

## Transcript: Malcolm

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### Full Transcript

Hi. Yep, oh, sorry. No, hi. Um, I had a quick question. I just recently got hired with NOR and I'm trying to understand the benefits in my medical health insurance. Is this the right number to call? So we get you enrolled into the coverage. Um, we do... We, we do have information, but it's limited. So, we'll... I can help you depending on your question. Yeah. So, I currently have, um... I'm blanking on the name of the medical insurance, but it's through like the New York State. And, um, you know, it pays for like all my medications and my visits and doctor's appointments, but I don't know if this insurance that I'm signing up through you guys... I heard yesterday from someone that it may only pay for emergencies. Um. The- Which isn't what I'm looking for. Right. So, all these plans, none of these plans are PPO plans. They're all limited benefits plans. So, what that means is, the doctor or the member sends the claim to the carrier and the carrier pays towards the claim up to a set dollar amount. And dependent on the services rendered and the coverage, the remainder of the claim would be your responsibility. So... Can you ex-... Yeah, That didn't make sense to me. I'm sorry. Can you explain that again? All right. So, d-... None of these plans are PPO plans. PPO plans are like a Blue Cross Blue Shields, UnitedHealthcare. Like those coverages. All of these plans are limited benefit plans. So, what that- Uh-huh. ... means is the doctor or the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And dependent- Oh. ... on the services rendered and the coverage, the remainder of that claim would be your responsibility. So, for example, if you went to the hospital and said they need... I'm gonna... This is just a guess. I hadn't... I'm not looking at the benefits guide. Uh, daily hospital confinement with some plans would be \$50 a, a day, is all they would cover and then the rest of it would be your responsibility, to give you an example. So, it sounds like my current insurance is probably a better coverage for me. Is that, is that correct? I wouldn't be able to make any recommendations unfortunately, ma'am. It's totally up to whatever you... Your, your discretion. I just need to try and understand like, if I have an ongoing medication prescription, if I change over to this benefit, I'm worried that I'm gonna have to start paying for it when I wasn't already doing that. You know what I mean? Yes, ma'am. I understand. Um, what I can do, I can send you the benefits guide for your, um... You say you work for NOR staffing? Yeah. I mean, I'm looking at the... I guess I should probably just read the benefits guide again. I'm like trying to understand it, but... If in the case this benefit doesn't work for me with NOR, is there any way that I can kind of like cancel? Yes, ma'am. You're able to cancel at any time. Oh, okay. And would I just call this number? Yes, ma'am. Okay. So I'll go ahead and figure out on my own what's the best route and then maybe come back. Well, do you want me to send you... I can send you the benefits guide and then you can look over the benefits guide. I think I have it, but yeah. Or do you have, do you have it already? I have Benefits and a Card: Understanding Your Medical Options, MEC & Indemnity Plans. All right. So the plan... The

benefits guide that I have is like a 20-page document. Do you have that? No, mine is a 30-page document. All right. So let... I'm gonna go ahead and send that to you. Um, what would be a good email to send you- Okay. ... the benefits guide? T as in Tom, F, salve, E, equal, W, I, igloo, T, tod, @icloud. Or sorry, no, I'm sorry. 322@gmail.com. All right. Just to confirm. You said T as in tango, F as in snake, E as in echo, W as in whiskey, I as in igloo, T as in tango, 322@gmail.com? Yes. Okay. What's your first name? Sweat. S as in sam, E, eagle, W, whiskey, I, igloo, T, tod. So you saying S-E-W-I-T? Yeah. Yeah. Good morning, Sweetie. How are you doing today? Sweet. Sweet? Sweet. Mm-hmm. Well, that's good. Sweet. Thank you all. Give me one second- I just... I just sent that email. I just sent that email to you. You do have 30 days from the date you receive your first paycheck to get enrolled in any coverage. Just wanted to let you know that. I have 30 days from my first paycheck to enroll? Yes, ma'am. Okay. Sounds good. Thank you so much. No problem. Was there anything else I can help you with today? Um... No. Oh, I got the benefits guide. Okay. Thank you. No problem. Thanks for calling Benefits and a Card. Hope you have a... Good business. You too.

## Conversation Format

Speaker speaker\_0: Hi. Yep, oh, sorry. No, hi. Um, I had a quick question. I just recently got hired with NOR and I'm trying to understand the benefits in my medical health insurance. Is this the right number to call?

Speaker speaker\_1: So we get you enrolled into the coverage. Um, we do... We, we do have information, but it's limited. So, we'll... I can help you depending on your question.

