

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hi, Malcolm. Um, I was calling to, uh, well, um, I got a text about open enrollment, and I would like to add on medical to my plan. What staffing company do you work for? Curb Builders. What's the last four of your social? 2255. Say it again, please. 2255. You're breaking up as you're talking. What's your first name? Nisha, N-I-S-H-A. Last name? And then Leslie as the last name. L-E-S-L-I-E. Okay. For security purposes, can you verify address and date of birth for me? 215 North 39th Street, uh, Louisville, Kentucky 40212. And did you say date of birth? Yes, ma'am. Or no? 11/19/76. Thank you. So we got your phone number. Ele- f- 502-541-0222? Correct. And I got email that's njl19nov@gmail.com? Correct. Thank you. So you say you wanted to add... What, what did you want to add to your coverage? Medical. But I have a question here, because when I was looking over the plan, it had different prices for like, it said, uh, VIP and Prime. Yeah, so the Pre had- And then, which- We have Plus and a VIP Prime. And the Plus is \$31.71 and the Prime is \$43.41. They both cover doctor, the hospitals and prescriptions. The only difference between the two is with the Prime, it gives you more money of... And the hospital benefits. Oh, okay. So that, that works good. Okay. And w- and the, the... What is that? The stay, stay... Am I saying it right? Or the StayMed, uh- The NEC? The NEC Paliori? Okay, how- Or are you talking about- Hmm. ... the NEC Enhanced? The NEC Paliori or the NEC Enhanced? Well, never mind. I think I wanna do the one that you said that pays more. The, I guess... What is it? The \$43- Prime? Mm-hmm. All right. So did you want to keep all the coverage that you have now and just add that to it, or? Well, uh, how much is that with the... If I add that Prime on? And let's see from there. So for a P- Prime for you and a child will be \$71.46 by itself. That's by- Well, well I just need, need... I just need for myself. All right, so all... So do you wanna drop everything else down to just yourself, or just the medical for yourself only? Just the medical only. Let's see. So unfortunately, they don't, they don't allow you to, to just do separate coverage for yourself. If you're enrolled in a chil- with children, you have to get all your coverage with children. What? Oh, wow. Huh. Oh, okay. I get it, I get it. Okay. So, what other do I have and... Uh, so you mean like, far as like, uh, the, uh, the vi- vision and- Well, you have- ... dental? You have the PreRx, you have the group accident, you have the dental, short term disability, critical illness, life insurance, vision and behavior health. So the only two that you can't get by yourself- Oh! ... is the short term disability and the critical illness. But the other coverages, you have with you and a child, so y- And they only... They have a vertical- Oh. ... restriction. So you would have to get the same thing if you wanted... You would have to get the VIP Prime for you and a child as well, unless you went and dropped all your coverage just to you. Wow. Dang. Okay. Hmm. Okay, so... And then... Oh, oh, so is that just a, a regular thing or is it where I have to... If I go back to another open enrollment and change everything,

