

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Hi. I'm calling for Christopher Bartlow. We were wanting to get benefits set up, and we were told today that open enrollment started. Okay. Is Christopher nearby so I can speak with him? He is. Yes, sir. This is him. Hey. What's the staffing agency you work for? Morales. You said Morales? Yes, sir. And the last four of your social? 9350. Bartlow, okay. And for security purposes, can you verify your home address, including city, state and zip code, Christopher? 9035 West Main Street, Williamsport, Indiana 47993. And confirm your date of birth. 01/07/92. And a good telephone number has a 765-299-1053? Yes, sir. And the email has bartlow1518 at Gmail? Yep. Okay. Um, now, were you given a benefit guide through Morales Group by any chance or no? Uh, no. Okay. 'Cause I'll go ahead and email you a copy of a 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? Okay. Okay. Honestly, I'm just looking for the individual right now, until I get hired on and then I can get the Subaru family plan. Totally understand. Um, well, let's see. So, I do know that Morales, they offer five different medical plans. One of them is the MEC TeleRx. Now, that one just covers preventative healthcare services only. So, like your physical exams, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy at \$16.88 a week. Then they have three other medical plans and the VIP plans. Those actually cover your hospital visits, doctor visits and medication coverage. However, 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 last medical plan is the MEC enhanced, which is like a combination of both preventative, plus hospital, doctor and medication coverage at \$44.09 per week. And then Morales does offer other things like dental, short-term disability, term life, which is life insurance, vision, critical illness, group accidents, and behavior health. Yeah, let's go ahead and do the, uh, \$32 plan. Okay, so the VIP plus? I think. Okay, let's see here. And you said that one covers, like, his doctor visits, his prescriptions, correct? Um, correct. VIP plus covers hospitals, doctors and medications, yes. Okay. Let's see here. Benefit guide. Here, do you mind if I place you on a brief hold for a second? That's fine. Okay. ... Hello? Are you still there? Mm-hmm. Yes. Awesome. Thank you for ... calling. A quick question for Christopher. Is Christopher a team lead for Morales by any chance? No. No? He's not. Yeah, I'm a level two trainer. Okay. 'Cause it tells me the action team leads are allowed to enroll into the VIP Plus plan bundle, um, so you would have to actually go with the VIP Classic if you're not a, uh, um- Okay. Will that still cover the, um- Hospitals, doctors and medications? ... doctor's and medicine Yeah. Uh. Yes. Yes. Okay. As long as it covers that, that's, that's fine, the... I just need it to cover that. Okay. Um, so did he just want medical only? Did he want to add anything else, or just medical only? Do you want dental? Uh, just medical

for right now. Awesome. Okay, so just medical. Let's see here. So doing the VIP Classic for employee only would make your total deductions \$19.83 per week if you authorize Morales Group to make that deduction for you? Yeah, that's fine. Okay. So I'm going to go ahead and save that. 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 \$19.83 come off your paycheck, coverage begins the Monday we receive that deduction from Morales. Seven to 10 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 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 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, Christopher, is there anything else I can help you out with today? So when does this coverage- Yeah, this is the first time we've ever had something like this. ... coverage start is what I need to know. Um, so we don't have an exact date on when the coverage will start. Um, like I said, pending enrollments take one to two weeks to go through. So I would have Christopher witness, or keep an eye out on his pay stubs for that \$19.83 deduction, because once that happens, he usually becomes active that following Monday. Okay. All right. Thank you. Is there anything else I can help you out with today? Nope, that's it. Awesome. Well, thank you for calling Benefits in their Third, and I hope you all have a wonderful Christmas, okay? Thank you. You, too. You're welcome. Thank you. Bye-bye. Thanks. Thank you very much.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi. I'm calling for Christopher Bartlow. We were wanting to get benefits set up, and we were told today that open enrollment started.

Speaker speaker_1: Okay. Is Christopher nearby so I can speak with him?

Speaker speaker_2: He is.

Speaker speaker_3: Yes, sir. This is him.

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

Speaker speaker_3: Morales.

Speaker speaker_1: You said Morales?

Speaker speaker_3: Yes, sir.

Speaker speaker_1: And the last four of your social?

Speaker speaker_3: 9350.

Speaker speaker_1: Bartlow, okay. And for security purposes, can you verify your home address, including city, state and zip code, Christopher?

Speaker speaker_3: 9035 West Main Street, Williamsport, Indiana 47993.

Speaker speaker_1: And confirm your date of birth.

Speaker speaker_3: 01/07/92.

Speaker speaker_1: And a good telephone number has a 765-299-1053?

