

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card, this is Malcolm. How may I can help you? Hi. I, uh, I am... Let's see. I'm employed through a temp agency called Integrity Trade Services in Indiana. Um, and when I signed up with them, I wasn't sure if I had clicked the, um... if I applied for the r- if I, if I wanted insurance or not. So, I just called up there, um, 'cause right now I'm not working. I w- I start a new job on Monday. So I called and I said, "Well, hey," I'm like, I'm like, "Beth, I got a question." Um, the first 90 days of every job, you're on a probationary period, which means you get no benefits through the company that you're working for. So, for the first 90 days I'm on probation, I'm technically an employee of Integrity Trade Services, the temp agency. And I said, "Now, do you guys offer insurance?" And she said, "Yeah." And that's when I asked her, "Do you know if I did or not?" And she said no, because the first job I had was only three days long. Um, now, I don't know if... She did say that I had to be working in order to get insurance. Um, so, you know, I start working on Monday and I'm de- I definitely want to be insured. Is there any way that you can, I don't know, just tell me how much it would cost, uh, for insurance, some of the plans you guys have? And, and, and also see if I did. I actually might, I might actually be on the insurance. She just couldn't tell me if I was or not. All right. What's the last four of your social? 8196. And you work for Integrity? Yeah. Your first name? Michael. Last name? Martin. All right. For security purposes, can you verify your address and date of birth for me? 2754 North County Road, 825 West Royal Center, Indiana, 46978. Did you say birthday? Yes, sir. 11/14/86. Thank you. So we got your phone number, 219-310-5172. Yep. And we got email as onemartinboy@yahoo.com. Y- yep, yep. Thank you. All right. So it doesn't look like you got enrolled in anything, but you I- you are eligible to get enrolled into coverage. And you say you want to know what plans they offer you? Yeah, yeah, yeah. Okay. So... Yeah, what, what are the benefits of... So I'm not married. I don't have any kids. So they offer you medical, FreeRx, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and ID experts. All of these are different, they all have different plans. I mean, different prices. And you're able to select all of them, if you would like. Can you go through those, those again one more time? So, they offer you medical, FreeRx. Mm-hmm. What is that? Dental, FreeRx is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments. Okay. Those first two, for sure. All right, and then you got dental- Uh- ... short-term disability. No dental. What's a- what's after dental? Short-term disability. No. Life insurance. No. Vision. No. Critical illness. What is, what, what would that be? That entails if, like, you got cancer, like, an autoimmune illness- Oh. ... they would require you to miss out of work. If I had cancer or something, like, majorly wrong? Yeah, that's- Oh, something critical. Something critical. Yes. Yes. I gotcha. Okay. I'll pass on that, too. Group accident. A group accident? That's in case

you get hurt outside of work. Oh. Um. Yes. I wanna see, I wanna see what... Yeah, put that on there and I wanna see how much it would cost with the first two, which was medical and then the f- the Rx one. Okay. And so this, that's it. With the group. It's only \$2.04. And now with coverage. Huh? The group accident coverage is only \$2.04. Oh, okay. Yeah. Put... I want that one, too. All right. So then they offer you preventative care, which is- So it's- So they actually offer you preventative care plan that includes FreeRx. So the preventive plan does not... It's different from the first, the original medical plan that I mentioned. So the medical plans that they int- that I mentioned in the beginning, the VIP Classic and the VIP Plus, both of those covers doctors, hospitals and prescriptions. The only difference between the two is the Plus covers more in a hospital benefit. And the MEC preventative care plan, so they offer you the MEC Enhanced, which combines the preventative care with the doctors, hospitals and prescriptions. And then they also offer you MEC TeleRx, which is just the preventative care by itself, but includes FreeRx. Did you just give me two..... to, uh, two different separate plans? I gave you four. So, they offer you- Oh. ... three or four part... In the medical that I mentioned in the beginning, they offer you the VIP Classic and the VIP Plus. Both of those are medical plans. They both cover doctors, hospitals and prescriptions. The only difference between the two is the VIP Plus covers more in the hospital benefit. Okay. And then when I get down- If I- Go ahead. I have more prescriptions than- Right. ... than anything that I need to take care of, so the... But the prescriptions is... The prescriptions and let's say getting hurt outside of work- Right. ... um, are my biggest priorities. Okay. S- so with the m- preventative care plan, the MEC Enhanced combines the VIP plan with the MEC. So the MEC is a preventative care plan. It's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services, and it also includes FreeRx. And then they offer you the MEC Enhanced, which includes the preventative care and the VIP benefits. So there's not- So is there like the... The- Go ahead. Is that like, is that like the best one you guys have? So I wouldn't be able to make any recommendations. It's totally based off what your needs are. Um... Okay. So, what's, what's the... So there's four separate plans, what... Can you tell me money-wise how much the lowest one is? Yes, sir. So the VIP Classic is \$19.84. That covers doctors, hospitals and prescriptions. And then the VIP Plus is \$32.14. Now that's what I was saying, the difference between the two is with the Plus it offers more in the hospital benefits specifically. With the MEC Enhanced, that one will be \$44.92. That combines the VIP plan with the preventative care plan. And you could also get the preventative care plan by itself with FreeRx for \$17.96, along with one of the VIP plans if you wanted to do that. Did you say FreeRx? Yes, sir. That's the name of their prescriptions, yeah. As in the prescriptions are free? Yes, sir. So you'll be... So it's not like... So you wouldn't be paying for the prescriptions, but you'd be paying for a subscription. There's like a subscription fee, so that's why you, you would be paying. Yeah, man, I'm s-... I'm so confused. So these numbers that you're giving me, are these monthly? Are these monthly but in weekly- Those are weekly deductions. These are weekly deductions. Okay. All right. So, um... All right, I'll just tell you... I'll tell you what I'm concerned with and... Mm-hmm. ... is the prescrip-... is the prescriptions. First of all, I want it to be as cheap as possible. Um, the, the prescriptions, I rarely have doctor visits, but like once every six months. Um, let's see. So prescriptions, um, getting hurt outside of work, I guess is one of them. Um, th- those are... Those are the top two actually. A- and if anything, the prescriptions, just the prescriptions, 'cause that's all I really... That's all I really use the insurance for anyways, is just prescriptions. Right. So what you can

