

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm, how can I help you? Uh, yes, this is, uh, Donald Hensley. Um, I'm a... I guess, uh, through AccuForce and, uh, they're starting me out on the job at Royal Moldings. And, uh, I - they told me to call this number, get my health insurance started up through them for now until I get my, you know, job in 90 days at Royal Moldings to start their insurance. All right. What's the last four of your Social? Uh, 8967. First name? Um, Donald. D-O-N-A-L-D. You said the last n- the last four is 8967? Yes. And your first name's Donald? Yes. Are you a brand new hire? Uh, yes. Okay. Because I'm gonna have to add you in the system. What's your full Social? Give me one moment. Uh, 228- Give me one moment. 'Kay. All right, I'm ready. Uh, 228-23-8967. You said 228-23-8967? That's correct. And you say your first name is Donald? Yes. Is that D-O-N-A-L-D? Yes. And your last name? Hensley. H-E-N-S-L-E-Y. Could you spell it slow for me, please? D-O-N-A-L-D... Oh, no, the last name. Oh. H-E-N-S-L-E-Y. Thank you. Your address? Uh, 6937 Stoney, S-T-O-N-E-Y, uh, Fork, F-O-R-K, Road. And it's in, uh, Witheville, W-I-T-H-E-V-I-L-L-E, in States Virginia, and zip is 24382. All right. So you say that city name one more time? Witheville, W-Y-T-H-E-V-I-L-L-E. And then the zip code. Uh, 24382. Date of birth? Uh, October 8, 1978. You said October 8th? Yeah. Email? Uh, D as in dog, O as in orange, N as in native, J as in joker, R as in red, uh, 365247@gmail.com. And your phone number. Uh, 276-200-7305. You said 276-200-7305? That's correct. All right. So what type of coverage were you wantin' to get enrolled into? Uh, I guess, um, I just wanna know the difference in, uh, the, mostly the health coverage because there's like a S- a Stay Healthy, a VIP Standard, VIP Classic- All right. So the- ... and VIP Plus. So the MEC Stay Healthy plan, that is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also comes with, with FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications along with virtual urgent care appointments. Now the VIP Standard- Okay. ... the VIP Classic, and the VIP Plus, they gr- they do not cover preventative services, and they do not come with FreeRx. But they cover doctors, hospitals, and prescriptions. The only differences between the three plans is the higher you go up, the more coverage you'll receive and the hospital benefits. Okay. Um, like, uh, as right now, I- I'm not really, you know, have no health issues right now. But, you know, the only thing I, I have is like, uh, I keep prescriptions and, uh, I have like Adderall I take for, uh, my ADD, and, uh, I take, uh, Albuterol and another thing for, like, an inhaler for my lungs. Would just the Stay Healthy be good for that for right now? So I wouldn't know what, what medications are covered. If you want to see what medications you have that were covered, if you want to see FreeRx covered, go to FreeRx website directly, and they have a, a box where you can search for the medications that you take. Is it in the book? Y- you would have to go to freerx.com. Oh, freerx.com, okay. Mm-hmm. But like, uh,

