

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? Well, I was calling... I work for ManCan, and they said today was open enrollment and gave me this number to call. Okay, so ManCan. What's the last four of your social? 6194. And your first and last name? Georgia Sperling. All right. And for security purposes, can you verify your home address, including city, state and zip code, Georgia? I am at 22 Short Avenue, Washington, PA 15301. Looks like I have an address in Houston, PA. Yeah, she was supposed to have changed it. I mean, I was coming to my new address. But yeah, it was the 119 North Main in Houston, but that's not the correct address anymore. Okay, what's the new address, so I can go ahead and update it for you in our system? 22 Short Avenue, Washington, 15301. 15301. Okay. And confirm your date of birth. 03-28-1962. And a good telephone number have a 740-449-4372? That's correct. And the email have as georgia.sperling62@gmail? Yes. Okay. Um, now quick question. Did you receive a benefit guide through ManCan by any chance or no? No, I didn't. Okay. Um- So, I'm kind of coming at this blind. No worries. They didn't give me anything, just said today was open enrollment. Okay, no worries. Um, so I went ahead and emailed you a copy of one, just to be on the safe side. Um, email that you should be looking out for is coming from info, that's I-N-F-O, @benefitsandacard.com, okay? Okay. Okay. Um, now I do not... know that ManCan, they do offer three medical plans. Um, one of the medical plans is the Stay Healthy MEC TeleRx. Now, that just covers preventative healthcare services only, um, so like your physicals, diabetes, screenings, vaccinations, stuff like that. And it does include a subscription to FreeRx, which gives out free or discounted prescription coverage. However, that medical plan is \$15.70 per week. And then the two other medical plans were VIP Standard and the VIP Classic. Both cover hospitals, doctors and medications. The only major difference between the Standard and the Classic is just how much the insurance carrier pays to cover things. So, prime example, um, so say for example you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier 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 the cover things. Um, but those range from \$16.22 to \$17.88. And does either one of those cover... help cover with, like, prescriptions, the cost of prescriptions? Um, yes. So the VIP plans cover medications as well as hospitals and doctors as well. Okay, so like a doctor's visit, how much of the, let's say the Classic, how much would they pay for just a routine doctor visit? Because I know there's a difference. Some of the insurance, you have to pay this much for a regular doctor, this... it's so much more for a, you know, a specialist. So, how does that work- Um- ... with y'all? Yeah, so say if you went to a physician's office or a doctor's office, uh, the insurance carrier will pay \$50 a day for a max of four days. Okay. Okay, and like, if I had to go to a specialist, how much of that would they cover? Like, just for an office visit with, I don't know, dermatologist, how much would they cover of that?

Um, let's see here. Same thing for a physician's office or urgency care facilities, \$50. Okay. And those for how much each week for, like, the Classic? Um, so the VIP Classic for employee only, \$17.88. Um... Um, I guess I- uh, that one sounds, the Classic sounds like it would be the better one. Um, I guess let me sign up for that one because, as of now, I have no insurance. I guess that one's better than nothing. The VIP Classic? Mm-hmm. Okay, so just medical? Anything else, or did you want to just do medical only? Well, what else do you have? Um, so they offer other things like, uh, dental, um, short term disability, term life, which is life insurance, vision- Mm-hmm. ... critical illness, group accident, behavioral health and ID experts. Okay, so how much is the dental? Uh, \$3.38- Just for my- ... per week. Okay. Okay, um, and the vision? Uh, \$1.99 per week. Okay. Can you just go ahead and add both of those, I guess? And... Yeah, I can put you down for those three. Anything else? Mm... What is term life exactly? Um, so term life is their life insurance policy. Um, I believe the benefit amount is 20,000, and it's \$1.96 per week. Okay. Okay, so if I take that out with y'all today and, heaven forbid, I die next week, it's gonna pay out next week or is there, I have to live X amount of years before it covers? Um, so that would honestly be a great question to ask the insurance carrier. However, I do know that, uh, pending enrollments do take one to two weeks to go through, so everything's not immediate when it kicks in right now. Well, but you know what I mean. If it's like... if, if, say I was covered today and I died next week, would it cover me? That's what I'm... Oh, correct. Yes. Yes. Yes, ma'am. Okay. And it's... How much is it? Uh, it's \$1.96 per week with a benefit amount of 20,000. Okay. I guess sign me up for the medical, dental, vision, and that one also, I mean. Okay, so just to confirm, we have a VIP Classic, Dental, Term Life, and Vision, all for employee only, correct? Yes. Okay. Anything else or just those four? Um, how much is the short-term disability? Um, short-term disability is \$3.36, or \$3.66 per week, my bad. Okay, go ahead and add that one too please. So. Okay. I mean, it's like 30 bucks a week, right around there, so can't beat it. Yeah, so just... I think that'll cover it. Okay, so doing those five, uh, the VIP Classic, Dental, Disability, Term Life, and Vision for employee only would make your total deductions \$28.87 per week. Mm-hmm. Do you authorize ManCan- Mm-hmm. ... to make the deduction for you? I do, yep. Okay, so I'm gonna go ahead and save that. And who do you want to put down as your beneficiary for the term life? Um, can I put it two people? Yeah, I can split it 50/50. Can I have two... Okay, um, Danielle Hennon. Her last name spelled H-E-N-N-O-N. And the relationship to Danielle? She's my daughter. Daughter, okay. And the second one would be Travis Presley. Presley spelled P-R-E-S-S-L-E-Y. And the relationship with Travis? He's my son. Son, okay. 250... 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- Okay. ... witness your first pay roll deduction of the \$28.87 come off your paycheck, coverage begins the Monday we receive that deduction from ManCan. Okay. Seven to ten business days later, you'll receive all of your policy and ID card information in the mail. However, I do see- Mm-hmm. ... that ManCan is a Section 125 client. So, what Section- Mm-hmm. ... 125 is, it's an IRS code, which means employees could 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- Okay. ... a qualified life event. However, a qualified- Okay. ... life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that- Okay. ... Georgia, is there anything else I can assist you with today? No, that's everything. Thank you. You're welcome. You have a great day, okay? All righty. Thank you. Bye-bye. All right. 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: Well, I was calling... I work for ManCan, and they said today was open enrollment and gave me this number to call.

