

Transcript: VICTORIA

Taylor-5723287294099456-6337326269382656

Full Transcript

Thank you for calling Benefits in a Car. This is Victoria. How can I help you? Hi. I'm here at ManCan and I'm, uh, was told to call to sign up for the insurance in case I work for them. Okay. Um, do you know what you're wanting to enroll into or what's being offered? The health insurance. Okay. Yeah, so there's a, there's a couple different plans that they offer. Um... Okay. I can send you a copy of the benefits guide if you wanna look over that. Well, I think I have that- Um. ... here. Okay. Uh... Do, do I have to pick out a plan right now? Uh, if you're wanting to enroll, yes, sir. Oh, okay. Well, which one should I do here? Uh... I, I can't advise which one. Um, I mean, I can go over the different plans with you and explain them to you. I just wouldn't be able to suggest. Medical benefits. Okay. Now, I know that you also with being a new hire, um, you have 30 days from the date of your first check to get enrolled. So it's not something that you have to do today. Um, you'll have that 30-day window, but... Okay. Uh. Yeah, I didn't realize I was gonna... Well, um, well, what I'd like is just regular... Do you have a plan that doesn't really have like copays or deductibles or anything like that? Um, so for the majority of the medical plans that we offer, they're not major medical, so they don't have a copay or a deductible. Oh. Uh, depending on the plan they choose, like if you go with the Stay Healthy MEC TeleRX, that just covers your preventative care. Mm-hmm. Um, and it covers that at 100% as long as you stay in network. Okay. Um, if you go with the VIP Standard or the VIP Classic, the way that those two plans work is the insurance will pay a- Sure. ... set dollar amount- Mm-hmm. ... towards the benefits and then you just pay the remainder of the bill. Okay. Uh. Do they have one that covers like, uh, vision and dental? Vision and dental are gonna be separate from medical. Ah. I see. Uh. Well, what's the one that most people will go with usually? Like what's the most common one? Uh, we don't really keep track of that, to be honest with you. I, I, I d- Oh. ... I wouldn't be able to, to tell you for sure. Um, it, it really just depends on what you're looking for. Um, so if you're looking at the benefits guide, I think the most beneficial page to look at would be page number two. It kind of lays out all of the medical plans, um, and it breaks down the specific benefits that are covered, as well as the set dollar amount the insurance will cover, um- Okay. ... as well as the, the set of, the amount of days that they'll cover. Okay. Yeah, it says right there it's not major medical. Okay. Mm-hmm. Hmm. Okay. So if I start working for them, I can call back within 30 days of getting my first check and I can just go ahead and enroll then? 'Cause I, I need to think- Yeah. ... about this a little more. Yeah. So you'll have 30 days from your first paycheck to get enrolled into benefits. Uh, okay. Why don't we go ahead and do that then? 'Cause like with... I'm, I'm working trying to Right. ... now and I have, I have, um, dental and vision through them, and then I have like, uh, regular medical right now through the State of Ohio. So I don't really have to have it right now, but, um, yeah. Let me think about this a little more and then I'll, I'll give you guys a call back, um, if and when I start working even. Okay. All right. If you need any help with it, I'll... All

right. Will do. All right. You have a wonderful day. Bye-Bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. This is Victoria. How can I help you?

Speaker speaker_1: Hi. I'm here at ManCan and I'm, uh, was told to call to sign up for the insurance in case I work for them.

Speaker speaker_0: Okay. Um, do you know what you're wanting to enroll into or what's being offered?

Speaker speaker_1: The health insurance.

Speaker speaker_0: Okay. Yeah, so there's a, there's a couple different plans that they offer. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: I can send you a copy of the benefits guide if you wanna look over that.

Speaker speaker_1: Well, I think I have that-

Speaker speaker_0: Um.

Speaker speaker_1: ... here.

Speaker speaker_0: Okay.

Speaker speaker_1: Uh... Do, do I have to pick out a plan right now?

Speaker speaker_0: Uh, if you're wanting to enroll, yes, sir.

Speaker speaker_1: Oh, okay. Well, which one should I do here? Uh...

Speaker speaker_0: I, I can't advise which one. Um, I mean, I can go over the different plans with you and explain them to you. I just wouldn't be able to suggest.

Speaker speaker_1: Medical benefits. Okay.

Speaker speaker_0: Now, I know that you also with being a new hire, um, you have 30 days from the date of your first check to get enrolled. So it's not something that you have to do today. Um, you'll have that 30-day window, but...

Speaker speaker_1: Okay. Uh. Yeah, I didn't realize I was gonna... Well, um, well, what I'd like is just regular... Do you have a plan that doesn't really have like copays or deductibles or anything like that?

Speaker speaker_0: Um, so for the majority of the medical plans that we offer, they're not major medical, so they don't have a copay or a deductible.

Speaker speaker_1: Oh.

Speaker speaker_0: Uh, depending on the plan they choose, like if you go with the Stay Healthy MEC TeleRX, that just covers your preventative care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and it covers that at 100% as long as you stay in network.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, if you go with the VIP Standard or the VIP Classic, the way that those two plans work is the insurance will pay a-

Speaker speaker_1: Sure.

Speaker speaker_0: ... set dollar amount-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... towards the benefits and then you just pay the remainder of the bill.

Speaker speaker_1: Okay. Uh. Do they have one that covers like, uh, vision and dental?

Speaker speaker_0: Vision and dental are gonna be separate from medical.

Speaker speaker_1: Ah. I see. Uh. Well, what's the one that most people will go with usually? Like what's the most common one?

Speaker speaker_0: Uh, we don't really keep track of that, to be honest with you. I, I, I d-

Speaker speaker_1: Oh.

Speaker speaker_0: ... I wouldn't be able to, to tell you for sure. Um, it, it really just depends on what you're looking for. Um, so if you're looking at the benefits guide, I think the most beneficial page to look at would be page number two. It kind of lays out all of the medical plans, um, and it breaks down the specific benefits that are covered, as well as the set dollar amount the insurance will cover, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... as well as the, the set of, the amount of days that they'll cover.

Speaker speaker_1: Okay. Yeah, it says right there it's not major medical. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Hmm. Okay. So if I start working for them, I can call back within 30 days of getting my first check and I can just go ahead and enroll then? 'Cause I, I need to think-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... about this a little more.

Speaker speaker_0: Yeah. So you'll have 30 days from your first paycheck to get enrolled into benefits.

Speaker speaker_1: Uh, okay. Why don't we go ahead and do that then? 'Cause like with... I'm, I'm working trying to

Speaker speaker_2: Right.

Speaker speaker_1: ... now and I have, I have, um, dental and vision through them, and then I have like, uh, regular medical right now through the State of Ohio. So I don't really have to have it right now, but, um, yeah. Let me think about this a little more and then I'll, I'll give you guys a call back, um, if and when I start working even.

Speaker speaker_0: Okay.

Speaker speaker_1: All right.

Speaker speaker_0: If you need any help with it, I'll...

Speaker speaker_1: All right. Will do.

Speaker speaker_0: All right. You have a wonderful day.

Speaker speaker_1: Bye-Bye.

Speaker speaker_0: Bye-bye.