

## Transcript: Pamela

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you? Pamela, this is Ronald Elliott and I work for HUC Healthcare. How are you? I'm good. And you, sir? I'm doing well. Thank you. I wondered if we could talk a minute about medical insurance. Sure. That's what I'm here for. Okay. Um, if you would, refresh my memory on what benefits I have and then we'll go from there. Sure. I'm going to need the last four digits of your social so I can pull up your file. 4280. 4280. HUC, right? Mm-hmm. And your first and last name, sir? Ronald Elliott. All right, Mr. Elliott. For security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? Yes. The date of birth is June 20th, 1976. The address is 109 Garnet Lane, Griffin, Georgia 30224. Thank you for the information. We have a phone number on file too. 770-825-2945 and your email- Right. ... we, email as ronaldelliott, which is your first and last name, @94@aol.com? Yes. Okay. May I change, may I change the email address? Sure. We'll look through that. Um, let me... Okay. Can you tell me the new email? Ma'am? May I have the new email? Sure. It's J-A-Y E-L-L-I-O-T-T 94... Or excuse me, I'm so sorry. Scratch that. Okay. It's, it's J-A-Y B-I-R-D- B-I-R-D. ... I, yeah. Uh-huh. It's Jaybird and then a I-C-U-S... Mm-hmm. ...4@gmail. So it's Jaybirdicus4@gmail. Okay. We got that updated and you are enrolled in life insurance. Okay. The Stay Healthy Plan, which is a preventive care plan and- Okay. ... behavioral health for you and your spouse. All right. All right, so behavioral health, life insurance, and what's the other one? Uh, the Stay Healthy Plan. It's a prescrip- uh, preventive care plan. Okay. All right. And what would it cost for me to have myself and my wife on a policy? Um, a, a major medical policy? Um, let's see what they're offering. First, these insurance are not like the major insurance. They already- Mm-hmm. ... have that set amount that they're going to pay. Anything above that will be your responsibility. Okay. And they do have one plan that is more towards the traditional, towards the major, but it does have a really high deductible that you'll have to meet before they start paying 100%. Um, that is- So that's the HP, HP? The MVP. Oh, the... Okay, okay. Yeah. It is \$6,500 per person. Okay. And then does it have a, um, out-of-pocket maximum? Um, it doesn't say where here. It doesn't say the max... Oh, the out-of-pocket will be that \$6,500. Okay. Out of pocket every year? Mm-hmm. Okay. All right. And- And then the rest of the plans, um, so you could have a good, uh, an idea, they have two plans called VIP Plus and VIP Prime. The difference between these two plans is the amount you will be paying per paycheck and the amount that the insurance is going to cover. Okay. Uh, let me give an example so we itself. Let's say if you decide to go to your doctor's office, um, this VIP Plus will be covering \$100 a day- Okay. ... maximum three days. And the VIP Prime will cover \$150, the same amount of days, four days. And then they have- Okay. So that's VIP Plus and VIP Prime. Yes. They have- Okay. ... the Stay Healthy Enhance, which is, uh, one part of the one