the VIP Plus f- would be for... It doesn't cover what's in the Stay Healthy, it just covers other things. Is that what you're saying? Say that one more time? The V- the Stay Healthy, like you say, covers, um... Preventative services. What'd you say? Preventive services and for prescriptions? Yes, sir, the MEC plan. That covers well- like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. While the VIPs cover doctors, hospitals, and prescri-... doctor's, hospitals and prescriptions, so okay. Um, so the VIP+ would probably be the best one then? I wouldn't be able to make any recommendations there, so it's dependent on your health, and what you think will work best for you. But any of the VIPs cover prescriptions as well, right? Yes, sir. It's just it's a limited supply versus FreeRx. Okay. Um, okay what does, um, all together does the VIP+ cover all together? So it, it covers mo- all three plans covers doctors, hospitals and prescriptions. The only difference is between the plans is just how much is covered in the hospital when you have to... if you ever have to go to the hospital. I can also- Okay. Yeah. See- ... send you a benefits guide if you want to... So you don't have to get enrolled right now. If you wanted to look over the benefits guide before getting enrolled, I can send it to you, and then you can give us a call back and get enrolled whenever you're ready. Well, um, well I'm just looking at it right now, like the VIP+, that's added to the Stay Healthy, but it does not cover preventive care, right? No, sir. None of the VIP plans cover prevent- So, uh- But you're allowed to have- If I can- ... add a VIP plan and an MUC plan if you would like. Okay. Um, I'm just going to let me hang up that real quick. Let me find the terms in there that's got physical 100 days, 60 days, 90 days, X number. Pay certain position. Hmm. Uh, I guess I'll do the Stay Healthy with the VIP Standards. All right. Well, is there anything else that you're interested in? Um, let's see working 20 hours a week, qualify, dental, disability, life. I guess, uh, the additional benefits like the dental, the disability, life, vision, critical illness, accident, behavioral health, um- So you want dental, short-term disability, the life insurance, the vision, critical illness, what else? Um, I guess that's accidental death and dismemberment. What, the group accident? Yeah, what's that for? That's for, but that's for if you got hurt outside of work, and you needed some kind of support. Yeah, that... Yeah, that I'll d- add that. Um, b- behavioral health is for like if you go to therapy and stuff? Yeah, mental health. Yeah, I, I need that. Um, uh, what's the Social Plus? That's for, uh, identity theft. Identity theft? Mm-hmm. Okay. I, I don't need that. Uh, let's see the FreeRx, what's that cover? So that's included in the MUC TeleRx plan, the FreeRx is, unless you're looking at the virtual primary care, which is an add-on for FreeRx. But that's already included with the, the VIP Standards? So the FreeRx is included with the MUC TeleRx, and that is... So what comes... The virtual primary care is an extra add-on for FreeRx. So FreeRx comes with virtual urgent care appointments. Mm-hmm. But this will add virtual primary care as well. Okay. Uh, I probably don't need that then. Um, I guess just, uh, like it says, the Stay Healthy with the VIP Standard, dental, disability, life, vision, critical illness, accident and behavioral health. Okay. So when everything is selected, your total will be \$53.78, and that'll be deducted weekly. Do you authorize your employer to make these deductions? Uh, yeah. Good. So I do need a beneficiary for your life insurance policy. I'll just need a first name and last name and relationship to you. Um, Amber, A M B E R, uh, Moore, M O O R E. Does that be- And that's my... She's my, um, she'd be my fiance or partner. Thank you. Because we're getting married sometime this year, so she'll be my beneficiary anyways. And how much total did you say it was, uh, a week? \$62.78. Okay. And do you get, like, uh, cards in the mail or do ... wh- however, uh, I get, like, cards if I need them

or...? Yes, sir. So the enrollment process takes one to two weeks. Once we see that first deduction from your paycheck and we see it in our system, that following Monday when your coverage will become active, and your ID cards are sent one to two weeks from that activation date. Okay. So they'll be mailed out to me or through the employer? It'll be mailed out to you, but for your medical, the VIP standard, if you wanted a physical copy, you have to call and request it. Otherwise, it's only sent via email. Okay. All right. Well, was there anything else that I can help with today, Mr. Hensley? Uh, yeah. Now, like I said, I request that card through email. Where do I go or where, who, who do I request it through? Oh, no. So if you, for if you want a physical copy, you got to call and request it and it'll be sent via... and, um, 'cause otherwise it's only sent via email. So I call, uh, y'all again to request that? Yes, sir. Okay. All right. Uh, and was there anything else that I can help you with today? Uh, no, uh, just, uh, like say after two weeks it'll come out and, uh, I'll just, I guess, call y'all in two weeks to get a physical card for the medical? Typically it takes two weeks. Yes, sir. And also with your free Rx card, once your coverage become active, you'll want to go to the FreeRx website and claim your account in order to get that free Rx card. Okay. FreeRx site? Mm-hmm. Okay. Is... What's the website to that? Just freerx.com. FreeRx.com. Okay. All right. Well, is there anything else that I can help you with today, Mr. Hensley? Uh, no, that's about it. All right. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week, man. All right. Thank you. No problem. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Card. This is Malcolm, how can I help you?

