

## Transcript: Malcolm

Nash-5353072467853312-5529274960789504

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Um, yes. I'm trying about the insurance. I had got a check, um, from Serge Stafford. I work for them, and so, uh, I was just calling to check if I've been looking things up, dealing with other, the insurance. So you want- And it says auto. ... or you want to decline it? Oh, no. I, I want it. I just want to know which one. Uh, if there's a, any particularly, um, because I'm looking at how to send- So they- Go ahead? Sir? I said go ahead. I said, uh, I'm looking at the one. It says, it says, uh, Standard and then there was another one. It's got three different, um, levels, I guess. All right. What's the last four of your Social? 8248. First name? Anthony. Last name? Williams. All right. For security purposes, can you verify your address and date of birth for me? Uh, see, I don't know which one I gave y'all. I don't know if it's... Hold on. I don't know if it's, if it's the 30, 36th, 43, uh, Flamingo Drive or is it the one- That's the one. ... by P.O. Box? Okay, that's the one? Okay. Yes, sir. And I need to see your state and zip code as well, and your date of birth. Okay, three... Uh, Georgia, 31206. Date of birth, 11/18/1974. Can you see we got your phone number, 478-338-8098? Yes, sir. And I get email is manofvalue7@gmail.com? Yes, sir. All right. So were you referring to the, the VIP Standard and the VIP Classic Plan? Uh, I think, yes, sir. I think that's the one, and I'm looking at the plans here for three different kind of plans y'all have. Okay, so yeah, those both are medical plans. They both cover doctors, hospitals and prescriptions. The only difference between the two is the Classic covers more than the Standard. Okay, what about the Enhanced one? For the NEC Enhanced? There's no Enhanced plan. Uh-huh. There's no Enhanced plan. Yeah, I got... Okay, 'cause I see, I said Standard, Enhanced, and then the highest level plan. Listen, they don't, they don't offer the Enhanced plan. Oh, okay. Okay. So which one is it, just the Standard? So it's the Standard and the Classic. The Classic? Okay. How that, how... On the Classic, that's the highest, right? Yes, sir. Okay. Um, what, what, what's the, um, the va- the, um, deduction that will be coming out my check every week or month? How that works? It'd be weekly. Weekly? Yes, sir. Um, can you tell me how much, how much it be coming out? It depends on what you get enrolled into. Okay. Okay, so, um, I want, I want to try the highest, that one. Well, you know, the one- So if you have the Classic, what else were you interested in? Yeah. Sir? I said the VIP Classic, what else were you interested in? Um, the, the full, you know, the full coverage. You know, um, comes with everything. You know, the, um, I guess everything that come with the plan. I would- Only- ... look that up now. So none, so nothing comes with the plan. All the other plans are additional add-ons. Oh, okay. So what would be the add-on? What, what, what is it, the different... I'm saying? So that only covers- Add-ons. That only covers medical. Free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care and behavior health, all of those are add-ons. Okay. Um, so, like,

what about, like, um, the physician, the office, primary? Does that cover that? So that- Or I have to add on? That will be included in the VIP plan, if it is. Okay. Well, okay. So then, would they be, um, is there an add-on to be, like, with a denture, stuff like that? Yes, sir. It'd be just the dental, the vision, preventative care, group accident, critical illness. Oh. Life insurance, short-term disability. All of those will be additional add-ons. Oh, okay. Well, uh, okay. Let me ask you this about the dental. How that work for the dental? The dental is four... It'll be another \$4.17. Okay. What all that cover? So the dental is 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 or extractions, except for surgical extractions, will be covered at 80% once you've met your annual deductible of \$50 per person. Major services like crowns or orthodontia are not covered, and the maximum that this plan will pay per person is \$500 a year. But what about, like, for denture? You said something about that thing. So I wouldn't, I wouldn't... I couldn't tell you, because I'm not the carrier. That's a question you want to ask the carrier directly. Oh, okay. Well, I'll just keep it like it is and wait on if I can, and see how things work, I'd just add the dentures. But right now, we'd just keep it like it is. So you're not enrolled in anything, so you just want to get auto-enrolled into the preventative care, or are you saying you want the VIP Classic and that's it? The VIP. So you just want the Classic plan and that's it? Um, yes. Like you said, just bend it. That covers, you know, just like normal. It goes to 911, emergency room, that type of stuff. Or, uh, primary care, stuff like that, right? And medication, you know, prescription. Okay. So was there anything else that you're interested in? Uh, for right now, I think that's, that's just the basic. Um, for right now. What about, like, ch- um, chiropractors? Chiropractor. What's that? I think everybody call it ch- chiropractors? 'Cause I'm trying to go do that again. I'm not sur- I'm not sure, sir. Again, that'd be a question you want to ask the carrier directly. Okay. Okay, so what I need to do to enroll for this? What, what I'll ha- I have to do? I think you're enrolling over the phone. You just want the Classic? Yes, that, that is... I want the main... Yes, that's the highest one. The VIP. Okay. That what it is? Yes, sir. So the total will be \$19.53. That'll be deducted weekly. Do you authorize your employer to make these deductions? Sir? I said, the total will be \$19.53. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes, sir. Okay. All right, so the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will be active and your ID card will send one to two weeks from that activation date. Okay. Yes, sir. Right, so if you wanted a... and if you wanted a physical copy of your medical card, you have to call and request it once the coverage becomes active. Otherwise, it's only sent via email. Okay. Yes, sir. Great. Was there anything else I can help you with today, Mr. Williams? Oh, no, sir. Thank you for your help. No problem. Thanks for calling Benefits in the Card. Okay. Have a great rest of your day now. Oh, yes, sir. Okay.