that you already have. Mm-hmm. But this one you could use it at the hospital as well. It's pretty much- Sure. ... um, adding, I mean, combining the plan that you already have right now with the VIP Plus. Okay. And this one, let's say now you go... The one you have, if you go to your primary care, per se. Yeah. Um, you are responsible to pay for the doctor's visit. Yeah. But if you decide to take the Stay Healthy Enhanced, you only have to pay \$10 copay, you do have the full visit per year and you have \$50 copay for the specialist and \$60 copay for the urgent care. Um, and you could use it in the hospital as well. Okay. And- And it has a group accident that, um- Mm-hmm. ... gives you more coverage for your emergency. Um- Okay. This plan, you have to use for your primary care, a participating provider in order for the procedures to be covered 100%. All right. But when it comes to the hospital you don't have to. Um, let me see what else they have. Okay, you got the urgent care. Now they have, um... Well, the Stay Healthy, which is the one you have, and it includes the prescription plan in it. And those are the four plan that they offer. Let me see how long OTC they have. Okay. So the prices for the VIP Prime for you and your spouse is \$94.37. The VIP Plus will be \$66.73. Mm-hmm. The Stay Healthy Enhanced is \$74.12. And the premium for the MVP is \$756.22 a month. Okay. All right. Let me talk about- And \$43.20. Go ahead, sir. So let me talk about that with her and we'll get online and order, okay? If you would like I could, um, email you the benefit guide. Yeah, that's fine. Because right now I... Okay? So it will be coming in from info@benefitsthanacard. Check your spam and junk mail, it might go there. Okay. Thank you. Is there anything else I can do for you, Mr. Elliott? Did you say the VIP Prime is \$94.37 a month? Uh, no. Those are weekly. The one that is- Mm-hmm. ... is the month are the MVP. Which is the one that go... It, it is more like the traditional. Okay. All right, thank you. Thank you for giving us a call. Check your spam and junk mail for the email. Yes, ma'am. Have a good day. You too, sir. Bye. Bye. Phone number, huh? Give me a moment. VIP Plus. Ah, \$43.20. VIP Plus.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you?

Speaker speaker\_2: Pamela, this is Ronald Elliott and I work for HUC Healthcare. How are you?

Speaker speaker\_1: I'm good. And you, sir?

Speaker speaker\_2: I'm doing well. Thank you. I wondered if we could talk a minute about medical insurance.

Speaker speaker\_1: Sure. That's what I'm here for.

Speaker speaker\_2: Okay. Um, if you would, refresh my memory on what benefits I have and then we'll go from there.

Speaker speaker\_1: Sure. I'm going to need the last four digits of your social so I can pull up your file.

Speaker speaker\_2: 4280.

Speaker speaker\_1: 4280. HUC, right?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And your first and last name, sir?

Speaker speaker\_2: Ronald Elliott.

Speaker speaker\_1: All right, Mr. Elliott. For security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker\_2: Yes. The date of birth is June 20th, 1976. The address is 109 Garnet Lane, Griffin, Georgia 30224.

Speaker speaker\_1: Thank you for the information. We have a phone number on file too. 770-825-2945 and your email-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... we, email as ronaldelliott, which is your first and last name, @94@aol.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay.

Speaker speaker\_2: May I change, may I change the email address?

Speaker speaker\_1: Sure. We'll look through that. Um, let me...

Speaker speaker\_2: Okay.

Speaker speaker\_1: Can you tell me the new email?

Speaker speaker\_2: Ma'am?

Speaker speaker\_1: May I have the new email?

Speaker speaker\_2: Sure. It's J-A-Y E-L-L-I-O-T-T 94... Or excuse me, I'm so sorry. Scratch that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: It's, it's J-A-Y B-I-R-D-

Speaker speaker\_1: B-I-R-D.

Speaker speaker\_2: ... I, yeah.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: It's Jaybird and then a I-C-U-S...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ...4@gmail. So it's Jaybirdicus4@gmail.

Speaker speaker\_1: Okay. We got that updated and you are enrolled in life insurance.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The Stay Healthy Plan, which is a preventive care plan and-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... behavioral health for you and your spouse.

Speaker speaker\_2: All right. All right, so behavioral health, life insurance, and what's the other one?

Speaker speaker\_1: Uh, the Stay Healthy Plan. It's a prescrip- uh, preventive care plan.

Speaker speaker\_2: Okay. All right. And what would it cost for me to have myself and my wife on a policy? Um, a, a major medical policy?

Speaker speaker\_1: Um, let's see what they're offering. First, these insurance are not like the major insurance. They already-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... have that set amount that they're going to pay. Anything above that will be your responsibility.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And they do have one plan that is more towards the traditional, towards the major, but it does have a really high deductible that you'll have to meet before they start paying 100%. Um, that is-

Speaker speaker\_2: So that's the HP, HP?

