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? Yeah, my name's Chris Clopper. How can I assist you? Yes, ma'am. So, I was just wondering, what is my out-of-pocket, um, like, you know, the, um, deductible on my insurance here? Okay. For which coverage? Um, the, the, I guess, the, yeah, the medical insurance. The medical... Do you know what plan you have? I'm sorry. Ma'am? Do you know what plan you have? Um, hmm, I'm not sure. Um, I don't really know that much. Let me take a look. So what's the name of the staffing agency you work for? MAU. And the last four digits of your social? 5955. All righty. And if you can confirm your address and date of birth? Yes. 302 Crestwood Drive, Somerville, 29483, and date of birth 5-6-67. All righty. And what's the state? I'm sorry? The state? Oh, South Carolina. Sorry. Okay. Now, I have your phone number as 843-324-4643? Yep. That's it. And I have your email address as ChristopherClopper@Yahoo.com? That's it. All righty. So you have the MEC Enhanced, so if you were to go to a primary care visit, there is a \$10 copay. If you were to specialty care, it's a \$50 copay. And then if it's a urgent care, you have a \$60 copay. Okay. But what's the total out of pocket, uh, the, what is it called, the deductible? You know what I mean? The- The deductible, the... So there's no deductibles. There's just those copays. Um, or do you mean the premium, which, what you're paying every month, um, or every week? I'm sorry. No. No? No, not that. Yeah, there's no, there's no deduc- There's, there's like, you know, there's out of, it's called, well, it's called out of pocket, the most you pay out of pocket. Um, let me get you over to the insurance carrier and maybe they can give you that number for you. Okay. Okay. Um, is there anything else I can assist you with today? No, just need to know that part there. All righty. We can get you- And also I need to know, like, is there a, um, is there a limit, you know, um, like, you know, the, the, the big limit. Like, you know, some of it's unlimited, you know. You get... You go in the hospital for something crazy happens, you know. Um, some insurances, you know, there's no li- no limit. They just pay. And I wonder if that's what this one is too. Okay. No worries. Let me go ahead and get you over to the insurance carrier and they'll be able to help you with all that, okay? All right. Thanks. No prob. Thank you so much for calling. Can you turn that down, please? All right. Give me one moment here. All right.

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: Yeah, my name's Chris Clopper.

Speaker speaker 0: How can I assist you?

Speaker speaker_1: Yes, ma'am. So, I was just wondering, what is my out-of-pocket, um, like, you know, the, um, deductible on my insurance here?

Speaker speaker_0: Okay. For which coverage?

Speaker speaker_1: Um, the, the, I guess, the, yeah, the medical insurance.

Speaker speaker_0: The medical... Do you know what plan you have?

Speaker speaker_1: I'm sorry. Ma'am?

Speaker speaker_0: Do you know what plan you have?

Speaker speaker_1: Um, hmm, I'm not sure. Um, I don't really know that much.

Speaker speaker_0: Let me take a look. So what's the name of the staffing agency you work for?

Speaker speaker_1: MAU.

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

Speaker speaker_1: 5955.

Speaker speaker_0: All righty. And if you can confirm your address and date of birth?

Speaker speaker_1: Yes. 302 Crestwood Drive, Somerville, 29483, and date of birth 5-6-67.

Speaker speaker 0: All righty. And what's the state?

Speaker speaker_1: I'm sorry?

Speaker speaker_0: The state?

Speaker speaker_1: Oh, South Carolina. Sorry.

Speaker speaker_0: Okay. Now, I have your phone number as 843-324-4643?

Speaker speaker_1: Yep. That's it.

Speaker speaker_0: And I have your email address as ChristopherClopper@Yahoo.com?

Speaker speaker_1: That's it.

Speaker speaker_0: All righty. So you have the MEC Enhanced, so if you were to go to a primary care visit, there is a \$10 copay. If you were to specialty care, it's a \$50 copay. And then if it's a urgent care, you have a \$60 copay.

Speaker speaker_1: Okay. But what's the total out of pocket, uh, the, what is it called, the deductible? You know what I mean? The-

Speaker speaker_0: The deductible, the... So there's no deductibles. There's just those copays. Um, or do you mean the premium, which, what you're paying every month, um, or every week? I'm sorry.

Speaker speaker_1: No.

Speaker speaker_0: No?

Speaker speaker_1: No, not that.

Speaker speaker_0: Yeah, there's no, there's no deduc-

Speaker speaker_1: There's, there's like, you know, there's out of, it's called, well, it's called out of pocket, the most you pay out of pocket.

Speaker speaker_0: Um, let me get you over to the insurance carrier and maybe they can give you that number for you.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Um, is there anything else I can assist you with today?

Speaker speaker_1: No, just need to know that part there.

Speaker speaker_0: All righty. We can get you-

Speaker speaker_1: And also I need to know, like, is there a, um, is there a limit, you know, um, like, you know, the, the, the big limit. Like, you know, some of it's unlimited, you know. You get... You go in the hospital for something crazy happens, you know. Um, some insurances, you know, there's no li- no limit. They just pay. And I wonder if that's what this one is too.

Speaker speaker_0: Okay. No worries. Let me go ahead and get you over to the insurance carrier and they'll be able to help you with all that, okay?

Speaker speaker_1: All right. Thanks.

Speaker speaker_0: No prob. Thank you so much for calling.

Speaker speaker_1: Can you turn that down, please?

Speaker speaker_0: All right. Give me one moment here.

Speaker speaker_1: All right.