

Transcript: Chris Sofield

(deactivated)-6278813816766464-4799843439001600

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? I was calling to get some information about the package, the insurance package. Okay. What staffing company do you work with? ManCan. And the last four of your Social? 3240. Your first and last name, ma'am? Laura Moyer. Are you a brand-new hire with ManCan, Ms. Moyer? Yes. Okay. All right. Um, okay, and just to confirm, are you just looking for information on what benefits ManCan offers, or are you trying to enroll in the benefits at this time? Um, I want to enroll, but I guess I need to know, like, I just... I need to make sure that I could go to the doctor's and get my prescriptions. Okay. And then, um, see how much the, the dental is. Okay. So, all right. Uh, medical... So, ManCan offers a couple of different options. They offer- Okay. Let me just pull up ManCan's benefits here for a moment. So, they have the StayHealthy TeleRx plan. This is a preventative care plan that will cover things like physicals, vaccines, cancer screenings, uh, preventative care services only. Um, so it's only good for those kinds of services. Uh-huh. As well as providing, um, some prescription benefit through a program called FreeRx, where if it's a covered medication under their formulary, it is completely free, out-of-pocket to you. Okay. Um, however, that plan is preventative care only, along with those prescriptions. Um, so like standard- Okay. ... like, uh, doctor's visits for if you're sick or if you're injured or anything like that. It doesn't cover. The... Correct. Um- Okay, so I don't want that one. Right. So then the other plans available, there's the VIP plan. Uh, there's two levels of it, Standard and Classic. Uh, these plans both will cover more along the lines of those doctor's visits if you're sick or if you're injured or anything like that. Um, and they do cover prescription benefits but it is a little bit differently than the FreeRx coverage included in StayHealthy. Um- Okay. ... prescription be-, uh, prescription benefit under VIP is through a company called PharmaVeil, and it is a \$10, \$20, or \$30 copay depending on- Okay. ... if it is a covered medication. Um- Okay. ... the... And then the other difference is that, uh, VIP will not cover those preventative care services. So those- Okay. ... physicals and vaccines and the like are not covered by VIP. Right. Right. Now, um, if you feel like you need both types of benefits, you are allowed to enroll into both VIP and StayHealthy. Yeah, I don't need both. Okay. I don't need both. And then, um... Okay. And then the difference between VIP Standard and VIP Classic is really just, uh, coverage for things like hospitalizations and surgeries. Other than that, they're more or less the exact same plan. Okay. Um... Um, what's the price difference? Uh, is it for just- And for the Classic, is it the \$10, \$20, and \$30 for the copays too? Uh, correct, for the, for the medications. Okay. Yes, ma'am. Okay. Um, now, is it, uh, is it for just yourself or are you covering anyone else? Yes. No, just myself. Okay, just... All right. Standard, you can- And then, like, what are the copays for, like, if you go to the doctor's? Okay. So, uh, VIP Standard is \$16.22 per week, and VIP Classic is \$17.88 per week. Now, there are no copays for

