

## Transcript: Pamela

**Blanc-6508786386780160-5072412555132928**

### 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? Hi. Um, I need to enroll in benefits. Looks like. What's the last four digits of the social number and the name of the staffing agency you work for? It's 6266 and Creative Circle. What is the last name? Autumn Sharp. Can you say 6266? Uh, 5461... 6266, yes. 6266 at Creative Circle. And can you repeat your name one more time for me? I'm sorry. Yeah. It's Autumn, um, A-U-T-U-M-N. And I haven't gotten my first paycheck yet, so maybe I'm not in the system or something. Might be, but let me, let me double check here one more time before we go to the next step. Okay. Not found in the system. We have... We could create your file, um, if you're willing to provide the personal information. If not, you could give us a call, we'll say Monday- Okay. ... to see if the bene- if you were file is in the system already. Oh, you know what? I think I'll just wait because today is the payday and- Mm-hmm. ... um, and I, I won't be covered on Monday anyway, so I can just, I can just call back and do it on Monday. Yeah. Well, if, if, even if you, um, enroll on Monday, the benefits take about three weeks to kick in. Oh. Oh my gosh. Okay. Yes. Uh, okay. Well, I guess I can do it today if that's, that's going to help me get coverage quicker. No. No? Oh. Because the week already closed, so, um... Oh, okay. Okay. Yeah. So Monday if you... If, if you enroll today, on Monday it will be the same- Okay. ... actual day. Okay. Well, maybe, um, I'll ask a question then. Are... It looks like, so what I would need to do is get... is enroll in both the Stay Healthy and the Ensure plan if I want preventative care covered plus like a hospital stay and an outpatient. Is that right? It's... Yes. Not one or the other. S- How you going to... If you get both, you get more benefits- Mm-hmm. I mean, you want more coverage than just one. Yeah. Yeah. Okay. So with the Stay Healthy, your preventive care will be covered, um, 100% the actual procedure. Okay. Then you are responsible for, for the doctor's premium, doctor's office premium, and you have to use a participating provider in order for the procedures to be covered 100%. Right. Okay. Yeah. So it's in, um, yeah, it's in-network. Um, yeah. Th- that's what I'll do. Okay. And then is there... I don't see anything about a deductible to be met. Is there? No. Well, these insurance are not like major insurance. They already have a set amount that they're going to pay. Anything above that amount will be your responsibility. Um, some of the plans, they cover \$50 towards the visit. And let me see exactly. Creative Circle. Give me one second. Let me... Okay, there. Uh... Oh. Sorry, the system is taking forever. Okay. So Creative Circle has the Ensure Plus, Ensure Plus Enhanced, and Ensure Plus Premier. The difference between them three, it will be the amount you will be paying per paycheck and the amount that the insurance going to cover. Um, it do not matter which of the three plans you choose. The insurance going to cover \$75 towards the visit when you go to the doctor. That's how this insurance work. Oh. Oh, it covers that much. It's not that that's what you pay, that's what it covers. Mm-hmm. I see. Okay. So

that is the opposite and that's why there's no deductible. Yes, ma'am. And all of those numbers are what is covered. So like a emergency room visit, there's \$250 covered and then I'd be responsible for all the rest. Yes, ma'am. I see. Okay. Um, okay. Well, I guess that's what I will need to do, but, um, I think I'll read all the rest of this and then, uh, I'll call back on Monday. No problem. No problem. And this will be just the same. Okay. All right. Thank you for your help. Thank you for giving us a call. Have a great rest of the day. You too. Bye.

## 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: Hi. Um, I need to enroll in benefits.

Speaker speaker\_1: Looks like. What's the last four digits of the social number and the name of the staffing agency you work for?

Speaker speaker\_2: It's 6266 and Creative Circle.

Speaker speaker\_1: What is the last name?

Speaker speaker\_2: Autumn Sharp.

