooh. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: Um, 290 Dalewood Drive, Bassett, Virginia, 24055, and January 15th, 1987.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: You're welcome.

Speaker speaker\_1: So yeah, your phone number is 276-806-0210?

Speaker speaker\_2: That's right.

Speaker speaker\_1: And your email is lovingmybo- threeboys276@gmail.com?

Speaker speaker\_2: All right.

Speaker speaker\_1: Thank you. So it doesn't look like any-

Speaker speaker\_2: You're welcome.

Speaker speaker\_1: ... deductions have actually been taken yet. It looks like they got you enrolled into the VIP Standard Plan.

Speaker speaker\_2: Uh-huh. What is it, like a PPO or...?

Speaker speaker\_1: Yeah. So none of these plans are PPOs. They're all limited benefits plans. What that means is the doctor and member submits the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount, and depending on the services rendered and the coverage, the remainder of that claim will be your responsibility.

Speaker speaker\_2: So there's no way I can switch my plan? Uh-

Speaker speaker\_1: So they don't offer any PPO plans, but you are... uh, let me see. Uh, yes you can, you can make changes if you would like to.

Speaker speaker\_2: Okay. What do y'all have available?

Speaker speaker\_1: Okay, so they offer you medical, free Rx, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and ID experts.

Speaker speaker\_2: Okay. I'm just, I just need some good health insurance.

Speaker speaker\_1: Say that again?

Speaker speaker\_2: I said I j- I'm just looking to get some good health insurance. That's it.

Speaker speaker\_1: So I wouldn't be able to make any recommendations, but for medical they offer you three different plans. The plan you have right now, they have you enrolled into now is the Standard Plan. That one's \$17.62. All three... So they offer you three different medical plans, the VIP Standard, the VIP Classic, and the VIP Plus. All three of these plans cover doctors, hospitals, and prescriptions. The only difference is the higher you go up, the more coverage that you will receive. So the Standard is \$17.62. The Classic is \$19.54. And the Plus is \$31.56.

Speaker speaker\_2: Okay. Um, can I do the Plus?

Speaker speaker\_1: Yes, ma'am. And that doesn't include dental or vision. Dental and vision are two separate add-ons.

Speaker speaker\_2: Okay. I already, I already have dental insurance.

Speaker speaker\_1: Okay. Well, was there anything else that you wanted to add besides the medical?

Speaker speaker\_2: Uh-uh, that was it. And, um, um, was there gonna be a deductible for that, for that plan?

Speaker speaker\_1: There's no deductible.

Speaker speaker\_2: Okay. All right. All right. That was it. That's all I needed to do, was get my health insurance.

Speaker speaker\_1: All right. So they did have you already... they're waiting on some of the first deductions to happen with the other coverage, so now that, um, I'm putting in the system for these changes to happen. It does take one to two weeks for the changes to happen. Once you see that first deduction-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... from your coverage and we see it in our system, that following Monday is when your coverage will be active and your ID card is sent one to two weeks after your activation date.

Speaker speaker\_2: Okay. All right. I sure do appreciate it.

Speaker speaker\_1: No problem, Ms. Penn. And just to let you know, if you wanted a physical copy of your medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker\_2: Okay. All right.

Speaker speaker\_1: Well, was there anything else I could help you with today, Ms. Penn?

Speaker speaker\_2: That's it.

Speaker speaker\_1: Hey, thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker\_2: You too.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: You're welcome.