

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hi, there. Um, I'm just looking to enroll. It says that I need to call to enroll. Um... What staffing company do you work for? Uh, Creative Circle. Yeah, so they do offer you the... you can go to the website too if you didn't want to get enrolled over the phone and you wanted more time to- Oh, so I can do it on the website? 'Cause I'm on the website now, but it says please call this number in order to enroll or make changes. So I just wanted... Yeah, I just wanted to make sure it will go into effect if I do it on the website. Right. So it might be, like... Let me see, what's the last four of your social? 'Cause it does stop people- Um. ...sometimes if they have multiple hire dates or some kind of reason why they wouldn't be able to get enrolled. Oh, sure. Yeah, it's 9893. First name? Signe. Last name? Livingstone-peters. Okay. For security purposes, can you verify your address and date of birth for me? 61171 Larkwood Drive, 01/14/1998. And the city, state, and ZIP code? Uh, Bend, Oregon 97702. Thank you. So we got to get phone number, 802-349-3845? Yeah, that's right. And the email is signealp3@gmail.com? Yeah, correct. Okay. What type of coverage were you interested in? So this is the first time I've worked with a staffing agency. So I'm honestly a little bit confused about the difference between Plus Enhanced and Plus Premier. Um, like wha- I guess which one has the most coverage, or how does Benefits in a Card work? All right. So all of these are hospital indemnity plans or limited benefits plans, so they're not PPO plans or, like, your BlueCross Blue Shields or UnitedHealthcare, anything like that. Okay. So pretty much what it 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 coverage, the remainder of that claim would be your responsibility. Okay. Um... Okay. Um, okay, I'm still a little confused. But... Okay, so if I'm understanding it correctly, like say that I am, like, riding a bike and I break my leg. Benefits in a Card would reimburse, like, up to what amount of that? And then how much of it would- Wait, so it's... Go ahead. Yeah, go ahead. Sorry. Sorry, I didn't mean to cut you off. So do you have the, do you have the benefits guide? I do have it, um, I'm just a little bit unclear about what the coverage is. Okay. Is it just preventative only? No, ma'am. So if you, if you... I can go over the benefits guide with... Do you have it with you right now? And I can help you- Yeah, that would be great. ... better understand. Yes, ma'am. So- Thank you. ...if you go, if you go to page 2- Okay. ...it shows you the difference between the Ensure Plus, the Ensure Plus Enhanced, and Ensure Plus Premier. Mainly, the differences you will see is when it comes to the hospital indemnity portion. That's mainly where you're going to see the differences in the plans. Okay. Okay, so for example, reimbursement for daily hospital confinement ranges from \$50 to \$200 per day, depending on the plan you select. But it- So that price is- But it doesn't show me which... Oh, go on. Sorry. That price is what the carrier will pay for you per day. That's the most, that's the portion that

they're going to pay for you every day. Okay. So if I get the basic plan, it's \$50 per day, and if I get- Mm-hmm. ...the, um, enhanced, it's \$200 per day. The premier is \$200 a day. The enhance is \$100 a day. Got it. Okay. And that's the most, like, even if it's a major injury or something like that, like, that's the most- Yes, ma'am. ...that they'll cover per day? Yes, ma'am, because none of this is major medical. Okay. Um, okay. I think I might just look into getting my own private insurance. Or what... Yeah, I guess, why, why do people enroll in this? Or what is the benefit of Benefits in a Card? Do people usually do this and then get, like, more insurance on top of this, or? So it just... See, so I wouldn't be able to make an... answer that question, or I wouldn't be able to make any recommendations. It's totally up to the member how beneficial the plans will be to them. Okay. So these are meant to be, like, a little... So these are meant to be for until you get hired on with whatever company you're trying to get on with. Okay. So it's just, like, something, something to have to cover you while you transition into, like, a full-time position or whatever the case may be. Okay. Got it. That's the best, that's the best way I can explain it. Okay. That's helpful. Um, okay. Well, thanks for explaining that. I think I probably would need to just get, like, private insurance. Um, just, yeah, I just feel a little concerned about... I, yeah, I ski and mountain bike and do high-risk activities. Um, but I just... Yeah, so I don't know if this is probably the best plan for me, but I really appreciate you explaining it, um, and- No problem. ...yeah, taking the time. Is there anything else that you had questions about? No, that's it. Thank you so much. No problem. Thanks for calling Benefits in a Card. I hope you have a great rest of your day. You too. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Hi, there. Um, I'm just looking to enroll. It says that I need to call to enroll. Um...

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: Uh, Creative Circle.

Speaker speaker_0: Yeah, so they do offer you the... you can go to the website too if you didn't want to get enrolled over the phone and you wanted more time to-

Speaker speaker_1: Oh, so I can do it on the website? 'Cause I'm on the website now, but it says please call this number in order to enroll or make changes. So I just wanted... Yeah, I just wanted to make sure it will go into effect if I do it on the website.

Speaker speaker_0: Right. So it might be, like... Let me see, what's the last four of your social? 'Cause it does stop people-

Speaker speaker_1: Um.

Speaker speaker_0: ...sometimes if they have multiple hire dates or some kind of reason why they wouldn't be able to get enrolled.

