

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi, this is Darian Johnson. I was calling, um... I work at Columbia Distribution, um, through Innovative Staffing, and I have insurance, you know, through the temp agency, and I pay for it every week but I don't know what it covers, or, you know, I mean, I don't really have no information on it, so I was trying to see... figure out what exactly I'm paying for. You said Darian Johnson? Yes. How do you spell your first name? D-A-R-R-I-A-N. All right. For security purposes, can you verify your address and date of birth for me? Um, it's... I believe the address would be 2708 Bent Creek Drive. And then what else did you need? Date of birth. 11/25/99. You also need the city, state and zip code. Oh, I'm sorry. Evansville, Indiana, uh, 47711-415. You said Evansville, Indiana? Yes. Okay. Oh, do you verify with your full Social? It's 316-21-3855. Thank you. For some reason they had you in North Carolina? Oh, I don't know. I lived in North Carolina, like, seven years ago, but I don't know why that would be. The address is in Evansville, 2708 Bent Creek Drive is in Evansville, Indiana. Okay. I got that updated for you. And the birth date was- So we got your phone number, 812-470-0664? Yes. That is my phone number. And the email is BMarieJ with three Ys at gmail.com? Yes. Thank you. All right. So looks like you have the Ensure Plus Basic, which is a medical plan. That'd be good for, like, wellness checks, vis... Uh, actually that's good for, like, doctors, hospitals and prescriptions. So would, would therapy be something that it covers, or no? I wouldn't be able to answer that question, because we're not the carrier. That would be a que- question you'd have to ask American Public Life directly, because they're the one that provides you with the insurance. Can I get that number? Yes, ma'am. Whenever you ready. I'm ready. So, 1-800- Uh-huh. ... 256- 2-5-6... ... 8606. You wanna hit- Okay. Wh- ... option four to speak with a representative. I'm sorry? You'll wanna hit option four to speak with a representative. Okay. So it's 1-800-256-8606? Yes, ma'am, and you wanna hit option four. What's the... What's the name of the company? American Public Life. Okay. Sorry, I'm writing it down. Um- No, you fine. So I have to call them basically to get any information on it? No, not really any information, 'cause I do have limited information. I just wouldn't be able to ask... answer specific questions like the one you just asked. So what, what can you tell me about the insurance? So I could tell you where to find doctors. Uh, I have a benefits guide, so that's pretty much the only information I have available to share with you. So it'd probably be better for me to call them? Mm, for specific questions, yes. But I could tell you, like... So you have the Ensure Plus Basic. I can tell you, it says daily confinement, uh, daily hospital confinement is \$50 a day. It says intensive care u- slash coronary care unit would be \$200 a day. It says... And this is for, like, hospital, for your hospital benefits. It says- Okay. ... first annual occurrence hospital, \$500. There's surgical up to \$1000 based on surgical schedule. This, like, specific... it has, like, specific- This is what is covered- ... conditions I think. ... or this is what I would have to pay?

That's what they're covering. Okay. Okay. You would have to pay the difference. Okay. All right. Okay. Because, so none of these, none of these plans are major medical plans. Right. Okay. So I'm gonna give them a call. I appreciate you, though. Thank you. So do you have your ID card? Um, no, I do not. And also, you said it pays for prescriptions, right? Yes, ma'am. Yeah, I've been paying for my prescriptions, so do I get some kinda back pay or something, since I've been paying for this and I've been paying for my prescriptions? You know what I mean? So I... again, that would be a question you wanna ask, um, American Public Life directly. I wouldn't be able to answer that- Okay. ... question, 'cause they're the ones supplying the insurance for you. Would you like me to send you- Okay. ... your ID card, uh, to your email in, like, a physical copy? Yes, please. Okay. Ma'am, if I put you in a brief hold, while I get that for you? Okay. Thank you. Are you there, Ms. Johnson? Yes, I am. All right. So I just sent that card to your email. It should be from, uh, info@benefitsinthecar.com. And then you can expect a physical copy in one to two weeks. Okay. Thank you so much. No problem. Is there anything else I can help you with today? Nope. That's it. All right. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week. Thank you. You, too.

Conversation Format

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

Speaker speaker_1: Hi, this is Darian Johnson. I was calling, um... I work at Columbia Distribution, um, through Innovative Staffing, and I have insurance, you know, through the temp agency, and I pay for it every week but I don't know what it covers, or, you know, I mean, I don't really have no information on it, so I was trying to see... figure out what exactly I'm paying for.

Speaker speaker_0: You said Darian Johnson?

Speaker speaker_1: Yes.

Speaker speaker_0: How do you spell your first name?

Speaker speaker_1: D-A-R-R-I-A-N.

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

Speaker speaker_1: Um, it's... I believe the address would be 2708 Bent Creek Drive. And then what else did you need?

Speaker speaker_0: Date of birth.

Speaker speaker_1: 11/25/99.

