

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi, Malcolm. How are you? I'm doing good, man. How about you? Not bad. So my name is Chris. I am, um, a consultant with, uh, Oxford. So I have, um, some few questions because I have not, I've not collected, uh, what they called? Uh, the insurance, the benefits. So I'm interested in the insurance for me and my family. My wife and my son. Mm-hmm. So I just want you to help me run through how much will be deducted if I were to take it today. If I were to put it from... 'Cause I got the email, the email that you guys sent, I got it. So I'm probably gonna check that. Yes. It depends on which you get enrolled into, how much it will cost for you and your family. Good. So I'm looking at probably... I don't want... I just want, um, health, dental, and vision. Just, just three. And then I- Okay. So- Yeah. ... it'll be \$14.49 cents for you and your family. The vision will be \$7.62. And for medical, it depends on which plan you get enrolled into. So you... They offer you three different plans. The Ensure Plus Basic, the Ensure Plus Enhanced, and the MBC TeleRx. The Ensure Plus Basic and the Ensure Plus Enhanced both cover doctors, hospitals, and prescriptions. The only difference between the two is the Enhanced covers more and gives you more money for- Okay. ... the services that you get done. And then the MBC TeleRx is completely just a preventative care plan. Right. It'll be good for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any preventative care se- services. But it also includes free Rx to give you access to over 800 acute and chronic medications. Okay. Okay, so I think the Benefits and BIC Medical Comparison, I think I'm looking at it right now, right? Is that it? Say that again, sir. The BIC, BIC Medical Plan Comparison. They, they said you have the, uh- What's the last four digits of your phone number? 0856. Are you already enrolled? No, I'm not enrolled. I'm just trying to see how much do I'll be pay, I'll be paying every month for this to know if I can enroll or not. Okay. Can you ver- For security purposes, can you verify your address and date of birth for me? So it's 30 Shattuck Road, Apartment 3107. Uh, zip code is 01810. Can you hear me? Yes, sir. The zip code is 01810. Um, my name is Christopher Okolo. Date of birth is 26th of December, 1980. Thank you. So I got your phone number. 978-860-3051. Yes, sir. And I got your email is christopherokolo@gmail.com. Exactly, yes. Okay. Thank you. You're welcome, bro. So yeah, depending on what plan, depending on what plans you get enrolled into, I'll be able to give you the price for how much 'cause it comes down- Okay. So, so I think I'm looking at the plans right now. So they have the Stay Healthy one, the Med TeleRx and- Mm-hmm. ... InsurPlus Basic and InsurPlus Enhanced. Mm-hmm. So I'm thinking the one that can cover, you know, baby, if we want to go to a hospital where they do, um, IVF and all that. Will the, any of these plans be able to cover that? I wouldn't be able to tell you what's covered specifically 'cause we're not a carrier. Oh, oh, okay, okay, okay. But which one do you think is

