

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in Authority. This is Malcolm. How can I help you? Hey. how you doing, sir? How are you doing? Doing good. How about you? Good. Uh, I'm working, uh, for my agency, ATC, but I just called you about the, uh, the benefit, the health insurance, about that because I don't see... yeah, I don't see anything I can do the application or if I can, like, uh, fill it out with some paper that... So that's why I said let me call you to ask about it here. So what... what exactly can I help you with, sir? Yeah, about the health insurance, for the insurance. Are, are you wanting to get enrolled? Yeah, I want, yeah. What staffing company do you work for? ATC. ATC? Yes. What's the last four of your social? 9218. First name? Moses. For security purposes, can you verify your address and date of birth for me? 365- Wait just a minute, sir. ... 365 Hamilton Avenue, Mastic, New York, 11190. And your date of birth? And date of citizenship. P-Y-L- Your date of birth. 11/14/1979. Okay. You... So we got a good phone number, 470- That's all? ... 388862- 665. Hello? Mm-hmm. Your good phone number is 470-388-8862? 8862, yes, correct. And the good email is moseh.rum... rumullah@yellow.com? At yellow.com, yes. All right. What type of coverage were you wanting to get enrolled into? I need, um, medical, vision and dental. Okay. All right. For medical, they offer you four different plans. They offer you the VIP+ and the VIP Prime. Those plans cover doctors, hospitals, and prescriptions. The only difference between the two is that the Prime gives you more as far as the hospital benefit goes. And then they offer you the MEC TeleRx plan, which is a wellness... it's good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative services that's not included in the VIP plan. And then they have the MEC Enhanced Plan, which combines the preventative care with the VIP. Okay. So which one... which one, um, is more expensive? The MEC Enhanced is \$43.81 and the VIP Prime is \$43.41. Okay. I need... I need... I need the one there, that one is the most expensive. Say that again, sir. Yeah, I need... I need the one in... in... in... on VIP, the VIP, the one most expensive. You want the VIP Prime or the MEC Enhanced? VIP Prime is more expensive than other one? So the Enhanced is \$43.81. The Prime is \$43.41. Oh, \$0.83, put on \$0.83 cents. Right. So with those three plans selected, your total will be \$49.60. That'll be deducted weekly. Do you authorize your employer to make these deductions? Uh, 60? 60? \$49.60. Okay. But, uh, what about, uh, the dental, uh, dental, vision included in it? Yes, sir, that includes dental and vision. Okay. So that's gonna... every week... every... every week, we take the money out? Sir, that's... Yes, sir, it'd be taken out weekly. Weekly? Okay. What is the amount again? Say that again, sir. The amount, what was the amount again you're going to take every week if- \$49... \$49.60. Okay. So about the copayment, so when I... when I want to do the care for the... for the copayment, how... how much I have to pay? I don't have now... it's over 100% or 80%? There's no copayment, sir.