doctor's visits. Oh, okay. How, how the doctor's visits work is that you'll go to the doctor, you'll show them your ID card, they'll run your insurance. They will bill the insurance carrier first, American Public Life. Okay. Okay. APL will pay towards the services, towards the claim, up to a set dollar amount depending on what- Uh-huh. ... they have determined that service- Okay. ... is covered at. Right. And then you're just responsible for whatever's left. Okay. All right. So, since the one's a little bit more than the other, I'm assuming that the higher-priced one is going to be the better of the two? It, it is the higher level of the two. I cannot say which one is considered better or worse, as that gets into the realm of recommendations which we're- So... Right. ... not allowed to do, so... So, what... Is there something different between the two? Uh, as I had stated, the only real differences between the two is gonna be things like, um, surgeries and some certain hospitalization benefits. Classic will cover more towards surgeries as well as cover ICU- Yeah, yeah. ... and rehab benefits. Right. Um, but all other benefits, like regular doctor's visits, urgent care, uh, medication- Mm-hmm. ... all of that is the exact same between the two. Okay. How much is it for the urgent care? Do you know? Um, the, the... Let's see here. The example that we have, urgent care, um, the... Regardless of if it's Standard or Classic, it's, uh- Uh-huh. ... insurance will pay \$50 towards that visit. Okay. All right. Okay, so, um, I guess I'm just gonna do the \$16.22 one. Okay. And then you said dental as well? Yes. How much is the dental? Uh, dental is \$3.38 per week. Okay. All right. So, put, put together that would be \$19.60 a week. Okay, \$19.60. Okay. All right. Okay. So, Ms. Moyer, um, in order to, uh, in order to go ahead and get you enrolled at this time, I'll need to create a file on our system for you- Okay. ... which is gonna require me getting some more information from you. Okay. Uh, starting with I'll need your, I'll need your full Social at this time. Okay. 299-68-3240. Thank you. You said your first name was Laura? Yes. Okay. L-A-U-R-A? Yes. All right, and Moyer is M-O-Y-E-R? Correct. Okay. Uh, what's your current mailing address, ma'am? 111 Flat Rock Road, Lot 18 in Bellevue, Ohio. It's 44811. Thank you. Your date of birth? Uh, 2/25/'71. And then... a good phone number for you? Uh, 419-677-5434. Thank you. Um, all right. So just to, just to confirm, we have you set up for VIP Standard for your medical at \$16.22 a week and then dental for \$3.38 a week, which totals again to that \$19.60 a week. Mm-hmm. Was there anything else you wanted to enroll into or was- No. Um, okay. All right. We authorize ManCan to make these deductions. Okay. All right. So it's going to take about- And how soon will it go into effect? I was just about to get into that. Um... So it'll take about one to two weeks for the enrollment to process. Once processing is complete- Okay. ... you should start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID cards- Mm-hmm. ... will typically arrive about one to two weeks after that effective date. Okay. Please be aware, uh, these plans are known as Section 125 plans. This is an IRS regulation- Mm-hmm. ... that allows ManCan to make the deductions for the plans pre-tax. Because they allow this to happen, though, they then require that if you select any, uh, any insurance from ManCan, you are required to stay enrolled into it as long as you're a temp. Um, that does- Okay. ... mean that you're only allowed to make any changes to this plan or you can cancel these plans during your open-enrollment eligibility windows. Um, either you're- Okay. ... uh, you have... Your first 30 days after your first check is your new hire window. After that- Oh. ... if you've m- if you do not make any changes within that window, you are locked in, you are locked into these plans until the next open-enrollment window, uh, which- Okay. ... ManCan typically holds their open enrollment in April every year. So... Okay. ... uh, it's not too far away from

now, um- Okay. ... if you did need to make any further changes. Okay. Sounds good. All right. All right. Thank you. All right. Well, is there anything else I can help you with? Nope, that's it. Thank you. You're welcome. Thanks for calling- Okay. ... and have a wonderful day. All right. You too. Bye-bye. Bye, now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker_2: I was calling to get some information about the package, the insurance package.

Speaker speaker_1: Okay. What staffing company do you work with?

Speaker speaker_2: ManCan.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 3240.

Speaker speaker_1: Your first and last name, ma'am?

Speaker speaker_2: Laura Moyer.

Speaker speaker_1: Are you a brand-new hire with ManCan, Ms. Moyer?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right. Um, okay, and just to confirm, are you just looking for information on what benefits ManCan offers, or are you trying to enroll in the benefits at this time?

Speaker speaker_2: Um, I want to enroll, but I guess I need to know, like, I just... I need to make sure that I could go to the doctor's and get my prescriptions.

Speaker speaker_1: Okay.

Speaker speaker_2: And then, um, see how much the, the dental is.

Speaker speaker_1: Okay. So, all right. Uh, medical... So, ManCan offers a couple of different options. They offer-

Speaker speaker_2: Okay.

