**Transcript: Pearl** 

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## **Full Transcript**

Hi, good morning. Thank you for calling Benefits in Your Cart. My name is Pearl. Who's that I'm just speaking with? Uh, Darren Sanders. And how can I assist you? Uh, yes, I wanted to enroll in insurance. Okay. What's the name of the staff agency you work for? Crown. And the last four digits of your social? 3711. All right. And if you can confirm your address and date of birth. All right, address is going to be 245 Ramsey Road, Cub Run, Kentucky 42729. And my date of birth's going to be September 20, 1988. All righty. And I have your phone number as 270-597-7300. That's right. And I have the email address as drsanders8817@gmail.com. Yeah, that's right. All right. It's D-R Sanders, but yeah, that- Yeah. That works. Yes. Um, do you know- Sounds more important the way you say it. Um, do you know what you want to enroll in today? Uh, I just want to do, uh, well, I, I tried to look on here and, and, uh, the only thing that I can see, I just need the, the insurance for a single person. And let's see. Let's do... Let's do the VIP Classic. Okay. Anything else? Um, the, I, I can't see on here anywheres, does, does this, any of the insurance on here offer dental? Dental is a separate plan. It's \$3.52. But it is offered, yes. How much? \$3.52 a week. Okay, let's add that too. I want dental and then let's do the VIP Classic. Okay. Anything else? Let's see. Yeah, what, what is the deductible on that? I, I don't... I'm having problems seeing it here. On the vision? Yeah. I'm sorry, on the dental? Uh, no, on this, the, um, the VIP Classic. So they don't have copays, it doesn't have copays or deductibles. It only covers up to-Okay. ... a certain dollar amount for each service. Okay. Mm. Well, shit, is that the best one then? Hmm. Well, crap, I thought that would be the best choice. Oh, okay. I see here. All right. Last... So would that, in your opinion, would that be the better, the better choice there for just a, just a single person? I mean, basically all I'm looking for is just like doctor visits and, uh, maybe some dental work in the future. Um, so it just depends on how often you go to the doctor and all, what all they do. Um, the- Well, not that often. Yeah, that plan doesn't have copays or deductibles. Um, but they do only cover up to a certain amount when you do go. The MEC Enhanced-Okay. ... does have copays, but after you pay the copay, that insurance carrier takes care of the remainder of the bill. So like say you're- Okay, so- ... going to your primary care, they co- Yeah. ... they pay \$50 copay and then the insurance carrier covers the remainder, the balance. Okay, and which one you said was that? The MEC Enhanced. For just yourself it is \$42.76 a week. Oh shit. Okay. No, we ain't doing that one then. All right, and this one was 18, is that right? Right. It is. Okay, sorry. Let's, let's just go ahead and do this. And if I never, ever needed to upgrade the insurance, is that, is that something you can do? Um, so you would either have to be in, 30 days of receiving your first paycheck, within the 30 days, or within- Okay. ... company enrollment. Which- Okay. ... for Crown... Oh, there it is. For Crown it is beginning of December. Okay, all right. That, that should work if... 'Cause, yeah, okay. That'll work. Let's do that then. Let's do just, just the regular VIP Classic and then in December if I needed a

change, swear to God, I can wait till then. Okay, so we'll- All right, great. ... take one to three weeks- Well, let's see then. ... for the staff and agency to start making deductions. Um, once they- Okay. ... do the foll- once you get the first deduction, the following Monday you become active and then later that week you receive your dental card to your residence and your medical will go to your email. Awesome. Okay. All right. Well, I sure appreciate it. No problem. Thank you so much for calling. Have a great day. You too. Thank you.

## **Conversation Format**

Speaker speaker\_0: Hi, good morning. Thank you for calling Benefits in Your Cart. My name is Pearl. Who's that I'm just speaking with?

Speaker speaker\_1: Uh, Darren Sanders.

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

Speaker speaker\_1: Uh, yes, I wanted to enroll in insurance.

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

Speaker speaker 1: Crown.

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

Speaker speaker\_1: 3711.

Speaker speaker\_0: All right. And if you can confirm your address and date of birth.

Speaker speaker\_1: All right, address is going to be 245 Ramsey Road, Cub Run, Kentucky 42729. And my date of birth's going to be September 20, 1988.

Speaker speaker\_0: All righty. And I have your phone number as 270-597-7300.