more comprehensive? So I wouldn't be able to make any recommendations, unfortunately. It just depends on what you would... What are you looking for from your coverage? Like I said- Yeah. ... the MBC TeleRx is a preventative care plan, and the Ensure Plus covers doctors, hospitals and prescriptions. Oh yeah. So the one that covers doctors, hospital, and prescription is the Insurance Plus? Yes, sir. The InsurPlus Basic and, and the InsurPlus Enhanced. They both cover the same things. It's just the InsurPlus Enhanced gives you more money and covers a little bit more than the basic. Okay, so how much would that be per month? Like if, like if, for... If I were to pick that one, how much would it be monthly? So you mean InsurPlus Enhanced? InsurPlus Enhanced. Yes, sir. Right. So if you pick that, the dental and vision, that'd be \$76.41 a week. So it'll be \$76.41 times 4. Around 400 and something dollars for me and my family? Yes, sir. That'd be for you and your family. Okay. How do I start enrolling? I can get you enrolled over the phone, or you can do it online. Let's do it because my insurance now, I pay \$1,300 every month. So that's a lot of money, right? Yeah. Yeah, sure, I guess. Yeah. So I want to get out of it and then see if I could start, uh, enroll to this one. So when will, when will the deduction be on my pay... When is it gonna start getting off of my paycheck? January 6th of next year. January 6th? Of next year. Yes, sir. This, this is for family, right? Yes, sir.... \$100 will be deducted. So every week is \$74, right? \$76.41 every week. How much? \$76.41. For me, my family to be insured for all of them? Yes, sir. This is medical and, the dental and vision? Yes, sir. Hmm. Okay, let's get me enrolled then. What do you need? Nothing, I already got it in the system for you. You already verified your information. Yeah, okay. I just need to... I just need to get your wife's social security, date of birth, first name, last name, and the same with your children. She can give me that. Thanks. Okay. My, my, um, name is Ifeoma. It's spelled I for, for Island. F for Fish. E for England. O for Orange. M for Mango. A for America. Last name the same? Okolo? No. No, my last name is A-G... H-A... N-W-A. So it's A-G... H-A-N-W-A. So are y'all married? Yes. Okay. What was your full social? 027... 77... 4994. You said 02777-4994? Yes. And your date of birth? 10/30/1990. You said 10/30/1990? Yes. October 30th, 1990. 1-9-9-0. How, how many kids do you have? One. All right, I'm ready for that information. Zion Christopher Okolo. So Zion- Thanks for that. ... and then Christopher Okolo. Z-I-O-N. And last name? Christopher Okolo. His father's name. Christopher Okolo. Christopher-Okolo. Hello? One second, sorry. I'm trying to get it. So the inc... The... So the, the, the medical is going to be \$73 every week? It'll be 70... Uh, give me one moment, I will have to pull back up 'cause I will need this information before I'm able to go back to that screen. Okay. That means it's 76- And by the way, we're also- ... 4, 4. Huh? It'll be \$76 and some change every week, yes. His social is 212... Please help me off the call. This is not on 212. Oh. That's off. So why is this on? Yeah. Well, let me find it, okay. Give me a minute. Yeah. - That one. . That's it. Here it is. Okay, yeah. I got it. So it's, um... Can you hear me? Yes, sir. 89- 89-892. 892. 90- 90. 90. 90. 0185. 0185. He said- Yeah. ... 892-90-0185. Is it 90 or 10? Okay, she can stay actually. I just want to make sure. So it's 892-9001-85? 9-892-90-90. Not 1, 90. So can you, can you say it to me one more time, please? 892-90-0185. Yeah, that's what I was saying. Oh, I thought you said 10, sorry. No, you're fine. And the date of birth? Um, age 23... um, age 27/23. Thank you. All right. So it'd be \$76.41 a week. Which coverage is this? Which, um- Medical. Medical and vision. Huh? Medical, dental and vision. Yeah, I'm saying which, uh, which c- What, what company coverage is this? It'll be American Public Life and MetLife. Hold on. Cannot ask him, he says it's going to be American Public Health and I don't know, sorry. So you can go to

multiplan.com. That website will tell you what doctors in the area take your insurance. Sorry, I can't hear you. You were saying something. You can go to multiplan.com. That website will tell you what doctors in the area take your insurance. Oh, okay. MultiPlus? Multi-Health? MultiPlan. MultiPlan. Okay, good. Thank you. No problem, sir. Was there anything else I can help you with today, Mr. Okolo? No, no, nothing at all. That's all. That's all, man. Thank you so much. No problem. Thanks for calling Medical Finance and Exploration. We appreciate you. No worries, man. Appreciate it. The help. Bye. Bye.

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

Speaker speaker\_2: Hi, Malcolm. How are you?

Speaker speaker\_1: I'm doing good, man. How about you?

Speaker speaker\_2: Not bad. So my name is Chris. I am, um, a consultant with, uh, Oxford. So I have, um, some few questions because I have not, I've not collected, uh, what they called? Uh, the insurance, the benefits. So I'm interested in the insurance for me and my family. My wife and my son.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So I just want you to help me run through how much will be deducted if I were to take it today. If I were to put it from... 'Cause I got the email, the email that you guys sent, I got it. So I'm probably gonna check that. Yes.

Speaker speaker\_1: It depends on which you get enrolled into, how much it will cost for you and your family.

Speaker speaker\_2: Good. So I'm looking at probably... I don't want... I just want, um, health, dental, and vision. Just, just three. And then I-

Speaker speaker\_1: Okay. So-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... it'll be \$14.49 cents for you and your family. The vision will be \$7.62. And for medical, it depends on which plan you get enrolled into. So you... They offer you three different plans. The Ensure Plus Basic, the Ensure Plus Enhanced, and the MBC TeleRx. The Ensure Plus Basic and the Ensure Plus Enhanced both cover doctors, hospitals, and prescriptions. The only difference between the two is the Enhanced covers more and gives you more money for-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the services that you get done. And then the MBC TeleRx is completely just a preventative care plan.

Speaker speaker\_2: Right.

Speaker speaker\_1: It'll be good for wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any preventative care services. But it also includes free Rx to give you access to over 800 acute and chronic medications.

Speaker speaker\_2: Okay. Okay, so I think the Benefits and BIC Medical Comparison, I think I'm looking at it right now, right? Is that it?

Speaker speaker\_1: Say that again, sir.

