

Transcript: Justin

Mills-6170682372079616-4987867035025408

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits In a Card. This is Justin. How can I help you today? Hi. I would like to, uh, get the employees, um, coverage thing. Okay. What's the staffing agency you work- Or sign up for it. I'm sorry? What's the staffing agency you work for? Uh, ManCan. And the last four of your Social? 4903. And what was your first and last name? Ethan Riley. E-T-H-A-N. And then R-I-L-E-Y. Did you recently just start with, um, ManCan? Uh, yes. I, I just got hired. I start tomorrow, but I... on the paper it says to call to sign up immediately. Okay. Um, because I wasn't seeing your file in our systems. So, in order for me to create the file in our system to enroll you into their benefits, I need your full Social. Okay. And are you ready for it? Yes, sir. 668-22-4903. You said Ethan Riley? Yes. And your home address, including city, state and ZIP code. 1227 North Road, Apartment 146, Niles, Ohio 44446. And what was the city one more time? I'm sorry. I'm sorry, What, what... Can you repeat that? The city one more time? City? Niles. Oh, okay. And your date of birth? January 30th, 2004. And a good telephone number I have here is 330-240-2132? Yes. And do you have a good email? Uh, this is all lowercase. E-S-R-I-L-E-Y, the number six, @gmail.com. Okay. And what did you want to be enrolled into? Um, so I was looking here. I actually had a question before enrolling. Yes, please. Um, it says employee and spouse. Does spouse mean my fiance or does that mean wife? Um, it may be wife, but let me see if ManCan allows domestic partners. Bear with me one second. Okay. Thank you. Um, so they do allow domestic partners, but with an affidavit. So, I actually have to send you something for you to fill out, and then- Okay. ... we can, um, investigate it, or my back office can investigate it. And then once I receive word back from my back office, I can give you a call back letting you know their response. Okay. And then, um, does... will that change the difference, uh, payments, or like the employee and spouse for the one I was looking at, uh, 30.63, would that go up? Um, no sir, that would just be for you and the spouse. So, for you and the spouse it would be \$30.63 a week. Okay. And then, um, well, go ahead and send that over and then I'll fill that out and then send it back through. Okay. Well, do you mind if I place you in a brief hold while I get that set up for you? Not a problem. Okay. Hello, Ethan, you still there? Yes. Awesome. Thank you so much for holding. So, I went ahead and emailed you that affidavit email. Um, email that you should be looking out for is coming from info, that's I-N-F-O. I just got it. At Benefits In a Card. Okay. But, yes sir, just fill that information out and then just send it back to info@benefitsinacard. And then once, uh, I receive word back from my back office, I can give you a call back letting you know if it was approved or not. Um, does... when I got it, it just saying "Thank you for contacting Benefits In A Card." Here, scroll all the way down. Uh, it may be attached at the bottom. Oh, so a PDF? Correct. Uh, do I have to print that and then mail it to you, or? Um, no, you... if you get like Adobe, um, you should be able to edit the document in Adobe and then just se- um, include it