## Conversation Format

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

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

Speaker speaker\_2: Um, yes. I'm trying about the insurance. I had got a check, um, from Serge Stafford. I work for them, and so, uh, I was just calling to check if I've been looking things up, dealing with other, the insurance.

Speaker speaker\_1: So you want-

Speaker speaker\_2: And it says auto.

Speaker speaker\_1: ... or you want to decline it?

Speaker speaker\_2: Oh, no. I, I want it. I just want to know which one. Uh, if there's a, any particularly, um, because I'm looking at how to send-

Speaker speaker\_1: So they- Go ahead?

Speaker speaker\_2: Sir?

Speaker speaker\_1: I said go ahead.

Speaker speaker\_2: I said, uh, I'm looking at the one. It says, it says, uh, Standard and then there was another one. It's got three different, um, levels, I guess.

Speaker speaker\_1: All right. What's the last four of your Social?

Speaker speaker\_2: 8248.

Speaker speaker\_1: First name?

Speaker speaker\_2: Anthony.

Speaker speaker\_1: Last name?

Speaker speaker\_2: Williams.

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

Speaker speaker\_2: Uh, see, I don't know which one I gave y'all. I don't know if it's... Hold on. I don't know if it's, if it's the 30, 36th, 43, uh, Flamingo Drive or is it the one-

Speaker speaker\_1: That's the one.

Speaker speaker\_2: ... by P.O. Box? Okay, that's the one? Okay.

Speaker speaker\_1: Yes, sir. And I need to see your state and zip code as well, and your date of birth.

Speaker speaker\_2: Okay, three... Uh, Georgia, 31206. Date of birth, 11/18/1974.

Speaker speaker\_1: Can you see we got your phone number, 478-338-8098?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: And I get email is manofvalue7@gmail.com?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: All right. So were you referring to the, the VIP Standard and the VIP Classic Plan?

Speaker speaker\_2: Uh, I think, yes, sir. I think that's the one, and I'm looking at the plans here for three different kind of plans y'all have.

Speaker speaker\_1: Okay, so yeah, those both are medical plans. They both cover doctors, hospitals and prescriptions. The only difference between the two is the Classic covers more than the Standard.

Speaker speaker\_2: Okay, what about the Enhanced one?

Speaker speaker\_1: For the NEC Enhanced? There's no Enhanced plan.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: There's no Enhanced plan.

Speaker speaker\_2: Yeah, I got... Okay, 'cause I see, I said Standard, Enhanced, and then the highest level plan.

Speaker speaker\_1: Listen, they don't, they don't offer the Enhanced plan.

Speaker speaker\_2: Oh, okay. Okay. So which one is it, just the Standard?

Speaker speaker\_1: So it's the Standard and the Classic.

Speaker speaker\_2: The Classic? Okay. How that, how... On the Classic, that's the highest, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. Um, what, what, what's the, um, the va- the, um, deduction that will be coming out my check every week or month? How that works?

Speaker speaker\_1: It'd be weekly.

Speaker speaker\_2: Weekly?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Um, can you tell me how much, how much it be coming out?

Speaker speaker\_1: It depends on what you get enrolled into.

Speaker speaker\_2: Okay. Okay, so, um, I want, I want to try the highest, that one. Well, you know, the one-

Speaker speaker\_1: So if you have the Classic, what else were you interested in?

