**Transcript: Pearl** 

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## **Full Transcript**

Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who does the pleasure of speaking with? Hi. This is Ralph ■Nanes. And how can I assist you? Um, I just joined a company called Noor, um, uh, Recruiting and, uh, they gave me this document and the number to call for, to enroll on the health benefits. Okay. And you said, I'm sorry, what staffing agency? Sorry? What's the name of the staffing agency? Uh, the name of the agency is, N- Noor, N-O-O-R, Inc. And the last four digits of your social? Uh, 7797. Okay. Repeat your name for me. Ralph, R-A-L-P-H. And last name is N as in November, A as in apple, L as in November, N as in November, I as in India, S as in Sara. Okay. And if you can provide me your address and date of birth. Okay. Date of birth is March 27th, 1965. And the address is 2620 Yuzos Street, which is Y as in yellow, U as in umbrella, Z as in zebra, U as in umbrella, the tree. That's in Supreme Valley, California, 91977. All right. And what's a good contact number for you? Uh, 626-240-9556. All righty. Um, I have your email address as ralphrr@gmail.com? Mm-hmm. That's correct, yes. Okay. And do you know what you're wanting to enroll in today? Uh, sorry. I don't, uh, I don't know what's your plans here. Um, they send me that enrollment form. Um, like, I need the full, like, dental and, and vision and, uh, health, like visiting doctors and, you know. ■ Okay. Is the coverage for just yourself? Me and my wife. Okay. So dental for you and your wife is \$10.80 a week and vision is \$4.84 a week. And then medical, it depends on what plan you're wanting to choose. There are two plans you can choose from. The VIP Classic for both of you is \$45.01 a week and the VIP... I'm sorry. The Elite Pro is \$54.61 for both of you. Um- What's the higher- And if- ... the highest plan? The higher plan is the Elite Pro for \$54.61. Okay. You would like that plan? Yes, thank you. Okay. So that brings your weekly deductions to \$70.25 a week. How much per week? \$70.25. Okay. Is that fine? Yeah. Okay. It will take one to two weeks for the staffing agency to start making those deductions. Once they do, the following Monday you guys become active and then later that week you receive your vision and dental card in the mail, and your medical will go to your email. Oh, medical goes to my email. Okay. And this is like, um... and like what's the copay if I wanna visit the doctor or? With the doctor there's no copays or deductibles. They only cover up to a certain dollar amount for each service. Oh. So it's not like a fully benefit, this one? Correct. Do they have another thing or? No, sir. Okay. So I'm paying for, like y- let, let's suppose if I go to the doctor and they charge like, I don't know, maybe \$75 per visit. There's any copay I pay or is, like, what's... Let me understand, like, a little bit about this if I wanna go visit the doctor. Okay. So like I said, there's no copays or deductibles. For a physician's office visit, they, the insurance carrier pays \$100 a year for three visits a year. So if they charge \$150 at the physician's office, the insurance carrier covers \$100 and you're responsible for the \$50. Sorry. Say it again. The voice is not clear, I'm sorry. So say it again. If they charge \$100... If they charge 100... So if they charge, the physician's office if they charge

\$150 for that visit, the insurance carrier pays 100 and you're responsible for the remaining 50. Oh, I see. But if they charge \$75 per visit, then it will be covered? Correct. Okay. And if there is any, like, uh, medicine, med-like, uh, w- what's the cover on the medicine? So with the medication it does have-Medical... It does have prescription coverage. Um, bear with me one moment. So with the medication, if the m- if the medication is covered through your plan, um, you will pay \$10, \$20 or \$30 depending on the, the level of the drug. Okay, Okay, sounds good. All right, so when do you think that it will be, uh, active? Between one to two weeks. One to two weeks. Okay, so by end of the month then? Approximately. Okay, thank you so much. Appreciate it. No problem. Um, is there anything I can assist you with today? Do you need my wife's name as well? Actually, yes, that is very true. Give me one moment. What is her name? Her name is Rand, which is R as in Romeo, A as in Apple, N as in Nancy, D as in David, and her last name is A as in Apple, Z as in Zebra, I as in India, Z as in Zebra. Okay, full social? Uh, full social, one second. 718-38-0778. Okay, date of birth? Uh, September 13th, 1966. All right, I have all that information down. Is there anything else I can assist you with today? No, that's about it. Thank you. Thank you so much for calling. You have a great day. You too. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who does the pleasure of speaking with?

Speaker speaker\_1: Hi. This is Ralph ■Nanes.

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

Speaker speaker\_1: Um, I just joined a company called Noor, um, uh, Recruiting and, uh, they gave me this document and the number to call for, to enroll on the health benefits.

Speaker speaker 0: Okay. And you said, I'm sorry, what staffing agency?

Speaker speaker\_1: Sorry?

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

Speaker speaker 1: Uh, the name of the agency is, N- Noor, N-O-O-R, Inc.

Speaker speaker\_0: And the last four digits of your social?

Speaker speaker\_1: Uh, 7797.

Speaker speaker\_0: Okay. Repeat your name for me.

Speaker speaker\_1: Ralph, R-A-L-P-H. And last name is N as in November, A as in apple, L as in November, N as in November, I as in India, S as in Sara.