Speaker speaker_1: Let me just pull up ManCan's benefits here for a moment. So, they have the StayHealthy TeleRx plan. This is a preventative care plan that will cover things like physicals, vaccines, cancer screenings, uh, preventative care services only. Um, so it's only good for those kinds of services.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: As well as providing, um, some prescription benefit through a program called FreeRx, where if it's a covered medication under their formulary, it is completely free, out-of-pocket to you.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, however, that plan is preventative care only, along with those prescriptions. Um, so like standard-

Speaker speaker_2: Okay.

Speaker speaker_1: ... like, uh, doctor's visits for if you're sick or if you're injured or anything like that.

Speaker speaker_2: It doesn't cover.

Speaker speaker_1: The... Correct. Um-

Speaker speaker_2: Okay, so I don't want that one.

Speaker speaker_1: Right. So then the other plans available, there's the VIP plan. Uh, there's two levels of it, Standard and Classic. Uh, these plans both will cover more along the lines of those doctor's visits if you're sick or if you're injured or anything like that. Um, and they do cover prescription benefits but it is a little bit differently than the FreeRx coverage included in StayHealthy. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... prescription be-, uh, prescription benefit under VIP is through a company called PharmaVeil, and it is a \$10, \$20, or \$30 copay depending on-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if it is a covered medication. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the... And then the other difference is that, uh, VIP will not cover those preventative care services. So those-

Speaker speaker_2: Okay.

Speaker speaker_1: ... physicals and vaccines and the like are not covered by VIP.

Speaker speaker_2: Right. Right.

Speaker speaker_1: Now, um, if you feel like you need both types of benefits, you are allowed to enroll into both VIP and StayHealthy.

Speaker speaker_2: Yeah, I don't need both.

Speaker speaker_1: Okay.

Speaker speaker_2: I don't need both.

Speaker speaker_1: And then, um... Okay. And then the difference between VIP Standard and VIP Classic is really just, uh, coverage for things like hospitalizations and surgeries. Other than that, they're more or less the exact same plan.

Speaker speaker_2: Okay.

Speaker speaker_1: Um...

Speaker speaker_2: Um, what's the price difference?

Speaker speaker_1: Uh, is it for just-

Speaker speaker_2: And for the Classic, is it the \$10, \$20, and \$30 for the copays too?

Speaker speaker_1: Uh, correct, for the, for the medications.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, now, is it, uh, is it for just yourself or are you covering anyone else?

Speaker speaker_2: Yes. No, just myself.

Speaker speaker_1: Okay, just... All right. Standard, you can-

Speaker speaker_2: And then, like, what are the copays for, like, if you go to the doctor's?

Speaker speaker_1: Okay. So, uh, VIP Standard is \$16.22 per week, and VIP Classic is \$17.88 per week. Now, there are no copays for doctor's visits.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: How, how the doctor's visits work is that you'll go to the doctor, you'll show them your ID card, they'll run your insurance. They will bill the insurance carrier first, American Public Life.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: APL will pay towards the services, towards the claim, up to a set dollar amount depending on what-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... they have determined that service-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is covered at.

Speaker speaker_2: Right.

Speaker speaker_1: And then you're just responsible for whatever's left.

Speaker speaker_2: Okay. All right. So, since the one's a little bit more than the other, I'm assuming that the higher-priced one is going to be the better of the two?

Speaker speaker_1: It, it is the higher level of the two. I cannot say which one is considered better or worse, as that gets into the realm of recommendations which we're-

Speaker speaker_2: So... Right.

Speaker speaker_1: ... not allowed to do, so...

Speaker speaker_2: So, what... Is there something different between the two?

Speaker speaker_1: Uh, as I had stated, the only real differences between the two is gonna be things like, um, surgeries and some certain hospitalization benefits. Classic will cover more towards surgeries as well as cover ICU-

Speaker speaker_2: Yeah, yeah.

Speaker speaker_1: ... and rehab benefits.

Speaker speaker_2: Right.

Speaker speaker_1: Um, but all other benefits, like regular doctor's visits, urgent care, uh, medication-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... all of that is the exact same between the two.

Speaker speaker_2: Okay. How much is it for the urgent care? Do you know?

