

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi. I was going... to ask a few questions about the benefits. All right. What staffing company do you work for? Um, so I have, um, the insurance through a staffing company and I was wondering, am I supposed to sign up as far as medical for the VIP Classic and the, um, what is it? A-MEC, or the safety something plan? You're asking if you're supposed to sign up for it? No. Okay, so I'm trying to sign up for medical insurance. Mm-hmm. So I'm wondering, is it better, or does the... I can't remember the name of it. That's why I'm having a hard time. There's the VIP Classic- Oh. ... which I'm guessing is the basic one, right? Mm-hmm. For medical. And then there's another one that you can take as well. If I take the other one, does that automatically enroll me into the VIP Classic? Basically, I want to know, am I only paying the \$40-something dollars a month if I choose, um, the enhanced one, or do I have to pay for the enhanced one and pay for the VIP Classic, too? All right. So I'm going to have to pull up your account, ma'am. What staffing company do you work for? Friday Staffing. I haven't enrolled yet. I just started, so I'm just looking at my options. All right, give me one moment. Let me pull up the benefits guide. All right, so you're referring to the MEC Enhanced? Uh, say that again? So, b- between the two, you have, you said the MEC Enhanced and the VIP Classic, correct? Yes, yes, those two. Yes. Yeah, so you just pick one or the other. So, the Classic covers like, doctors, hospitals and prescriptions. The MEC Enhanced includes the preventative care and the doctors, hospitals and prescriptions. Oh, okay. Okay. Okay. Do you- I just want to make sure. I already picked the second one. Um, but I just wanted to make sure I didn't have to do both or something like that. No, ma'am. You... so, because one covers just a certain thing, and then one covers both. Yeah. Okay. And then as far as the dental? Mm-hmm. Um, does the... does that cover like, like if you have to have your wisdom teeth removed? Does, does it cover that? Or is it just basic, uh, dental work or cleanings and things like that? So it says preventive visits are covered at 100% which may include your basic cleanings and check-ups once per six months, basic dental work such as fillings or extractions, su- surgical extractions and X-rays will be covered 80% once you met your annual deductible of \$50 per person. Any major surgeries- Okay. ... like braces and orthodontia are not covered and the maximum this plan will pay per person is \$500 a year. Okay, okay. That's what I was wondering. Okay. Well, was there anything else I can help you with today, ma'am? Uh, no that is it. Thank you. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week. Uh, you too. Thank you. Bye. Thank you. Bye.

Conversation Format

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

Speaker speaker_1: Hi. I was going... to ask a few questions about the benefits.

Speaker speaker_0: All right. What staffing company do you work for?

Speaker speaker_1: Um, so I have, um, the insurance through a staffing company and I was wondering, am I supposed to sign up as far as medical for the VIP Classic and the, um, what is it? A-MEC, or the safety something plan?

Speaker speaker_0: You're asking if you're supposed to sign up for it?

Speaker speaker_1: No. Okay, so I'm trying to sign up for medical insurance.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I'm wondering, is it better, or does the... I can't remember the name of it. That's why I'm having a hard time. There's the VIP Classic-

Speaker speaker_0: Oh.

Speaker speaker_1: ... which I'm guessing is the basic one, right?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: For medical. And then there's another one that you can take as well. If I take the other one, does that automatically enroll me into the VIP Classic? Basically, I want to know, am I only paying the \$40-something dollars a month if I choose, um, the enhanced one, or do I have to pay for the enhanced one and pay for the VIP Classic, too?

Speaker speaker_0: All right. So I'm going to have to pull up your account, ma'am. What staffing company do you work for?

Speaker speaker_1: Friday Staffing. I haven't enrolled yet. I just started, so I'm just looking at my options.

Speaker speaker_0: All right, give me one moment. Let me pull up the benefits guide. All right, so you're referring to the MEC Enhanced?

Speaker speaker_1: Uh, say that again?

Speaker speaker_0: So, b- between the two, you have, you said the MEC Enhanced and the VIP Classic, correct?

Speaker speaker_1: Yes, yes, those two. Yes.

Speaker speaker_0: Yeah, so you just pick one or the other. So, the Classic covers like, doctors, hospitals and prescriptions. The MEC Enhanced includes the preventative care and the doctors, hospitals and prescriptions.

Speaker speaker_1: Oh, okay. Okay. Okay.

Speaker speaker_0: Do you-

Speaker speaker_1: I just want to make sure. I already picked the second one. Um, but I just wanted to make sure I didn't have to do both or something like that.

Speaker speaker_0: No, ma'am. You... so, because one covers just a certain thing, and then one covers both.

Speaker speaker_1: Yeah. Okay. And then as far as the dental?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, does the... does that cover like, like if you have to have your wisdom teeth removed? Does, does it cover that? Or is it just basic, uh, dental work or cleanings and things like that?

Speaker speaker_0: So it says preventive visits are covered at 100% which may include your basic cleanings and check-ups once per six months, basic dental work such as fillings or extractions, su- surgical extractions and X-rays will be covered 80% once you met your annual deductible of \$50 per person. Any major surgeries-

Speaker speaker_1: Okay.

Speaker speaker_0: ... like braces and orthodontia are not covered and the maximum this plan will pay per person is \$500 a year.

Speaker speaker_1: Okay, okay. That's what I was wondering. Okay.

Speaker speaker_0: Well, was there anything else I can help you with today, ma'am?

Speaker speaker_1: Uh, no that is it. Thank you.

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

Speaker speaker_1: Uh, you too. Thank you. Bye.

Speaker speaker_0: Thank you. Bye.