

## Transcript: Pearl

**Rojas-4865467568275456-5228958871371776**

### Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Um, Dewayne. And how can I assist you? I want to ask a question. I'm signing up for benefits. I'm trying to see, um, about your benefits and stuff like that, 'cause you're a new company that took over them. Just trying to ask questions to see if I want benefits from you or not. I'll get back. Things like dental, life, vision, and things of that nature. Okay. So I have a couple questions for you, Jeff. Okay. For dental, how does that work for us, dental? Um, so what's the name of the staffing agency you work for? Say that again. What's the name of the staffing agency you work for? Noor, N-O-O-R. So with dental... So with dental your, your preventative visits are covered 100%, which is your basic cleaning and checkup once per six months. Things like, uh, fillings, non-surgical extractions, and X-rays are covered at 80% once you pay the \$60 deductible for just yourself or \$150 per family. And things like crowns and braces are not covered. And this comes with the \$750 annually. Okay. What, what does, what is covered at 80% again please? X-rays, nonsurgical extractions, and fillings. And fillings? Okay. And what is not covered for us, um, uh, put, um, pull in tooth and keeping all that is what? That's what? 80% or what? Yeah. Extractions. Yes, extractions are 80% as long as it's, as long as they're non-surgical. Okay. All right, um, uh, what about root canals and things of that nature? Nope, the root canal is surgical so it's not a covered service. So it's not covered at all? No, no sir. Okay. What about, um, vision? Vision, uh, you have a copay of \$10 for your annual eye exam, lenses and- for your lenses and frames there's a \$25 copay, and you get a frame allowance of \$130, uh, annually. Okay. What about, um, medication? Medication, like prescription coverage? Yes. So your... So your, your- you can have prescription coverage, um, one of three ways. You can have some prescription coverage through your medical plan, you can have some prescriptions through your, through your... Hold on one second, let me confirm that real quick. Through... Where is it? Here, through your preventive health plan also has some, some prescription coverage. Or you can enroll in the free Rx Plan which you pay, um, it's \$5.99 a week and, uh, it has a wider range of prescription coverage. If you're covered- if your prescription is on the list of covered medications, it's covered 100%. Um, and that, and that's a separate plan by itself. You can get that plan by itself. Okay. Um, last one, what about doctor visits? So there are two medical plans you can choose from, the VIP Classic and the Elite Pro. These plans don't have copay or deductibles but they only cover each service up to a certain dollar amount. For example... Um, and then the difference between three- those two are the dollar amount that they cover. So, for example, if you're confined to the hospital, the Classic, the VIP Classic covers \$50 a day for 30 days, and the Elite Pro covers \$400 a day for five days. So what if you were to get a CT scan, if you just get a, um, the doctor recommend you get a CT scan for something, how does it cover that? Um, so minor diagnoses... Um, actually medical imaging tests, the Classic

covers \$100 a day for one day and then the Elite Pro covers \$250 a day for one day. So if I was to go get a CT scan, it only covers \$100, is that what you're saying? Right. Is there a copayment? If there, is there a copayment as far as me going to the doctor visit, a doctor visit? Is there a copayment? There's no copay or deductible. The, um, Classic covers \$50 a day for four visits a year, and the Elite Pro covers \$100 a day for three visits a year. So it don't really cover, it don't really cover a CT... If a CT scan, say for instance, \$6,000 for a CT scan, what does that cover for us with, with the company? So that's, I believe that's called, um, that's considered a medic- medical imaging test. But with the VIP Classic it covers \$100 for one day, and the Elite Pro covers \$250 for one day. So that's all that, um, you said, you said a one-day, but if I'm doing that test on one day, how do you cover it so it don't, it don't really cover nothing for that test? If it's, if it's \$6,000 for them to do a CT imaging, if it's \$6,000, the cost of that imaging, how much do y- you guys pay for that \$6,000? How much of it's covered out of the \$6,000? Those are the prices that I was saying. Uh, a \$100, it would cover \$100 for one day which is that one exam, or the \$250 depending on which plan you choose. Oh, so that's the... Okay, that's all because there's no percentage, like they cover 40% of it or nothing like that, it's not like that? No. No, sir. Okay, okay. Yeah, that's what I wanted to ask questions about that. All right then, thanks a lot for your help. No problem. Thank you for calling. You have a great day. Mm-hmm.

## Conversation Format

Speaker speaker\_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker\_1: Um, Dewayne.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: I want to ask a question. I'm signing up for benefits. I'm trying to see, um, about your benefits and stuff like that, 'cause you're a new company that took over them. Just trying to ask questions to see if I want benefits from you or not.

Speaker speaker\_0: I'll get back.

Speaker speaker\_1: Things like dental, life, vision, and things of that nature.

Speaker speaker\_0: Okay. So I have a couple questions for you, Jeff.

Speaker speaker\_1: Okay. For dental, how does that work for us, dental?