Speaker speaker_0: You also need the city, state and zip code.

Speaker speaker_1: Oh, I'm sorry. Evansville, Indiana, uh, 47711-415.

Speaker speaker_0: You said Evansville, Indiana?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Oh, do you verify with your full Social?

Speaker speaker_1: It's 316-21-3855.

Speaker speaker_0: Thank you. For some reason they had you in North Carolina?

Speaker speaker_1: Oh, I don't know. I lived in North Carolina, like, seven years ago, but I don't know why that would be. The address is in Evansville, 2708 Bent Creek Drive is in Evansville, Indiana.

Speaker speaker_0: Okay. I got that updated for you.

Speaker speaker_1: And the birth date was-

Speaker speaker_0: So we got your phone number, 812-470-0664?

Speaker speaker_1: Yes. That is my phone number.

Speaker speaker_0: And the email is BMarieJ with three Ys at gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. All right. So looks like you have the Ensure Plus Basic, which is a medical plan. That'd be good for, like, wellness checks, vis... Uh, actually that's good for, like, doctors, hospitals and prescriptions.

Speaker speaker_1: So would, would therapy be something that it covers, or no?

Speaker speaker_0: I wouldn't be able to answer that question, because we're not the carrier. That would be a question you'd have to ask American Public Life directly, because they're the one that provides you with the insurance.

Speaker speaker_1: Can I get that number?

Speaker speaker_0: Yes, ma'am. Whenever you ready.

Speaker speaker_1: I'm ready.

Speaker speaker_0: So, 1-800-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 256-

Speaker speaker_1: 2-5-6...

Speaker speaker_0: ... 8606. You wanna hit-

Speaker speaker_1: Okay. Wh-

Speaker speaker_0: ... option four to speak with a representative.

Speaker speaker_1: I'm sorry?

Speaker speaker_0: You'll wanna hit option four to speak with a representative.

Speaker speaker_1: Okay. So it's 1-800-256-8606?

Speaker speaker_0: Yes, ma'am, and you wanna hit option four.

Speaker speaker_1: What's the... What's the name of the company?

Speaker speaker_0: American Public Life.

Speaker speaker_1: Okay. Sorry, I'm writing it down. Um-

Speaker speaker_0: No, you fine.

Speaker speaker_1: So I have to call them basically to get any information on it?

Speaker speaker_0: No, not really any information, 'cause I do have limited information. I just wouldn't be able to ask... answer specific questions like the one you just asked.

Speaker speaker_1: So what, what can you tell me about the insurance?

Speaker speaker_0: So I could tell you where to find doctors. Uh, I have a benefits guide, so that's pretty much the only information I have available to share with you.

Speaker speaker_1: So it'd probably be better for me to call them?

Speaker speaker_0: Mm, for specific questions, yes. But I could tell you, like... So you have the Ensure Plus Basic. I can tell you, it says daily confinement, uh, daily hospital confinement is \$50 a day. It says intensive care u- slash coronary care unit would be \$200 a day. It says... And this is for, like, hospital, for your hospital benefits. It says-

Speaker speaker_1: Okay.

Speaker speaker_0: ... first annual occurrence hospital, \$500. There's surgical up to \$1000 based on surgical schedule. This, like, specific... it has, like, specific-

Speaker speaker_1: This is what is covered-

Speaker speaker_0: ... conditions I think.

Speaker speaker_1: ... or this is what I would have to pay?

Speaker speaker_0: That's what they're covering.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: You would have to pay the difference.

Speaker speaker_1: Okay. All right. Okay.

Speaker speaker_0: Because, so none of these, none of these plans are major medical plans.

Speaker speaker_1: Right. Okay. So I'm gonna give them a call. I appreciate you, though. Thank you.

Speaker speaker_0: So do you have your ID card?

Speaker speaker_1: Um, no, I do not. And also, you said it pays for prescriptions, right?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Yeah, I've been paying for my prescriptions, so do I get some kinda back pay or something, since I've been paying for this and I've been paying for my prescriptions? You know what I mean?

Speaker speaker_0: So I... again, that would be a question you wanna ask, um, American Public Life directly. I wouldn't be able to answer that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... question, 'cause they're the ones supplying the insurance for you. Would you like me to send you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... your ID card, uh, to your email in, like, a physical copy?

Speaker speaker_1: Yes, please.

Speaker speaker_0: Okay. Ma'am, if I put you in a brief hold, while I get that for you?

Speaker speaker_1: Okay.

Speaker speaker_0: Thank you. Are you there, Ms. Johnson?

Speaker speaker_1: Yes, I am.

Speaker speaker_0: All right. So I just sent that card to your email. It should be from, uh, info@benefitsinthecar.com. And then you can expect a physical copy in one to two weeks.

Speaker speaker_1: Okay. Thank you so much.

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

Speaker speaker_1: Nope. That's it.

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

Speaker speaker_1: Thank you. You, too.