

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you, Tom. Benefit Center Card. This is Malcolm. How can I help you? Well, sir, this is, uh, Edward Grubb. I work with, uh, Mannequin in Ashview, Ohio. And I was wondering if I had insurance yet? All right. What's the last four of your Social? 2550. You said 2550? Correct. First name? Edward. Last name? Grubb. Just for security purposes, can you verify your address and date of birth for me? Uh, 317 Eastwood Street, Devo, Ohio 44041. Uh, 10190- It's 10/1/'91. Sorry. Hm. So there's actually no date of birth on file. Could you verify with your full Social? 325632550. And you say your birthday is 10/1/'91? Correct. Thank you. Is it... Phone number is 440-563-1324? That is correct. And your email is treygrubb1001@gmail.com? That is correct. Thank you. So it doesn't look like you got enrolled in any coverage yet, but you are eligible to. Uh, yeah. Can I do that like ASAP? Yes, sir. What, what type of coverage would you want to get enrolled into? Uh, health. All right. So they offer you medical, free Rx, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and an ID expert. All right. Let's do all of it. You want full coverage? Yep. I coulda swore I filled out all this paperwork once already. So with the medical, they offer you three different plans. They offer you the VIP Standard and the VIP Classic. They both cover doctors, hospitals and prescriptions. The only difference between the two is that Classic covers a little more than the Standard. The Standard is \$16.22. The Classic is \$17.88. How much? Sorry. The VIP- The VIP Standard is \$16.22. The Classic is \$17.88. Uh, I'll take the VIP for \$16.22. Huh. All right. So did you want the preventative care or did you want the free Rx? The free Rx, you can get it for by itself. It'll be \$5.99. Or you can get it with the preventative care for \$15.65. Uh, whatever one's best. I wouldn't be able to make any recommendations unfortunately, sir. So with the NEC prev- with the NEC teleRx plan, that includes wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services that is not included in a medical plan. But it also includes the free Rx with it, or you can get free Rx by yourself... by itself. Uh, I'll do the first one you said. The preventative care with the free Rx? Right. That's what I asked. All right. So with full coverage selected, your total will be \$51.54. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes, sir. Thank you. And does that start today, then? No, sir. So the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage should become active. And your ID cards are sent one to two weeks from that activation date. All right. Okay. So I do, I do have to let you know that your plan fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Because 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 or divorce, having or adopting a child, or gaining or losing coverage from another carrier. All right. All right. So, uh, we have to get a beneficiary for your life insurance policy. I will just need a first name and a last name and their relationship to you. Uh, you can put Stacy Learn. Stacy... Is it S-T-A-C-Y? S-T... Yeah. Maybe. S-T-A-C-Y. Yay. And last name? Uh, Learn. Like, just like you learn in high school. Learn? Exactly the same. Yeah. And who is that C? You'll come. Um, now... All right. All right. I got that in the system for you, Mr. Edward. So I do want to let you know one more thing. When it comes to getting your medical card, they will only send it via email. If you wanted a physical copy, comes active, you have to call and request. All right. Well, is this... Can I help you with today with anything else, Edward? Uh, no. That's it. So you said it takes about a week or two for it to kick in, right? It takes one to two weeks, man. Once you see that first deduction from your paycheck and we see it in our system that following Monday is when your coverage should become active. All right. All right. Sounds good. Thanks. Take care. No problem, Mr. Edward. If there's nothing else, thanks for calling Benefits Center Card. I hope you have a great weekend, man. All right, brother. You too. Thank you. Bye.

Conversation Format

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

Speaker speaker_1: Thank you, Tom. Benefit Center Card. This is Malcolm. How can I help you?

Speaker speaker_2: Well, sir, this is, uh, Edward Grubb. I work with, uh, Mannequin in Ashview, Ohio. And I was wondering if I had insurance yet?

Speaker speaker_1: All right. What's the last four of your Social?

Speaker speaker_2: 2550.

Speaker speaker_1: You said 2550?

Speaker speaker_2: Correct.

Speaker speaker_1: First name?

Speaker speaker_2: Edward.

Speaker speaker_1: Last name?

Speaker speaker_2: Grubb.

Speaker speaker_1: Just for security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Uh, 317 Eastwood Street, Devo, Ohio 44041. Uh, 10190- It's 10/1/'91. Sorry.

