

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Hi. It said I was, um, auto-enrolled into the MEC Tel RX. Okay, sir. And I was wondering if I could change that. We must take a look if you're eligible for changes. What staffing company do you work with? Uh, Surge. Uh- What are the last four of the social and the last name? 2227 Andrew Miller. Please verify your mailing address and date of birth. What was that? Please verify your mailing address and date of birth. 41 Birchfield Street, June 4th, 2005. We have this phone number, 419-951-3338, with the email of micromill218@gmail.com? Yep. Okay. So currently, you have not been enrolled yet. Auto-enrollment has not taken effect. Okay. You are still within that time where you're able to make changes of enrollment since your personal enrollment period started last week. So it will be ending May 3rd, 2025th. Okay, I was wondering if I could change it from the cheapest one to the, uh, more expensive one. Let me grab the paper real quick. I forget what they're called but... It's okay. I think I have the paper. Is anything written down? Okay. I actually don't think I have the paper anymore. Okay, that's fine. So the other benefit plans that we offer for medical assessment at MEC is the VIP Standard, \$17.63 per paycheck, and the VIP Classic, \$19.63 per paycheck. I was gonna do the, uh, VIP Classic, I believe, the 19 a paycheck. All right. Was there any other plan that you were looking to be enrolled into? Not yet. But am I able to change it in like a few months or no? So in a few months, the only thing you'll be able to do will be... Oh, actually, no. Like that? That might not work out for you. So after May 3rd, the next time you'll be able to make a policy change is gonna be when your company holds their open enrollment period which is once a year, which will be falling on August. So that will mean that after your personal time is over, the company ones will roll in in three months. Okay. All right. So- You want me to submit the enrollment just for the VIP Classic for now then? Yeah, but um- Uh just this? Mm-hmm. What, later on, would I be able to add on a family member? Because I'm expecting a kid. Yes, sir. So actually, if you were to have a kid, that will qualify as a life event. Once they are born and you have a birth certificate, you're able to give us a call. And even if your company is not having their open enrollment period, you'll be able to add the child to the policy. The only thing to keep in mind is that you're only gonna be able to add that child to the stacked plans that you're gonna be enrolled into. So for example, let's say as of right now, you're in that VIP Classic. If let's say on October, that will be when the child is born and you need to add them to the policy, you will only be able to add them to that VIP Classic since that's the only thing that you are currently enrolled into. Okay. And then, um, with the other benefits, like, uh, dental and stuff, are those just individual benefits? Like can I add my child onto just like the dental and that and not anything else or... Yes, sir. That's correct. Okay. But if I want the dental and stuff like I have to add that on and, or does it come with like one of the other plans? No, sir. So all of Surge offer plans are individually. None of them come in any bundle deals together.

Okay. So would I be able to add like the uh, vision and just all that stuff right now or? Yes, sir. I just need you to let me know which plans you would like me to also add to the policy. What ones are there? Actually, hang on, on my phone. No, never mind. Yeah. What are those extra benefits? So that will be dental, life insurance, vision, group accident, behavior health which is virtual therapy, short term disability which is only for the employee, and you're also able to get into the free Rx membership for the prescription that gives you access to about 90% of the generic drugs prescribed in the US for free. And lastly, they do offer virtual primary care online. Um, however, the plan that you selected, that VIP Classic is already gonna come with a virtual plan. It comes with a virtual urgent care. Okay. Uh, what's the, uh, group accident thing? So group accident will be providing coverage in the event that you have a, a covered accident. For example, if you have a simple physician's office or air ambulance transportation or, God forbid, intensive care admission due to an accidental injury, that will be what our 24-hour group accident plan will be covering. Okay. Um, can I add on the, uh, dental, vision, free Rx and the, uh, life insurance? All right. And then do you want me to go over what the dental and vision will cover and the amount for the life insurance? Um, yeah. All right. So life insurance will cost you a dollar and seven cents per paycheck. You, as the employee, will be covered for the amount of \$10,000 up to the age of 64. Once you turn 65, that \$10,000 will decrease by 25% and it'll keep doing so every five years. Okay. And then their dental plan will be \$4.17 per paycheck. It's gonna cover preventative services at 100%. Your basic services, basically restorative services and radiographs at 80%. The annual maximum that it's gonna cover for services is \$750 with a \$50 deductible. And lastly, their vision plan is \$2.15 per paycheck. It's gonna cover the eye exam for a \$10 co-pay, the lenses and frames for a \$25 co-pay, the contact lens fittings for a \$0 co-pay, and each year you have a frame allowance of \$130. All right. And how soon am I able to use the benefits? So once we do the- Is it af- Hmm? I was gonna say, is it after the, uh, 30 days? Uh, no. Actually once we go ahead and get the verbal authorization for those deductions, it will take one to two weeks for your employer to start making the deductions. And once you see the first deduction being made, following Monday will be when the coverage becomes effective. And that same week of activation, Monday by Friday will be when your carrier sends out your benefit card to the mail. All right. All right. Um, with that being said, sir, your VIP Classic, the free Rx, the dental, the life insurance and the vision comes out to \$32.91 per paycheck. Do you authorize Serge Staphin to make those deductions for you? Yeah. Mm-hmm. Um, now from all of your plans, there's only two of them that are not going to have a physical card coming to you. That VIP Classic, due to the fact that the carrier which is American Public Life, they do not do a physical card for their medical plans. They send a digital copy to the email and file. If you did want a hard copy once you're active, give us a call and we'll go ahead and put the mail request in there for you. And then the second thing will be the fact that the free Rx membership, once you are active and enrolled, you have to go into the website to be able to register. And then that will be how you get access to your benefit cards. We don't have access to them. Only the member themselves has, once they're finished their registration online. All right. All right. So you are all set. Was there anything else that we can assist you with today? Nope, that'll be all. All right. I do hope you have a wonderful rest of your day. Thank you so much for your time today as well as for the... Oh, actually before that, Mr. Miller, I almost forgot. Who do you currently want to put down as your beneficiary for the life insurance? The beneficiary itself you can change down the line. There's no specific time frame when you need to do it. Um, but for the