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

Speaker speaker_1: 6194.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Georgia Sperling.

Speaker speaker_0: All right. And for security purposes, can you verify your home address, including city, state and zip code, Georgia?

Speaker speaker_1: I am at 22 Short Avenue, Washington, PA 15301.

Speaker speaker_0: Looks like I have an address in Houston, PA.

Speaker speaker_1: Yeah, she was supposed to have changed it. I mean, I was coming to my new address. But yeah, it was the 119 North Main in Houston, but that's not the correct address anymore.

Speaker speaker_0: Okay, what's the new address, so I can go ahead and update it for you in our system?

Speaker speaker_1: 22 Short Avenue, Washington, 15301.

Speaker speaker_0: 15301. Okay. And confirm your date of birth.

Speaker speaker_1: 03-28-1962.

Speaker speaker_0: And a good telephone number have a 740-449-4372?

Speaker speaker_1: That's correct.

Speaker speaker_0: And the email have as georgia.sperling62@gmail?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, now quick question. Did you receive a benefit guide through ManCan by any chance or no?

Speaker speaker_1: No, I didn't.

Speaker speaker_0: Okay. Um-

Speaker speaker_1: So, I'm kind of coming at this blind.

Speaker speaker_0: No worries.

Speaker speaker_1: They didn't give me anything, just said today was open enrollment.

Speaker speaker_0: Okay, no worries. Um, so I went ahead and emailed you a copy of one, just to be on the safe side. Um, email that you should be looking out for is coming from info, that's I-N-F-O, @benefitsandacard.com, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Um, now I do not... know that ManCan, they do offer three medical plans. Um, one of the medical plans is the Stay Healthy MEC TeleRx. Now, that just covers preventative healthcare services only, um, so like your physicals, diabetes, screenings, vaccinations, stuff like that. And it does include a subscription to FreeRx, which gives out free or discounted prescription coverage. However, that medical plan is \$15.70 per week. And then the two other medical plans were VIP Standard and the VIP Classic. Both cover hospitals, doctors and medications. The only major difference between the Standard and the Classic is just how much the insurance carrier pays to cover things. So, prime example, um, so say for example you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier 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 the cover things. Um, but those range from \$16.22 to \$17.88.

Speaker speaker_1: And does either one of those cover... help cover with, like, prescriptions, the cost of prescriptions?

Speaker speaker_0: Um, yes. So the VIP plans cover medications as well as hospitals and doctors as well.

Speaker speaker_1: Okay, so like a doctor's visit, how much of the, let's say the Classic, how much would they pay for just a routine doctor visit? Because I know there's a difference. Some of the insurance, you have to pay this much for a regular doctor, this... it's so much more for a, you know, a specialist. So, how does that work-

Speaker speaker_0: Um-

Speaker speaker_1: ... with y'all?

Speaker speaker_0: Yeah, so say if you went to a physician's office or a doctor's office, uh, the insurance carrier will pay \$50 a day for a max of four days.

Speaker speaker_1: Okay. Okay, and like, if I had to go to a specialist, how much of that would they cover? Like, just for an office visit with, I don't know, dermatologist, how much would they cover of that?

