

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? How can I- Hey, how's it going? Uh, can you repeat that? What you said? I didn't hear you. I was just saying, thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hey, how's it going? Uh, yes. Uh, what kind of benefits is this? So I'm working with MAU and they said it's the last, uh... January 31st is the last enrollment. It's health insurance. Um... That's all for Blue Cross Blue Shield, right? No, sir. None of these plans are PPO plans. They're all limited benefits plans. So that's for work? Say that again, sir. Is this through work? Yes. We are partners with MAU. Yes, sir. Okay. So, uh, what kind of benefits you got that's offered by- So they're all- ... that. They're all lim- They're all hospital indemnity plans. What that means is, the doctor and the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility. Mm-hmm. So if I go like to emergency and stuff like that, how much is... I pay out of my pocket? So it depends on... So the... To give you an example, the carrier would pay say up to \$200 of your bill and then the rest of the bill would be your responsibility is how- No, I'm good. No, I'm good. I'll stick with whatever I got right now. Okay. Well, well, there anything else I can help you with today, sir? Nope. Nothing. Okay. Thanks for calling Benefits in the Car. Hope you have-

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? How can I-

Speaker speaker_2: Hey, how's it going? Uh, can you repeat that? What you said? I didn't hear you.

Speaker speaker_1: I was just saying, thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_2: Hey, how's it going? Uh, yes. Uh, what kind of benefits is this? So I'm working with MAU and they said it's the last, uh... January 31st is the last enrollment.

Speaker speaker_1: It's health insurance.

Speaker speaker_2: Um... That's all for Blue Cross Blue Shield, right?

Speaker speaker_1: No, sir. None of these plans are PPO plans. They're all limited benefits plans.

Speaker speaker_2: So that's for work?

Speaker speaker_1: Say that again, sir.

Speaker speaker_2: Is this through work?

Speaker speaker_1: Yes. We are partners with MAU. Yes, sir.

Speaker speaker_2: Okay. So, uh, what kind of benefits you got that's offered by-

Speaker speaker_1: So they're all-

Speaker speaker_2: ... that.

Speaker speaker_1: They're all lim- They're all hospital indemnity plans. What that means is, the doctor and the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility.

Speaker speaker_2: Mm-hmm. So if I go like to emergency and stuff like that, how much is... I pay out of my pocket?

Speaker speaker_1: So it depends on... So the... To give you an example, the carrier would pay say up to \$200 of your bill and then the rest of the bill would be your responsibility is how-

Speaker speaker_2: No, I'm good. No, I'm good. I'll stick with whatever I got right now.

Speaker speaker_1: Okay. Well, well, there anything else I can help you with today, sir?

Speaker speaker_2: Nope. Nothing.

Speaker speaker_1: Okay. Thanks for calling Benefits in the Car. Hope you have-