

## Transcript: Justin

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### Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. Uh, my name is Harmony Hersey, and I am looking to sign up. Uh, this is supposed to be the open enrollment period for my job at Mancan. Yeah, so Mancan 6664. What's the last four of your social, so I can pull your file for you? Uh, 7790. And for security purposes, could you verify your home address, including city, state and zip code, Harmony? Yes. 808 26th Street, Northeast Canton, Ohio, 44714. And confirm your date of birth for me. 11/23/99. And a good telephone number have is 330-224-7468. Yes. And the email I have is harmonybreeze99 at gmail.com? Yes. Okay, now were you given a benefit guide through Mancan by any chance or no? I have not received one. I tried to find one online through the links, but I, I cannot for the life of me figure it out. Um... No worries. Um, so I'll go ahead and email you a copy of the benefit guide just so you have it, and then give you a brief rundown of what's offered. So just bear with me one second, okay? Thank you so much. You're welcome. So the email that you should be looking out for for that benefit guide will be coming from info... Okay. That's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay? Will do. Okay. Um, so I just sent it, so you should be receiving it here momentarily. But I do know that Mancan, um, they offer three different medical plans. One of the medical plans is the Stay Healthy MUC FreeRx, which covers preventative healthcare services as well as a subscription of FreeRX, which gives out free or discounted prescription coverage. However, preventative services are like your physical exams, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, for that medical plan, uh, it's \$15.70 per week. Then they offer two other medical plans, the VIP Standard and the VIP Classic, which both cover your hospital visits, doctor visits and medication coverage. The only major difference is that the carrier, uh... Between these plans is that how much the insurance carrier pays to cover things. Um, so prime example, so say for example you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier will pay \$250 a day, while under the Classic, they'll pay out \$500 a day. So, that's pretty much the only major difference, is just how much the carrier pays to cover things. Um, but those range from \$16.22 to \$17.88 per week. Well, I know I want one that will cover medications. Um, just in case I get, like sick or something, and I have to get antibiotics, because that is a big deal. Uh, there's... I work with kids sometimes. I'm a babysitter, and I don't know if you're familiar, but they are walking heat reversers. I totally understand. So uh, at least since I started babysitting, I've noticed I've been getting sick more. Mm-hmm. And because of that, I've had to get more antibiotics. So I would like to get something that would cover those. And I don't think those count as preventative, so I would probably have to go with either VIP or Classic, right? That's what you were saying? Correct. 'Cause VIP plans, they cover your hospital visits, doctor visits and medication coverage, yes. Okay. Um... I don't

usually go to the hospital, but I, I guess... So there's preventive, there's Classic and there's VIP, right? Those are the three? Yeah, so the Stay Healthy MUC FreeRx, the VIP Standard and VIP Classic, yes. Um, I guess I will go with the cheaper VIP then. Okay, so the VIP Standard? Yeah, 'cause I don't go to the hospital all that often, and if I do, it's never for more than like a day, 'cause something stupid happened. Totally understand. Um, so I do know that ManCan does offer other things like, uh, dental, short-term disability, term life which is life insurance, vision, critical illness, group accident, and behavior health. Um, I know I would like to do dental. Okay, so dental. Vision, I'm still good on. Okay. Uh, aside from an accident happening with my vision, I don't have any glasses or anything like that, so I think I'll be fine without vision. Um, you said something about group. What does group cover? Um, so group accident's pretty much like a extra benefit coverage. Um, so say for example you have a hospital emergency room you have to go. Uh, the insurance carrier pays an additional \$250 for that visit. Say for example, emergency dental work, carrier pays \$50 towards that. Um, it's just extra benefit coverage added on top of your medical coverage as well. Oh, I'll be okay then on that one. Okay. Uh, I think that's it. Hmm. I mean... Okay. Yeah, I think yeah. So just the VIP Standard and dental? Yeah, 'cause I'm in my 20s. So unless, again, an accident happens, I won't need life insurance. And considering I have no kids, uh, life insurance I know is... meant to be used when you get later in the years, but I, at least currently, I don't think I'll need it too much. Totally understand. So the VIP Standard and Dental for employee only will make your total deductions \$19.60 per week. Do you authorize ManCan to make the deduction for you? Yes. Okay. Um, now I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness that first payroll deduction, of the \$19.60 come off your paycheck, coverage begins the Monday we receive that deduction from ManCan. Seven to ten business days later, uh, you will receive all of your policy and ID card information in the mail. However, I do see that ManCan 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. Other than that, Harmony, is there anything else I could assist you with today? Um, so I did wanna ask. So I know that most places only count marriage, but what if... Could I add my significant other on, or... Um, so it's just like a domestic partnership? Yes. Okay. Uh, let me see if ManCan allows that. Bear with me one second. Domestic partnership. ManCan. Yes, so they do allow domestic partnerships. Um, so I can send you a, uh, form that you could fill out, and then send it back to us and I can have my back office look at it and then go from there. Um, here, do you mind if I place you on a brief hold while I get that email set up for you? Sounds great. Okay. I think the only thing you gotta give me is your date of birth. Because we live together, so that counts as a domestic, right? Domestic partnership. I think you just unloaded it. No, you're right. You're right. Oh, about that Yeah, uh, ManCan allows I can add you to mine. Tell you what. When you come here to, to this appointment, let me know and we can both just go at the same time the same day. I just need a few Did you give him the Amazon? You didn't give him the Amazon. Sadly, her kid doesn't count, so they can't make a package. You hear that? Hello, Harmony. You still there? Yes, I am still here. Awesome. Thank you so much for holding. So I went to go search for that, um, domestic partnership template email to send you. Turns out I wasn't able to find it, um, so I