it'll be different, or this is- What do you mean? ... just the way it is, period? Like, is it just because I'm just adding the medical for now and, and not changing anything? But if I start all over, could I do it that way? Or is that just the way it is? So this al-... It'll always be a vertical restriction. Oh, got it. Okay. So that's c-... Okay, so let's, let's try... Okay. Let's see what, what's the difference in the pricing versus just by myself and then versus with I add the child on to it. Right. So right now you have... You have PreRx and group accident and dental. So if you did, um, everything you have with just by itself, it'd be \$64.28. You said 54 or 64? 64. 60. Right. Okay. I see, 67.92. I forgot to add the dental. Okay, so \$67 just for me by myself. And then how much for me and the child? So if you add the VIP Prime, the FreeRx, the dental, short-term life insurance, vision, critical illness, group accident, it, it'll be \$109.18. Ooh, big bill, big bill. So is it because I'm doing Prime? Maybe I need to go up some and... What you think? So I wouldn't be able to make any recommendations unfortunately, but it's because they have the virtual- vertical restriction, so you're not allowed to get... So if you do employee spouse, you got to get everything employee spouse. If you do employee child, you got to get everything employee child. If you do employee family, you got to get employ- everything employee family. Oh, okay. That's just the way the APT has it set up. Okay, so let's just do, let's just do this by myself on everything. Okay. So every- w- everything except for the virtual primary care and the ID experts selected, your total will be \$69.93. All right, that's good. Does that meet you... Does that add up there weekly? So I do- I do- So that \$67 a week, take it- taken out every week? Yes, ma'am. So I do have to let you know that these changes won't happen until January 6th, because you're doing it during the open enrollment. Are you aware of that? No. Okay, so January the what? January 6th of next year. So January the 6th, that's when my benefits will kick in? That's when the changes, when the changes will happen. You already have benefits right now, that's when the changes will happen. Oh, okay, okay. Okay, got it. But I mean, man, hmm, well I guess I'm good, I'm good because I really need medical but I... It's just next month, so that's fine. Yeah, yeah, yeah. Okay. Now for that medical, what, do I use that same card or does, y'all give me a different card here? You should be able to use the same card. Um, they'll give you, so with your medical card, once your coverage become active- Yeah. ... you'll want to call in and request it. Otherwise, it's only- Oh. ... sent to your email. Oh, okay. So just call the request in January? Uh, once your coverage becomes active, yes. Did you want to get the MEC preventative care or were you just wanting? Now what is that? The preventative care? So that's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. That's not included in the insur- in the VIP Prime plan or the VIP, either one of the VIP plans. And also, so you have FreeRx, it comes with FreeRx. Oh. But does it, does it come with the other plan, the one that says StayMed or...? So that is the Stay, that is the Stay Healthy plan, the MEC Stay Healthy. Oh. That is that plan. Okay. But you, you will- But like, but like you said, with the VIP and the Prime, they don't offer, um- The preventative services. ... the preventative. But the other plans do? The MECs, yes, ma'am. Huh. The MEC stands for Minimum Es- Minimum Essential Coverage. Huh. So I guess, I guess I'm stuck because it's like, I don't know whether to get the VIP or I mean the, the Prime or the Prime Plus or whatever you were saying, versus the other ones, but you're saying the other ones accept the preventative, but the Prime and VIP don't. No, so neither VIP plans include preventative care. That's what the MEC plan is for, the MEC plan. Oh yeah. So you, you do have FreeRx. Ooh. But FreeRx comes with the free- with the MEC plan, so it combines the FreeRx with the

preventative care. Oh, okay, okay, okay. And then, okay, so how much would that been? So if I did, if you did that one, it would be \$79.99. Good, ha. Sheesh, that's enough for- That's, that's all your, that's, that's all your coverages combined. All my coverages? And we... Okay, so that, that covers everything that I need, right? That's everything- And if I- ... that you're going to get enrolled into plus the preventative care. Okay. All right, that's fine. What, what's the tax for that? It'll be \$79.99 every time. Oh, okay, so basically \$80. Yes, ma'am. Yeah, okay. Okay. All right, so is there anything else I can help you with today, Ms. Leslie? Uh, no, I don't think so. I think that covers it. \$80 a week. Oh my gosh, so that's like, sheesh, \$320 for insurance a month? Hmm, that's deep. And then y- I do have like, what, 30 days from the 6th to change or no? So you're in open enrollment until the 28th. After the open enrollment ends, you won't, you'll no longer be able to add anything. The same then. You'll be... You'll only be able to cancel things and the only... And your VIP Prime is under 1- Section 125, which is IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you're in a company open enrollment period right now or you have a qualifying life event. Oh, okay. All right, so this information, w- that everything that we just did, is it in that packet or do you send me information on what we just discussed and then- I can send you a benefits guide that has the information. Yeah, yeah, let's do that so I can go over it again. If you don't mind. Thank you. Of course not. Because all this is new to me. I've been on Molina Passport so I don't even know nothing about all this. It's fine. I miss Molina, look I miss Molina already. Shit. Or what they call it, passport? Molina Passport. All right, I did send that benefits guide to your email. Okay. All right, well thank you, uh, what you say, Manuel or Marcus? Malcolm. Malcolm. Sorry. All right. No, you're fine. Well you have a good rest of the day Mr. Malcolm. You too Ms. Leslie, thank you. You're welcome. All right, bye-bye.