Speaker speaker_1: Uh, yes, this is, uh, Donald Hensley. Um, I'm a... I guess, uh, through AccuForce and, uh, they're starting me out on the job at Royal Moldings. And, uh, I - they told me to call this number, get my health insurance started up through them for now until I get my, you know, job in 90 days at Royal Moldings to start their insurance.

Speaker speaker_0: All right. What's the last four of your Social?

Speaker speaker_1: Uh, 8967.

Speaker speaker_0: First name?

Speaker speaker_1: Um, Donald. D-O-N-A-L-D.

Speaker speaker_0: You said the last n- the last four is 8967?

Speaker speaker_1: Yes.

Speaker speaker_0: And your first name's Donald?

Speaker speaker_1: Yes.

Speaker speaker_0: Are you a brand new hire?

Speaker speaker_1: Uh, yes.

Speaker speaker_0: Okay. Because I'm gonna have to add you in the system. What's your full Social? Give me one moment.

Speaker speaker_1: Uh, 228-

Speaker speaker_0: Give me one moment.

Speaker speaker_1: 'Kay.

Speaker speaker_0: All right, I'm ready.

Speaker speaker_1: Uh, 228-23-8967.

Speaker speaker_0: You said 228-23-8967?

Speaker speaker_1: That's correct.

Speaker speaker_0: And you say your first name is Donald?

Speaker speaker_1: Yes.

Speaker speaker_0: Is that D-O-N-A-L-D?

Speaker speaker_1: Yes.

Speaker speaker_0: And your last name?

Speaker speaker_1: Hensley. H-E-N-S-L-E-Y.

Speaker speaker_0: Could you spell it slow for me, please?

Speaker speaker_1: D-O-N-A-L-D...

Speaker speaker_0: Oh, no, the last name.

Speaker speaker_1: Oh. H-E-N-S-L-E-Y.

Speaker speaker_0: Thank you. Your address?

Speaker speaker_1: Uh, 6937 Stoney, S-T-O-N-E-Y, uh, Fork, F-O-R-K, Road. And it's in, uh, Witheville, W-I-T-H-E-V-I-L-L-E, in States Virginia, and zip is 24382.

Speaker speaker_0: All right. So you say that city name one more time?

Speaker speaker_1: Witheville, W-Y-T-H-E-V-I-L-L-E.

Speaker speaker_0: And then the zip code.

Speaker speaker_1: Uh, 24382.

Speaker speaker_0: Date of birth?

Speaker speaker_1: Uh, October 8, 1978.

Speaker speaker_0: You said October 8th?

Speaker speaker_1: Yeah.

Speaker speaker_0: Email?

Speaker speaker_1: Uh, D as in dog, O as in orange, N as in native, J as in joker, R as in red, uh, 365247@gmail.com.

Speaker speaker_0: And your phone number.

Speaker speaker_1: Uh, 276-200-7305.

Speaker speaker_0: You said 276-200-7305?

Speaker speaker_1: That's correct.

Speaker speaker_0: All right. So what type of coverage were you wantin' to get enrolled into?

Speaker speaker_1: Uh, I guess, um, I just wanna know the difference in, uh, the, mostly the health coverage because there's like a S- a Stay Healthy, a VIP Standard, VIP Classic-

Speaker speaker_0: All right. So the-

Speaker speaker_1: ... and VIP Plus.