Speaker speaker_1: Oh, sure. Yeah, it's 9893.

Speaker speaker_0: First name?

Speaker speaker_1: Signe.

Speaker speaker_0: Last name?

Speaker speaker_1: Livingstone-peters.

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

Speaker speaker_1: 61171 Larkwood Drive, 01/14/1998.

Speaker speaker_0: And the city, state, and ZIP code?

Speaker speaker_1: Uh, Bend, Oregon 97702.

Speaker speaker_0: Thank you. So we got to get phone number, 802-349-3845?

Speaker speaker_1: Yeah, that's right.

Speaker speaker_0: And the email is signealp3@gmail.com?

Speaker speaker_1: Yeah, correct.

Speaker speaker_0: Okay. What type of coverage were you interested in?

Speaker speaker_1: So this is the first time I've worked with a staffing agency. So I'm honestly a little bit confused about the difference between Plus Enhanced and Plus Premier. Um, like wha- I guess which one has the most coverage, or how does Benefits in a Card work?

Speaker speaker_0: All right. So all of these are hospital indemnity plans or limited benefits plans, so they're not PPO plans or, like, your BlueCross Blue Shields or UnitedHealthcare, anything like that.

Speaker speaker_1: Okay.

Speaker speaker_0: So pretty much what it 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 coverage, the remainder of that claim would be your responsibility.

Speaker speaker_1: Okay. Um... Okay. Um, okay, I'm still a little confused. But... Okay, so if I'm understanding it correctly, like say that I am, like, riding a bike and I break my leg. Benefits in a Card would reimburse, like, up to what amount of that? And then how much of it would-

Speaker speaker_0: Wait, so it's... Go ahead.

Speaker speaker_1: Yeah, go ahead. Sorry.

Speaker speaker_0: Sorry, I didn't mean to cut you off. So do you have the, do you have the benefits guide?

Speaker speaker_1: I do have it, um, I'm just a little bit unclear about what the coverage is.

Speaker speaker_0: Okay.

Speaker speaker_1: Is it just preventative only?

Speaker speaker_0: No, ma'am. So if you, if you... I can go over the benefits guide with... Do you have it with you right now? And I can help you-

Speaker speaker_1: Yeah, that would be great.

Speaker speaker_0: ... better understand. Yes, ma'am. So-

Speaker speaker_1: Thank you.

Speaker speaker_0: ...if you go, if you go to page 2-

Speaker speaker_1: Okay.

Speaker speaker_0: ...it shows you the difference between the Ensure Plus, the Ensure Plus Enhanced, and Ensure Plus Premier. Mainly, the differences you will see is when it comes to the hospital indemnity portion. That's mainly where you're going to see the differences in the plans.

Speaker speaker_1: Okay. Okay, so for example, reimbursement for daily hospital confinement ranges from \$50 to \$200 per day, depending on the plan you select. But it-

Speaker speaker_0: So that price is-

Speaker speaker_1: But it doesn't show me which... Oh, go on. Sorry.

Speaker speaker_0: That price is what the carrier will pay for you per day. That's the most, that's the portion that they're going to pay for you every day.

Speaker speaker_1: Okay. So if I get the basic plan, it's \$50 per day, and if I get-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ...the, um, enhanced, it's \$200 per day.

Speaker speaker_0: The premier is \$200 a day. The enhance is \$100 a day.

Speaker speaker_1: Got it. Okay. And that's the most, like, even if it's a major injury or something like that, like, that's the most-

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: ...that they'll cover per day?

Speaker speaker_0: Yes, ma'am, because none of this is major medical.

Speaker speaker_1: Okay. Um, okay. I think I might just look into getting my own private insurance. Or what... Yeah, I guess, why, why do people enroll in this? Or what is the benefit of Benefits in a Card? Do people usually do this and then get, like, more insurance on top of

this, or?

Speaker speaker_0: So it just... See, so I wouldn't be able to make an... answer that question, or I wouldn't be able to make any recommendations. It's totally up to the member how beneficial the plans will be to them.

Speaker speaker_1: Okay.

Speaker speaker_0: So these are meant to be, like, a little... So these are meant to be for until you get hired on with whatever company you're trying to get on with.

Speaker speaker_1: Okay.

Speaker speaker_0: So it's just, like, something, something to have to cover you while you transition into, like, a full-time position or whatever the case may be.

Speaker speaker_1: Okay. Got it.

Speaker speaker_0: That's the best, that's the best way I can explain it.

Speaker speaker_1: Okay. That's helpful. Um, okay. Well, thanks for explaining that. I think I probably would need to just get, like, private insurance. Um, just, yeah, I just feel a little concerned about... I, yeah, I ski and mountain bike and do high-risk activities. Um, but I just... Yeah, so I don't know if this is probably the best plan for me, but I really appreciate you explaining it, um, and-

Speaker speaker_0: No problem.

Speaker speaker_1: ...yeah, taking the time.

Speaker speaker_0: Is there anything else that you had questions about?

Speaker speaker_1: No, that's it. Thank you so much.

Speaker speaker_0: No problem. Thanks for calling Benefits in a Card. I hope you have a great rest of your day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye.