

Transcript: Pearl

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Full Transcript

Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Hey, um, my name is Stella Martella. And, um... Hello? Can I help you? Yes. How can I assist you? Yeah, my name is Stella Martella. Um, I would like to know how, um, my deductible? I'm sorry. You want to know how what? How my insurance work? How your insurance work? My deductible. Mm-hmm. Yes. In what way? Like how can you use it? How does it or what do you need to know how does it work? Yeah. Like, like the deductible. So, um, if for example, um, which doctor I can have and which I can't have, so how much I need to pay, the copay, how would that work? So I would like to know the information. Okay. What's the name of the staffing agency you work for? I work with, um, OnTrak. And the last four digits of your social? 0779. Okay. Can you confirm your address and date of birth for me? 0101, 1988. Um, my first name is Stella, my last name is Martella. Your address. Is 60... 601, uh, Park, Park, uh Park Royal Way, uh, US, Texas. Okay. And I have your phone number as 682-451-8738? That's correct. And I have your email address as stella.martella@gmail.com? That's correct. Okay. So, I don't have you in, um, um, a medical plan. You do have some coverage for, um... Give me one, one minute. One moment here. You said..... You don't have a medical plan. Yeah, go ahead. But you do have coverage for, um, physician's office, emergency room, emergency dental work, uh, hospital admission, ICU benefits. You are enrolled in dental and vision. Um, so you have Free Rx, group accident, which is some, some medical coverage. You have dental, short-term disability, critical illness, term life, which is your life insurance, vision, ID experts, which is your identity theft protection and then you have behavioral and mental health. For your dental, it covers preventive visits, which gives your, e- your checkup and basic cleaning once per six months covered at 100%. X-rays- 100%? Yes. Your checkup and basic cleaning. Okay. That's for free. And then non-surgical extractions, x-rays and fillings are covered at 80% after you pay the \$50 deductible. Okay. And things like crowns, braces are not covered. So, why I don't have medical plan because I applied for that? Um, let me take a look here. Did you enroll over the phone? Did you enroll online? Do you remember? I did it, I did it online, um, when I was doing my application for everything, for dental. I have vision, right? Yes, you have dental, vision. You have some medical coverage but you don't have a medical plan. No, I need really medical plan. I really don't... So can, can I do it now with you? Yep, I could definitely add a, a medical plan for you. There's two plans you can choose from. Yeah, mm-hmm. The VIP Standard and the VIP Plus. These plans don't have copays or deductibles. How much it will be, uh, uh, by period or paycheck? Yeah. How much that will be taken? So the VIP Standard is \$17.66 every week and the VIP Plus is \$31.61 every week. I'll get the 17. Okay. So it will take one to two weeks for that plan to become active. Once you see the d- deduction change to \$43.47, then next Monday your medical is active and then later that week you'll receive

your card in your email. Okay. Uh, so what is the insurance name? American Public Life is your medical plan, is your medical plan- American... ... um, insurance company. American Public Life? Yes. Um, excuse me a second. I need to write that down. Okay. Excuse me. Let me write this. Hang on one second. Sorry. Um, hello? Yes. I have a question. Can you send me the whole information by text message or by email? I can send you a copy of, of the benefit guide and on there it has the insurer's name. Okay. Do you send it through email or through text message? I can send it to, to an email. Okay, thank you so much. I appreciate that. No problem. Is there anything else I can assist you with today? Um, yeah. Another question. Uh, okay. I, I can go to any doctor, right? Right. You just have to make sure that they accept your insurance. Okay. All right. Thank you so much. And you have to wait, you have to wait until you become active, okay? It will take one to two weeks. Okay. No problem. And, uh, after two weeks we like it all and we can confirm, um, but it will take either one or two weeks to become active, okay? Okay. No problem. And, uh, how much will be monthly? Ev- So every week it's going to be \$43.47. Every week? Mm-hmm. Wow. All right. Thank you. No problem. Thank you so much for calling. You have a great day. Thank you too. Bye.

Conversation Format

Speaker speaker_0: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_1: Hey, um, my name is Stella Martella. And, um...

Speaker speaker_0: Hello?

Speaker speaker_1: Can I help you?

Speaker speaker_0: Yes. How can I assist you?

Speaker speaker_1: Yeah, my name is Stella Martella. Um, I would like to know how, um, my deductible?

Speaker speaker_0: I'm sorry. You want to know how what?

Speaker speaker_1: How my insurance work?

Speaker speaker_0: How your insurance work?

Speaker speaker_1: My deductible. Mm-hmm. Yes.

Speaker speaker_0: In what way? Like how can you use it? How does it or what do you need to know how does it work?

Speaker speaker_1: Yeah. Like, like the deductible. So, um, if for example, um, which doctor I can have and which I can't have, so how much I need to pay, the copay, how would that work? So I would like to know the information.

Speaker speaker_0: Okay. What's the name of the staffing agency you work for?

Speaker speaker_1: I work with, um, OnTrak.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_1: 0779.

Speaker speaker_0: Okay. Can you confirm your address and date of birth for me?

Speaker speaker_1: 0101, 1988. Um, my first name is Stella, my last name is Martella.

Speaker speaker_0: Your address.

Speaker speaker_1: Is 60... 601, uh, Park, Park, uh Park Royal Way, uh, US, Texas.

Speaker speaker_0: Okay. And I have your phone number as 682-451-8738?

Speaker speaker_1: That's correct.

Speaker speaker_0: And I have your email address as stella.martella@gmail.com?

Speaker speaker_1: That's correct.

Speaker speaker_0: Okay. So, I don't have you in, um, um, a medical plan. You do have some coverage for, um... Give me one, one minute. One moment here.

Speaker speaker_1: You said.....

Speaker speaker_0: You don't have a medical plan.

Speaker speaker_1: Yeah, go ahead.

Speaker speaker_0: But you do have coverage for, um, physician's office, emergency room, emergency dental work, uh, hospital admission, ICU benefits. You are enrolled in dental and vision. Um, so you have Free Rx, group accident, which is some, some medical coverage. You have dental, short-term disability, critical illness, term life, which is your life insurance, vision, ID experts, which is your identity theft protection and then you have behavioral and mental health. For your dental, it covers preventive visits, which gives your, e- your checkup and basic cleaning once per six months covered at 100%. X-rays-

Speaker speaker_1: 100%?

Speaker speaker_0: Yes. Your checkup and basic cleaning.

Speaker speaker_1: Okay.

Speaker speaker_0: That's for free. And then non-surgical extractions, x-rays and fillings are covered at 80% after you pay the \$50 deductible.

Speaker speaker_1: Okay.

Speaker speaker_0: And things like crowns, braces are not covered.

Speaker speaker_1: So, why I don't have medical plan because I applied for that?

Speaker speaker_0: Um, let me take a look here. Did you enroll over the phone? Did you enroll online? Do you remember?

Speaker speaker_1: I did it, I did it online, um, when I was doing my application for everything, for dental. I have vision, right?

Speaker speaker_0: Yes, you have dental, vision. You have some medical coverage but you don't have a medical plan.

Speaker speaker_1: No, I need really medical plan. I really don't... So can, can I do it now with you?

Speaker speaker_0: Yep, I could definitely add a, a medical plan for you. There's two plans you can choose from.

Speaker speaker_1: Yeah, mm-hmm.

Speaker speaker_0: The VIP Standard and the VIP Plus. These plans don't have copays or deductibles.

Speaker speaker_1: How much it will be, uh, uh, by period or paycheck?

Speaker speaker_0: Yeah.

Speaker speaker_1: How much that will be taken?

Speaker speaker_0: So the VIP Standard is \$17.66 every week and the VIP Plus is \$31.61 every week.

Speaker speaker_1: I'll get the 17.

Speaker speaker_0: Okay. So it will take one to two weeks for that plan to become active. Once you see the d- deduction change to \$43.47, then next Monday your medical is active and then later that week you'll receive your card in your email.

Speaker speaker_1: Okay. Uh, so what is the insurance name?

Speaker speaker_0: American Public Life is your medical plan, is your medical plan-

Speaker speaker_1: American...

Speaker speaker_0: ... um, insurance company.

Speaker speaker_1: American Public Life?

Speaker speaker_0: Yes.

Speaker speaker_1: Um, excuse me a second. I need to write that down.

Speaker speaker_0: Okay.

Speaker speaker_1: Excuse me. Let me write this. Hang on one second. Sorry. Um, hello?

Speaker speaker_0: Yes.

Speaker speaker_1: I have a question. Can you send me the whole information by text message or by email?

Speaker speaker_0: I can send you a copy of, of the benefit guide and on there it has the insurer's name.

Speaker speaker_1: Okay. Do you send it through email or through text message?

Speaker speaker_0: I can send it to, to an email.

Speaker speaker_1: Okay, thank you so much. I appreciate that.

Speaker speaker_0: No problem. Is there anything else I can assist you with today?

Speaker speaker_1: Um, yeah. Another question. Uh, okay. I, I can go to any doctor, right?

Speaker speaker_0: Right. You just have to make sure that they accept your insurance.

Speaker speaker_1: Okay. All right. Thank you so much.

Speaker speaker_0: And you have to wait, you have to wait until you become active, okay? It will take one to two weeks.

Speaker speaker_1: Okay. No problem.

Speaker speaker_0: And, uh, after two weeks we like it all and we can confirm, um, but it will take either one or two weeks to become active, okay?

Speaker speaker_1: Okay. No problem. And, uh, how much will be monthly?

Speaker speaker_0: Ev- So every week it's going to be \$43.47.

Speaker speaker_1: Every week?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Wow. All right. Thank you.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_1: Thank you too. Bye.