Conversation Format

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

Speaker speaker_1: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker_2: Hi, Malcolm. Um, I was calling to, uh, well, um, I got a text about open enrollment, and I would like to add on medical to my plan.

Speaker speaker_1: What staffing company do you work for?

Speaker speaker_2: Curb Builders.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: 2255.

Speaker speaker_1: Say it again, please.

Speaker speaker_2: 2255.

Speaker speaker_1: You're breaking up as you're talking. What's your first name?

Speaker speaker_2: Nisha, N-I-S-H-A.

Speaker speaker_1: Last name?

Speaker speaker_2: And then Leslie as the last name. L-E-S-L-I-E.

Speaker speaker_1: Okay. For security purposes, can you verify address and date of birth for me?

Speaker speaker_2: 215 North 39th Street, uh, Louisville, Kentucky 40212. And did you say date of birth?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Or no? 11/19/76.

Speaker speaker_1: Thank you. So we got your phone number. Ele- f- 502-541-0222?

Speaker speaker_2: Correct.

Speaker speaker_1: And I got email that's njl19nov@gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Thank you. So you say you wanted to add... What, what did you want to add to your coverage?

Speaker speaker_2: Medical. But I have a question here, because when I was looking over the plan, it had different prices for like, it said, uh, VIP and Prime.

Speaker speaker_1: Yeah, so the Pre had-

Speaker speaker_2: And then, which-

Speaker speaker_1: We have Plus and a VIP Prime. And the Plus is \$31.71 and the Prime is \$43.41. They both cover doctor, the hospitals and prescriptions. The only difference between the two is with the Prime, it gives you more money of... And the hospital benefits.

Speaker speaker_2: Oh, okay. So that, that works good. Okay. And w- and the, the... What is that? The stay, stay... Am I saying it right? Or the StayMed, uh-

Speaker speaker_1: The NEC? The NEC Paliori?

Speaker speaker_2: Okay, how-

Speaker speaker_1: Or are you talking about-

Speaker speaker_2: Hmm.

Speaker speaker_1: ... the NEC Enhanced? The NEC Paliori or the NEC Enhanced?

Speaker speaker_2: Well, never mind. I think I wanna do the one that you said that pays more. The, I guess... What is it? The \$43-

Speaker speaker_1: Prime?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: All right. So did you want to keep all the coverage that you have now and just add that to it, or?

Speaker speaker_2: Well, uh, how much is that with the... If I add that Prime on? And let's see from there.

Speaker speaker_1: So for a P- Prime for you and a child will be \$71.46 by itself. That's by-

Speaker speaker_2: Well, well I just need, need... I just need for myself.

Speaker speaker_1: All right, so all... So do you wanna drop everything else down to just yourself, or just the medical for yourself only?

Speaker speaker_2: Just the medical only.

Speaker speaker_1: Let's see. So unfortunately, they don't, they don't allow you to, to just do separate coverage for yourself. If you're enrolled in a chil- with children, you have to get all your coverage with children.

Speaker speaker_2: What? Oh, wow. Huh. Oh, okay. I get it, I get it. Okay. So, what other do I have and... Uh, so you mean like, far as like, uh, the, uh, the vi- vision and-

Speaker speaker_1: Well, you have-

Speaker speaker_2: ... dental?

Speaker speaker_1: You have the PreRx, you have the group accident, you have the dental, short term disability, critical illness, life insurance, vision and behavior health. So the only two that you can't get by yourself-

Speaker speaker_2: Oh!

Speaker speaker_1: ... is the short term disability and the critical illness. But the other coverages, you have with you and a child, so y- And they only... They have a vertical-

Speaker speaker_2: Oh.

