

Transcript: Justin

Mills-4819689898819584-6110115641475072

Full Transcript

Hello? Hello? Hello? Do you hear me? How can I help you today? Yes, I can hear you. Yeah. I was, um... I was applying yesterday about my benefits, so... You were wanting to be enrolled into benefits? Yes. Hold on because my break time, I'm going somewhere quickly. Hold on. Yeah. Hello? I'm still here. Oh. Just listening. Yes, yes. So, I was there because my break time. In... I was calling yesterday and working with Morales, uh, staffing. Okay. Mm-hmm. Yes. So, I want to make like a... Um, apply my Medicare. They did not give me a time, like apply for a benefit card. Okay, so you need to apply for benefits through Morales, correct? Yes. I'm employer for Morales, working. Okay, so Morales... What's the last four of your Social? My... Four, one, two, zero. Your first and last name? Okay. H-A-Y-A-M-N-O-T, first name. Last name, H-A-I-L-U, Hailu. And for security purposes, could you verify your home address, including city, state and zip code? Okay. 5231 Woodbrook Drive, Apartment C, uh, Indianapolis. But I give them mail address. Yesterday I give her. If you see the 68... Do you see my mail address and box, PO box? Yeah, I have a PO box on file. Can you confirm it for me? Yeah. Okay, I have it there. 6869, uh, 40, 46268. I haven't checked my phone because I'm break time. Y- you give me a couple of minutes to reading? Okay, that should be fine. Okay. Okay. PO Box 68269, Indianapolis, Indy 46268. And your date of birth? Uh, 12-25-1973. And a good telephone number to have is 702-752-7227. Yes. Yes. The email I have is m.haymanot@yahoo. Yes. Okay. And what did you want to be enrolled into? Uh, you... What do you say? Can you repeat that again? I stated, what did you want to be enrolled into? Uh, just, uh... Because, uh, I don't understand which one can I apply because... You know, like this moment, I don't have any Medicare. You know, like if I'm sick, I don't have nothing. Can you help me? Which one can I have? Yeah. Um, so I do know that Morales, they offer five different medical plans. Yeah. One of the medical plans, the VIP plans, those actually cover your hospital visits, doctor visits and medication coverage. Mm-hmm. The only major difference between the Standard, Classic and the Plus is how much the insurance carrier pays to cover things. But those range from \$17.91 to \$32.25. However, the- the other two medical plans are... Is the MEC TeleRX which just covers preventative healthcare services, so like your physicals, diabetes screenings, vaccinations, stuff like that, at \$16.88 per week. And then the last medical plan is the MEC Enhanced. Now that one is a combination of both preventative plus hospital, doctor and medication coverage at \$44.09 per week. Mm-hmm. Okay. So, all this totally, how much come in by week? All of them? Um, so if you got everything, um, so you wanted everything that was offered through Morales? Yes. Hello, are you still- I hear you. Yes. Okay. Um, so let's see. So if I just put you down for the VIP Standard, which is \$17.91 and then just added everything else for employee only, let me see. Total premium, or your total deductions would be \$51.23 for everything that's offered through Morales. Okay. So, all this one, uh, this one only, can I have like \$51 every week?