Speaker speaker\_2: The BIC, BIC Medical Plan Comparison. They, they said you have the, uh-

Speaker speaker\_1: What's the last four digits of your phone number?

Speaker speaker\_2: 0856.

Speaker speaker\_1: Are you already enrolled?

Speaker speaker\_2: No, I'm not enrolled. I'm just trying to see how much do I'll be pay, I'll be paying every month for this to know if I can enroll or not.

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

Speaker speaker\_2: So it's 30 Shattuck Road, Apartment 3107. Uh, zip code is 01810. Can you hear me?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: The zip code is 01810. Um, my name is Christopher Okolo. Date of birth is 26th of December, 1980.

Speaker speaker\_1: Thank you. So I got your phone number. 978-860-3051.

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: And I got your email is christopherokolo@gmail.com.

Speaker speaker\_2: Exactly, yes.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_2: You're welcome, bro.

Speaker speaker\_1: So yeah, depending on what plan, depending on what plans you get enrolled into, I'll be able to give you the price for how much 'cause it comes down-

Speaker speaker\_2: Okay. So, so I think I'm looking at the plans right now. So they have the Stay Healthy one, the Med TeleRx and-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... InsurPlus Basic and InsurPlus Enhanced.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So I'm thinking the one that can cover, you know, baby, if we want to go to a hospital where they do, um, IVF and all that. Will the, any of these plans be able to cover that?

Speaker speaker\_1: I wouldn't be able to tell you what's covered specifically 'cause we're not a carrier.

Speaker speaker\_2: Oh, oh, okay, okay, okay. But which one do you think is more comprehensive?

Speaker speaker\_1: So I wouldn't be able to make any recommendations, unfortunately. It just depends on what you would... What are you looking for from your coverage? Like I said-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... the MBC TeleRx is a preventative care plan, and the Ensure Plus covers doctors, hospitals and prescriptions.

Speaker speaker\_2: Oh yeah. So the one that covers doctors, hospital, and prescription is the Insurance Plus?

Speaker speaker\_1: Yes, sir. The InsurPlus Basic and, and the InsurPlus Enhanced. They both cover the same things. It's just the InsurPlus Enhanced gives you more money and covers a little bit more than the basic.

Speaker speaker\_2: Okay, so how much would that be per month? Like if, like if, for... If I were to pick that one, how much would it be monthly?

Speaker speaker\_1: So you mean InsurPlus Enhanced?

Speaker speaker\_2: InsurPlus Enhanced. Yes, sir.

Speaker speaker\_1: Right. So if you pick that, the dental and vision, that'd be \$76.41 a week. So it'll be \$76.41 times 4.

Speaker speaker\_2: Around 400 and something dollars for me and my family?

Speaker speaker\_1: Yes, sir. That'd be for you and your family.

Speaker speaker\_2: Okay. How do I start enrolling?

Speaker speaker\_1: I can get you enrolled over the phone, or you can do it online.

Speaker speaker\_2: Let's do it because my insurance now, I pay \$1,300 every month. So that's a lot of money, right?

Speaker speaker\_1: Yeah. Yeah, sure, I guess.

Speaker speaker\_2: Yeah. So I want to get out of it and then see if I could start, uh, enroll to this one. So when will, when will the deduction be on my pay... When is it gonna start getting off of my paycheck?

Speaker speaker\_1: January 6th of next year.

Speaker speaker\_2: January 6th?

Speaker speaker\_1: Of next year. Yes, sir.

Speaker speaker\_2: This, this is for family, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: ... \$100 will be deducted. So every week is \$74, right?

Speaker speaker\_1: \$76.41 every week.

Speaker speaker\_2: How much?

Speaker speaker\_1: \$76.41.

Speaker speaker\_2: For me, my family to be insured for all of them?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: This is medical and, the dental and vision?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Hmm. Okay, let's get me enrolled then. What do you need?

Speaker speaker\_1: Nothing, I already got it in the system for you. You already verified your information.

Speaker speaker\_2: Yeah, okay.

Speaker speaker\_1: I just need to... I just need to get your wife's social security, date of birth, first name, last name, and the same with your children.

Speaker speaker\_2: She can give me that. Thanks.

Speaker speaker\_3: Okay. My, my, um, name is Ifeoma. It's spelled I for, for Island. F for Fish. E for England. O for Orange. M for Mango. A for America.

Speaker speaker\_1: Last name the same? Okolo?

Speaker speaker\_3: No. No, my last name is A-G... H-A... N-W-A. So it's A-G... H-A-N-W-A.

Speaker speaker\_1: So are y'all married?

Speaker speaker\_3: Yes.