actually have to speak to one of my supervisors once they come in at 11:00. Um, so I'll come, once I do speak with them around 11:00, I can get that template from them, and then I can email that information to you, and then reach back out to you letting you know that I emailed it to you. That will be great, yeah. Uh- Okay. ... I just talked to my partner, and she said that she would love to get added onto mine, because hers is so much more expensive through work. So if we can just combine them, you know, so much cheaper that way. I totally understand. Um, so like I said, once, uh, my supervisor comes in at 11:00, I'll get that template from them and then one, I'll send it to you. And then once I send it to you, I will reach back out to you letting you know that I emailed it to you, okay? Yep, thank you so much. You're welcome. You have a great day, Harmony, okay? You too. Bye. All right. B- bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hi. Uh, my name is Harmony Hersey, and I am looking to sign up. Uh, this is supposed to be the open enrollment period for my job at Mancan.

Speaker speaker\_0: Yeah, so Mancan 6664. What's the last four of your social, so I can pull your file for you?

Speaker speaker\_1: Uh, 7790.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code, Harmony?

Speaker speaker\_1: Yes. 808 26th Street, Northeast Canton, Ohio, 44714.

Speaker speaker\_0: And confirm your date of birth for me.

Speaker speaker\_1: 11/23/99.

Speaker speaker\_0: And a good telephone number have is 330-224-7468.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And the email I have is harmonybreeze99 at gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, now were you given a benefit guide through Mancan by any chance or no?

Speaker speaker\_1: I have not received one. I tried to find one online through the links, but I, I cannot for the life of me figure it out. Um...

Speaker speaker\_0: No worries. Um, so I'll go ahead and email you a copy of the benefit guide just so you have it, and then give you a brief rundown of what's offered. So just bear with me one second, okay?

Speaker speaker\_1: Thank you so much.

Speaker speaker\_0: You're welcome. So the email that you should be looking out for for that benefit guide will be coming from info...

Speaker speaker\_1: Okay.

Speaker speaker\_0: That's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker\_1: Will do.

Speaker speaker\_0: Okay. Um, so I just sent it, so you should be receiving it here momentarily. But I do know that Mancan, um, they offer three different medical plans. One of the medical plans is the Stay Healthy MUC FreeRx, which covers preventative healthcare services as well as a subscription of FreeRX, which gives out free or discounted prescription coverage. However, preventative services are like your physical exams, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, for that medical plan, uh, it's \$15.70 per week. Then they offer two other medical plans, the VIP Standard and the VIP Classic, which both cover your hospital visits, doctor visits and medication coverage. The only major difference is that the carrier, uh... Between these plans is that how much the insurance carrier pays to cover things. Um, so prime example, so say for example you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier will pay \$250 a day, while under the Classic, they'll pay out \$500 a day. So, that's pretty much the only major difference, is just how much the carrier pays to cover things. Um, but those range from \$16.22 to \$17.88 per week.

Speaker speaker\_1: Well, I know I want one that will cover medications. Um, just in case I get, like sick or something, and I have to get antibiotics, because that is a big deal. Uh, there's... I work with kids sometimes. I'm a babysitter, and I don't know if you're familiar, but they are walking heat reversers.

Speaker speaker\_0: I totally understand.

Speaker speaker\_1: So uh, at least since I started babysitting, I've noticed I've been getting sick more.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And because of that, I've had to get more antibiotics. So I would like to get something that would cover those. And I don't think those count as preventative, so I would probably have to go with either VIP or Classic, right? That's what you were saying?

Speaker speaker\_0: Correct. 'Cause VIP plans, they cover your hospital visits, doctor visits and medication coverage, yes.