Speaker speaker\_0: Um, so what's the name of the staffing agency you work for?

Speaker speaker\_1: Say that again.

Speaker speaker\_0: What's the name of the staffing agency you work for?

Speaker speaker\_1: Noor, N-O-O-R.

Speaker speaker\_0: So with dental... So with dental your, your preventative visits are covered 100%, which is your basic cleaning and checkup once per six months. Things like, uh, fillings, non-surgical extractions, and X-rays are covered at 80% once you pay the \$60 deductible for just yourself or \$150 per family. And things like crowns and braces are not covered. And this comes with the \$750 annually.

Speaker speaker\_1: Okay. What, what does, what is covered at 80% again please?

Speaker speaker\_0: X-rays, nonsurgical extractions, and fillings.

Speaker speaker\_1: And fillings? Okay. And what is not covered for us, um, uh, put, um, pull in tooth and keeping all that is what? That's what? 80% or what?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Extractions.

Speaker speaker\_0: Yes, extractions are 80% as long as it's, as long as they're non-surgical.

Speaker speaker\_1: Okay. All right, um, uh, what about root canals and things of that nature?

Speaker speaker\_0: Nope, the root canal is surgical so it's not a covered service.

Speaker speaker\_1: So it's not covered at all?

Speaker speaker\_0: No, no sir.

Speaker speaker\_1: Okay. What about, um, vision?

Speaker speaker\_0: Vision, uh, you have a copay of \$10 for your annual eye exam, lenses and- for your lenses and frames there's a \$25 copay, and you get a frame allowance of \$130, uh, annually.

Speaker speaker\_1: Okay. What about, um, medication?

Speaker speaker\_0: Medication, like prescription coverage?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So your... So your, your- you can have prescription coverage, um, one of three ways. You can have some prescription coverage through your medical plan, you can have some prescriptions through your, through your... Hold on one second, let me confirm that real quick. Through... Where is it? Here, through your preventive health plan also has some, some prescription coverage. Or you can enroll in the free Rx Plan which you pay, um, it's \$5.99 a week and, uh, it has a wider range of prescription coverage. If you're covered- if your prescription is on the list of covered medications, it's covered 100%. Um, and that, and that's a separate plan by itself. You can get that plan by itself.

Speaker speaker\_1: Okay. Um, last one, what about doctor visits?

Speaker speaker\_0: So there are two medical plans you can choose from, the VIP Classic and the Elite Pro. These plans don't have copay or deductibles but they only cover each service up to a certain dollar amount. For example... Um, and then the difference between

three- those two are the dollar amount that they cover. So, for example, if you're confined to the hospital, the Classic, the VIP Classic covers \$50 a day for 30 days, and the Elite Pro covers \$400 a day for five days.

Speaker speaker\_1: So what if you were to get a CT scan, if you just get a, um, the doctor recommend you get a CT scan for something, how does it cover that?

Speaker speaker\_0: Um, so minor diagnoses... Um, actually medical imaging tests, the Classic covers \$100 a day for one day and then the Elite Pro covers \$250 a day for one day.

Speaker speaker\_1: So if I was to go get a CT scan, it only covers \$100, is that what you're saying?

Speaker speaker\_0: Right.

Speaker speaker\_1: Is there a copayment? If there, is there a copayment as far as me going to the doctor visit, a doctor visit? Is there a copayment?

Speaker speaker\_0: There's no copay or deductible. The, um, Classic covers \$50 a day for four visits a year, and the Elite Pro covers \$100 a day for three visits a year.

Speaker speaker\_1: So it don't really cover, it don't really cover a CT... If a CT scan, say for instance, \$6,000 for a CT scan, what does that cover for us with, with the company?

Speaker speaker\_0: So that's, I believe that's called, um, that's considered a medic- medical imaging test. But with the VIP Classic it covers \$100 for one day, and the Elite Pro covers \$250 for one day.

Speaker speaker\_1: So that's all that, um, you said, you said a one-day, but if I'm doing that test on one day, how do you cover it so it don't, it don't really cover nothing for that test? If it's, if it's \$6,000 for them to do a CT imaging, if it's \$6,000, the cost of that imaging, how much do y- you guys pay for that \$6,000? How much of it's covered out of the \$6,000?

Speaker speaker\_0: Those are the prices that I was saying. Uh, a \$100, it would cover \$100 for one day which is that one exam, or the \$250 depending on which plan you choose.

Speaker speaker\_1: Oh, so that's the... Okay, that's all because there's no percentage, like they cover 40% of it or nothing like that, it's not like that?

Speaker speaker\_0: No. No, sir.

Speaker speaker\_1: Okay, okay. Yeah, that's what I wanted to ask questions about that. All right then, thanks a lot for your help.

Speaker speaker\_0: No problem. Thank you for calling. You have a great day.

Speaker speaker\_1: Mm-hmm.