Speaker speaker_0: Um, let's see here. Same thing for a physician's office or urgency care facilities, \$50.

Speaker speaker_1: Okay. And those for how much each week for, like, the Classic?

Speaker speaker_0: Um, so the VIP Classic for employee only, \$17.88.

Speaker speaker_1: Um... Um, I guess I- uh, that one sounds, the Classic sounds like it would be the better one. Um, I guess let me sign up for that one because, as of now, I have no insurance. I guess that one's better than nothing.

Speaker speaker_0: The VIP Classic?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay, so just medical? Anything else, or did you want to just do medical only?

Speaker speaker_1: Well, what else do you have?

Speaker speaker_0: Um, so they offer other things like, uh, dental, um, short term disability, term life, which is life insurance, vision-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... critical illness, group accident, behavioral health and ID experts.

Speaker speaker_1: Okay, so how much is the dental?

Speaker speaker_0: Uh, \$3.38-

Speaker speaker_1: Just for my-

Speaker speaker_0: ... per week.

Speaker speaker_1: Okay. Okay, um, and the vision?

Speaker speaker_0: Uh, \$1.99 per week.

Speaker speaker_1: Okay. Can you just go ahead and add both of those, I guess? And...

Speaker speaker_0: Yeah, I can put you down for those three. Anything else?

Speaker speaker_1: Mm... What is term life exactly?

Speaker speaker_0: Um, so term life is their life insurance policy. Um, I believe the benefit amount is 20,000, and it's \$1.96 per week.

Speaker speaker_1: Okay. Okay, so if I take that out with y'all today and, heaven forbid, I die next week, it's gonna pay out next week or is there, I have to live X amount of years before it covers?

Speaker speaker_0: Um, so that would honestly be a great question to ask the insurance carrier. However, I do know that, uh, pending enrollments do take one to two weeks to go through, so everything's not immediate when it kicks in right now.

Speaker speaker_1: Well, but you know what I mean. If it's like... if, if, say I was covered today and I died next week, would it cover me? That's what I'm...

Speaker speaker_0: Oh, correct. Yes. Yes. Yes, ma'am.

Speaker speaker_1: Okay. And it's... How much is it?

Speaker speaker_0: Uh, it's \$1.96 per week with a benefit amount of 20,000.

Speaker speaker_1: Okay. I guess sign me up for the medical, dental, vision, and that one also, I mean.

Speaker speaker_0: Okay, so just to confirm, we have a VIP Classic, Dental, Term Life, and Vision, all for employee only, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Anything else or just those four?

Speaker speaker_1: Um, how much is the short-term disability?

Speaker speaker_0: Um, short-term disability is \$3.36, or \$3.66 per week, my bad.

Speaker speaker_1: Okay, go ahead and add that one too please. So.

Speaker speaker_0: Okay.

Speaker speaker_1: I mean, it's like 30 bucks a week, right around there, so can't beat it. Yeah, so just... I think that'll cover it.

Speaker speaker_0: Okay, so doing those five, uh, the VIP Classic, Dental, Disability, Term Life, and Vision for employee only would make your total deductions \$28.87 per week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Do you authorize ManCan-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to make the deduction for you?

Speaker speaker_1: I do, yep.

Speaker speaker_0: Okay, so I'm gonna go ahead and save that. And who do you want to put down as your beneficiary for the term life?

Speaker speaker_1: Um, can I put it two people?

Speaker speaker_0: Yeah, I can split it 50/50.

Speaker speaker_1: Can I have two... Okay, um, Danielle Hennon. Her last name spelled H-E-N-N-O-N.

Speaker speaker_0: And the relationship to Danielle?

Speaker speaker_1: She's my daughter.

Speaker speaker_0: Daughter, okay.

Speaker speaker_1: And the second one would be Travis Presley. Presley spelled P-R-E-S-S-L-E-Y.

Speaker speaker_0: And the relationship with Travis?

Speaker speaker_1: He's my son.

Speaker speaker_0: Son, okay. 250... 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-

Speaker speaker_1: Okay.

Speaker speaker_0: ... witness your first pay roll deduction of the \$28.87 come off your paycheck, coverage begins the Monday we receive that deduction from ManCan.

Speaker speaker_1: Okay.

Speaker speaker_0: Seven to ten business days later, you'll receive all of your policy and ID card information in the mail. However, I do see-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that ManCan is a Section 125 client. So, what Section-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 125 is, it's an IRS code, which means employees could 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-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a qualified life event. However, a qualified-

Speaker speaker_1: Okay.

Speaker speaker_0: ... life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that-

Speaker speaker_1: Okay.

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

Speaker speaker_1: No, that's everything. Thank you.

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

Speaker speaker_1: All righty. Thank you. Bye-bye.

Speaker speaker_0: All right. Bye-bye.