Dental's the only one with a copayment, and it's \$50 per person. Okay, so what about, uh, the medic-, uh, the... the... the medical, when I have a physical every day? Say that again, sir. About the physical. If I want to do a physical or checkup, some stuff like that. So I'm... or I don't have nothing to pay? Let me see. Yeah, that's what I want to... I want to know about a physical checkup. So, yes, with the MEC Enhanced, there is a \$10 copay. Oh, copay, okay, for any... any... any healthcare. Visits for specialist, a \$50 copay; for urgent care visits, a \$60 copay. So and then after that, for all amount, the insurance pay while they were cover all? I couldn't tell you what specifically is covered because we're not- Yeah, yeah, I want... Yeah, no, I say, um, example, um-If I, if I wa- if I can in, uh, in Vision Care because like, um, like- Give me a \$60 copay. ... just, just \$60 copay and then the cover is there, right? That's correct. So I know the cover is, right? It says a 100% after \$60 copay. 100%. Oh, it's okay, fine. All right, okay. Mm-hmm. Was there anything else that I can help you with today, Mr. Moyes? I'm good. So for the process so how I can do the apply? So you do the application or you're going to send me some, some, some, something to... So to enroll in the process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, the following Monday is when your coverage will become active and your ID cards are sent one to two weeks from the activation day. Okay. So that's when everything is good? So when I receive the card? It takes one to two weeks from the date of activation for your ID cards to get to you. Oh, okay. That's when everything is done. Right away the, right away after I'm on the program and they assist, right? Say that again, sir. No, I asked you if, uh, everything is set right now so, uh, the process, we, we start the process and then probably in next, um, two weeks I'll, I will be receiving, uh, the card, the card, the insurance card? Yes, sir. 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 will become active, and your ID cards will be sent one to two weeks from that activation day. Okay. So before I forget, the end of, uh, yeah, in January, I will receive the card, right? One to two weeks from the activation date, sir. Oh, it's always an activation. Okay. Thank you. All right. Thank you so much. And I do want to let you know if you wanted a, if you wanted a physical copy of your medical card, you, you want to call and request it. Otherwise, it's only sent via email. Oh. Okay. Okay. And I do have to let you know- Good. ... that your plan, your medical plan falls under section 125. Good. Good. So section 125- Listen. ... is the 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 have a company open enrollment period, or you have a qualifying life event. Okay. Yeah, you can send it to my address. All right. Well, is there anything else I can help you with today, Mr. Moyes? No, thank you so much for your time and your service. No problem, sir. I did send you the... I also sent you the benefits guide to your email, so you can get more information about your coverage. Okay. So that mean I don't have nothing to, to, to, to do except I'm waiting the, the, the insurance card, right? I sent you an email with the benefits guide in it. Mm-hmm. It gives you information about what's covered in your insurance. Okay. No, I know what... Okay. I know what you say but I, I want, I want to know if I don't have nothing to do now so because you already, you already did the process, that's why I'm curious. I'm confused, sir. I was just saying I sent you the benefits guide. I didn't send you any ID cards. I sent you the guide so you can see- I know. Yeah, no ID card. I want to tell you so now we start the process so you're just going to send me all the information about the benefit but, uh, now I'm w- we start the

process until I get, I receive the, the benefit's card. You know what I mean? Oh, yeah. Yes, sir. The process starts... I already put it in the system. It should be... We're just waiting for them to receive it. Okay. Okay. All right. Thank you so much, sir. No problem, Mr. Moyes. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great holiday then. You too. Bye-bye. Thank you. 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 Authority. This is Malcolm. How can I help you?

Speaker speaker\_2: Hey. how you doing, sir? How are you doing?

Speaker speaker\_1: Doing good. How about you?

Speaker speaker\_2: Good. Uh, I'm working, uh, for my agency, ATC, but I just called you about the, uh, the benefit, the health insurance, about that because I don't see... yeah, I don't see anything I can do the application or if I can, like, uh, fill it out with some paper that... So that's why I said let me call you to ask about it here.

Speaker speaker\_1: So what... what exactly can I help you with, sir?

Speaker speaker\_2: Yeah, about the health insurance, for the insurance.

Speaker speaker\_1: Are, are you wanting to get enrolled?

Speaker speaker\_2: Yeah, I want, yeah.

Speaker speaker\_1: What staffing company do you work for?

Speaker speaker\_2: ATC.

Speaker speaker\_1: ATC?

Speaker speaker\_2: Yes.

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: 9218.

Speaker speaker\_1: First name?

Speaker speaker\_2: Moses.

Speaker speaker\_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: 365-

Speaker speaker\_3: Wait just a minute, sir.

Speaker speaker\_2: ... 365 Hamilton Avenue, Mastic, New York, 11190.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_3: And date of citizenship.

Speaker speaker\_2: P-Y-L-

Speaker speaker\_1: Your date of birth.

Speaker speaker\_2: 11/14/1979.

Speaker speaker\_3: Okay.