Speaker speaker_1: Um, the, the... Let's see here. The example that we have, urgent care, um, the... Regardless of if it's Standard or Classic, it's, uh-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... insurance will pay \$50 towards that visit.

Speaker speaker_2: Okay. All right. Okay, so, um, I guess I'm just gonna do the \$16.22 one.

Speaker speaker_1: Okay. And then you said dental as well?

Speaker speaker_2: Yes. How much is the dental?

Speaker speaker_1: Uh, dental is \$3.38 per week.

Speaker speaker_2: Okay. All right.

Speaker speaker_1: So, put, put together that would be \$19.60 a week.

Speaker speaker_2: Okay, \$19.60. Okay.

Speaker speaker_1: All right.

Speaker speaker_2: Okay.

Speaker speaker_1: So, Ms. Moyer, um, in order to, uh, in order to go ahead and get you enrolled at this time, I'll need to create a file on our system for you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... which is gonna require me getting some more information from you.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh, starting with I'll need your, I'll need your full Social at this time.

Speaker speaker_2: Okay. 299-68-3240.

Speaker speaker_1: Thank you. You said your first name was Laura?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. L-A-U-R-A?

Speaker speaker_2: Yes.

Speaker speaker_1: All right, and Moyer is M-O-Y-E-R?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Uh, what's your current mailing address, ma'am?

Speaker speaker_2: 111 Flat Rock Road, Lot 18 in Bellevue, Ohio. It's 44811.

Speaker speaker_1: Thank you. Your date of birth?

Speaker speaker_3: Uh, 2/25/'71.

Speaker speaker_1: And then... a good phone number for you?

Speaker speaker_3: Uh, 419-677-5434.

Speaker speaker_1: Thank you. Um, all right. So just to, just to confirm, we have you set up for VIP Standard for your medical at \$16.22 a week and then dental for \$3.38 a week, which totals again to that \$19.60 a week.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Was there anything else you wanted to enroll into or was-

Speaker speaker_3: No.

Speaker speaker_1: Um, okay. All right. We authorize ManCan to make these deductions.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. So it's going to take about-

Speaker speaker_3: And how soon will it go into effect?

Speaker speaker_1: I was just about to get into that. Um... So it'll take about one to two weeks for the enrollment to process. Once processing is complete-

Speaker speaker_3: Okay.

Speaker speaker_1: ... you should start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID cards-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... will typically arrive about one to two weeks after that effective date.

Speaker speaker_3: Okay.

Speaker speaker_1: Please be aware, uh, these plans are known as Section 125 plans. This is an IRS regulation-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... that allows ManCan to make the deductions for the plans pre-tax. Because they allow this to happen, though, they then require that if you select any, uh, any insurance from ManCan, you are required to stay enrolled into it as long as you're a temp. Um, that does-

Speaker speaker_3: Okay.

Speaker speaker_1: ... mean that you're only allowed to make any changes to this plan or you can cancel these plans during your open-enrollment eligibility windows. Um, either you're-

Speaker speaker_3: Okay.

Speaker speaker_1: ... uh, you have... Your first 30 days after your first check is your new hire window. After that-

Speaker speaker_3: Oh.

Speaker speaker_1: ... if you've m- if you do not make any changes within that window, you are locked in, you are locked into these plans until the next open-enrollment window, uh, which-

Speaker speaker_3: Okay.

Speaker speaker_1: ... ManCan typically holds their open enrollment in April every year. So...

Speaker speaker_3: Okay.

Speaker speaker_1: ... uh, it's not too far away from now, um-

Speaker speaker_3: Okay.

Speaker speaker_1: ... if you did need to make any further changes.

Speaker speaker_3: Okay. Sounds good.

Speaker speaker_1: All right.

Speaker speaker_3: All right. Thank you.

Speaker speaker_1: All right. Well, is there anything else I can help you with?

Speaker speaker_3: Nope, that's it. Thank you.

Speaker speaker_1: You're welcome. Thanks for calling-

Speaker speaker_3: Okay.

Speaker speaker_1: ... and have a wonderful day.

Speaker speaker_3: All right. You too. Bye-bye.

Speaker speaker_1: Bye, now.