do, you can go to free... You can actually go to ... website if you wanted to verify if your prescriptions are on that website. Go... Go to the... You know what? Is it... Can I go to your guys' website and will it show me all the... Everything you're telling me? Will it show and I don't know- I can actually send you the... I could the fifth guide if you want to look at that. The what? The benefits guide, that has all this information in it for you to look at. Okay. Um, so like send through mail or email or? E- email. Yes. The one martinboy@yahoo.com with the email to send it to you. Yeah. So that'll tell me everything you just told me? It'll show all the different plans- Yes, sir. ... the plans and the prices? Yes, sir. You do have- Okay. ... 30 days from the date you receive the first paycheck to get enrolled in any coverage. So in our system, your hire date was 4/21, so you would have until 5/21 to get enrolled. But you don't technically have to get enrolled right now while we on the phone. If you want to look over the benefits guide and give us a call back, we can work that way. Okay. Um, so I got till May 21st to do this. Okay. Now, the, the probationary period for these jobs, like this job that I'm starting on Monday, the probationary period is only 90 days. Now let's say they keep... The company wants to keep me. I no longer work for Integrity anymore, and the company will have their own insurance and benefits. At that time, can I just drop... Can I drop you guys? Yeah, you can cancel at any time. Okay. Okay, so- There is a... There is a... Uh, go ahead. I- I forgot what I was saying. There's a cancellation fee, is that what you're about to say? Uh, there's a cancellation process, so once you do cancel, it does take one to two weeks for the cancellation process, and it is possible- Okay. ... to see deductions within those two weeks, but after two weeks you wouldn't see anything else. Okay. Um, hey, is that true that you have to..... be, you have to be working in order to be, to have this insurance? Yes, sir, 'cause it's automatically taken out of your paycheck every week. Ah, I gotcha. Okay, okay, okay. Yep. All right. So I guess just send me that, that brochure with all the information and the prices. Um- So I did, I already sent it. Could you verify that you received it? Oh, yeah, yeah, yeah, let me check. Let me check. It should be from an info@benefitsinacard.com, and it does sometimes go to your spam folder. Info, Benefits InaCard. Let's see. Yeah, there's like a little PDF file or something at the bottom. Mm-hmm. Integrity Traces. Let me see. Oh, okay, there's, there's 28 pages, I gotcha. Okay. Now, when I find out what I want, should I call you guys back and tell you? Yes, sir, or you can go online and get enrolled yourself if you wanna do it that way. Okay. I'll just call and, and I'll call you guys back when I find out what I wanna do. That's understandable, and like I was saying, with the freeRx, if you wanna go through that website and look and see if your medication's on there, you can do that as well before you get enrolled. Free, what's it called, freeRx.com? Yes, sir. You, you s- you said, um, go on there and see if what? If the prescriptions you need are covered. Oh. Y- so freeRx.com to see if my- What prescriptions you have or is it covered by it, the which. Medications are covered, okay. All right, that should do it, man, that's all, that's all I needed to know. Um, let's see, 5/21, um, okay, enroll, 5/5/21, okay. All right, um, that's it, man. I appreciate your help. If I got any more questions, I'll call you guys back, but I think that about, that about sums it up. All right, no problem. Just so you know, we're open to 8:00 PM Eastern Time. Okay, okay. I'm on Eastern Time zone too, so that's good to know. All righty, uh, well, have a good day, man. I appreciate your help. You too, man. Thank you. All right, all right, bye. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card, this is Malcolm. How may I can help you?