time being, who would you like to put down as the beneficiary? Um, Brooklyn Turner. And what is their relationship to you? Um, fiancée. All right. Now you are all set. I hope you have a wonderful rest of your day and thank you for giving us a call today. Thank you. Have a good day. You're welcome. Thank you, you too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi. It said I was, um, auto-enrolled into the MEC Tel RX.

Speaker speaker_0: Okay, sir.

Speaker speaker_1: And I was wondering if I could change that.

Speaker speaker_0: We must take a look if you're eligible for changes. What staffing company do you work with?

Speaker speaker_1: Uh, Surge. Uh-

Speaker speaker_0: What are the last four of the social and the last name?

Speaker speaker_1: 2227 Andrew Miller.

Speaker speaker_0: Please verify your mailing address and date of birth.

Speaker speaker_1: What was that?

Speaker speaker_0: Please verify your mailing address and date of birth.

Speaker speaker_1: 41 Birchfield Street, June 4th, 2005.

Speaker speaker_0: We have this phone number, 419-951-3338, with the email of micromill218@gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. So currently, you have not been enrolled yet. Auto-enrollment has not taken effect.

Speaker speaker_1: Okay.

Speaker speaker_0: You are still within that time where you're able to make changes of enrollment since your personal enrollment period started last week. So it will be ending May 3rd, 2025th.

Speaker speaker_1: Okay, I was wondering if I could change it from the cheapest one to the, uh, more expensive one. Let me grab the paper real quick. I forget what they're called but...

Speaker speaker_0: It's okay.

Speaker speaker_1: I think I have the paper. Is anything written down? Okay. I actually don't think I have the paper anymore.

Speaker speaker_0: Okay, that's fine. So the other benefit plans that we offer for medical assessment at MEC is the VIP Standard, \$17.63 per paycheck, and the VIP Classic, \$19.63 per paycheck.

Speaker speaker_1: I was gonna do the, uh, VIP Classic, I believe, the 19 a paycheck.

Speaker speaker_0: All right. Was there any other plan that you were looking to be enrolled into?

Speaker speaker_1: Not yet. But am I able to change it in like a few months or no?

Speaker speaker_0: So in a few months, the only thing you'll be able to do will be... Oh, actually, no.

Speaker speaker_1: Like that?

Speaker speaker_0: That might not work out for you. So after May 3rd, the next time you'll be able to make a policy change is gonna be when your company holds their open enrollment period which is once a year, which will be falling on August. So that will mean that after your personal time is over, the company ones will roll in in three months.

Speaker speaker_1: Okay. All right. So-

Speaker speaker_0: You want me to submit the enrollment just for the VIP Classic for now then?

Speaker speaker_1: Yeah, but um-

Speaker speaker_0: Uh just this? Mm-hmm.

Speaker speaker_1: What, later on, would I be able to add on a family member? Because I'm expecting a kid.

Speaker speaker_0: Yes, sir. So actually, if you were to have a kid, that will qualify as a life event. Once they are born and you have a birth certificate, you're able to give us a call. And even if your company is not having their open enrollment period, you'll be able to add the child to the policy. The only thing to keep in mind is that you're only gonna be able to add that child to the stacked plans that you're gonna be enrolled into. So for example, let's say as of right now, you're in that VIP Classic. If let's say on October, that will be when the child is born and you need to add them to the policy, you will only be able to add them to that VIP Classic since that's the only thing that you are currently enrolled into.

Speaker speaker_1: Okay. And then, um, with the other benefits, like, uh, dental and stuff, are those just individual benefits? Like can I add my child onto just like the dental and that and not anything else or...