Speaker speaker_1: Hm. So there's actually no date of birth on file. Could you verify with your full Social?

Speaker speaker_2: 325632550.

Speaker speaker_1: And you say your birthday is 10/1/'91?

Speaker speaker_2: Correct.

Speaker speaker_1: Thank you. Is it... Phone number is 440-563-1324?

Speaker speaker_2: That is correct.

Speaker speaker_1: And your email is treygrubb1001@gmail.com?

Speaker speaker_2: That is correct.

Speaker speaker_1: Thank you. So it doesn't look like you got enrolled in any coverage yet, but you are eligible to.

Speaker speaker_2: Uh, yeah. Can I do that like ASAP?

Speaker speaker_1: Yes, sir. What, what type of coverage would you want to get enrolled into?

Speaker speaker_2: Uh, health.

Speaker speaker_1: All right. So they offer you medical, free Rx, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and an ID expert.

Speaker speaker_2: All right. Let's do all of it.

Speaker speaker_1: You want full coverage?

Speaker speaker_2: Yep. I coulda swore I filled out all this paperwork once already.

Speaker speaker_1: So with the medical, they offer you three different plans. They offer you the VIP Standard and the VIP Classic. They both cover doctors, hospitals and prescriptions. The only difference between the two is that Classic covers a little more than the Standard. The Standard is \$16.22. The Classic is \$17.88.

Speaker speaker_2: How much? Sorry.

Speaker speaker_1: The VIP- The VIP Standard is \$16.22. The Classic is \$17.88.

Speaker speaker_2: Uh, I'll take the VIP for \$16.22.

Speaker speaker_1: Huh. All right. So did you want the preventative care or did you want the free Rx? The free Rx, you can get it for by itself. It'll be \$5.99. Or you can get it with the preventative care for \$15.65.

Speaker speaker_2: Uh, whatever one's best.

Speaker speaker_1: I wouldn't be able to make any recommendations unfortunately, sir. So with the NEC prev- with the NEC teleRx plan, that includes wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services that is not included in a medical plan. But it also includes the free Rx with it, or you can get free Rx by yourself... by itself.

Speaker speaker_2: Uh, I'll do the first one you said.

Speaker speaker_1: The preventative care with the free Rx?

Speaker speaker_2: Right. That's what I asked.

Speaker speaker_1: All right. So with full coverage selected, your total will be \$51.54. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Thank you.

Speaker speaker_2: And does that start today, then?

Speaker speaker_1: No, sir. So the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage should become active. And your ID cards are sent one to two weeks from that activation date.

Speaker speaker_2: All right.

Speaker speaker_1: Okay. So I do, I do have to let you know that your plan fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Because 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 or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: All right.

Speaker speaker_1: All right. So, uh, we have to get a beneficiary for your life insurance policy. I will just need a first name and a last name and their relationship to you.

Speaker speaker_2: Uh, you can put Stacy Learn.

Speaker speaker_1: Stacy... Is it S-T-A-C-Y?

Speaker speaker_2: S-T... Yeah. Maybe. S-T-A-C-Y. Yay.

Speaker speaker_1: And last name?

Speaker speaker_2: Uh, Learn. Like, just like you learn in high school.

Speaker speaker_1: Learn?

Speaker speaker_2: Exactly the same. Yeah.

Speaker speaker_1: And who is that C?

Speaker speaker_2: You'll come.

Speaker speaker_0: Um, now...

Speaker speaker_1: All right. All right. I got that in the system for you, Mr. Edward. So I do want to let you know one more thing. When it comes to getting your medical card, they will only send it via email. If you wanted a physical copy, comes active, you have to call and request.

Speaker speaker_2: All right.

Speaker speaker_1: Well, is this... Can I help you with today with anything else, Edward?

Speaker speaker_2: Uh, no. That's it. So you said it takes about a week or two for it to kick in, right?

Speaker speaker_1: It takes one to two weeks, man. Once you see that first deduction from your paycheck and we see it in our system that following Monday is when your coverage should become active.

Speaker speaker_2: All right. All right. Sounds good. Thanks. Take care.

Speaker speaker_1: No problem, Mr. Edward. If there's nothing else, thanks for calling Benefits Center Card. I hope you have a great weekend, man.

Speaker speaker_2: All right, brother. You too.

Speaker speaker_1: Thank you.

Speaker speaker_2: Bye.