Speaker speaker\_1: The MVP.

Speaker speaker\_2: Oh, the... Okay, okay.

Speaker speaker\_1: Yeah. It is \$6,500 per person.

Speaker speaker\_2: Okay. And then does it have a, um, out-of-pocket maximum?

Speaker speaker\_1: Um, it doesn't say where here. It doesn't say the max... Oh, the out-of-pocket will be that \$6,500.

Speaker speaker\_2: Okay. Out of pocket every year?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay. All right. And-

Speaker speaker\_1: And then the rest of the plans, um, so you could have a good, uh, an idea, they have two plans called VIP Plus and VIP Prime. The difference between these two plans is the amount you will be paying per paycheck and the amount that the insurance is going to cover.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Uh, let me give an example so we

Speaker speaker\_3: itself. Let's say if you decide to go to your doctor's office, um, this VIP Plus will be covering \$100 a day-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... maximum three days. And the VIP Prime will cover \$150, the same amount of days, four days. And then they have-

Speaker speaker\_2: Okay. So that's VIP Plus and VIP Prime.

Speaker speaker\_1: Yes. They have-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the Stay Healthy Enhance, which is, uh, one part of the one that you already have.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: But this one you could use it at the hospital as well. It's pretty much-

Speaker speaker\_2: Sure.

Speaker speaker\_1: ... um, adding, I mean, combining the plan that you already have right now with the VIP Plus.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And this one, let's say now you go... The one you have, if you go to your primary care, per se.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, you are responsible to pay for the doctor's visit.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: But if you decide to take the Stay Healthy Enhanced, you only have to pay \$10 copay, you do have the full visit per year and you have \$50 copay for the specialist and \$60 copay for the urgent care. Um, and you could use it in the hospital as well.

Speaker speaker\_2: Okay. And-

Speaker speaker\_1: And it has a group accident that, um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... gives you more coverage for your emergency. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: This plan, you have to use for your primary care, a participating provider in order for the procedures to be covered 100%.

Speaker speaker\_2: All right.

Speaker speaker\_1: But when it comes to the hospital you don't have to. Um, let me see what else they have. Okay, you got the urgent care. Now they have, um... Well, the Stay Healthy, which is the one you have, and it includes the prescription plan in it. And those are the four plan that they offer. Let me see how long OTC they have. Okay. So the prices for the VIP Prime for you and your spouse is \$94.37. The VIP Plus will be \$66.73.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: The Stay Healthy Enhanced is \$74.12. And the premium for the MVP is \$756.22 a month.

Speaker speaker\_2: Okay. All right. Let me talk about-

Speaker speaker\_1: And \$43.20. Go ahead, sir.

Speaker speaker\_2: So let me talk about that with her and we'll get online and order, okay?

Speaker speaker\_1: If you would like I could, um, email you the benefit guide.

Speaker speaker\_2: Yeah, that's fine.

Speaker speaker\_1: Because right now I... Okay? So it will be coming in from [info@benefitsthanacard](mailto:info@benefitsthanacard). Check your spam and junk mail, it might go there.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: Is there anything else I can do for you, Mr. Elliot?

Speaker speaker\_2: Did you say the VIP Prime is \$94.37 a month?

Speaker speaker\_1: Uh, no. Those are weekly. The one that is-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... is the month are the MVP. Which is the one that go... It, it is more like the traditional.

Speaker speaker\_2: Okay. All right, thank you.

Speaker speaker\_1: Thank you for giving us a call. Check your spam and junk mail for the email.

Speaker speaker\_2: Yes, ma'am. Have a good day.

Speaker speaker\_1: You too, sir.

Speaker speaker\_2: Bye.

Speaker speaker\_1: Bye.

Speaker speaker\_2: Phone number, huh? Give me a moment. VIP Plus. Ah, \$43.20. VIP Plus.