

## 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 Cart. This is Malcolm. How can I help you? Yes. I wanted to try to sign up for insurance for my husband and I. So is... Are you... Are you the main person or is he the main person? I am. I'm the... No, it's for my company. All right. What's that company you work for? CareBuilders of Lake Jackson. All right. What's the last four of your social? 7652. First name? Alicia. Last name? Terino. Right. For security purposes, can you verify your address and date of birth for me? Uh, I live at 401 South Bridgeport Boulevard, Apartment 248 in Freeport, Texas 77541. And, uh, my phone number is 264-2974. Wait, what was your date of birth? Oh, I'm sorry. Uh, I gave you my phone number. That's okay. I'm sorry. No, you're fine. 062-062371. Thank you. So we got your phone number 264-2974? Yes, I'm sorry. No, you're fine. And the email is barenzo or brillozalicia93@gmail.com. It's Barrios. Barrios. B-A-R-R-I-O-Z, Alicia, A-L-I-C-I-A 93 at gmail. Yes, ma'am. Right. What type of coverage were you wanting to get enrolled into? Well, I wanted to see if we could get, uh, dental and eye and, uh, health. Okay. So are y'all... um, are y'all actually married or is it- No, we're legally married. I just haven't changed my last name. Okay. And so what plans did you want? I'm sorry to ask. Uh, I want the health, dental and the vision. For you and a spouse? Yes. Okay. All right. So for medical, they offer you four different options. You got the VIP Plus, the VIP Prime. Both of those cover doctors, hospitals and prescriptions. The only difference between the two is the Prime covers more than the Plus. And then they also offer you the MEC Enhanced, which combines preventative care with the VIP plan. And then you can also get the preventative care by itself, which is \$19.10. And that covers like wellness checks, physicals, vaccinations, cancer screenings, pap smears, and mammograms, eliminating preventative care services. Okay. So the 19 c- coverage is regular? Yes, ma'am. It's only for preventive. It doesn't cover doctors, hospitals or prescriptions. No, I don't... I can't do that one. I have to go, I have to go with doctor's prescriptions and all that. Right. So with the VIP Plus that one will be \$66.73. And then the Prime will be \$94.37. Is that a week or a month? Yes. Yes, ma'am. That's weekly. And then the MEC Enhanced, which combines the preventative care with, uh, the VIP plan, that one will be \$74.12 a week. Okay. So how much does... Okay. So if I get the one that does the... So I just really need like the doctor and the prescriptions. Right. So, so the, the preventative care gives you access to free RX. I don't know what type of prescriptions you need, but free RX- Oh. ... gives you access to over 800 generic acute and chronic medications. Yeah. Yeah. No, well, like right now, the, like, really it's just like, uh, about four months ago he had like eczema, you know, and they prescribed him like a, a cream, you know. Do you know the name of it? And we ended up going to the low clinic thing, but it ended up he ended up paying like a 150 bucks for just- Do you know the name of it? ... getting all this... What, the cream? Oh. Yeah. No, I don't have it. I don't know it. I was gonna say, I can

look it up on a free RX website see if it'll be covered. Yeah. Yeah. What's the- And- How long are y'all opened? So we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. So that's over here on this side. Easterns, Eastern, right? Yeah. That's my time. 8:00 PM my time. Okay. All right. Well, let me get, when I get... I'll call you back tonight then when I call the thing. So, okay. Just so, just so I can give you the prescription, see if it works for him, you know. Yes, ma'am. And then, um, and, and so what is the visional, vision and, and dental? So vision is \$4.35 and the dental is \$7.01 for you and your spouse. Oh, that's cheap. Okay. All right. I'm pretty sure I'm gonna go with the, the one that's, I think 75 or what is it? Some- something like that, right? MEC en- MEC Enhanced? I think so. With the one that- It's \$74.12. ... put more for the permanent. Huh? The 70, the \$74.12. Yeah. Okay. But I'm just gonna, like, I wanna make sure I get the prescription, you know, 'cause you're telling me that, you know, it does everything, but I wanna make sure it's his prescription 'cause I mean, he's running out low on that, you know. They, they did hook us up at the clinic, you know. But it's like he works construction. So I always tell him, I think it's because his feet, uh, sweat, you know, it rains and, you know. Yes, ma'am. I'm not- And I tell him, I think that's why I feel like it's not... He heals them for a little bit and then they'll start all over again. So I do want to let you know with the MEC Enhanced that one is, doesn't include free RX, but they do offer free RX as an add-on in itself for an extra \$6.99. The free RX is included in the regular MEC. Tell y- is the regular MEC plan, but the enhanced sets combines with the VIP Plus and the- Mm-hmm. ... preventative care. It doesn't include free RX, but you do have the option to get enrolled in a free RX as an extra \$6.99 by itself. Okay. All right. Well, like I said, let me check to see what, what we have and then I'll call you back today. All right. Well, is there anything- Thank you. ... else you would like me to send you the benefits guide to look over? Please. Okay. So I'm sending that to your email. Okay. 'Cause I know I'm gonna take, I'm taking the visual and I'm taking the dental for sure. So, but that's what I'm saying. The visual is what, what we can get, what prescriptions and go get eyes checked. Are you saying the vision? So you would... That would be a question you have to ask the carrier directly. We're not the carrier. Mm-hmm. We're just the plan administrator for health insurance for the staffing companies. Okay. All right. All right. Thank you. No problem. Was there anything else I can help you with today, miss- No, that's it. Thank you. No problem. Thanks for calling Benefits in a Cart. I hope you have a great rest of your week. Thank you, too. Thank you.