Speaker speaker_3: Yes, sir.

Speaker speaker_1: And the email has bartlow1518 at Gmail?

Speaker speaker_3: Yep.

Speaker speaker_1: Okay. Um, now, were you given a benefit guide through Morales Group by any chance or no?

Speaker speaker_3: Uh, no.

Speaker speaker_1: Okay. 'Cause I'll go ahead and email you a copy of a 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_3: Okay.

Speaker speaker_1: Okay.

Speaker speaker_3: Honestly, I'm just looking for the individual right now, until I get hired on and then I can get the Subaru family plan.

Speaker speaker_1: Totally understand. Um, well, let's see. So, I do know that Morales, they offer five different medical plans. One of them is the MEC TeleRx. Now, that one just covers preventative healthcare services only. So, like your physical exams, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy at \$16.88 a week. Then they have three other medical plans and the VIP plans. Those actually cover your hospital visits, doctor visits and medication coverage. However, 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 last medical plan is the MEC enhanced, which is like a combination of both preventative, plus hospital, doctor and medication coverage at \$44.09 per week. And then Morales does offer other things like dental, short-term disability, term life, which is life insurance, vision, critical illness, group accidents, and behavior health.

Speaker speaker_3: Yeah, let's go ahead and do the, uh, \$32 plan.

Speaker speaker_1: Okay, so the VIP plus?

Speaker speaker_3: I think.

Speaker speaker_1: Okay, let's see here.

Speaker speaker_2: And you said that one covers, like, his doctor visits, his prescriptions, correct?

Speaker speaker_1: Um, correct. VIP plus covers hospitals, doctors and medications, yes.

Speaker speaker_2: Okay.

Speaker speaker_1: Let's see here. Benefit guide. Here, do you mind if I place you on a brief hold for a second?

Speaker speaker_2: That's fine.

Speaker speaker_1: Okay. ... Hello? Are you still there?

Speaker speaker_4: Mm-hmm. Yes.

Speaker speaker_1: Awesome. Thank you for ... calling. A quick question for Christopher. Is Christopher a team lead for Morales by any chance?

Speaker speaker_4: No.

Speaker speaker_1: No?

Speaker speaker_4: He's not.

Speaker speaker_5: Yeah, I'm a level two trainer.

Speaker speaker_1: Okay. 'Cause it tells me the action team leads are allowed to enroll into the VIP Plus plan bundle, um, so you would have to actually go with the VIP Classic if you're not a, uh, um-

Speaker speaker_4: Okay. Will that still cover the, um-

Speaker speaker_1: Hospitals, doctors and medications?

Speaker speaker_4: ... doctor's and medicine

Speaker speaker_5: Yeah.

Speaker speaker_4: Uh. Yes.

Speaker speaker_1: Yes.

Speaker speaker_4: Okay. As long as it covers that, that's, that's fine, the... I just need it to cover that.

Speaker speaker_1: Okay. Um, so did he just want medical only? Did he want to add anything else, or just medical only?

Speaker speaker_4: Do you want dental?

Speaker speaker_5: Uh, just medical for right now.

Speaker speaker_4: Awesome.

Speaker speaker_1: Okay, so just medical. Let's see here. So doing the VIP Classic for employee only would make your total deductions \$19.83 per week if you authorize Morales Group to make that deduction for you?

Speaker speaker_5: Yeah, that's fine.

Speaker speaker_1: Okay. So I'm going to go ahead and save that. 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 \$19.83 come off your paycheck, coverage begins the Monday we receive that deduction from Morales. Seven to 10 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 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 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, Christopher, is there anything else I can help you out with today?

Speaker speaker_4: So when does this coverage-

Speaker speaker_5: Yeah, this is the first time we've ever had something like this.

Speaker speaker_4: ... coverage start is what I need to know.

Speaker speaker_1: Um, so we don't have an exact date on when the coverage will start. Um, like I said, pending enrollments take one to two weeks to go through. So I would have Christopher witness, or keep an eye out on his pay stubs for that \$19.83 deduction, because once that happens, he usually becomes active that following Monday.

Speaker speaker_4: Okay. All right. Thank you.

Speaker speaker_1: Is there anything else I can help you out with today?

Speaker speaker_4: Nope, that's it.

Speaker speaker_1: Awesome. Well, thank you for calling Benefits in their Third, and I hope you all have a wonderful Christmas, okay?

Speaker speaker_4: Thank you. You, too.

Speaker speaker_5: You're welcome.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_4: Thanks.

Speaker speaker_5: Thank you very much.