Speaker speaker\_2: Yeah. Sir?

Speaker speaker\_1: I said the VIP Classic, what else were you interested in?

Speaker speaker\_2: Um, the, the full, you know, the full coverage. You know, um, comes with everything. You know, the, um, I guess everything that come with the plan. I would-

Speaker speaker\_1: Only-

Speaker speaker\_2: ... look that up now.

Speaker speaker\_1: So none, so nothing comes with the plan. All the other plans are additional add-ons.

Speaker speaker\_2: Oh, okay. So what would be the add-on? What, what, what is it, the different... I'm saying?

Speaker speaker\_1: So that only covers-

Speaker speaker\_2: Add-ons.

Speaker speaker\_1: That only covers medical. Free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care and behavior health, all of those are add-ons.

Speaker speaker\_2: Okay. Um, so, like, what about, like, um, the physician, the office, primary? Does that cover that?

Speaker speaker\_1: So that-

Speaker speaker\_2: Or I have to add on?

Speaker speaker\_1: That will be included in the VIP plan, if it is.

Speaker speaker\_2: Okay. Well, okay. So then, would they be, um, is there an add-on to be, like, with a denture, stuff like that?

Speaker speaker\_1: Yes, sir. It'd be just the dental, the vision, preventative care, group accident, critical illness.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Life insurance, short-term disability. All of those will be additional add-ons.

Speaker speaker\_2: Oh, okay. Well, uh, okay. Let me ask you this about the dental. How that work for the dental?

Speaker speaker\_1: The dental is four... It'll be another \$4.17.

Speaker speaker\_2: Okay. What all that cover?

Speaker speaker\_1: So the dental is 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 or extractions, except for surgical extractions, will be covered at 80% once you've met your annual deductible of \$50 per person. Major services like crowns or orthodontia are not covered, and the maximum that this plan will pay per person is \$500 a

year.

Speaker speaker\_2: But what about, like, for denture? You said something about that thing.

Speaker speaker\_1: So I wouldn't, I wouldn't... I couldn't tell you, because I'm not the carrier. That's a question you want to ask the carrier directly.

Speaker speaker\_2: Oh, okay. Well, I'll just keep it like it is and wait on if I can, and see how things work, I'd just add the dentures. But right now, we'd just keep it like it is.

Speaker speaker\_1: So you're not enrolled in anything, so you just want to get auto-enrolled into the preventative care, or are you saying you want the VIP Classic and that's it?

Speaker speaker\_2: The VIP.

Speaker speaker\_1: So you just want the Classic plan and that's it?

Speaker speaker\_2: Um, yes. Like you said, just bend it. That covers, you know, just like normal. It goes to 911, emergency room, that type of stuff. Or, uh, primary care, stuff like that, right? And medication, you know, prescription.

Speaker speaker\_1: Okay. So was there anything else that you're interested in?

Speaker speaker\_2: Uh, for right now, I think that's, that's just the basic. Um, for right now. What about, like, ch- um, chiropractors? Chiropractor. What's that? I think everybody call it ch-chiropractors? 'Cause I'm trying to go do that again.

Speaker speaker\_1: I'm not sur- I'm not sure, sir. Again, that'd be a question you want to ask the carrier directly.

Speaker speaker\_2: Okay. Okay, so what I need to do to enroll for this? What, what I'll ha- I have to do?

Speaker speaker\_1: I think you're enrolling over the phone. You just want the Classic?

Speaker speaker\_2: Yes, that, that is... I want the main... Yes, that's the highest one. The VIP.

Speaker speaker\_1: Okay.

Speaker speaker\_2: That what it is?

Speaker speaker\_1: Yes, sir. So the total will be \$19.53. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker\_2: Sir?

Speaker speaker\_1: I said, the total will be \$19.53. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Okay. All right, so the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will be active and your ID card will send one to two

weeks from that activation date.

Speaker speaker\_2: Okay. Yes, sir.

Speaker speaker\_1: Right, so if you wanted a... and if you wanted a physical copy of your medical card, you have to call and request it once the coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker\_2: Okay. Yes, sir.

Speaker speaker\_1: Great. Was there anything else I can help you with today, Mr. Williams?

Speaker speaker\_2: Oh, no, sir. Thank you for your help.

Speaker speaker\_1: No problem. Thanks for calling Benefits in the Card.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Have a great rest of your day now.

Speaker speaker\_2: Oh, yes, sir. Okay.