Speaker speaker_0: So the MEC Stay Healthy plan, that is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also comes with, with FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications along with virtual urgent care appointments. Now the VIP Standard-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the VIP Classic, and the VIP Plus, they gr- they do not cover preventative services, and they do not come with FreeRx. But they cover doctors, hospitals, and prescriptions. The only differences between the three plans is the higher you go up, the more coverage you'll receive and the hospital benefits.

Speaker speaker_1: Okay. Um, like, uh, as right now, I- I'm not really, you know, have no health issues right now. But, you know, the only thing I, I have is like, uh, I keep prescriptions and, uh, I have like Adderall I take for, uh, my ADD, and, uh, I take, uh, Albuterol and another thing for, like, an inhaler for my lungs. Would just the Stay Healthy be good for that for right now?

Speaker speaker_0: So I wouldn't know what, what medications are covered. If you want to see what medications you have that were covered, if you want to see FreeRx covered, go to FreeRx website directly, and they have a, a box where you can search for the medications that you take.

Speaker speaker_1: Is it in the book?

Speaker speaker_0: Y- you would have to go to freerx.com.

Speaker speaker_1: Oh, freerx.com, okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But like, uh, the VIP Plus f- would be for... It doesn't cover what's in the Stay Healthy, it just covers other things. Is that what you're saying?

Speaker speaker_0: Say that one more time?

Speaker speaker_1: The V- the Stay Healthy, like you say, covers, um...

Speaker speaker_0: Preventative services.

Speaker speaker_1: What'd you say? Preventive services and for prescriptions?

Speaker speaker_0: Yes, sir, the MEC plan. That covers well- like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. While the VIPs cover doctors, hospitals, and prescri-

Speaker speaker_1: ... doctor's, hospitals and prescriptions, so okay. Um, so the VIP+ would probably be the best one then?

Speaker speaker_0: I wouldn't be able to make any recommendations there, so it's dependent on your health, and what you think will work best for you.

Speaker speaker_1: But any of the VIPs cover prescriptions as well, right?

Speaker speaker_0: Yes, sir. It's just it's a limited supply versus FreeRx.

Speaker speaker_1: Okay. Um, okay what does, um, all together does the VIP+ cover all together?

Speaker speaker_0: So it, it covers mo- all three plans covers doctors, hospitals and prescriptions. The only difference is between the plans is just how much is covered in the hospital when you have to... if you ever have to go to the hospital. I can also-

Speaker speaker_1: Okay. Yeah. See-

Speaker speaker_0: ... send you a benefits guide if you want to... So you don't have to get enrolled right now. If you wanted to look over the benefits guide before getting enrolled, I can send it to you, and then you can give us a call back and get enrolled whenever you're ready.

Speaker speaker_1: Well, um, well I'm just looking at it right now, like the VIP+, that's added to the Stay Healthy, but it does not cover preventive care, right?

Speaker speaker_0: No, sir. None of the VIP plans cover prevent-

Speaker speaker_1: So, uh-

Speaker speaker_0: But you're allowed to have-

Speaker speaker_1: If I can-

Speaker speaker_0: ... add a VIP plan and an MUC plan if you would like.

Speaker speaker_1: Okay. Um, I'm just going to let me hang up that real quick. Let me find the terms in there that's got physical 100 days, 60 days, 90 days, X number. Pay certain position. Hmm. Uh, I guess I'll do the Stay Healthy with the VIP Standards.

Speaker speaker_0: All right. Well, is there anything else that you're interested in?

Speaker speaker_1: Um, let's see working 20 hours a week, qualify, dental, disability, life. I guess, uh, the additional benefits like the dental, the disability, life, vision, critical illness, accident, behavioral health, um-

Speaker speaker_0: So you want dental, short-term disability, the life insurance, the vision, critical illness, what else?

Speaker speaker_1: Um, I guess that's accidental death and dismemberment.

Speaker speaker_0: What, the group accident?