Speaker speaker\_1: You... So we got a good phone number, 470- That's all? ... 388862-

Speaker speaker\_2: 665.

Speaker speaker\_1: Hello?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Your good phone number is 470-388-8862?

Speaker speaker\_2: 8862, yes, correct.

Speaker speaker\_1: And the good email is moseh.rum... rumullah@yellow.com?

Speaker speaker\_2: At yellow.com, yes.

Speaker speaker\_1: All right. What type of coverage were you wanting to get enrolled into?

Speaker speaker\_2: I need, um, medical, vision and dental.

Speaker speaker\_3: Okay.

Speaker speaker\_1: All right. For medical, they offer you four different plans. They offer you the VIP+ and the VIP Prime. Those plans cover doctors, hospitals, and prescriptions. The only difference between the two is that the Prime gives you more as far as the hospital benefit goes. And then they offer you the MEC TeleRx plan, which is a wellness... it's good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative services that's not included in the VIP plan. And then they have the MEC Enhanced Plan, which combines the preventative care with the VIP.

Speaker speaker\_2: Okay. So which one... which one, um, is more expensive?

Speaker speaker\_1: The MEC Enhanced is \$43.81 and the VIP Prime is \$43.41.

Speaker speaker\_2: Okay. I need... I need... I need the one there, that one is the most expensive.

Speaker speaker\_1: Say that again, sir.

Speaker speaker\_2: Yeah, I need... I need the one in... in... in... on VIP, the VIP, the one most expensive.

Speaker speaker\_1: You want the VIP Prime or the MEC Enhanced?

Speaker speaker\_2: VIP Prime is more expensive than other one?

Speaker speaker\_1: So the Enhanced is \$43.81. The Prime is \$43.41.

Speaker speaker\_2: Oh, \$0.83, put on \$0.83 cents.

Speaker speaker\_1: Right. So with those three plans selected, your total will be \$49.60. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker\_2: Uh, 60? 60?

Speaker speaker\_1: \$49.60.

Speaker speaker\_2: Okay. But, uh, what about, uh, the dental, uh, dental, vision included in it?

Speaker speaker\_1: Yes, sir, that includes dental and vision.

Speaker speaker\_2: Okay. So that's gonna... every week... every... every week, we take the money out?

Speaker speaker\_1: Sir, that's... Yes, sir, it'd be taken out weekly.

Speaker speaker\_2: Weekly? Okay. What is the amount again?

Speaker speaker\_1: Say that again, sir.

Speaker speaker\_2: The amount, what was the amount again you're going to take every week if-

Speaker speaker\_1: \$49... \$49.60.

Speaker speaker\_2: Okay. So about the copayment, so when I... when I want to do the care for the... for the copayment, how... how much I have to pay? I don't have now... it's over 100% or 80%?

Speaker speaker\_1: There's no copayment, sir. Dental's the only one with a copayment, and it's \$50 per person.

Speaker speaker\_2: Okay, so what about, uh, the medic-, uh, the... the... the medical, when I have a physical every day?

Speaker speaker\_1: Say that again, sir.

Speaker speaker\_2: About the physical. If I want to do a physical or checkup, some stuff like that. So I'm... or I don't have nothing to pay?

Speaker speaker\_1: Let me see.

Speaker speaker\_2: Yeah, that's what I want to... I want to know about a physical checkup.

Speaker speaker\_1: So, yes, with the MEC Enhanced, there is a \$10 copay.

Speaker speaker\_2: Oh, copay, okay, for any... any... any healthcare.

Speaker speaker\_1: Visits for specialist, a \$50 copay; for urgent care visits, a \$60 copay.

Speaker speaker\_2: So and then after that, for all amount, the insurance pay while they were cover all?

Speaker speaker\_1: I couldn't tell you what specifically is covered because we're not-

Speaker speaker\_2: Yeah, yeah, I want... Yeah, no, I say, um, example, um-If I, if I wa- if I can in, uh, in Vision Care because like, um, like-

Speaker speaker\_1: Give me a \$60 copay.