## 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 Cart. This is Malcolm. How can I help you?

Speaker speaker\_2: Yes. I wanted to try to sign up for insurance for my husband and I.

Speaker speaker\_1: So is... Are you... Are you the main person or is he the main person?

Speaker speaker\_2: I am. I'm the... No, it's for my company.

Speaker speaker\_1: All right. What's that company you work for?

Speaker speaker\_2: CareBuilders of Lake Jackson.

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

Speaker speaker\_2: 7652.

Speaker speaker\_1: First name?

Speaker speaker\_2: Alicia.

Speaker speaker\_1: Last name?

Speaker speaker\_2: Terino.

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

Speaker speaker\_2: Uh, I live at 401 South Bridgeport Boulevard, Apartment 248 in Freeport, Texas 77541. And, uh, my phone number is 264-2974.

Speaker speaker\_1: Wait, what was your date of birth?

Speaker speaker\_2: Oh, I'm sorry. Uh, I gave you my phone number.

Speaker speaker\_1: That's okay.

Speaker speaker\_2: I'm sorry.

Speaker speaker\_1: No, you're fine.

Speaker speaker\_2: 062- 062371.

Speaker speaker\_1: Thank you. So we got your phone number 264-2974?

Speaker speaker\_2: Yes, I'm sorry.

Speaker speaker\_1: No, you're fine. And the email is barenzo or brillozalicia93@gmail.com.

Speaker speaker\_2: It's Barrios.

Speaker speaker\_1: Barrios.

Speaker speaker\_2: B-A-R-R-I-O-Z, Alicia, A-L-I-C-I-A 93 at gmail.

Speaker speaker\_1: Yes, ma'am. Right. What type of coverage were you wanting to get enrolled into?

Speaker speaker\_2: Well, I wanted to see if we could get, uh, dental and eye and, uh, health.

Speaker speaker\_1: Okay. So are y'all... um, are y'all actually married or is it-

Speaker speaker\_2: No, we're legally married. I just haven't changed my last name.

Speaker speaker\_1: Okay. And so what plans did you want? I'm sorry to ask.

Speaker speaker\_2: Uh, I want the health, dental and the vision.

Speaker speaker\_1: For you and a spouse?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. All right. So for medical, they offer you four different options. You got the VIP Plus, the VIP Prime. Both of those cover doctors, hospitals and prescriptions. The only difference between the two is the Prime covers more than the Plus. And then they also offer you the MEC Enhanced, which combines preventative care with the VIP plan. And then you can also get the preventative care by itself, which is \$19.10. And that covers like wellness checks, physicals, vaccinations, cancer screenings, pap smears, and mammograms, eliminating preventative care services.

Speaker speaker\_2: Okay. So the 19 c- coverage is regular?

Speaker speaker\_1: Yes, ma'am. It's only for preventive. It doesn't cover doctors, hospitals or prescriptions.

Speaker speaker\_2: No, I don't... I can't do that one. I have to go, I have to go with doctor's prescriptions and all that.

Speaker speaker\_1: Right. So with the VIP Plus that one will be \$66.73. And then the Prime will be \$94.37.

Speaker speaker\_2: Is that a week or a month?