Speaker speaker\_1: Okay. What was your full social?

Speaker speaker\_3: 027... 77... 4994.

Speaker speaker\_1: You said 02777-4994?

Speaker speaker\_3: Yes.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_3: 10/30/1990.

Speaker speaker\_1: You said 10/30/1990?

Speaker speaker\_3: Yes. October 30th, 1990. 1-9-9-0.

Speaker speaker\_1: How, how many kids do you have?

Speaker speaker\_3: One.

Speaker speaker\_1: All right, I'm ready for that information.

Speaker speaker\_3: Zion Christopher Okolo. So Zion-

Speaker speaker\_1: Thanks for that.

Speaker speaker\_3: ... and then Christopher Okolo. Z-I-O-N.

Speaker speaker\_1: And last name?

Speaker speaker\_3: Christopher Okolo. His father's name. Christopher Okolo.  
Christopher-Okolo.

Speaker speaker\_2: Hello?

Speaker speaker\_3: One second, sorry. I'm trying to get it. So the inc... The... So the, the, the medical is going to be \$73 every week?

Speaker speaker\_1: It'll be 70... Uh, give me one moment, I will have to pull back up 'cause I will need this information before I'm able to go back to that screen.

Speaker speaker\_3: Okay.

Speaker speaker\_1: That means it's 76-

Speaker speaker\_4: And by the way, we're also-

Speaker speaker\_1: ... 4, 4.

Speaker speaker\_3: Huh?

Speaker speaker\_1: It'll be \$76 and some change every week, yes.

Speaker speaker\_3: His social is 212... Please help me off the call.

Speaker speaker\_2: This is not on 212.

Speaker speaker\_3: Oh.

Speaker speaker\_2: That's off.

Speaker speaker\_3: So why is this on? Yeah.

Speaker speaker\_2: Well, let me find it, okay. Give me a minute.

Speaker speaker\_4: Yeah. -

Speaker speaker\_3: That one.

Speaker speaker\_4: .

Speaker speaker\_3: That's it. Here it is.

Speaker speaker\_2: Okay, yeah. I got it. So it's, um... Can you hear me?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: 89- 89-892.

Speaker speaker\_1: 892.

Speaker speaker\_3: 90-

Speaker speaker\_1: 90.

Speaker speaker\_3: 90.

Speaker speaker\_1: 90.

Speaker speaker\_3: 0185.

Speaker speaker\_1: 0185. He said-

Speaker speaker\_3: Yeah.

Speaker speaker\_1: ... 892-90-0185.

Speaker speaker\_3: Is it 90 or 10?

Speaker speaker\_2: Okay, she can stay actually. I just want to make sure.

Speaker speaker\_1: So it's 892-9001-85?

Speaker speaker\_3: 9-892-90-90. Not 1, 90.

Speaker speaker\_1: So can you, can you say it to me one more time, please?

Speaker speaker\_3: 892-90-0185.

Speaker speaker\_1: Yeah, that's what I was saying.

Speaker speaker\_3: Oh, I thought you said 10, sorry.

Speaker speaker\_1: No, you're fine. And the date of birth?

Speaker speaker\_3: Um, age 23... um, age 27/23.

Speaker speaker\_1: Thank you. All right. So it'd be \$76.41 a week.



Speaker speaker\_3: Which coverage is this? Which, um-

Speaker speaker\_1: Medical. Medical and vision.

Speaker speaker\_3: Huh?

Speaker speaker\_1: Medical, dental and vision.

Speaker speaker\_3: Yeah, I'm saying which, uh, which c- What, what company coverage is this?

Speaker speaker\_1: It'll be American Public Life and MetLife.

Speaker speaker\_3: Hold on. Cannot ask him, he says it's going to be American Public Health and I don't know, sorry.

Speaker speaker\_1: So you can go to [multiplan.com](http://multiplan.com). That website will tell you what doctors in the area take your insurance.

Speaker speaker\_2: Sorry, I can't hear you. You were saying something.

Speaker speaker\_1: You can go to [multiplan.com](http://multiplan.com). That website will tell you what doctors in the area take your insurance.

Speaker speaker\_2: Oh, okay. MultiPlus? Multi-Health?

Speaker speaker\_1: MultiPlan.

Speaker speaker\_2: MultiPlan. Okay, good. Thank you.

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

Speaker speaker\_2: No, no, nothing at all. That's all. That's all, man. Thank you so much.

Speaker speaker\_1: No problem. Thanks for calling Medical Finance and Exploration. We appreciate you.

Speaker speaker\_2: No worries, man. Appreciate it. The help. Bye.

Speaker speaker\_1: Bye.