Speaker speaker_1: ... restriction. So you would have to get the same thing if you wanted... You would have to get the VIP Prime for you and a child as well, unless you went and dropped all your coverage just to you.

Speaker speaker_2: Wow. Dang. Okay. Hmm. Okay, so... And then... Oh, oh, so is that just a, a regular thing or is it where I have to... If I go back to another open enrollment and change everything, it'll be different, or this is-

Speaker speaker_1: What do you mean?

Speaker speaker_2: ... just the way it is, period? Like, is it just because I'm just adding the medical for now and, and not changing anything? But if I start all over, could I do it that way? Or is that just the way it is?

Speaker speaker_1: So this al-... It'll always be a vertical restriction.

Speaker speaker_2: Oh, got it. Okay. So that's c-... Okay, so let's, let's try... Okay. Let's see what, what's the difference in the pricing versus just by myself and then versus with I add the child on to it.

Speaker speaker_1: Right. So right now you have... You have PreRx and group accident and dental. So if you did, um, everything you have with just by itself, it'd be \$64.28.

Speaker speaker_2: You said 54 or 64?

Speaker speaker_1: 64.

Speaker speaker_2: 60.

Speaker speaker_1: Right.

Speaker speaker_2: Okay.

Speaker speaker_1: I see, 67.92. I forgot to add the dental.

Speaker speaker_2: Okay, so \$67 just for me by myself. And then how much for me and the child?

Speaker speaker_1: So if you add the VIP Prime, the FreeRx, the dental, short-term life insurance, vision, critical illness, group accident, it, it'll be \$109.18.

Speaker speaker_2: Ooh, big bill, big bill. So is it because I'm doing Prime? Maybe I need to go up some and... What you think?

Speaker speaker_1: So I wouldn't be able to make any recommendations unfortunately, but it's because they have the virtual- vertical restriction, so you're not allowed to get... So if you do employee spouse, you got to get everything employee spouse. If you do employee child, you got to get everything employee child. If you do employee family, you got to get everything employee family.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: That's just the way the APT has it set up.

Speaker speaker_2: Okay, so let's just do, let's just do this by myself on everything.

Speaker speaker_1: Okay. So every- w- everything except for the virtual primary care and the ID experts selected, your total will be \$69.93.

Speaker speaker_2: All right, that's good.

Speaker speaker_1: Does that meet you... Does that add up there weekly? So I do- I do-

Speaker speaker_2: So that \$67 a week, take it- taken out every week?

Speaker speaker_1: Yes, ma'am. So I do have to let you know that these changes won't happen until January 6th, because you're doing it during the open enrollment. Are you aware of that?

Speaker speaker_2: No. Okay, so January the what?

Speaker speaker_1: January 6th of next year.

Speaker speaker_2: So January the 6th, that's when my benefits will kick in?

Speaker speaker_1: That's when the changes, when the changes will happen. You already have benefits right now, that's when the changes will happen.

Speaker speaker_2: Oh, okay, okay. Okay, got it. But I mean, man, hmm, well I guess I'm good, I'm good because I really need medical but I... It's just next month, so that's fine. Yeah, yeah, yeah. Okay. Now for that medical, what, do I use that same card or does, y'all give me a different card here?

Speaker speaker_1: You should be able to use the same card. Um, they'll give you, so with your medical card, once your coverage become active-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... you'll want to call in and request it. Otherwise, it's only-

Speaker speaker_2: Oh.

Speaker speaker_1: ... sent to your email.

Speaker speaker_2: Oh, okay. So just call the request in January?

Speaker speaker_1: Uh, once your coverage becomes active, yes. Did you want to get the MEC preventative care or were you just wanting?

Speaker speaker_2: Now what is that? The preventative care?

Speaker speaker_1: So that's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. That's not included in the insur- in the VIP Prime plan or the VIP, either one of the VIP plans. And also, so you have FreeRx, it comes with FreeRx.

Speaker speaker_2: Oh. But does it, does it come with the other plan, the one that says StayMed or...?