Speaker speaker_1: Yeah, what's that for?

Speaker speaker_0: That's for, but that's for if you got hurt outside of work, and you needed some kind of support.

Speaker speaker_1: Yeah, that... Yeah, that I'll d- add that. Um, b- behavioral health is for like if you go to therapy and stuff?

Speaker speaker_0: Yeah, mental health.

Speaker speaker_1: Yeah, I, I need that. Um, uh, what's the Social Plus?

Speaker speaker_0: That's for, uh, identity theft.

Speaker speaker_1: Identity theft?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. I, I don't need that. Uh, let's see the FreeRx, what's that cover?

Speaker speaker_0: So that's included in the MUC TeleRx plan, the FreeRx is, unless you're looking at the virtual primary care, which is an add-on for FreeRx.

Speaker speaker_1: But that's already included with the, the VIP Standards?

Speaker speaker_0: So the FreeRx is included with the MUC TeleRx, and that is... So what comes... The virtual primary care is an extra add-on for FreeRx. So FreeRx comes with virtual urgent care appointments.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But this will add virtual primary care as well.

Speaker speaker_1: Okay. Uh, I probably don't need that then. Um, I guess just, uh, like it says, the Stay Healthy with the VIP Standard, dental, disability, life, vision, critical illness, accident and behavioral health.

Speaker speaker_0: Okay. So when everything is selected, your total will be \$53.78, and that'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Uh, yeah.

Speaker speaker_0: Good. So I do need a beneficiary for your life insurance policy. I'll just need a first name and last name and relationship to you.

Speaker speaker_1: Um, Amber, A M B E R, uh, Moore, M O O R E.

Speaker speaker_0: Does that be-

Speaker speaker_1: And that's my... She's my, um, she'd be my fiance or partner.

Speaker speaker_0: Thank you.

Speaker speaker_1: Because we're getting married sometime this year, so she'll be my beneficiary anyways. And how much total did you say it was, uh, a week?

Speaker speaker_0: \$62.78.

Speaker speaker_1: Okay. And do you get, like, uh, cards in the mail or do ... wh- however, uh, I get, like, cards if I need them or...?

Speaker speaker_0: Yes, sir. So the enrollment process takes one to two weeks. Once we see that first deduction from your paycheck and we see it in our system, that following Monday when your coverage will become active, and your ID cards are sent one to two weeks from that activation date.

Speaker speaker_1: Okay. So they'll be mailed out to me or through the employer?

Speaker speaker_0: It'll be mailed out to you, but for your medical, the VIP standard, if you wanted a physical copy, you have to call and request it. Otherwise, it's only sent via email.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Well, was there anything else that I can help with today, Mr. Hensley?

Speaker speaker_1: Uh, yeah. Now, like I said, I request that card through email. Where do I go or where, who, who do I request it through?

Speaker speaker_0: Oh, no. So if you, for if you want a physical copy, you got to call and request it and it'll be sent via... and, um, 'cause otherwise it's only sent via email.

Speaker speaker_1: So I call, uh, y'all again to request that?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Uh, and was there anything else that I can help you with today?

Speaker speaker_1: Uh, no, uh, just, uh, like say after two weeks it'll come out and, uh, I'll just, I guess, call y'all in two weeks to get a physical card for the medical?

Speaker speaker_0: Typically it takes two weeks. Yes, sir. And also with your free Rx card, once your coverage become active, you'll want to go to the FreeRx website and claim your account in order to get that free Rx card.

Speaker speaker_1: Okay. FreeRx site?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Is... What's the website to that?

Speaker speaker_0: Just freerx.com.

Speaker speaker_1: FreeRx.com. Okay.

Speaker speaker_0: All right. Well, is there anything else that I can help you with today, Mr. Hensley?

Speaker speaker_1: Uh, no, that's about it.

Speaker speaker_0: All right. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week, man.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: No problem.

Speaker speaker_1: Bye.