

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yes, my employer is actually supplying these benefits. Uh, I work for Versstila Staffing, and they want me to enroll to the benefits. Um, I'm aware of the name of the benefits is called Ben- Benefits Wizard. Okay, so which staffing company work for you? Versstila, V-E-R-S-T-I-L-A. All right. What's the last four of your social? 5000. First name? First name, Kenneth. Last name? Anderson. Okay. So security purposes, can you verify your address and date of birth for me? Uh, let me look up the PO Box number. It's going to be, uh... Give me a second. Actually, I have it. Uh, the address is going to be, uh, PO Box, uh, PO Box 26084, Las Vegas, Nevada 89102. Date of birth is 08/06/1992, I mean, 1996. Thank you. We got your phone number at 951-577-9049. Yes. And your email is kennethj9612@gmail.com? Yes. Thank you. And what plans were you interested in getting enrolled into? Well, uh, I was just looking into, because the dentists I go to they accept the PPO, but I was actually just gonna get, you know, my medical and dental and, and that's it. Okay. So you are aware that none of these plans are PPO plans, correct? You said what? I said, are you aware that none of these plans are PPO plans? They're not PPO plans? No, sir. Okay, for sure. I wasn't aware of, of, uh, I wasn't aware they weren't PPO plans, but somebody had told me the benefits weren't actually that good benefits. So these, all of these plans are 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 their coverage, the remainder of their claim would be your responsibility. Yeah, I know that. What's the percentage that you guys cover? So, just to clarify, we're not a carrier. We're just a plan administrator. All we do is get you enrolled and unenrolled from the coverage. I wouldn't be able to tell you what percentage is covered, because we're not the carrier. Depending on what you get enrolled into, you have to contact the carrier directly. Okay. Oh, so the carrier... Who would be the carrier? So for the medical is American Public Life and 90 Degree Benefit, depending on which be- which plan you get enrolled into. And then the dental is Medical, uh, American as well? Yes, sir. Okay, for sure. You know what? I'm not even gonna enroll then. I appreciate it. No problem, Mr. Anderson. Was there anything else I can help you with today? No. All right. Well, thanks for calling Benefits in the Car. I hope you have a great rest of your week. You as well, man. Take care. Thank you. You too. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Yes, my employer is actually supplying these benefits. Uh, I work for Versstila Staffing, and they want me to enroll to the benefits. Um, I'm aware of the name of the benefits is called Ben- Benefits Wizard.

Speaker speaker_0: Okay, so which staffing company work for you?

Speaker speaker_1: Versstila, V-E-R-S-T-I-L-A.

Speaker speaker_0: All right. What's the last four of your social?

Speaker speaker_1: 5000.

Speaker speaker_0: First name?

Speaker speaker_1: First name, Kenneth.

Speaker speaker_0: Last name?

Speaker speaker_1: Anderson.

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

Speaker speaker_1: Uh, let me look up the PO Box number. It's going to be, uh... Give me a second. Actually, I have it. Uh, the address is going to be, uh, PO Box, uh, PO Box 26084, Las Vegas, Nevada 89102. Date of birth is 08/06/1992, I mean, 1996.

Speaker speaker_0: Thank you. We got your phone number at 951-577-9049.

Speaker speaker_1: Yes.

Speaker speaker_0: And your email is kennethj9612@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. And what plans were you interested in getting enrolled into?

Speaker speaker_1: Well, uh, I was just looking into, because the dentists I go to they accept the PPO, but I was actually just gonna get, you know, my medical and dental and, and that's it.

Speaker speaker_0: Okay. So you are aware that none of these plans are PPO plans, correct?

Speaker speaker_1: You said what?

Speaker speaker_0: I said, are you aware that none of these plans are PPO plans?

Speaker speaker_1: They're not PPO plans?

Speaker speaker_0: No, sir.

Speaker speaker_1: Okay, for sure. I wasn't aware of, of, uh, I wasn't aware they weren't PPO plans, but somebody had told me the benefits weren't actually that good benefits.

Speaker speaker_0: So these, all of these plans are 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 their coverage, the remainder of their claim would be your responsibility.

Speaker speaker_1: Yeah, I know that. What's the percentage that you guys cover?

Speaker speaker_0: So, just to clarify, we're not a carrier. We're just a plan administrator. All we do is get you enrolled and unenrolled from the coverage. I wouldn't be able to tell you what percentage is covered, because we're not the carrier. Depending on what you get enrolled into, you have to contact the carrier directly.

Speaker speaker_1: Okay. Oh, so the carrier... Who would be the carrier?

Speaker speaker_0: So for the medical is American Public Life and 90 Degree Benefit, depending on which be- which plan you get enrolled into.

Speaker speaker_1: And then the dental is Medical, uh, American as well?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay, for sure. You know what? I'm not even gonna enroll then. I appreciate it.

Speaker speaker_0: No problem, Mr. Anderson. Was there anything else I can help you with today?

Speaker speaker_1: No.

Speaker speaker_0: All right. Well, thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker_1: You as well, man. Take care.

Speaker speaker_0: Thank you. You too.

Speaker speaker_1: Bye-bye.

Speaker speaker_0: Bye.