**Transcript: Pearl** 

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## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell was I just speaking with? Hi. My name is Rhonda Paylo. And how can I assist you? Hi. Um, I recently, um, just started, um, at MDI last week. Um, when I filled out my paper- paperwork for the medical, I declined the medical through that. Um, I currently have MinnesotaCare but I wasn't quite thinking that... 'Cause I have to renew my MinnesotaCare, but I know they're gonna ask me if I was offered any kind of insurance, and I know I was, but I need to know, like, what kind of insurance that would have been. Um, what... The name of the staff agency you work for. Uh, uh, Doherty. So the, the plans they offer through Doherty are, are limited benefit plans. Um, for as far as, like, c- uh, companies, medical, dental... Um, medical and dental are through American Public Life. Vision is through MetLife and preventative health is through, um, 90 Degree Benefits. So there's, like, three or four different medical institutes involved with this? So it- they... It's four different companies that do handle the coverage but if you're talking just medical, the medical is through APL, which is American Public Life. APL, American Public Life? Yes. Um, what- what does that cost? I'm sorry. You said, what does it cost? Yeah. What would have been my cost, um, for that? So depending on the plan, the VIP standard which is the medical plan, it's \$16.81 a week. If you'd like I can send you a copy of the benefit guide and it'll show you all the plans and prices and all the information there. Um, I guess I just need to know, like, um, what basically what it would have cost me. Um, what, how much it would cost me a month to carry the cov- uh, carry the medical coverage. And that's all of it, like the medical, the dental, vision. All of, all of that. They're all separate plans. Um, so they all have their own prices. That's why I was, I was offering you the, the benefit guide because it'll show you the plans and the prices that are, are offered. Okay. Do you know about how long that would take? Or is that something I could get in an email, or? Yes. That's what... I'm gonna email it to you. What's your email address? Um, it's all lowercase. It's rlp41772@live.com. Okay. And this email is gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see any inbox, try your spam or junk folder. Okay. And what was the name that it's coming from? Info@benefitsinacard.com. Info@benefits... Inacard.com, yes. Okay. Okay, I will look for that then. All right. Is there anything else I can assist you with today? Um, no. I guess, you know, I, I just wasn't quite sure exactly how the insurance ran knowing that this is a temporary or, you know, work- working through a temp agent- agency. Um, I wasn't exactly sure. The medical, on how it went, because I did decline it. But I have MinnesotaCare and I know that they're gonna ask me, so... And, um, or why I declined it. Um, you know, and most of the time it's usually because I can't afford it. Okay. No worries. That, that, that benefit guide is gonna show you all the plans and prices, all together. Okay. All right. Thank you very much. Thank you as much for calling. You have a great day. You too. Bye-bye.

## **Conversation Format**

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

Speaker speaker\_1: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell was I just speaking with?

Speaker speaker\_2: Hi. My name is Rhonda Paylo.

Speaker speaker\_1: And how can I assist you?

Speaker speaker\_2: Hi. Um, I recently, um, just started, um, at MDI last week. Um, when I filled out my paper- paperwork for the medical, I declined the medical through that. Um, I currently have MinnesotaCare but I wasn't quite thinking that... 'Cause I have to renew my MinnesotaCare, but I know they're gonna ask me if I was offered any kind of insurance, and I know I was, but I need to know, like, what kind of insurance that would have been.

Speaker speaker\_1: Um, what... The name of the staff agency you work for.

Speaker speaker\_2: Uh, uh, Doherty.

Speaker speaker\_1: So the, the plans they offer through Doherty are, are limited benefit plans. Um, for as far as, like, c- uh, companies, medical, dental... Um, medical and dental are through American Public Life. Vision is through MetLife and preventative health is through, um, 90 Degree Benefits.

Speaker speaker\_2: So there's, like, three or four different medical institutes involved with this?

Speaker speaker\_1: So it- they... It's four different companies that do handle the coverage but if you're talking just medical, the medical is through APL, which is American Public Life.

Speaker speaker\_2: APL, American Public Life?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Um, what- what does that cost?

Speaker speaker\_1: I'm sorry. You said, what does it cost?

Speaker speaker\_2: Yeah. What would have been my cost, um, for that?

Speaker speaker\_1: So depending on the plan, the VIP standard which is the medical plan, it's \$16.81 a week. If you'd like I can send you a copy of the benefit guide and it'll show you all the plans and prices and all the information there.

Speaker speaker\_2: Um, I guess I just need to know, like, um, what basically what it would have cost me. Um, what, how much it would cost me a month to carry the cov- uh, carry the medical coverage. And that's all of it, like the medical, the dental, vision. All of, all of that.

Speaker speaker\_1: They're all separate plans. Um, so they all have their own prices. That's why I was, I was offering you the, the benefit guide because it'll show you the plans and the prices that are, are offered.

Speaker speaker\_2: Okay. Do you know about how long that would take? Or is that something I could get in an email, or?

Speaker speaker\_1: Yes. That's what... I'm gonna email it to you. What's your email address?

Speaker speaker\_2: Um, it's all lowercase. It's rlp41772@live.com.

Speaker speaker\_1: Okay. And this email is gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see any inbox, try your spam or junk folder.

Speaker speaker\_2: Okay. And what was the name that it's coming from?

Speaker speaker\_1: Info@benefitsinacard.com.

Speaker speaker\_2: Info@benefits...

Speaker speaker\_1: Inacard.com, yes.

Speaker speaker\_2: Okay, I will look for that then. All right.

Speaker speaker\_1: Is there anything else I can assist you with today?

Speaker speaker\_2: Um, no. I guess, you know, I, I just wasn't quite sure exactly how the insurance ran knowing that this is a temporary or, you know, work- working through a temp agent- agency. Um, I wasn't exactly sure. The medical, on how it went, because I did decline it. But I have MinnesotaCare and I know that they're gonna ask me, so... And, um, or why I declined it. Um, you know, and most of the time it's usually because I can't afford it.

Speaker speaker\_1: Okay. No worries. That, that benefit guide is gonna show you all the plans and prices, all together.

Speaker speaker\_2: Okay. All right. Thank you very much.

Speaker speaker\_1: Thank you as much for calling. You have a great day.

Speaker speaker\_2: You too. Bye-bye.