back in your email and just send it back to us. Um, or you could- I'm doing it, I'm doing it off my mobile phone. I don't know how to do that. Um, now are you on iPhone or a Android? iPhone. iPhone. Now, you should be able to edit the document. Um, we should let you... should give you the option to edit document in like a top left corner, little three dots or something. There's a share button. There's a share button.... tryin' to think. I saved it to my drive, but now I don't know how to access my drive. Um, here, try s- saving it to your photos or to your camera roll, and then if you go to your camera roll, you should be able to edit the picture from there. Mm. Um, but yes, sir, once that information is, uh, filled out and sent back to us, we can investigate it, and then once I receive word back from my back office, I can give you a call back just letting you know if it was approved or not. Okay. Okay. Um, as of right now, I'll go ahead and opt you out, or if you wanted to enroll into employee only, we can do that right now. No, when I opt into employee only, can I add her on when it is, uh, available? Um, yes, sir. Um, so I do know that you have 30 days from your first paycheck to be enrolled in the benefit, 'cause that's considered your personal open enrollment period. Um, so as, as long as you get that sent back to us as soon as possible, we can go ahead and get this process started for you. Um, as of right now, I mean, I can opt you out if need be if you just wanted to wait to get that information sent back to us first. Well, I can set up, um... Okay. ... my, uh, employee thing only, and then whenever I s- send that back to you, then we set up hers. Okay, we can do that. Um- That's easier for me. Where did you want to be? Yeah, totally understand. So, what did you wanna be enrolled into? So, here's my question. I want the- Yes. ... dental, vision and, uh, um, medical as well. But I had a, a question about the MUC telRx. Okay. What, what exactly is the difference between that one and the VIP standard? Um, so the MUC telRx, that just covers preventative healthcare services only, so like, physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, it also includes a free Rx, uh, subscription, which gives out free or discounted prescription coverage. Um, however, the VIP plans, those actually cover hospitals, doctors and medications. The only major difference between the VIP standard and the VIP classic is how much the insurance carrier pays to cover things. Um, so it doesn't cover preventative healthcare services. Okay. So, um, what do you think would be the better of the two, a standard or a classic? Uh, well, since we're not insurance agents, we're not allowed to give recommendations. Um- Oh. Well, I- ... what we do know is that the VIP classic is the highest tier of the VIP plans. Um... And then, all you said the difference was was like, the amount they pay? I'm sorry. What was that again? I said, uh, between the standard and the classic VIP, that the only difference is how much of a payout there is. Correct, just how much the carrier pays to cover things. Um, I can give you a prime example. Let me pull the benefit guide. Let's see here. So, say, for example, you have to get surgery in the hospital. Under the VIP standard, the insurance carrier pay \$250 a day, while under the classic, they pay out \$500 a day. So, like I said, the only difference is that how much the carrier pays out. Okay, and then for the standard, what would the co-pay be on that? And then on the classic, what would the co-pay be on that one? Um, so they would have the same co-pays, uh, \$25 for regular doctor's visits. However, if it's a specialist, like a ears, nose and throat doctor, for example, uh, \$50. Okay, and then same with dental and vision? Uh, let's see. So dental would be a \$50 deductible, and then vision co-pays, uh, co-pay for an eye exam, \$10, co-pay lenses and frames, 25. However, they do offer a frames allowance for \$130, so technically you can get a new pair of glasses with that benefit. okay, and is that, uh, either for the standard and classic?

Um, what do you mean by that? Like, uh, the vision and dental, the co-pay, does that stay the same for the standard and classic? Uh, no, sir. So, dental and vision are separate from the medical plans. They're additional benefit options. Oh. So, they're their own thing. However, the VIP plans have their own co-pay, like \$25 for regular doctor visits or \$50 for specialists, like a ears, nose and throat doctor, for example. Yeah. Okay. Then I'll take the VIP standard. Okay. And then, uh, also the dental and vision. All right. So, let's see here. So, VIP standard, dental and vision for employee only. Anything else? Um... um, what's the short-term disability? Um, so short-term disability is something, uh, so say if you get injured at work, you do have some sort of, um, financial income coming in, so. Okay. Um, I think those three are fine. Okay. Um, so doing those three for employee only for now would make your total deductions \$21.59 per week. We authorize ManCan to make that deduction for you.I... Wait, repeat that. I'm sorry. Do you authorize ManCan to make that \$21.59 deduction for you? Yes. Okay. So, I do want to let you know that the pending enrollments usually take one to two weeks to go through. Then whenever you witness the first payroll deduction of the \$21.59 come off your paycheck, coverage begins the Monday we receive that deduction from ManCan. 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 ManCan is a Section 125 client. However, what Section 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 on these elections until the next company open enrollment period, or if you experience a qualified life event. Okay. 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, Ethan, is there anything else that I could assist you with today? Uh, no, there is not. Okay. Um, so like I said, once you get that affidavit filled out, just send it back to us, and then once I do receive word back from my back office regarding that information, I'll give you a call back, okay? Okay. And then I actually do have one question. Yes, sir. When she gets added on, will her dental and vision be separate than mine? Uh, let's see. Now, uh, now, it- it should be separate. Um, it'll go up, um, to employee plus spouse coverage. So, if we switch everything, so say if everything does get approved with the affidavit, switching to the VIP Standard dental and vision for employee plus spouse, it'd be \$41.15 for just- Okay. ... coming off your paycheck. Okay. All right, thank you. You're welcome. You have a great day, okay? You as well. All right, bye-bye.