Speaker speaker\_1: Can you say 6266?

Speaker speaker\_2: Uh, 5461... 6266, yes.

Speaker speaker\_1: 6266 at Creative Circle. And can you repeat your name one more time for me? I'm sorry.

Speaker speaker\_2: Yeah. It's Autumn, um, A-U-T-U-M-N. And I haven't gotten my first paycheck yet, so maybe I'm not in the system or something.

Speaker speaker\_1: Might be, but let me, let me double check here one more time before we go to the next step.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Not found in the system. We have... We could create your file, um, if you're willing to provide the personal information. If not, you could give us a call, we'll say Monday-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... to see if the bene- if you were file is in the system already.

Speaker speaker\_2: Oh, you know what? I think I'll just wait because today is the payday and-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... um, and I, I won't be covered on Monday anyway, so I can just, I can just call back and do it on Monday. Yeah.

Speaker speaker\_1: Well, if, if, even if you, um, enroll on Monday, the benefits take about three weeks to kick in.

Speaker speaker\_2: Oh. Oh my gosh. Okay.

Speaker speaker\_1: Yes.

Speaker speaker\_2: Uh, okay. Well, I guess I can do it today if that's, that's going to help me get coverage quicker.

Speaker speaker\_1: No.

Speaker speaker\_2: No? Oh.

Speaker speaker\_1: Because the week already closed, so, um...

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

Speaker speaker\_1: So Monday if you... If, if you enroll today, on Monday it will be the same-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... actual day.

Speaker speaker\_2: Okay. Well, maybe, um, I'll ask a question then. Are... It looks like, so what I would need to do is get... is enroll in both the Stay Healthy and the Ensure plan if I want preventative care covered plus like a hospital stay and an outpatient. Is that right? It's...

Speaker speaker\_1: Yes.

Speaker speaker\_2: Not one or the other. S-

Speaker speaker\_1: How you going to... If you get both, you get more benefits-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: I mean, you want more coverage than just one.

Speaker speaker\_2: Yeah. Yeah. Okay.

Speaker speaker\_1: So with the Stay Healthy, your preventive care will be covered, um, 100% the actual procedure.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Then you are responsible for, for the doctor's premium, doctor's office premium, and you have to use a participating provider in order for the procedures to be covered 100%.

Speaker speaker\_2: Right. Okay. Yeah. So it's in, um, yeah, it's in-network. Um, yeah. Th-that's what I'll do. Okay. And then is there... I don't see anything about a deductible to be met.

Is there?

Speaker speaker\_1: No. Well, these insurance are not like major insurance. They already have a set amount that they're going to pay. Anything above that amount will be your responsibility. Um, some of the plans, they cover \$50 towards the visit. And let me see exactly. Creative Circle. Give me one second. Let me... Okay, there. Uh... Oh. Sorry, the system is taking forever. Okay. So Creative Circle has the Ensure Plus, Ensure Plus Enhanced, and Ensure Plus Premier. The difference between them three, it will be the amount you will be paying per paycheck and the amount that the insurance going to cover. Um, it do not matter which of the three plans you choose. The insurance going to cover \$75 towards the visit when you go to the doctor. That's how this insurance work.

Speaker speaker\_2: Oh. Oh, it covers that much. It's not that that's what you pay, that's what it covers.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: I see. Okay. So that is the opposite and that's why there's no deductible.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: And all of those numbers are what is covered. So like a emergency room visit, there's \$250 covered and then I'd be responsible for all the rest.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: I see. Okay. Um, okay. Well, I guess that's what I will need to do, but, um, I think I'll read all the rest of this and then, uh, I'll call back on Monday.

Speaker speaker\_1: No problem. No problem.

Speaker speaker\_2: And this will be just the same. Okay. All right. Thank you for your help.

Speaker speaker\_1: Thank you for giving us a call. Have a great rest of the day.

Speaker speaker\_2: You too. Bye.