Yeah, so that's- that's for everything. That's for the VIP Standard, which covers hospitals, doctors, medications. FreeRx, which gives out free or discounted prescription coverage, FreeRx Virtual Primary Care where you can see a primary care doctor on- on- on the phone or video chat, dental, disability or short-term disability, term life which is life insurance, vision...Critical illness, group accident, behavioral health and ID experts. So all of those would be \$51.23 a week for you. Oh, okay, good. Thank you so much. It's okay that one. Okay, so do you want to process the enrollment? Yeah, yeah. Yeah, yeah. Okay. Do you authorize Morales Group to make that \$51.23 deduction for you? Yes, yes. Okay, so let me go ahead and save that. And who do you want to put down as your beneficiary for your term life? So say if something happens to you, who do you want the benefit going to? Uh, my mother. Uh, I have a sister here, like, like I have my mother, something. Okay. I can put her, your mother down. What's her first name? Oh, she don't live here, that's the problem maybe. How about your sister? Yeah, that's the best one, okay, okay. What's her name? Um, uh, M, Mahlet. M... H... Okay, wait. Let me see. I'm sorry . Okay, Mahlet. And her last name? Uh, the same, M Hailu. Okay. And that is sibling. Okay, so I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$51.23 come off your paycheck, coverage begins the Monday we receive that deduction from Morales Group. Seven to ten business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that Morales is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, is there anything else I can help you out with today? Yeah. Thank you so much. So, uh, this one, no, uh, I'm apply already, so I don't need apply again, yeah? Correct. Do you make today? Okay, thank you so much. So, uh, any info, anything you can send me PO box? Yes. So once you become active in the coverage, you will receive all of your policy information and ID card information at that PO box address, okay? Okay, okay. Okay, so this only, only things, uh, another question, please. Yes. So when, uh, uh, how many days you say me taking? Three weeks, two weeks, to activate it? Uh, one to two weeks, so two weeks at most. Okay, okay. Thank you so much. Mm-hmm. So after two weeks? Okay, thank you so much. Thank you. You're welcome, you have a great day, okay? Okay, have a great day. Bye. Bye-bye. Bye. Bye, have a good day.

Conversation Format

Speaker speaker_0: Hello?

Speaker speaker_1: Hello? Hello? Do you hear me?

Speaker speaker_0: How can I help you today? Yes, I can hear you.

Speaker speaker_1: Yeah. I was, um... I was applying yesterday about my benefits, so...

Speaker speaker_0: You were wanting to be enrolled into benefits?

Speaker speaker_1: Yes. Hold on because my break time, I'm going somewhere quickly. Hold on. Yeah. Hello?

Speaker speaker_0: I'm still here.

Speaker speaker_1: Oh.

Speaker speaker_0: Just listening.

Speaker speaker_1: Yes, yes. So, I was there because my break time. In... I was calling yesterday and working with Morales, uh, staffing.

Speaker speaker_0: Okay.

Speaker speaker_1: Mm-hmm. Yes. So, I want to make like a... Um, apply my Medicare. They did not give me a time, like apply for a benefit card.

Speaker speaker_0: Okay, so you need to apply for benefits through Morales, correct?

Speaker speaker_1: Yes. I'm employer for Morales, working.

Speaker speaker_0: Okay, so Morales... What's the last four of your Social?

Speaker speaker_1: My... Four, one, two, zero.

Speaker speaker_0: Your first and last name?

Speaker speaker_1: Okay. H-A-Y-A-M-N-O-T, first name. Last name, H-A-I-L-U, Hailu.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker_1: Okay. 5231 Woodbrook Drive, Apartment C, uh, Indianapolis. But I give them mail address. Yesterday I give her. If you see the 68... Do you see my mail address and box, PO box?

Speaker speaker_0: Yeah, I have a PO box on file. Can you confirm it for me?

Speaker speaker_1: Yeah. Okay, I have it there. 6869, uh, 40, 46268. I haven't checked my phone because I'm break time. Y- you give me a couple of minutes to reading?

Speaker speaker_0: Okay, that should be fine.

Speaker speaker_1: Okay. Okay. PO Box 68269, Indianapolis, Indy 46268.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: Uh, 12-25-1973.

Speaker speaker_0: And a good telephone number to have is 702-752-7227.

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: The email I have is m.haymanot@yahoo.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And what did you want to be enrolled into?

Speaker speaker_1: Uh, you... What do you say? Can you repeat that again?

Speaker speaker_0: I stated, what did you want to be enrolled into?

Speaker speaker_1: Uh, just, uh... Because, uh, I don't understand which one can I apply because... You know, like this moment, I don't have any Medicare. You know, like if I'm sick, I don't have nothing. Can you help me? Which one can I have?

Speaker speaker_0: Yeah. Um, so I do know that Morales, they offer five different medical plans.

Speaker speaker_1: Yeah.