Speaker speaker_1: Hi. I, uh, I am... Let's see. I'm employed through a temp agency called Integrity Trade Services in Indiana. Um, and when I signed up with them, I wasn't sure if I had clicked the, um... if I applied for the r- if I, if I wanted insurance or not. So, I just called up there, um, 'cause right now I'm not working. I w- I start a new job on Monday. So I called and I said, "Well, hey," I'm like, I'm like, "Beth, I got a question." Um, the first 90 days of every job, you're on a probationary period, which means you get no benefits through the company that you're working for. So, for the first 90 days I'm on probation, I'm technically an employee of Integrity Trade Services, the temp agency. And I said, "Now, do you guys offer insurance?" And she said, "Yeah." And that's when I asked her, "Do you know if I did or not?" And she said no, because the first job I had was only three days long. Um, now, I don't know if... She did say that I had to be working in order to get insurance. Um, so, you know, I start working on Monday and I'm de- I definitely want to be insured. Is there any way that you can, I don't know, just tell me how much it would cost, uh, for insurance, some of the plans you guys have? And, and, and also see if I did. I actually might, I might actually be on the insurance. She just couldn't tell me if I was or not.

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

Speaker speaker_1: 8196.

Speaker speaker_0: And you work for Integrity?

Speaker speaker_1: Yeah.

Speaker speaker_0: Your first name?

Speaker speaker_1: Michael.

Speaker speaker_0: Last name?

Speaker speaker_1: Martin.

Speaker speaker_0: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: 2754 North County Road, 825 West Royal Center, Indiana, 46978. Did you say birthday?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: 11/14/86.

Speaker speaker_0: Thank you. So we got your phone number, 219-310-5172.

Speaker speaker_1: Yep.

Speaker speaker_0: And we got email as onemartinboy@yahoo.com.

Speaker speaker_1: Y- yep, yep.

Speaker speaker_0: Thank you. All right. So it doesn't look like you got enrolled in anything, but you I- you are eligible to get enrolled into coverage. And you say you want to know what plans they offer you?

Speaker speaker_1: Yeah, yeah, yeah.

Speaker speaker_0: Okay. So...

Speaker speaker_1: Yeah, what, what are the benefits of... So I'm not married. I don't have any kids.

Speaker speaker_0: So they offer you medical, FreeRx, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and ID experts. All of these are different, they all have different plans. I mean, different prices. And you're able to select all of them, if you would like.

Speaker speaker_1: Can you go through those, those again one more time?

Speaker speaker_0: So, they offer you medical, FreeRx.

Speaker speaker_1: Mm-hmm. What is that?

Speaker speaker_0: Dental, FreeRx is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments.

Speaker speaker_1: Okay. Those first two, for sure.

Speaker speaker_0: All right, and then you got dental-

Speaker speaker_1: Uh-

Speaker speaker_0: ... short-term disability.

Speaker speaker_1: No dental. What's a- what's after dental?

Speaker speaker_0: Short-term disability.

Speaker speaker_1: No.

Speaker speaker_0: Life insurance.

Speaker speaker_1: No.

Speaker speaker_0: Vision.

Speaker speaker_1: No.

Speaker speaker_0: Critical illness.

Speaker speaker_1: What is, what, what would that be?

Speaker speaker_0: That entails if, like, you got cancer, like, an autoimmune illness-

Speaker speaker_1: Oh.

Speaker speaker_0: ... they would require you to miss out of work.

Speaker speaker_1: If I had cancer or something, like, majorly wrong?

Speaker speaker_0: Yeah, that's-

Speaker speaker_1: Oh, something critical. Something critical.

Speaker speaker_0: Yes. Yes.

Speaker speaker_1: I gotcha. Okay. I'll pass on that, too.

Speaker speaker_0: Group accident.

Speaker speaker_1: A group accident?

Speaker speaker_0: That's in case you get hurt outside of work.