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 Justin. How can I help you today?

Speaker speaker_2: Hi. I would like to, uh, get the employees, um, coverage thing.

Speaker speaker_1: Okay. What's the staffing agency you work-

Speaker speaker_2: Or sign up for it. I'm sorry?

Speaker speaker_1: What's the staffing agency you work for?

Speaker speaker_2: Uh, ManCan.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 4903.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: Ethan Riley. E-T-H-A-N. And then R-I-L-E-Y.

Speaker speaker_1: Did you recently just start with, um, ManCan?

Speaker speaker_2: Uh, yes. I, I just got hired. I start tomorrow, but I... on the paper it says to call to sign up immediately.

Speaker speaker_1: Okay. Um, because I wasn't seeing your file in our systems. So, in order for me to create the file in our system to enroll you into their benefits, I need your full Social.

Speaker speaker_2: Okay. And are you ready for it?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: 668-22-4903.

Speaker speaker_1: You said Ethan Riley?

Speaker speaker_2: Yes.

Speaker speaker_1: And your home address, including city, state and ZIP code.

Speaker speaker_2: 1227 North Road, Apartment 146, Niles, Ohio 44446.

Speaker speaker_1: And what was the city one more time? I'm sorry.

Speaker speaker_2: I'm sorry, What, what... Can you repeat that?

Speaker speaker_1: The city one more time?

Speaker speaker_2: City? Niles.

Speaker speaker_1: Oh, okay. And your date of birth?

Speaker speaker_2: January 30th, 2004.

Speaker speaker_1: And a good telephone number I have here is 330-240-2132?

Speaker speaker_2: Yes.

Speaker speaker_1: And do you have a good email?

Speaker speaker_2: Uh, this is all lowercase. E-S-R-I-L-E-Y, the number six, @gmail.com.

Speaker speaker_1: Okay. And what did you want to be enrolled into?

Speaker speaker_2: Um, so I was looking here. I actually had a question before enrolling.

Speaker speaker_1: Yes, please.

Speaker speaker_2: Um, it says employee and spouse. Does spouse mean my fiance or does that mean wife?

Speaker speaker_1: Um, it may be wife, but let me see if ManCan allows domestic partners. Bear with me one second.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: Um, so they do allow domestic partners, but with an affidavit. So, I actually have to send you something for you to fill out, and then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... we can, um, investigate it, or my back office can investigate it. And then once I receive word back from my back office, I can give you a call back letting you know their response.

Speaker speaker_2: Okay. And then, um, does... will that change the difference, uh, payments, or like the employee and spouse for the one I was looking at, uh, 30.63, would that go up?

Speaker speaker_1: Um, no sir, that would just be for you and the spouse. So, for you and the spouse it would be \$30.63 a week.

Speaker speaker_2: Okay. And then, um, well, go ahead and send that over and then I'll fill that out and then send it back through.

Speaker speaker_1: Okay. Well, do you mind if I place you in a brief hold while I get that set up for you?

Speaker speaker_2: Not a problem.

Speaker speaker_1: Okay. Hello, Ethan, you still there?

Speaker speaker_2: Yes.

Speaker speaker_1: Awesome. Thank you so much for holding. So, I went ahead and emailed you that affidavit email. Um, email that you should be looking out for is coming from info, that's I-N-F-O.

Speaker speaker_2: I just got it.