Speaker speaker_0: One of the medical plans, the VIP plans, those actually cover your hospital visits, doctor visits and medication coverage.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The only major difference between the Standard, Classic and the Plus is how much the insurance carrier pays to cover things. But those range from \$17.91 to \$32.25. However, the- the other two medical plans are... Is the MEC TeleRX which just covers preventative healthcare services, so like your physicals, diabetes screenings, vaccinations, stuff like that, at \$16.88 per week. And then the last medical plan is the MEC Enhanced. Now that one is a combination of both preventative plus hospital, doctor and medication coverage at \$44.09 per week.

Speaker speaker_1: Mm-hmm. Okay. So, all this totally, how much come in by week? All of them?

Speaker speaker_0: Um, so if you got everything, um, so you wanted everything that was offered through Morales?

Speaker speaker_1: Yes.

Speaker speaker_0: Hello, are you still-

Speaker speaker_1: I hear you. Yes.

Speaker speaker_0: Okay. Um, so let's see. So if I just put you down for the VIP Standard, which is \$17.91 and then just added everything else for employee only, let me see. Total premium, or your total deductions would be \$51.23 for everything that's offered through Morales.

Speaker speaker_1: Okay. So, all this one, uh, this one only, can I have like \$51 every week?

Speaker speaker_0: Yeah, so that's- that's for everything. That's for the VIP Standard, which covers hospitals, doctors, medications. FreeRx, which gives out free or discounted prescription coverage, FreeRx Virtual Primary Care where you can see a primary care doctor

on- on- on the phone or video chat, dental, disability or short-term disability, term life which is life insurance, vision...Critical illness, group accident, behavioral health and ID experts. So all of those would be \$51.23 a week for you.

Speaker speaker_1: Oh, okay, good. Thank you so much. It's okay that one.

Speaker speaker_0: Okay, so do you want to process the enrollment?

Speaker speaker_1: Yeah, yeah. Yeah, yeah.

Speaker speaker_0: Okay. Do you authorize Morales Group to make that \$51.23 deduction for you?

Speaker speaker_1: Yes, yes.

Speaker speaker_0: Okay, so let me go ahead and save that. And who do you want to put down as your beneficiary for your term life? So say if something happens to you, who do you want the benefit going to?

Speaker speaker_1: Uh, my mother. Uh, I have a sister here, like, like I have my mother, something.

Speaker speaker_0: Okay. I can put her, your mother down. What's her first name?

Speaker speaker_1: Oh, she don't live here, that's the problem maybe.

Speaker speaker_0: How about your sister?

Speaker speaker_1: Yeah, that's the best one, okay, okay.

Speaker speaker_0: What's her name?

Speaker speaker_1: Um, uh, M, Mahlet. M... H... Okay, wait. Let me see. I'm sorry . Okay, Mahlet.

Speaker speaker_0: And her last name?

Speaker speaker_1: Uh, the same, M Hailu.

Speaker speaker_0: Okay. And that is sibling. Okay, so I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$51.23 come off your paycheck, coverage begins the Monday we receive that deduction from Morales Group. Seven to ten business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that Morales is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, is there anything else I can help you out with today?

Speaker speaker_1: Yeah. Thank you so much. So, uh, this one, no, uh, I'm apply already, so I don't need apply again, yeah?

Speaker speaker_0: Correct.

Speaker speaker_1: Do you make today? Okay, thank you so much. So, uh, any info, anything you can send me PO box?

Speaker speaker_0: Yes. So once you become active in the coverage, you will receive all of your policy information and ID card information at that PO box address, okay?

Speaker speaker_1: Okay, okay. Okay, so this only, only things, uh, another question, please.

Speaker speaker_0: Yes.

Speaker speaker_1: So when, uh, uh, how many days you say me taking? Three weeks, two weeks, to activate it?

Speaker speaker_0: Uh, one to two weeks, so two weeks at most.

Speaker speaker_1: Okay, okay. Thank you so much.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So after two weeks? Okay, thank you so much. Thank you.

Speaker speaker_0: You're welcome, you have a great day, okay?

Speaker speaker_1: Okay, have a great day. Bye.

Speaker speaker_0: Bye-bye.

Speaker speaker_1: Bye. Bye, have a good day.