Speaker speaker_1: So that is the Stay, that is the Stay Healthy plan, the MEC Stay Healthy.

Speaker speaker_2: Oh.

Speaker speaker_1: That is that plan.

Speaker speaker_2: Okay.

Speaker speaker_1: But you, you will-

Speaker speaker_2: But like, but like you said, with the VIP and the Prime, they don't offer, um-

Speaker speaker_1: The preventative services.

Speaker speaker_2: ... the preventative. But the other plans do?

Speaker speaker_1: The MECs, yes, ma'am.

Speaker speaker_2: Huh.

Speaker speaker_1: The MEC stands for Minimum Es- Minimum Essential Coverage.

Speaker speaker_2: Huh. So I guess, I guess I'm stuck because it's like, I don't know whether to get the VIP or I mean the, the Prime or the Prime Plus or whatever you were saying, versus the other ones, but you're saying the other ones accept the preventative, but the Prime and VIP don't.

Speaker speaker_1: No, so neither VIP plans include preventative care. That's what the MEC plan is for, the MEC plan.

Speaker speaker_2: Oh yeah.

Speaker speaker_1: So you, you do have FreeRx.

Speaker speaker_2: Ooh.

Speaker speaker_1: But FreeRx comes with the free- with the MEC plan, so it combines the FreeRx with the preventative care.

Speaker speaker_2: Oh, okay, okay, okay. And then, okay, so how much would that been?

Speaker speaker_1: So if I did, if you did that one, it would be \$79.99.

Speaker speaker_2: Good, ha. Sheesh, that's enough for-

Speaker speaker_1: That's, that's all your, that's, that's all your coverages combined.

Speaker speaker_2: All my coverages? And we... Okay, so that, that covers everything that I need, right?

Speaker speaker_1: That's everything-

Speaker speaker_2: And if I-

Speaker speaker_1: ... that you're going to get enrolled into plus the preventative care.

Speaker speaker_2: Okay. All right, that's fine. What, what's the tax for that?

Speaker speaker_1: It'll be \$79.99 every time.

Speaker speaker_2: Oh, okay, so basically \$80.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Yeah, okay.

Speaker speaker_1: Okay. All right, so is there anything else I can help you with today, Ms. Leslie?

Speaker speaker_2: Uh, no, I don't think so. I think that covers it. \$80 a week. Oh my gosh, so that's like, sheesh, \$320 for insurance a month? Hmm, that's deep. And then y- I do have like, what, 30 days from the 6th to change or no?

Speaker speaker_1: So you're in open enrollment until the 28th. After the open enrollment ends, you won't, you'll no longer be able to add anything.

Speaker speaker_2: The same then.

Speaker speaker_1: You'll be... You'll only be able to cancel things and the only... And your VIP Prime is under 1- Section 125, which is IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you're in a company open enrollment period right now or you have a qualifying life event.

Speaker speaker_2: Oh, okay. All right, so this information, w- that everything that we just did, is it in that packet or do you send me information on what we just discussed and then-

Speaker speaker_1: I can send you a benefits guide that has the information.

Speaker speaker_2: Yeah, yeah, let's do that so I can go over it again. If you don't mind. Thank you.

Speaker speaker_1: Of course not.

Speaker speaker_2: Because all this is new to me. I've been on Molina Passport so I don't even know nothing about all this.

Speaker speaker_1: It's fine.

Speaker speaker_2: I miss Molina, look I miss Molina already. Shit. Or what they call it, passport? Molina Passport.

Speaker speaker_1: All right, I did send that benefits guide to your email.

Speaker speaker_2: Okay. All right, well thank you, uh, what you say, Manuel or Marcus?

Speaker speaker_1: Malcolm.

Speaker speaker_2: Malcolm. Sorry. All right.

Speaker speaker_1: No, you're fine.

Speaker speaker_2: Well you have a good rest of the day Mr. Malcolm.

Speaker speaker_1: You too Ms. Leslie, thank you.

Speaker speaker_2: You're welcome. All right, bye-bye.