Speaker speaker_1: Oh. Um. Yes. I wanna see, I wanna see what... Yeah, put that on there and I wanna see how much it would cost with the first two, which was medical and then the f-the Rx one.

Speaker speaker_0: Okay. And so this, that's it.

Speaker speaker_1: With the group.

Speaker speaker_0: It's only \$2.04.

Speaker speaker_1: And now with coverage. Huh?

Speaker speaker_0: The group accident coverage is only \$2.04.

Speaker speaker_1: Oh, okay. Yeah. Put... I want that one, too.

Speaker speaker_0: All right. So then they offer you preventative care, which is-

Speaker speaker_1: So it's-

Speaker speaker_0: So they actually offer you preventative care plan that includes FreeRx. So the preventive plan does not... It's different from the first, the original medical plan that I mentioned. So the medical plans that they int- that I mentioned in the beginning, the VIP Classic and the VIP Plus, both of those covers doctors, hospitals and prescriptions. The only difference between the two is the Plus covers more in a hospital benefit. And the MEC preventative care plan, so they offer you the MEC Enhanced, which combines the preventative care with the doctors, hospitals and prescriptions. And then they also offer you MEC TeleRx, which is just the preventative care by itself, but includes FreeRx.

Speaker speaker_1: Did you just give me two..... to, uh, two different separate plans?

Speaker speaker_0: I gave you four. So, they offer you-

Speaker speaker_1: Oh.

Speaker speaker_0: ... three or four part... In the medical that I mentioned in the beginning, they offer you the VIP Classic and the VIP Plus. Both of those are medical plans. They both cover doctors, hospitals and prescriptions. The only difference between the two is the VIP Plus covers more in the hospital benefit.

Speaker speaker_1: Okay.

Speaker speaker_0: And then when I get down-

Speaker speaker_1: If I-

Speaker speaker_0: Go ahead.

Speaker speaker_1: I have more prescriptions than-

Speaker speaker_0: Right.

Speaker speaker_1: ... than anything that I need to take care of, so the... But the prescriptions is... The prescriptions and let's say getting hurt outside of work-

Speaker speaker_0: Right.

Speaker speaker_1: ... um, are my biggest priorities.

Speaker speaker_0: Okay. S- so with the m- preventative care plan, the MEC Enhanced combines the VIP plan with the MEC. So the MEC is a preventative care plan. It's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services, and it also includes FreeRx. And then they offer you the MEC Enhanced, which includes the preventative care and the VIP benefits. So there's not-

Speaker speaker_1: So is there like the... The-

Speaker speaker_0: Go ahead.

Speaker speaker_1: Is that like, is that like the best one you guys have?

Speaker speaker_0: So I wouldn't be able to make any recommendations. It's totally based off what your needs are.

Speaker speaker_1: Um... Okay. So, what's, what's the... So there's four separate plans, what... Can you tell me money-wise how much the lowest one is?

Speaker speaker_0: Yes, sir. So the VIP Classic is \$19.84. That covers doctors, hospitals and prescriptions. And then the VIP Plus is \$32.14. Now that's what I was saying, the difference between the two is with the Plus it offers more in the hospital benefits specifically. With the MEC Enhanced, that one will be \$44.92. That combines the VIP plan with the preventative care plan. And you could also get the preventative care plan by itself with FreeRx for \$17.96, along with one of the VIP plans if you wanted to do that.

Speaker speaker_1: Did you say FreeRx?

Speaker speaker_0: Yes, sir. That's the name of their prescriptions, yeah.

Speaker speaker_1: As in the prescriptions are free?

Speaker speaker_0: Yes, sir. So you'll be... So it's not like... So you wouldn't be paying for the prescriptions, but you'd be paying for a subscription. There's like a subscription fee, so that's why you, you would be paying.

Speaker speaker_1: Yeah, man, I'm s-... I'm so confused. So these numbers that you're giving me, are these monthly? Are these monthly but in weekly-

Speaker speaker_0: Those are weekly deductions. These are weekly deductions.

Speaker speaker_1: Okay. All right. So, um... All right, I'll just tell you... I'll tell you what I'm concerned with and...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... is the prescrip-... is the prescriptions. First of all, I want it to be as cheap as possible. Um, the, the prescriptions, I rarely have doctor visits, but like once every six months. Um, let's see. So prescriptions, um, getting hurt outside of work, I guess is one of them. Um, th- those are... Those are the top two actually. A- and if anything, the prescriptions, just the prescriptions, 'cause that's all I really... That's all I really use the insurance for anyways, is just prescriptions.