Speaker speaker\_1: Yes. Yes, ma'am. That's weekly. And then the MEC Enhanced, which combines the preventative care with, uh, the VIP plan, that one will be \$74.12 a week.

Speaker speaker\_2: Okay. So how much does... Okay. So if I get the one that does the... So I just really need like the doctor and the prescriptions.

Speaker speaker\_1: Right. So, so the, the preventative care gives you access to free RX. I don't know what type of prescriptions you need, but free RX-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... gives you access to over 800 generic acute and chronic medications.

Speaker speaker\_2: Yeah. Yeah. No, well, like right now, the, like, really it's just like, uh, about four months ago he had like eczema, you know, and they prescribed him like a, a cream, you know.

Speaker speaker\_1: Do you know the name of it?

Speaker speaker\_2: And we ended up going to the low clinic thing, but it ended up he ended up paying like a 150 bucks for just-

Speaker speaker\_1: Do you know the name of it?

Speaker speaker\_2: ... getting all this... What, the cream? Oh.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: No, I don't have it. I don't know it.

Speaker speaker\_1: I was gonna say, I can look it up on a free RX website see if it'll be covered.

Speaker speaker\_2: Yeah. Yeah. What's the-

Speaker speaker\_1: And-

Speaker speaker\_2: How long are y'all opened?

Speaker speaker\_1: So we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker\_2: So that's over here on this side. Easterns, Eastern, right? Yeah. That's my time. 8:00 PM my time. Okay. All right. Well, let me get, when I get... I'll call you back tonight then when I call the thing. So, okay. Just so, just so I can give you the prescription, see if it works for him, you know.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: And then, um, and, and so what is the visional, vision and, and dental?

Speaker speaker\_1: So vision is \$4.35 and the dental is \$7.01 for you and your spouse.

Speaker speaker\_2: Oh, that's cheap. Okay. All right. I'm pretty sure I'm gonna go with the, the one that's, I think 75 or what is it? Some- something like that, right?

Speaker speaker\_1: MEC en- MEC Enhanced?

Speaker speaker\_2: I think so. With the one that-

Speaker speaker\_1: It's \$74.12.

Speaker speaker\_2: ... put more for the permanent. Huh?

Speaker speaker\_1: The 70, the \$74.12.

Speaker speaker\_2: Yeah. Okay. But I'm just gonna, like, I wanna make sure I get the prescription, you know, 'cause you're telling me that, you know, it does everything, but I wanna make sure it's his prescription 'cause I mean, he's running out low on that, you know. They, they did hook us up at the clinic, you know. But it's like he works construction. So I always tell him, I think it's because his feet, uh, sweat, you know, it rains and, you know.

Speaker speaker\_1: Yes, ma'am. I'm not-

Speaker speaker\_2: And I tell him, I think that's why I feel like it's not... He heals them for a little bit and then they'll start all over again.

Speaker speaker\_1: So I do want to let you know with the MEC Enhanced that one is, doesn't include free RX, but they do offer free RX as an add-on in itself for an extra \$6.99. The free RX is included in the regular MEC. Tell y- is the regular MEC plan, but the enhanced sets combines with the VIP Plus and the-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... preventative care. It doesn't include free RX, but you do have the option to get enrolled in a free RX as an extra \$6.99 by itself.

Speaker speaker\_2: Okay. All right. Well, like I said, let me check to see what, what we have and then I'll call you back today.

Speaker speaker\_1: All right. Well, is there anything-

Speaker speaker\_2: Thank you.

Speaker speaker\_1: ... else you would like me to send you the benefits guide to look over?

Speaker speaker\_2: Please.

Speaker speaker\_1: Okay. So I'm sending that to your email.

Speaker speaker\_2: Okay. 'Cause I know I'm gonna take, I'm taking the visual and I'm taking the dental for sure. So, but that's what I'm saying. The visual is what, what we can get, what prescriptions and go get eyes checked.

Speaker speaker\_1: Are you saying the vision? So you would... That would be a question you have to ask the carrier directly. We're not the carrier.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: We're just the plan administrator for health insurance for the staffing companies.

Speaker speaker\_2: Okay. All right. All right. Thank you.

Speaker speaker\_1: No problem. Was there anything else I can help you with today, miss-

Speaker speaker\_2: No, that's it. Thank you.

Speaker speaker\_1: No problem. Thanks for calling Benefits in a Cart. I hope you have a great rest of your week.

Speaker speaker\_2: Thank you, too.

Speaker speaker\_1: Thank you.