

## Transcript: Malcolm

**Nash-5449906132795392-5586954403627008**

### Full Transcript

Thanks for calling Benefits on the Card. This is Malcolm. How can I help you? Hello? I'm here. Can you... hello? Hello. Can you hear me? Now I can. How can I help you? Okay. Um, I got a message from Sur- is it Surge? Um, telling me about, uh, if I want to change some benefits on my health card. You said a- Hello? I can barely hear you, ma'am. Can you hear me now? That's way better. All right, how can I help you? Okay. Okay, I got a message from Surge, uh, ask- telling me about, uh, my insurance- What did it say? ... if I want to make any changes. I'm sorry? What did the message say? Oh, hold on. Let me read it to you. It says, "Congrats on your n- on your job search. You will be automatically enrolled in MEC, um, within 30 days. Call BIC at this number to make changes before your window closes." Okay, so that's the automatic text that goes out to new hires congratulating them on getting a job with Surge and letting them know they have- Oh. ... 30 days to either get enrolled or decline the coverage for they'll be auto-enrolled into the MEC plan that Surge has to offer. Oh, okay. Uh, so- Do you want to get enrolled in coverage or you want to decline the coverage? Uh, I wanna get enrolled in the coverage. Okay. What's the last four of your social? 85-77-23. First name? Miriam Ra- Miriam Garcia-Reynos. For security purposes, can you verify your address and date of birth for me? Yes. Uh, it's 944 County Road, 479, Deale, Alabama, 35951. August 5th, 1983. Thank you. So we got your phone number 256-477-0573? Yes. And your email is miriam685@gmail.com? Yes. Okay. What type of coverage were you want to get enrolled into? Well, I want, um... I don't know. What's the best one? I wouldn't be able to make any recommendations unfortunately. Um- Okay. I can't see what they offer you. They offer you medical, FreeRx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care and behavioral. Okay. Let's see. Vision, dental, and, uh, what's the other one? The first one you said? Medical? Medical, yeah. So with the medical plan, they offer you three different plans. They offer you the VIP Standard and the VIP Classic. Both of these plans cover doctors, hospitals and prescriptions. The only difference between the two is the Classic covers more in the hospital benefit. And then they offer you the MEC TeleRx plan which is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women which isn't included in the VIP plan. And it also gives you access to FreeRx which is a virtual pharmacy that gives you access to over 800 generic and acute... um, generic, acute and chronic medications, along with virtual access to urgent care. Okay. Okay. Uh, which is the cheapest one? So the MEC TeleRx is \$16.80. The VIP Standard is \$17.63. And the VIP Classic is \$19.53. Okay. You said the, the, the third one, does that cover everything? Um, that's only for preventative services. That doesn't include doctors or hospitals. Okay. Which one... Well, which one covers everything? There's none... Neither one of the plans cover everything. One covers one or the other, but you are allowed to have both. Okay. Um, just give me the standard one. Great. So you just

want the VIP Standard, the dental and the vision? Yeah. Great. Do you want to- Do I have to go to a s- I'm sorry. Go ahead. Do I have to go to a specific dentist or my regular dentist? Yes, ma'am. Yes, ma'am. You would have to go to [ampublic.com](http://ampublic.com). That website will tell you what dentist in the area take your insurance. And for medical, you would have to go to [multiplan.com](http://multiplan.com). That website will tell you what, uh, doctors in the area take your insurance. Oh, okay. All right. Okay. 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 become active and your ID cards will be sent one to two weeks from the activation date. Okay. Okay. Well, is there anything else I can help you with, ma'am? No, that's it. Okay. If there's nothing else, thanks for calling Benefits on the Card. I hope you have a great rest of your week. You too. Thank you.

## Conversation Format

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

Speaker speaker\_1: I'm here. Can you... hello?

Speaker speaker\_0: Hello. Can you hear me?

Speaker speaker\_1: Now I can. How can I help you? Okay. Um, I got a message from Sur- is it Surge? Um, telling me about, uh, if I want to change some benefits on my health card.

Speaker speaker\_0: You said a-

Speaker speaker\_1: Hello?

Speaker speaker\_0: I can barely hear you, ma'am.