Speaker speaker_0: Right. So what you can do, you can go to free... You can actually go to

Speaker speaker_2: ... website if you wanted to verify if your prescriptions are on that website.

Speaker speaker_1: Go... Go to the... You know what? Is it... Can I go to your guys' website and will it show me all the... Everything you're telling me? Will it show and I don't know-

Speaker speaker_0: I can actually send you the... I could the fifth guide if you want to look at that.

Speaker speaker_1: The what?

Speaker speaker_0: The benefits guide, that has all this information in it for you to look at.

Speaker speaker_1: Okay. Um, so like send through mail or email or?

Speaker speaker_0: E- email. Yes. The one martinboy@yahoo.com with the email to send it to you.

Speaker speaker_1: Yeah. So that'll tell me everything you just told me? It'll show all the different plans-

Speaker speaker_0: Yes, sir.

Speaker speaker_1: ... the plans and the prices?

Speaker speaker_0: Yes, sir. You do have-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 30 days from the date you receive the first paycheck to get enrolled in any coverage. So in our system, your hire date was 4/21, so you would have until 5/21 to get enrolled. But you don't technically have to get enrolled right now while we on the phone. If you want to look over the benefits guide and give us a call back, we can work that way.

Speaker speaker_1: Okay. Um, so I got till May 21st to do this. Okay. Now, the, the probationary period for these jobs, like this job that I'm starting on Monday, the probationary period is only 90 days. Now let's say they keep... The company wants to keep me. I no longer work for Integrity anymore, and the company will have their own insurance and benefits. At that time, can I just drop... Can I drop you guys?

Speaker speaker_0: Yeah, you can cancel at any time.

Speaker speaker_1: Okay. Okay, so-

Speaker speaker_0: There is a... There is a... Uh, go ahead.

Speaker speaker_1: I- I forgot what I was saying. There's a cancellation fee, is that what you're about to say?

Speaker speaker_0: Uh, there's a cancellation process, so once you do cancel, it does take one to two weeks for the cancellation process, and it is possible-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to see deductions within those two weeks, but after two weeks you wouldn't see anything else.

Speaker speaker_1: Okay. Um, hey, is that true that you have to..... be, you have to be working in order to be, to have this insurance?

Speaker speaker_0: Yes, sir, 'cause it's automatically taken out of your paycheck every week.

Speaker speaker_1: Ah, I gotcha. Okay, okay, okay.

Speaker speaker_0: Yep.

Speaker speaker_1: All right. So I guess just send me that, that brochure with all the information and the prices. Um-

Speaker speaker_0: So I did, I already sent it. Could you verify that you received it?

Speaker speaker_1: Oh, yeah, yeah, yeah, let me check. Let me check.

Speaker speaker_0: It should be from an info@benefitsinacard.com, and it does sometimes go to your spam folder.

Speaker speaker_1: Info, Benefits InaCard. Let's see. Yeah, there's like a little PDF file or something at the bottom.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Integrity Traces. Let me see. Oh, okay, there's, there's 28 pages, I gotcha. Okay. Now, when I find out what I want, should I call you guys back and tell you?

Speaker speaker_0: Yes, sir, or you can go online and get enrolled yourself if you wanna do it that way.

Speaker speaker_1: Okay. I'll just call and, and I'll call you guys back when I find out what I wanna do.

Speaker speaker_0: That's understandable, and like I was saying, with the freeRx, if you wanna go through that website and look and see if your medication's on there, you can do that as well before you get enrolled.

Speaker speaker_1: Free, what's it called, freeRx.com?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: You, you s- you said, um, go on there and see if what?

Speaker speaker_0: If the prescriptions you need are covered.

Speaker speaker_1: Oh. Y- so freeRx.com to see if my-

Speaker speaker_0: What prescriptions you have or is it covered by it, the which.

Speaker speaker_1: Medications are covered, okay. All right, that should do it, man, that's all, that's all I needed to know. Um, let's see, 5/21, um, okay, enroll, 5/5/21, okay. All right, um, that's it, man. I appreciate your help. If I got any more questions, I'll call you guys back, but I think that about, that about sums it up.

Speaker speaker_0: All right, no problem. Just so you know, we're open to 8:00 PM Eastern Time.

Speaker speaker_1: Okay, okay. I'm on Eastern Time zone too, so that's good to know. All righty, uh, well, have a good day, man. I appreciate your help.

Speaker speaker_0: You too, man. Thank you.

Speaker speaker_1: All right, all right, bye.

Speaker speaker_0: Bye.