## Transcript: Justin Mills-6361594071924736-5250809815941120

## **Full Transcript**

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hey, Justin. It's Elvis Clark. I looked that over, and I'm interested in health and prescription, like for medical and prescription. Okay. So Man Can, what's the last four of your Social? 9-0-6-2. And for security purposes- . ... can you verify your home address, including city, state, ZIP code? Mm... 905 Byron Street, Weirton, West Virginia 2-6-0-6-2. And your date of birth? February the 10th, 1965. And a good telephone number has 304-639-3025? Yes, sir. It's fine. Okay. . So which medical plan did you want? Well, I... I want something that would cover E... ER visits, doctor visits and prescriptions, hospital stays, if, if needed. Okay. Okay. So the VIP plans cover hospitals, doctors, medications. The only major difference between the Standard and the Classic is how much the insurance carrier pays to cover things. All right. Well, I was thinking the V... VIP is the best I can pay for a month now. Um, so these are weekly deductions off your paycheck, um, so we really can't accept pre-payment. Oh, you can't? Okay, that's fine. Okay. So the VIP Classic or the Standard? Which one did you want? V... VIP Classic. Okay. Anything else? Uh, no. That would be all. When would I receive cards in the mail? Okay. So doing the VIP Classic would make your self-deduction \$17.88 per week. Do you authorize Man Can to make that deduction for you? Yes. 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 \$17.88 come off your paycheck, coverage begins the Monday we receive that deduction from Man Can. 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 Man Can is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means they 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, Elvis, is there anything else I could assist you with today? No, sir. You've been very helpful. Thank you. You're welcome. You have a great day, okay? Y- you, too. Bye-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: Hey, Justin. It's Elvis Clark. I looked that over, and I'm interested in health and prescription, like for medical and prescription.

Speaker speaker\_0: Okay. So Man Can, what's the last four of your Social?

Speaker speaker\_1: 9-0-6-2.

Speaker speaker\_0: And for security purposes-

Speaker speaker\_1:.

Speaker speaker\_0: ... can you verify your home address, including city, state, ZIP code?

Speaker speaker\_1: Mm... 905 Byron Street, Weirton, West Virginia 2-6-0-6-2.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: February the 10th, 1965.

Speaker speaker\_0: And a good telephone number has 304-639-3025?

Speaker speaker\_1: Yes, sir. It's fine.

Speaker speaker 0: Okay.

Speaker speaker\_1:.

Speaker speaker\_0: So which medical plan did you want?

Speaker speaker\_1: Well, I... I want something that would cover E... ER visits, doctor visits and prescriptions, hospital stays, if, if needed.

Speaker speaker\_0: Okay. Okay. So the VIP plans cover hospitals, doctors, medications. The only major difference between the Standard and the Classic is how much the insurance carrier pays to cover things.

Speaker speaker\_1: All right. Well, I was thinking the V... VIP is the best I can pay for a month now.

Speaker speaker\_0: Um, so these are weekly deductions off your paycheck, um, so we really can't accept pre-payment.

Speaker speaker\_1: Oh, you can't? Okay, that's fine.

Speaker speaker 0: Okay. So the VIP Classic or the Standard? Which one did you want?

Speaker speaker\_1: V... VIP Classic.

Speaker speaker\_0: Okay. Anything else?

Speaker speaker\_1: Uh, no. That would be all. When would I receive cards in the mail?

Speaker speaker\_0: Okay. So doing the VIP Classic would make your self-deduction \$17.88 per week. Do you authorize Man Can to make that deduction for you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: 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 \$17.88 come off your paycheck, coverage begins the Monday we receive that deduction from Man Can. 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 Man Can is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means they 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, Elvis, is there anything else I could assist you with today?

Speaker speaker\_1: No, sir. You've been very helpful. Thank you.

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

Speaker speaker\_1: Y- you, too. Bye-bye.

Speaker speaker\_0: Bye.