Speaker speaker\_0: Okay. And if you can provide me your address and date of birth.

Speaker speaker\_1: Okay. Date of birth is March 27th, 1965. And the address is 2620 Yuzos Street, which is Y as in yellow, U as in umbrella, Z as in zebra, U as in umbrella, the tree. That's in Supreme Valley, California, 91977.

Speaker speaker\_0: All right. And what's a good contact number for you?

Speaker speaker\_1: Uh, 626-240-9556.

Speaker speaker\_0: All righty. Um, I have your email address as ralphrr@gmail.com?

Speaker speaker\_1: Mm-hmm. That's correct, yes.

Speaker speaker\_0: Okay. And do you know what you're wanting to enroll in today?

Speaker speaker\_1: Uh, sorry. I don't, uh, I don't know what's your plans here. Um, they send me that enrollment form. Um, like, I need the full, like, dental and, and vision and, uh, health, like visiting doctors and, you know. ■

Speaker speaker\_0: Okay. Is the coverage for just yourself?

Speaker speaker\_1: Me and my wife.

Speaker speaker\_0: Okay. So dental for you and your wife is \$10.80 a week and vision is \$4.84 a week. And then medical, it depends on what plan you're wanting to choose. There are two plans you can choose from. The VIP Classic for both of you is \$45.01 a week and the VIP... I'm sorry. The Elite Pro is \$54.61 for both of you. Um-

Speaker speaker\_1: What's the higher-

Speaker speaker\_0: And if-

Speaker speaker\_1: ... the highest plan?

Speaker speaker\_0: The higher plan is the Elite Pro for \$54.61.

Speaker speaker\_1: Okay.

Speaker speaker\_0: You would like that plan?

Speaker speaker\_1: Yes, thank you.

Speaker speaker\_0: Okay. So that brings your weekly deductions to \$70.25 a week.

Speaker speaker\_1: How much per week?

Speaker speaker\_0: \$70.25.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Is that fine?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. It will take one to two weeks for the staffing agency to start making those deductions. Once they do, the following Monday you guys become active and then later

that week you receive your vision and dental card in the mail, and your medical will go to your email.

Speaker speaker\_1: Oh, medical goes to my email. Okay. And this is like, um... and like what's the copay if I wanna visit the doctor or?

Speaker speaker\_0: With the doctor there's no copays or deductibles. They only cover up to a certain dollar amount for each service.

Speaker speaker\_1: Oh. So it's not like a fully benefit, this one?

Speaker speaker 0: Correct.

Speaker speaker\_1: Do they have another thing or?

Speaker speaker\_0: No, sir.

Speaker speaker\_1: Okay. So I'm paying for, like y- let, let's suppose if I go to the doctor and they charge like, I don't know, maybe \$75 per visit. There's any copay I pay or is, like, what's... Let me understand, like, a little bit about this if I wanna go visit the doctor.

Speaker speaker\_0: Okay. So like I said, there's no copays or deductibles. For a physician's office visit, they, the insurance carrier pays \$100 a year for three visits a year. So if they charge \$150 at the physician's office, the insurance carrier covers \$100 and you're responsible for the \$50.

Speaker speaker\_1: Sorry. Say it again. The voice is not clear, I'm sorry. So say it again. If they charge \$100...

Speaker speaker\_0: If they charge 100... So if they charge, the physician's office if they charge \$150 for that visit, the insurance carrier pays 100 and you're responsible for the remaining 50.

Speaker speaker\_1: Oh, I see. But if they charge \$75 per visit, then it will be covered?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. And if there is any, like, uh, medicine, med- like, uh, w- what's the cover on the medicine?

Speaker speaker\_0: So with the medication it does have-Medical... It does have prescription coverage. Um, bear with me one moment. So with the medication, if the m- if the medication is covered through your plan, um, you will pay \$10, \$20 or \$30 depending on the, the level of the drug.

Speaker speaker\_1: Okay. Okay, sounds good. All right, so when do you think that it will be, uh, active?

Speaker speaker\_0: Between one to two weeks.

Speaker speaker 1: One to two weeks. Okay, so by end of the month then?

Speaker speaker\_0: Approximately.

Speaker speaker\_1: Okay, thank you so much. Appreciate it.

Speaker speaker\_0: No problem. Um, is there anything I can assist you with today?

Speaker speaker\_1: Do you need my wife's name as well?

Speaker speaker\_0: Actually, yes, that is very true. Give me one moment. What is her name?

Speaker speaker\_1: Her name is Rand, which is R as in Romeo, A as in Apple, N as in Nancy, D as in David, and her last name is A as in Apple, Z as in Zebra, I as in India, Z as in Zebra.

Speaker speaker\_0: Okay, full social?

Speaker speaker\_1: Uh, full social, one second. 718-38-0778.

Speaker speaker\_0: Okay, date of birth?

Speaker speaker\_1: Uh, September 13th, 1966.

Speaker speaker\_0: All right, I have all that information down. Is there anything else I can assist you with today?

Speaker speaker\_1: No, that's about it. Thank you.

Speaker speaker\_0: Thank you so much for calling. You have a great day.

Speaker speaker\_1: You too. Bye-bye.