Speaker speaker_1: At Benefits In a Card. Okay. But, yes sir, just fill that information out and then just send it back to info@benefitsinacard. And then once, uh, I receive word back from my back office, I can give you a call back letting you know if it was approved or not.

Speaker speaker_2: Um, does... when I got it, it just saying "Thank you for contacting Benefits In A Card."

Speaker speaker_1: Here, scroll all the way down. Uh, it may be attached at the bottom.

Speaker speaker_2: Oh, so a PDF?

Speaker speaker_1: Correct.

Speaker speaker_2: Uh, do I have to print that and then mail it to you, or?

Speaker speaker_1: Um, no, you... if you get like Adobe, um, you should be able to edit the document in Adobe and then just se- um, include it back in your email and just send it back to us. Um, or you could-

Speaker speaker_2: I'm doing it, I'm doing it off my mobile phone. I don't know how to do that.

Speaker speaker_1: Um, now are you on iPhone or a Android?

Speaker speaker_2: iPhone.

Speaker speaker_1: iPhone. Now, you should be able to edit the document. Um, we should let you... should give you the option to edit document in like a top left corner, little three dots or something.

Speaker speaker_2: There's a share button.

Speaker speaker_1: There's a share button.... tryin' to think.

Speaker speaker_2: I saved it to my drive, but now I don't know how to access my drive.

Speaker speaker_1: Um, here, try s- saving it to your photos or to your camera roll, and then if you go to your camera roll, you should be able to edit the picture from there.

Speaker speaker_2: Mm.

Speaker speaker_1: Um, but yes, sir, once that information is, uh, filled out and sent back to us, we can investigate it, and then once I receive word back from my back office, I can give you a call back just letting you know if it was approved or not.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, as of right now, I'll go ahead and opt you out, or if you wanted to enroll into employee only, we can do that right now.

Speaker speaker_2: No, when I opt into employee only, can I add her on when it is, uh, available?

Speaker speaker_1: Um, yes, sir. Um, so I do know that you have 30 days from your first paycheck to be enrolled in the benefit, 'cause that's considered your personal open enrollment period. Um, so as, as long as you get that sent back to us as soon as possible, we can go ahead and get this process started for you. Um, as of right now, I mean, I can opt you out if need be if you just wanted to wait to get that information sent back to us first.

Speaker speaker_2: Well, I can set up, um...

Speaker speaker_1: Okay.

Speaker speaker_2: ... my, uh, employee thing only, and then whenever I s- send that back to you, then we set up hers.

Speaker speaker_1: Okay, we can do that. Um-

Speaker speaker_2: That's easier for me.

Speaker speaker_1: Where did you want to be? Yeah, totally understand. So, what did you wanna be enrolled into?

Speaker speaker_2: So, here's my question. I want the-

Speaker speaker_1: Yes.

Speaker speaker_2: ... dental, vision and, uh, um, medical as well. But I had a, a question about the MUC telRx.

Speaker speaker_1: Okay.

Speaker speaker_2: What, what exactly is the difference between that one and the VIP standard?

Speaker speaker_1: Um, so the MUC telRx, that just covers preventative healthcare services only, so like, physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Um, it also includes a free Rx, uh, subscription, which gives out free or discounted prescription coverage. Um, however, the VIP plans, those actually cover hospitals, doctors and medications. The only major difference between the VIP standard and the VIP classic is how much the insurance carrier pays to cover things. Um, so it doesn't cover preventative healthcare services.

Speaker speaker_2: Okay. So, um, what do you think would be the better of the two, a standard or a classic?

Speaker speaker_1: Uh, well, since we're not insurance agents, we're not allowed to give recommendations. Um-

Speaker speaker_2: Oh. Well, I-

Speaker speaker_1: ... what we do know is that the VIP classic is the highest tier of the VIP plans.

Speaker speaker_2: Um... And then, all you said the difference was was like, the amount they pay?

Speaker speaker_1: I'm sorry. What was that again?

Speaker speaker_2: I said, uh, between the standard and the classic VIP, that the only difference is how much of a payout there is.

