

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hey, Malcolm. How you doing, bro? I'm doing good. How about you? I'm good, my man. Uh, I was calling because, um, I'm working through Surge Staffing here in Olive Branch, Mississippi. Mm-hmm. And I was trying to see, um, if I had been paying for benefits, uh, out of my check. Uh, because I had got a tooth pulled and I, I didn't... I wasn't sure if I had insurance or not, man. They charged me damn near \$500 just to pull a tooth out. So for one, I'm trying to see how to not get robbed like that again. And then secondly, uh, maybe, uh, with these receipts, if I was already paying for it, maybe there's some kind of reimbursement that can be done. Is that even a thing? So, so if they did auto-enroll you, it'll be into the preventative care plan, which doesn't include dental. But I can see- Okay. What's the last four of your social? Okay. 0018. First name? Uh, Brandon. Last name? Walker. All right. For security purposes, can you verify your address and date of birth for me? Yeah, sure. October 5th, 1981. Uh, 6895 Clear Drive, Memphis, Tennessee 38141. Thank you. So yeah, they got you enrolled into the MEC TeleRx plan. That is a preventative plan. That's good for like- Mm-hmm. ... wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative care services. And it also gives you access- Oh. ... to FreeRx, which is a virtual pharmacy that gives you access to over 800 generic, acute and chronic medications, along with access to a virtual urgent care appointments. Okay. So that's cool. Okay. I was just like... I just wanted to get some kind of information on it, man. Uh, is there any way... So y'all don't have one where when you sign up for it, and, and dental is included or that's just not an inclusion? So they offer you dental, but at this point you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. So at this point you have to wait- Mm-hmm. ... until a company open enrollment period, and you have to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to add any coverage. Okay. Well, damn. All right, man. I think that's all I needed to know. I appreciate you, Mal. No problem, Mr. Walker. If there's nothing else, thanks for calling Benefits in a Card. Hope you have a great rest of your week, man. Uh, you too, brother. Thank you.

Conversation Format

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

Speaker speaker_1: Hey, Malcolm. How you doing, bro?

Speaker speaker_0: I'm doing good. How about you?

Speaker speaker_1: I'm good, my man. Uh, I was calling because, um, I'm working through Surge Staffing here in Olive Branch, Mississippi.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I was trying to see, um, if I had been paying for benefits, uh, out of my check. Uh, because I had got a tooth pulled and I, I didn't... I wasn't sure if I had insurance or not, man. They charged me damn near \$500 just to pull a tooth out. So for one, I'm trying to see how to not get robbed like that again. And then secondly, uh, maybe, uh, with these receipts, if I was already paying for it, maybe there's some kind of reimbursement that can be done. Is that even a thing?

Speaker speaker_0: So, so if they did auto-enroll you, it'll be into the preventative care plan, which doesn't include dental. But I can see-

Speaker speaker_1: Okay.

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

Speaker speaker_1: Okay. 0018.

Speaker speaker_0: First name?

Speaker speaker_1: Uh, Brandon.

Speaker speaker_0: Last name?

Speaker speaker_1: Walker.

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

Speaker speaker_1: Yeah, sure. October 5th, 1981. Uh, 6895 Clear Drive, Memphis, Tennessee 38141.

Speaker speaker_0: Thank you. So yeah, they got you enrolled into the MEC TeleRx plan. That is a preventative plan. That's good for like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative care services. And it also gives you access-

Speaker speaker_1: Oh.

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

Speaker speaker_1: Okay. So that's cool. Okay. I was just like... I just wanted to get some kind of information on it, man. Uh, is there any way... So y'all don't have one where when you sign up for it, and, and dental is included or that's just not an inclusion?

Speaker speaker_0: So they offer you dental, but at this point you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. So at this point you have to wait-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... until a company open enrollment period, and you have to have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to add any coverage.

Speaker speaker_1: Okay. Well, damn. All right, man. I think that's all I needed to know. I appreciate you, Mal.

Speaker speaker_0: No problem, Mr. Walker. If there's nothing else, thanks for calling Benefits in a Card. Hope you have a great rest of your week, man.

Speaker speaker_1: Uh, you too, brother.

Speaker speaker_0: Thank you.