Speaker speaker_0: Yes, sir. That's correct.

Speaker speaker_1: Okay. But if I want the dental and stuff like I have to add that on and, or does it come with like one of the other plans?

Speaker speaker_0: No, sir. So all of Surge offer plans are individually. None of them come in any bundle deals together.

Speaker speaker_1: Okay. So would I be able to add like the uh, vision and just all that stuff right now or?

Speaker speaker_0: Yes, sir. I just need you to let me know which plans you would like me to also add to the policy.

Speaker speaker_1: What ones are there? Actually, hang on, on my phone. No, never mind. Yeah. What are those extra benefits?

Speaker speaker_0: So that will be dental, life insurance, vision, group accident, behavior health which is virtual therapy, short term disability which is only for the employee, and you're also able to get into the free Rx membership for the prescription that gives you access to about 90% of the generic drugs prescribed in the US for free. And lastly, they do offer virtual primary care online. Um, however, the plan that you selected, that VIP Classic is already gonna come with a virtual plan. It comes with a virtual urgent care.

Speaker speaker_1: Okay. Uh, what's the, uh, group accident thing?

Speaker speaker_0: So group accident will be providing coverage in the event that you have a, a covered accident. For example, if you have a simple physician's office or air ambulance transportation or, God forbid, intensive care admission due to an accidental injury, that will be what our 24-hour group accident plan will be covering.

Speaker speaker_1: Okay. Um, can I add on the, uh, dental, vision, free Rx and the, uh, life insurance?

Speaker speaker_0: All right. And then do you want me to go over what the dental and vision will cover and the amount for the life insurance?

Speaker speaker_1: Um, yeah.

Speaker speaker_0: All right. So life insurance will cost you a dollar and seven cents per paycheck. You, as the employee, will be covered for the amount of \$10,000 up to the age of 64. Once you turn 65, that \$10,000 will decrease by 25% and it'll keep doing so every five years.

Speaker speaker_1: Okay.

Speaker speaker_0: And then their dental plan will be \$4.17 per paycheck. It's gonna cover preventative services at 100%. Your basic services, basically restorative services and radiographs at 80%. The annual maximum that it's gonna cover for services is \$750 with a \$50 deductible. And lastly, their vision plan is \$2.15 per paycheck. It's gonna cover the eye exam for a \$10 co-pay, the lenses and frames for a \$25 co-pay, the contact lens fittings for a \$0 co-pay, and each year you have a frame allowance of \$130.

Speaker speaker_1: All right. And how soon am I able to use the benefits?

Speaker speaker_0: So once we do the-

Speaker speaker_1: Is it af-

Speaker speaker_0: Hmm?

Speaker speaker_1: I was gonna say, is it after the, uh, 30 days?

Speaker speaker_0: Uh, no. Actually once we go ahead and get the verbal authorization for those deductions, it will take one to two weeks for your employer to start making the deductions. And once you see the first deduction being made, following Monday will be when the coverage becomes effective. And that same week of activation, Monday by Friday will be when your carrier sends out your benefit card to the mail.

Speaker speaker_1: All right.

Speaker speaker_0: All right. Um, with that being said, sir, your VIP Classic, the free Rx, the dental, the life insurance and the vision comes out to \$32.91 per paycheck. Do you authorize Serge Staphin to make those deductions for you?

Speaker speaker_1: Yeah.

Speaker speaker_0: Mm-hmm. Um, now from all of your plans, there's only two of them that are not going to have a physical card coming to you. That VIP Classic, due to the fact that the carrier which is American Public Life, they do not do a physical card for their medical plans. They send a digital copy to the email and file. If you did want a hard copy once you're active, give us a call and we'll go ahead and put the mail request in there for you. And then the second thing will be the fact that the free Rx membership, once you are active and enrolled, you have to go into the website to be able to register. And then that will be how you get access to your benefit cards. We don't have access to them. Only the member themselves has, once they're finished their registration online.

Speaker speaker_1: All right.

Speaker speaker_0: All right. So you are all set. Was there anything else that we can assist you with today?

Speaker speaker_1: Nope, that'll be all.

Speaker speaker_0: All right. I do hope you have a wonderful rest of your day. Thank you so much for your time today as well as for the... Oh, actually before that, Mr. Miller, I almost forgot. Who do you currently want to put down as your beneficiary for the life insurance? The beneficiary itself you can change down the line. There's no specific time frame when you need to do it. Um, but for the time being, who would you like to put down as the beneficiary?

Speaker speaker_1: Um, Brooklyn Turner.

Speaker speaker_0: And what is their relationship to you?

Speaker speaker_1: Um, fiancée.

Speaker speaker_0: All right. Now you are all set. I hope you have a wonderful rest of your day and thank you for giving us a call today.

Speaker speaker_1: Thank you. Have a good day.

Speaker speaker_0: You're welcome. Thank you, you too.