Speaker speaker\_1: That's right.

Speaker speaker\_0: And I have the email address as drsanders8817@gmail.com.

Speaker speaker\_1: Yeah, that's right.

Speaker speaker\_0: All right.

Speaker speaker\_1: It's D-R Sanders, but yeah, that-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: That works.

Speaker speaker\_0: Yes. Um, do you know-

Speaker speaker\_1: Sounds more important the way you say it.

Speaker speaker\_0: Um, do you know what you want to enroll in today?

Speaker speaker\_1: Uh, I just want to do, uh, well, I, I tried to look on here and, and, uh, the only thing that I can see, I just need the, the insurance for a single person. And let's see. Let's do... Let's do the VIP Classic.

Speaker speaker\_0: Okay. Anything else?

Speaker speaker\_1: Um, the, I, I can't see on here anywheres, does, does this, any of the insurance on here offer dental?

Speaker speaker\_0: Dental is a separate plan. It's \$3.52. But it is offered, yes.

Speaker speaker 1: How much?

Speaker speaker\_0: \$3.52 a week.

Speaker speaker\_1: Okay, let's add that too. I want dental and then let's do the VIP Classic.

Speaker speaker 0: Okay. Anything else?

Speaker speaker\_1: Let's see. Yeah, what, what is the deductible on that? I, I don't... I'm having problems seeing it here.

Speaker speaker\_0: On the vision?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: I'm sorry, on the dental?

Speaker speaker\_1: Uh, no, on this, the, um, the VIP Classic.

Speaker speaker\_0: So they don't have copays, it doesn't have copays or deductibles. It only covers up to-

Speaker speaker\_1: Okay.

Speaker speaker 0: ... a certain dollar amount for each service.

Speaker speaker\_1: Okay. Mm. Well, shit, is that the best one then? Hmm. Well, crap, I thought that would be the best choice. Oh, okay. I see here. All right. Last... So would that, in your opinion, would that be the better, the better choice there for just a, just a single person? I mean, basically all I'm looking for is just like doctor visits and, uh, maybe some dental work in the future.

Speaker speaker\_0: Um, so it just depends on how often you go to the doctor and all, what all they do. Um, the-

Speaker speaker\_1: Well, not that often.

Speaker speaker\_0: Yeah, that plan doesn't have copays or deductibles. Um, but they do only cover up to a certain amount when you do go. The MEC Enhanced-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... does have copays, but after you pay the copay, that insurance carrier takes care of the remainder of the bill. So like say you're-

Speaker speaker\_1: Okay, so-

Speaker speaker\_0: ... going to your primary care, they co-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... they pay \$50 copay and then the insurance carrier covers the remainder, the balance.

Speaker speaker\_1: Okay, and which one you said was that?

Speaker speaker 0: The MEC Enhanced. For just yourself it is \$42.76 a week.

Speaker speaker\_1: Oh shit. Okay. No, we ain't doing that one then. All right, and this one was 18, is that right?

Speaker speaker\_0: Right. It is.

Speaker speaker\_1: Okay, sorry. Let's, let's just go ahead and do this. And if I never, ever needed to upgrade the insurance, is that, is that something you can do?

Speaker speaker\_0: Um, so you would either have to be in, 30 days of receiving your first paycheck, within the 30 days, or within-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... company enrollment. Which-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... for Crown... Oh, there it is. For Crown it is beginning of December.

Speaker speaker\_1: Okay, all right. That, that should work if... 'Cause, yeah, okay. That'll work. Let's do that then. Let's do just, just the regular VIP Classic and then in December if I needed a change, swear to God, I can wait till then.

Speaker speaker\_0: Okay, so we'll-

Speaker speaker\_1: All right, great.

Speaker speaker\_0: ... take one to three weeks-

Speaker speaker 1: Well, let's see then.

Speaker speaker\_0: ... for the staff and agency to start making deductions. Um, once they-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... do the foll- once you get the first deduction, the following Monday you become active and then later that week you receive your dental card to your residence and your medical will go to your email.

Speaker speaker\_1: Awesome.

Speaker speaker\_0: Okay.

Speaker speaker\_1: All right. Well, I sure appreciate it.

Speaker speaker\_0: No problem. Thank you so much for calling. Have a great day.

Speaker speaker\_1: You too. Thank you.