

## **Transcript: Malcolm**

**Nash-480658866691584-5354369449934848**

### **Full Transcript**

Your call- Hello. ... may be monitored or recorded for quality assurance purposes. ... about my health insurance, about my health insurance. Is this Mr. Nicholas? Yeah, how you doing? I'm doing good, man. This is Malcolm with Benefits in a Car. You remember I was speaking yesterday? Yes, sir. All right, so it does look like you are eligible to get enrolled. I was just giving you a call- Okay. ... to let you know that. You don't have to get enrolled- Awesome. ... right now with me. You can get enroll- enrolled by yourself or we can get enrolled right now. I don't know if right now is a good time or not. No, right now's a good time. Sure. All right. Do you know what type of plans you're interested in getting enrolled into? Uh, just I thought I was gonna be able to get covered under, uh, ManCan, just for basic health insurance and dental and stuff like that. Yeah, so, so you do have options. So they offer you medical, free Rx, dual short-term disability, life insurance, vision, critical illness, group accident, preventive care, behavior health, and ID experts. Sweet. So what plans were you interested in? Um, which one would cover basically all of that, like at least to the best of that ability? So, uh, so none of them cover all those things. They are... So they're all separate. Oh, oh, okay. Um, just health insurance is the big thing I'm really worried about. Right. So for medical, they offer you two different plans. They got the VIP Standard and the VIP Classic. They both cover doctor's hospitals and prescriptions. The only difference between the two is the Classic gives a little bit more money than the standard. Okay. Uh, I, I think I'll just stick with the standard. All right. So we'll just... That does not come with the dental or the vision. Dental will be- Okay. ... another \$3.38. And the vision would be another \$1.99. That's not too much more. I'll do that. So did you want both dental and vision or you just wanted the dental or just the vision? Uh, dental. Right. Was there anything else that you were interested in outside of medical and dental? Um, no, not really. Okay. So with those two selected, your total will be \$19.60. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yeah, I do. You do? So I do have to let you know that your plans fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. And since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. Okay. So the enrollment process does take one to two weeks. Once you see that first deduction or payment due from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID card is sent one to two weeks from the activation date. All righty. Yes. So I do wanna let you know that with your medical card, if you want a physical copy, you have to call and request it once your coverage becomes active. Otherwise, it's just sent via email. Um, I would prefer to have a physical copy. Yeah. So once your coverage becomes active, you have to call and request it then. I wouldn't- Oh.

Oh, okay. ... be able to pre- re- pre-order it just because we never... we don't know when that... I... We don't know when that first deduction will actually happen. I gotcha. That's fine. All right. Well, was there anything else that I can help you with today, Mr. Nicholas? Uh, no, I think that'd be all. All right. If there's nothing else, I hope you have a great holiday, man. Thank you. You as well. Thank you. All right. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Your call-

Speaker speaker\_1: Hello.

Speaker speaker\_0: ... may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: ... about my health insurance, about my health insurance.

Speaker speaker\_0: Is this Mr. Nicholas?

Speaker speaker\_1: Yeah, how you doing?

Speaker speaker\_0: I'm doing good, man. This is Malcolm with Benefits in a Car. You remember I was speaking yesterday?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: All right, so it does look like you are eligible to get enrolled. I was just giving you a call-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to let you know that. You don't have to get enrolled-

Speaker speaker\_1: Awesome.

Speaker speaker\_0: ... right now with me. You can get enroll- enrolled by yourself or we can get enrolled right now. I don't know if right now is a good time or not.

Speaker speaker\_1: No, right now's a good time. Sure.

Speaker speaker\_0: All right. Do you know what type of plans you're interested in getting enrolled into?

Speaker speaker\_1: Uh, just I thought I was gonna be able to get covered under, uh, ManCan, just for basic health insurance and dental and stuff like that.

Speaker speaker\_0: Yeah, so, so you do have options. So they offer you medical, free Rx, dual short-term disability, life insurance, vision, critical illness, group accident, preventive care, behavior health, and ID experts.

Speaker speaker\_1: Sweet.

Speaker speaker\_0: So what plans were you interested in?

Speaker speaker\_1: Um, which one would cover basically all of that, like at least to the best of that ability?

Speaker speaker\_0: So, uh, so none of them cover all those things. They are... So they're all separate.

Speaker speaker\_1: Oh, oh, okay. Um, just health insurance is the big thing I'm really worried about.

Speaker speaker\_0: Right. So for medical, they offer you two different plans. They got the VIP Standard and the VIP Classic. They both cover doctor's hospitals and prescriptions. The only difference between the two is the Classic gives a little bit more money than the standard.

Speaker speaker\_1: Okay. Uh, I, I think I'll just stick with the standard.

Speaker speaker\_0: All right. So we'll just... That does not come with the dental or the vision. Dental will be-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... another \$3.38. And the vision would be another \$1.99.

Speaker speaker\_1: That's not too much more. I'll do that.

Speaker speaker\_0: So did you want both dental and vision or you just wanted the dental or just the vision?

Speaker speaker\_1: Uh, dental.

Speaker speaker\_0: Right. Was there anything else that you were interested in outside of medical and dental?

Speaker speaker\_1: Um, no, not really.

Speaker speaker\_0: Okay. So with those two selected, your total will be \$19.60. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker\_1: Yeah, I do.

Speaker speaker\_0: You do? So I do have to let you know that your plans fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. And since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. So the enrollment process does take one to two weeks. Once you see that first deduction or payment due from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID card is sent one to two

weeks from the activation date.

Speaker speaker\_1: All righty.

Speaker speaker\_0: Yes. So I do wanna let you know that with your medical card, if you want a physical copy, you have to call and request it once your coverage becomes active. Otherwise, it's just sent via email.

Speaker speaker\_1: Um, I would prefer to have a physical copy.

Speaker speaker\_0: Yeah. So once your coverage becomes active, you have to call and request it then. I wouldn't-

Speaker speaker\_1: Oh. Oh, okay.

Speaker speaker\_0: ... be able to pre- re- pre-order it just because we never... we don't know when that... I... We don't know when that first deduction will actually happen.

Speaker speaker\_1: I gotcha. That's fine.

Speaker speaker\_0: All right. Well, was there anything else that I can help you with today, Mr. Nicholas?

Speaker speaker\_1: Uh, no, I think that'd be all.

Speaker speaker\_0: All right. If there's nothing else, I hope you have a great holiday, man.

Speaker speaker\_1: Thank you. You as well.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: All right. Bye-bye.

Speaker speaker\_0: Bye.