Speaker speaker_1: Correct, just how much the carrier pays to cover things. Um, I can give you a prime example. Let me pull the benefit guide. Let's see here. So, say, for example, you have to get surgery in the hospital. Under the VIP standard, the insurance carrier pay \$250 a day, while under the classic, they pay out \$500 a day. So, like I said, the only difference is that how much the carrier pays out.

Speaker speaker_2: Okay, and then for the standard, what would the co-pay be on that? And then on the classic, what would the co-pay be on that one?

Speaker speaker_1: Um, so they would have the same co-pays, uh, \$25 for regular doctor's visits. However, if it's a specialist, like a ears, nose and throat doctor, for example, uh, \$50.

Speaker speaker_2: Okay, and then same with dental and vision?

Speaker speaker_1: Uh, let's see. So dental would be a \$50 deductible, and then vision co-pays, uh, co-pay for an eye exam, \$10, co-pay lenses and frames, 25. However, they do offer a frames allowance for \$130, so technically you can get a new pair of glasses with that benefit. okay, and is that, uh, either for the standard and classic? Um, what do you mean by that?

Speaker speaker_2: Like, uh, the vision and dental, the co-pay, does that stay the same for the standard and classic?

Speaker speaker_1: Uh, no, sir. So, dental and vision are separate from the medical plans. They're additional benefit options.

Speaker speaker_2: Oh.

Speaker speaker_1: So, they're their own thing. However, the VIP plans have their own co-pay, like \$25 for regular doctor visits or \$50 for specialists, like a ears, nose and throat doctor, for example.

Speaker speaker_2: Yeah. Okay. Then I'll take the VIP standard.

Speaker speaker_1: Okay.

Speaker speaker_2: And then, uh, also the dental and vision.

Speaker speaker_1: All right. So, let's see here. So, VIP standard, dental and vision for employee only. Anything else?

Speaker speaker_2: Um... um, what's the short-term disability?

Speaker speaker_1: Um, so short-term disability is something, uh, so say if you get injured at work, you do have some sort of, um, financial income coming in, so.

Speaker speaker_2: Okay. Um, I think those three are fine.

Speaker speaker_1: Okay. Um, so doing those three for employee only for now would make your total deductions \$21.59 per week. We authorize ManCan to make that deduction for you.

Speaker speaker_3: I... Wait, repeat that. I'm sorry.

Speaker speaker_1: Do you authorize ManCan to make that \$21.59 deduction for you?

Speaker speaker_3: Yes.

Speaker speaker_1: Okay. So, I do want to let you know that the pending enrollments usually take one to two weeks to go through. Then whenever you witness the first payroll deduction of

the \$21.59 come off your paycheck, coverage begins the Monday we receive that deduction from ManCan. 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 ManCan is a Section 125 client. However, what Section 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 on these elections until the next company open enrollment period, or if you experience a qualified life event.

Speaker speaker_3: Okay.

Speaker speaker_1: 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, Ethan, is there anything else that I could assist you with today?

Speaker speaker_3: Uh, no, there is not.

Speaker speaker_1: Okay. Um, so like I said, once you get that affidavit filled out, just send it back to us, and then once I do receive word back from my back office regarding that information, I'll give you a call back, okay?

Speaker speaker_3: Okay. And then I actually do have one question.

Speaker speaker_1: Yes, sir.

Speaker speaker_3: When she gets added on, will her dental and vision be separate than mine?

Speaker speaker_1: Uh, let's see. Now, uh, now, it- it should be separate. Um, it'll go up, um, to employee plus spouse coverage. So, if we switch everything, so say if everything does get approved with the affidavit, switching to the VIP Standard dental and vision for employee plus spouse, it'd be \$41.15 for just-

Speaker speaker_3: Okay.

Speaker speaker_1: ... coming off your paycheck.

Speaker speaker_3: Okay. All right, thank you.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_3: You as well.

Speaker speaker_1: All right, bye-bye.