

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Yes, I was calling 'cause I wanted... I had some questions about some quotes. Uh, like, if I wanted to add just me and my daughter. What staffing company do you work for? Hmm. Staff, I want to say WorkSmart. The last four of your social? 2726. You said 2726? Mm-hmm. First name? Makeba Roberson. You said Makeba Roberson? Uh-huh. Okay. For security purposes, can you verify your address and date of birth for me? 50 Kemp Court, Wellford, South Carolina 29385. And your date of birth, please? 10-17-1981. Thank you. So we got your phone number, 864-237-0010? Mm-hmm. And your email is makeba.robertson10@gmail.com? All right. So you say you wanted to see how much coverage would be for you and a child? Uh, for me and my, one of my daughters. All right. So depending on what you get enrolled into, that price will vary. What plans were you looking at? Well, I just don't want to pay a lot of... Like, when we go... Like, she has to go to a specialist, like, every three months and maybe a doctor visit every three months. I just don't want a high copay. Do they do it like that or... So there's no copays because none of these plans are major medical plans. They're all limited benefits plans. So what that 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 depending on the services rendered and the covers, the remainder of the claim would be your responsibility. So what does that mean? Like, say if you go to the doctor and your bill is \$300? Say that again? I said, what does that mean? Say if you go to the doctor and your doc- and your bill is \$300. What does that mean? So it depends on how much, what you've done. But say you, if say the insurance company, they only offer you \$100. So they'll only pay \$100 for that, out of that \$300 and then you'll be res- responsible for the rest. Okay, see that's what I'm afraid of. I don't want to get, like, no high bills. So- I understand that, ma'am. Um, again, I'm not a carrier so I wouldn't be able to answer specific questions, but it totally- Can I take- ... depends on what you get. Go ahead. Can you... Can you transfer me over to some people that may have direct access? Yes, ma'am. I can give you the carrier's phone number directly. Okay. Whenever you're ready. Oh, let me get a pencil. Okay, what was... One moment. So her name, her name... So her name is Miss Sandra. She works for American Public Life. Her phone, her phone number will be 601-936-3287. Okay, thank you. No problem. Is there anything else I can help you with today? Uh, that'll be all. Well, um, I had opted out of my, um, m- medical coverage. Mm-hmm. Uh, but d- did life insurance come free with, with this? Or, 'cause I know it's different everywhere you go. You... Do you have to have a... buy my self- So life insurance, life insurance would be \$2 and... Well, for you and a child, it would be \$2.63. I just need it for me. Right. Just for you, it would be \$2.18. So I have to get that separately? No, ma'am. You can get enrolled into it whenever you're ready to get enrolled into your other coverages as well. Oh, y- you're asking if it's included in anything? No. It'll be a, it'll be an

additional add-on. But what if I end up not going this route? Could I still get the life insurance by itself? Yes, ma'am. Oh, and they would just take the \$2 out of my check? Yes, ma'am. Oh. Okay, well, let me call and find out some answers from her. Okay. Well, was there anything else I could help you with today, Miss Roberson? Uh, that'll be all. That'll be all. All right. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your weekend, week. O- okay. Thank you. Thank you.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker_1: Yes, I was calling 'cause I wanted... I had some questions about some quotes. Uh, like, if I wanted to add just me and my daughter.

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: Hmm. Staff, I want to say WorkSmart.

Speaker speaker_0: The last four of your social?

Speaker speaker_1: 2726.

Speaker speaker_0: You said 2726?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: First name?

Speaker speaker_1: Makeba Roberson.

Speaker speaker_0: You said Makeba Roberson?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: 50 Kemp Court, Wellford, South Carolina 29385.

Speaker speaker_0: And your date of birth, please?

Speaker speaker_1: 10-17-1981.

Speaker speaker_0: Thank you. So we got your phone number, 864-237-0010?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And your email is makeba.robertson10@gmail.com? All right. So you say you wanted to see how much coverage would be for you and a child?

Speaker speaker_1: Uh, for me and my, one of my daughters.

Speaker speaker_0: All right. So depending on what you get enrolled into, that price will vary. What plans were you looking at?

Speaker speaker_1: Well, I just don't want to pay a lot of... Like, when we go... Like, she has to go to a specialist, like, every three months and maybe a doctor visit every three months. I just don't want a high copay. Do they do it like that or...

Speaker speaker_0: So there's no copays because none of these plans are major medical plans. They're all limited benefits plans. So what that 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 depending on the services rendered and the covers, the remainder of the claim would be your responsibility.

Speaker speaker_1: So what does that mean? Like, say if you go to the doctor and your bill is \$300?

Speaker speaker_0: Say that again?

Speaker speaker_1: I said, what does that mean? Say if you go to the doctor and your doc- and your bill is \$300. What does that mean?

Speaker speaker_0: So it depends on how much, what you've done. But say you, if say the insurance company, they only offer you \$100. So they'll only pay \$100 for that, out of that \$300 and then you'll be res- responsible for the rest.

Speaker speaker_1: Okay, see that's what I'm afraid of. I don't want to get, like, no high bills. So-

Speaker speaker_0: I understand that, ma'am. Um, again, I'm not a carrier so I wouldn't be able to answer specific questions, but it totally-

Speaker speaker_1: Can I take-

Speaker speaker_0: ... depends on what you get. Go ahead.

Speaker speaker_1: Can you... Can you transfer me over to some people that may have direct access?

Speaker speaker_0: Yes, ma'am. I can give you the carrier's phone number directly.

Speaker speaker_1: Okay.

Speaker speaker_0: Whenever you're ready.

Speaker speaker_1: Oh, let me get a pencil. Okay, what was... One moment.

Speaker speaker_0: So her name, her name... So her name is Miss Sandra. She works for American Public Life. Her phone, her phone number will be 601-936-3287.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: No problem. Is there anything else I can help you with today?

Speaker speaker_1: Uh, that'll be all. Well, um, I had opted out of my, um, m- medical coverage.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh, but d- did life insurance come free with, with this? Or, 'cause I know it's different everywhere you go. You... Do you have to have a... buy my self-

Speaker speaker_0: So life insurance, life insurance would be \$2 and... Well, for you and a child, it would be \$2.63.

Speaker speaker_1: I just need it for me.

Speaker speaker_0: Right. Just for you, it would be \$2.18.

Speaker speaker_1: So I have to get that separately?

Speaker speaker_0: No, ma'am. You can get enrolled into it whenever you're ready to get enrolled into your other coverages as well. Oh, y- you're asking if it's included in anything? No. It'll be a, it'll be an additional add-on.

Speaker speaker_1: But what if I end up not going this route? Could I still get the life insurance by itself?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Oh, and they would just take the \$2 out of my check?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Oh. Okay, well, let me call and find out some answers from her.

Speaker speaker_0: Okay. Well, was there anything else I could help you with today, Miss Roberson?

Speaker speaker_1: Uh, that'll be all. That'll be all.

Speaker speaker_0: All right. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your weekend, week.

Speaker speaker_1: O- okay. Thank you. Thank you.