Speaker speaker\_2: ... just, just \$60 copay and then the cover is there, right?

Speaker speaker\_1: That's correct.

Speaker speaker\_2: So I know the cover is, right?

Speaker speaker\_1: It says a 100% after \$60 copay.

Speaker speaker\_2: 100%. Oh, it's okay, fine. All right, okay.

Speaker speaker\_1: Mm-hmm. Was there anything else that I can help you with today, Mr. Moyes?

Speaker speaker\_2: I'm good. So for the process so how I can do the apply? So you do the application or you're going to send me some, some, some, something to...

Speaker speaker\_1: So to enroll in the process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, the following Monday is when your coverage will become active and your ID cards are sent one to two weeks from the activation day.

Speaker speaker\_2: Okay. So that's when everything is good? So when I receive the card?

Speaker speaker\_1: It takes one to two weeks from the date of activation for your ID cards to get to you.

Speaker speaker\_2: Oh, okay. That's when everything is done. Right away the, right away after I'm on the program and they assist, right?

Speaker speaker\_1: Say that again, sir.

Speaker speaker\_2: No, I asked you if, uh, everything is set right now so, uh, the process, we, we start the process and then probably in next, um, two weeks I'll, I will be receiving, uh, the card, the card, the insurance card?

Speaker speaker\_1: Yes, sir. 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 will become active, and your ID cards will be sent one to two weeks from that activation day.

Speaker speaker\_2: Okay. So before I forget, the end of, uh, yeah, in January, I will receive the card, right?

Speaker speaker\_1: One to two weeks from the activation date, sir.

Speaker speaker\_2: Oh, it's always an activation. Okay. Thank you. All right. Thank you so much.

Speaker speaker\_1: And I do want to let you know if you wanted a, if you wanted a physical copy of your medical card, you, you want to call and request it. Otherwise, it's only sent via email.

Speaker speaker\_2: Oh. Okay. Okay.

Speaker speaker\_1: And I do have to let you know-

Speaker speaker\_2: Good.

Speaker speaker\_1: ... that your plan, your medical plan falls under section 125.

Speaker speaker\_2: Good. Good.

Speaker speaker\_1: So section 125-

Speaker speaker\_2: Listen.

Speaker speaker\_1: ... is the 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 have a company open enrollment period, or you have a qualifying life event.

Speaker speaker\_2: Okay. Yeah, you can send it to my address.

Speaker speaker\_1: All right. Well, is there anything else I can help you with today, Mr. Moyes?

Speaker speaker\_2: No, thank you so much for your time and your service.

Speaker speaker\_1: No problem, sir. I did send you the... I also sent you the benefits guide to your email, so you can get more information about your coverage.

Speaker speaker\_2: Okay. So that mean I don't have nothing to, to, to, to do except I'm waiting the, the, the insurance card, right?

Speaker speaker\_1: I sent you an email with the benefits guide in it.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: It gives you information about what's covered in your insurance.

Speaker speaker\_2: Okay. No, I know what... Okay. I know what you say but I, I want, I want to know if I don't have nothing to do now so because you already, you already did the process, that's why I'm curious.

Speaker speaker\_1: I'm confused, sir. I was just saying I sent you the benefits guide. I didn't send you any ID cards. I sent you the guide so you can see-

Speaker speaker\_2: I know. Yeah, no ID card. I want to tell you so now we start the process so you're just going to send me all the information about the benefit but, uh, now I'm w- we start the process until I get, I receive the, the benefit's card. You know what I mean?

Speaker speaker\_1: Oh, yeah. Yes, sir. The process starts... I already put it in the system. It should be... We're just waiting for them to receive it.

Speaker speaker\_2: Okay. Okay. All right. Thank you so much, sir.

Speaker speaker\_1: No problem, Mr. Moyes. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great holiday then.

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: Thank you. Bye.