Speaker speaker\_1: Okay. Um... I don't usually go to the hospital, but I, I guess... So there's preventive, there's Classic and there's VIP, right? Those are the three?

Speaker speaker\_0: Yeah, so the Stay Healthy MUC FreeRx, the VIP Standard and VIP Classic, yes.

Speaker speaker\_1: Um, I guess I will go with the cheaper VIP then.

Speaker speaker\_0: Okay, so the VIP Standard?

Speaker speaker\_1: Yeah, 'cause I don't go to the hospital all that often, and if I do, it's never for more than like a day, 'cause something stupid happened.

Speaker speaker\_0: Totally understand. Um, so I do know that ManCan does offer other things like, uh, dental, short-term disability, term life which is life insurance, vision, critical illness, group accident, and behavior health.

Speaker speaker\_1: Um, I know I would like to do dental.

Speaker speaker\_0: Okay, so dental.

Speaker speaker\_1: Vision, I'm still good on.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh, aside from an accident happening with my vision, I don't have any glasses or anything like that, so I think I'll be fine without vision. Um, you said something about group. What does group cover?

Speaker speaker\_0: Um, so group accident's pretty much like a extra benefit coverage. Um, so say for example you have a hospital emergency room you have to go. Uh, the insurance carrier pays an additional \$250 for that visit. Say for example, emergency dental work, carrier pays \$50 towards that. Um, it's just extra benefit coverage added on top of your medical coverage as well.

Speaker speaker\_1: Oh, I'll be okay then on that one.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh, I think that's it. Hmm. I mean...

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah, I think yeah.

Speaker speaker\_0: So just the VIP Standard and dental?

Speaker speaker\_1: Yeah, 'cause I'm in my 20s. So unless, again, an accident happens, I won't need life insurance. And considering I have no kids, uh, life insurance I know is-... meant to be used when you get later in the years, but I, at least currently, I don't think I'll need it too much.

Speaker speaker\_0: Totally understand. So the VIP Standard and Dental for employee only will make your total deductions \$19.60 per week. Do you authorize ManCan to make the deduction for you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Um, now I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness that first payroll deduction, of the \$19.60 come off your paycheck, coverage begins the Monday we receive that deduction from ManCan. Seven to ten business days later, uh, you will receive all of your policy and ID card information in the mail. However, I do see that ManCan 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. Other than that, Harmony, is there anything else I could assist you with today?

Speaker speaker\_1: Um, so I did wanna ask. So I know that most places only count marriage, but what if... Could I add my significant other on, or...

Speaker speaker\_0: Um, so it's just like a domestic partnership?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Uh, let me see if ManCan allows that. Bear with me one second. Domestic partnership. ManCan. Yes, so they do allow domestic partnerships. Um, so I can send you a, uh, form that you could fill out, and then send it back to us and I can have my back office look at it and then go from there. Um, here, do you mind if I place you on a brief hold while I get that email set up for you?

Speaker speaker\_1: Sounds great.

Speaker speaker\_0: Okay.

Speaker speaker\_2: I think the only thing you gotta give me is your date of birth. Because we live together, so that counts as a domestic, right? Domestic partnership. I think you just unloaded it. No, you're right. You're right. Oh, about that

Speaker speaker\_3: Yeah, uh, ManCan allows

Speaker speaker\_1: I can add you to mine.

Speaker speaker\_2: Tell you what. When you come here to, to this appointment, let me know and we can both just go at the same time the same day. I just need a few Did you give him the Amazon? You didn't give him the Amazon. Sadly, her kid doesn't count, so they can't make a package. You hear that?

Speaker speaker\_0: Hello, Harmony. You still there?

Speaker speaker\_1: Yes, I am still here.

Speaker speaker\_0: Awesome. Thank you so much for holding. So I went to go search for that, um, domestic partnership template email to send you. Turns out I wasn't able to find it, um, so I actually have to speak to one of my supervisors once they come in at 11:00. Um, so I'll come, once I do speak with them around 11:00, I can get that template from them, and then I can email that information to you, and then reach back out to you letting you know that I

emailed it to you.

Speaker speaker\_1: That will be great, yeah. Uh-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... I just talked to my partner, and she said that she would love to get added onto mine, because hers is so much more expensive through work. So if we can just combine them, you know, so much cheaper that way.

Speaker speaker\_0: I totally understand. Um, so like I said, once, uh, my supervisor comes in at 11:00, I'll get that template from them and then one, I'll send it to you. And then once I send it to you, I will reach back out to you letting you know that I emailed it to you, okay?

Speaker speaker\_1: Yep, thank you so much.

Speaker speaker\_0: You're welcome. You have a great day, Harmony, okay?

Speaker speaker\_1: You too. Bye.

Speaker speaker\_0: All right. B- bye-bye.