Speaker speaker\_0: Yeah. So, I currently have, um... I'm blanking on the name of the medical insurance, but it's through like the New York State. And, um, you know, it pays for like all my medications and my visits and doctor's appointments, but I don't know if this insurance that I'm signing up through you guys... I heard yesterday from someone that it may only pay for emergencies. Um.

Speaker speaker\_1: The-

Speaker speaker\_0: Which isn't what I'm looking for.

Speaker speaker\_1: Right. So, all these plans, none of these plans are PPO plans. They're all limited benefits plans. So, what that means is, the doctor or the member sends the claim to the carrier and the carrier pays towards the claim up to a set dollar amount. And dependent on the services rendered and the coverage, the remainder of the claim would be your responsibility.

Speaker speaker\_0: So... Can you ex-... Yeah, That didn't make sense to me. I'm sorry. Can you explain that again?

Speaker speaker\_1: All right. So, d-... None of these plans are PPO plans. PPO plans are like a Blue Cross Blue Shields, UnitedHealthcare. Like those coverages. All of these plans are limited benefit plans. So, what that-

Speaker speaker\_0: Uh-huh.

Speaker speaker\_1: ... means is the doctor or the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And dependent-

Speaker speaker\_0: Oh.

Speaker speaker\_1: ... on the services rendered and the coverage, the remainder of that claim would be your responsibility. So, for example, if you went to the hospital and said they need... I'm gonna... This is just a guess. I hadn't... I'm not looking at the benefits guide. Uh, daily hospital confinement with some plans would be \$50 a, a day, is all they would cover and then the rest of it would be your responsibility, to give you an example.

Speaker speaker\_0: So, it sounds like my current insurance is probably a better coverage for me. Is that, is that correct?

Speaker speaker\_1: I wouldn't be able to make any recommendations unfortunately, ma'am. It's totally up to whatever you... Your, your discretion.

Speaker speaker\_0: I just need to try and understand like, if I have an ongoing medication prescription, if I change over to this benefit, I'm worried that I'm gonna have to start paying for it when I wasn't already doing that. You know what I mean?

Speaker speaker\_1: Yes, ma'am. I understand. Um, what I can do, I can send you the benefits guide for your, um... You say you work for NOR staffing?

Speaker speaker\_0: Yeah. I mean, I'm looking at the... I guess I should probably just read the benefits guide again. I'm like trying to understand it, but... If in the case this benefit doesn't work for me with NOR, is there any way that I can kind of like cancel?

Speaker speaker\_1: Yes, ma'am. You're able to cancel at any time.

Speaker speaker\_0: Oh, okay. And would I just call this number?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. So I'll go ahead and figure out on my own what's the best route and then maybe come back.

Speaker speaker\_1: Well, do you want me to send you... I can send you the benefits guide and then you can look over the benefits guide.

Speaker speaker\_0: I think I have it, but yeah.

Speaker speaker\_1: Or do you have, do you have it already?

Speaker speaker\_0: I have Benefits and a Card: Understanding Your Medical Options, MEC & Indemnity Plans.

Speaker speaker\_1: All right. So the plan... The benefits guide that I have is like a 20-page document. Do you have that?

Speaker speaker\_0: No, mine is a 30-page document.

Speaker speaker\_1: All right. So let... I'm gonna go ahead and send that to you. Um, what would be a good email to send you-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... the benefits guide?

Speaker speaker\_0: T as in Tom, F, salve, E, equal, W, I, igloo, T, tod, @icloud. Or sorry, no, I'm sorry. 322@gmail.com.

Speaker speaker\_1: All right. Just to confirm. You said T as in tango, F as in snake, E as in echo, W as in whiskey, I as in igloo, T as in tango, 322@gmail.com?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay. What's your first name?

Speaker speaker\_0: Sweat. S as in sam, E, eagle, W, whiskey, I, igloo, T, tod.

Speaker speaker\_1: So you saying S-E-W-I-T?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Good morning, Sweetie. How are you doing today?

Speaker speaker\_0: Sweet.

Speaker speaker\_2: Sweet? Sweet.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Well, that's good. Sweet. Thank you all.

Speaker speaker\_0: Give me one second-

Speaker speaker\_1: I just... I just sent that email. I just sent that email to you. You do have 30 days from the date you receive your first paycheck to get enrolled in any coverage. Just wanted to let you know that.

Speaker speaker\_0: I have 30 days from my first paycheck to enroll?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Sounds good. Thank you so much.

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

Speaker speaker\_0: Um... No. Oh, I got the benefits guide. Okay. Thank you.

Speaker speaker\_1: No problem. Thanks for calling Benefits and a Card. Hope you have a... Good business.

Speaker speaker\_0: You too.