Speaker speaker\_1: Can you hear me now?

Speaker speaker\_0: That's way better. All right, how can I help you?

Speaker speaker\_1: Okay. Okay, I got a message from Surge, uh, ask- telling me about, uh, my insurance-

Speaker speaker\_0: What did it say?

Speaker speaker\_1: ... if I want to make any changes. I'm sorry?

Speaker speaker\_0: What did the message say?

Speaker speaker\_1: Oh, hold on. Let me read it to you. It says, "Congrats on your n- on your job search. You will be automatically enrolled in MEC, um, within 30 days. Call BIC at this number to make changes before your window closes."

Speaker speaker\_0: Okay, so that's the automatic text that goes out to new hires congratulating them on getting a job with Surge and letting them know they have-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... 30 days to either get enrolled or decline the coverage for they'll be auto-enrolled into the MEC plan that Surge has to offer.

Speaker speaker\_1: Oh, okay. Uh, so-

Speaker speaker\_0: Do you want to get enrolled in coverage or you want to decline the coverage?

Speaker speaker\_1: Uh, I wanna get enrolled in the coverage.

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

Speaker speaker\_1: 85-77-23.

Speaker speaker\_0: First name?

Speaker speaker\_1: Miriam Ra- Miriam Garcia-Reynos.

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

Speaker speaker\_1: Yes. Uh, it's 944 County Road, 479, Deale, Alabama, 35951. August 5th, 1983.

Speaker speaker\_0: Thank you. So we got your phone number 256-477-0573?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And your email is miriam685@gmail.com?

Speaker speaker\_1: Yes.

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

Speaker speaker\_1: Well, I want, um... I don't know. What's the best one?

Speaker speaker\_0: I wouldn't be able to make any recommendations unfortunately. Um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: I can't see what they offer you. They offer you medical, FreeRx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care and behavioral.

Speaker speaker\_1: Okay. Let's see. Vision, dental, and, uh, what's the other one? The first one you said?

Speaker speaker\_0: Medical?

Speaker speaker\_1: Medical, yeah.

Speaker speaker\_0: So with the medical plan, they offer you three different plans. They offer you the VIP Standard and the VIP Classic. Both of these plans cover doctors, hospitals and

prescriptions. The only difference between the two is the Classic covers more in the hospital benefit. And then they offer you the MEC TeleRx plan which is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women which isn't included in the VIP plan. And it also gives you access to FreeRx which is a virtual pharmacy that gives you access to over 800 generic and acute... um, generic, acute and chronic medications, along with virtual access to urgent care.

Speaker speaker\_1: Okay. Okay. Uh, which is the cheapest one?

Speaker speaker\_0: So the MEC TeleRx is \$16.80. The VIP Standard is \$17.63. And the VIP Classic is \$19.53.

Speaker speaker\_1: Okay. You said the, the, the third one, does that cover everything?

Speaker speaker\_0: Um, that's only for preventative services. That doesn't include doctors or hospitals.

Speaker speaker\_1: Okay. Which one... Well, which one covers everything?

Speaker speaker\_0: There's none... Neither one of the plans cover everything. One covers one or the other, but you are allowed to have both.

Speaker speaker\_1: Okay. Um, just give me the standard one.

Speaker speaker\_0: Great. So you just want the VIP Standard, the dental and the vision?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Great. Do you want to-

Speaker speaker\_1: Do I have to go to a s- I'm sorry.

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Do I have to go to a specific dentist or my regular dentist?

Speaker speaker\_0: Yes, ma'am. Yes, ma'am. You would have to go to [ampublic.com](http://ampublic.com). That website will tell you what dentist in the area take your insurance. And for medical, you would have to go to [multiplan.com](http://multiplan.com). That website will tell you what, uh, doctors in the area take your insurance.

Speaker speaker\_1: Oh, okay. All right.

Speaker speaker\_0: Okay. 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 become active and your ID cards will be sent one to two weeks from the activation date.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Well, is there anything else I can help you with, ma'am?

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

Speaker speaker\_0: Okay. If there's nothing else, thanks for calling Benefits on the Card. I hope you have a great rest of your week.

Speaker speaker\_1: You too. Thank you.