

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Chris. How can I help you today? Hello. Um, I just recently got into a job, and they gave me this, um, number to call to get benefits. Okay. What staffing company is this for? Um, I'm- I'm with an agency called M- Mancan. Thank you. All right. And then, what's the last four of your social, ma'am? Um, that is 7759. Thank you. Your first and last name? My first name, Alina, last name is Corey. All right. Ms. Corey, could you verify your address and your date of birth for me please? Yes. My address is 311 Wilson Mills Road, Sheridan, Ohio. Um, my birthday is 5/15/1998. Thank you. All right, we have a phone on file for you at 440-636-3510. Is that correct? Yes. Okay. And then email of corylena@hotmail.com, is that also correct? Correct. All right. Ms. Corey, have you had a chance to review any information on the benefits that Mancan offers? I was able to go... They gave me a booklet, and I kind of understand it, but not, uh, everything. So, um, I don't know if you can explain some of it to me or... Okay. What questions did you have, ma'am? Well, I'm just wondering like just the basic, um, coverage. Um, I go- I do, um... I don't get any like medications or anything. Um, but I do have, um... I go to, uh, counseling and, but that's about it when it comes to my health. Okay, so bearing in mind- So what's the best... Yeah. All right. So bearing in mind that we are not allowed to provide any recommendations, um, the only thing I really can do- Mm-hmm. ... is just explain what the plans are. Um, as far as- Okay. ... that goes, there's the StayHealthy plan, uh, StayHealthy TeleRx. Um, this plan will cover preventative care services, so things like physicals, vaccinations, cancer screenings, um, pap smears, mammograms and services like that, wha- while also providing prescription coverage through a membership to a, to a plan called FreeRx. Um, however, standard doctor's visits for like sickness or hospitalizations or anything like that are not covered under this plan. On the other hand, there's the VIP plans, Standard and Classic. These plans will cover more along the lines of those doctor's visits and hospital visits if you are sick or injured or anything like that. However, these do not cover those preventative care services that StayHealthy covers. So, those physicals and vaccines and things like that are not covered by VIP. Now, what you can do if you feel like you need both types of benefit, you can elect both StayHealthy and VIP at the same time. You would just be seeing the deductions for each plan, uh, at the same time. And then there are- Okay. ... additional benefits for, uh, for services for things like short-term disability, critical illness, uh, vision, dental, group accident, life insurance, behavioral health and identity protection. Okay. Um, I think for right now, I... Now, this is just until I get hired in with the company, correct? Yeah. So this is as long as you're a temp through Mancan. Yeah. So once I get hired into the actual company, then they'll have a whole different setup that I'll have to do with them, correct? I believe so, but if it's not involved with Mancan's coverage, then unfortunately, I really wouldn't be able to d- definitely say one way

or the other. That's just my understanding because, um, from my understanding, when you go through an agency, you go through them and then once you get hired in with the actual company, then the company will have their own benefits and everything that they have, that they have for their employees. But that's just my understanding. Um, I can, uh, I can always like just double-check that later. Um, but I do... it does sound like I would want something like what you were saying about the, uh, getting both just in case, 'cause I'm not... I can't tell the future, so it- Right. ... I would like to be covered under the, um, both- Okay. ... with, um, packages if that's possible. Okay. Yeah, that is perfectly fine. Now, um, did you want the VIP Standard or the VIP Classic? They both pretty much cover the same services. Where they differ is that Classic will cover a little bit more towards a couple of things like surgeries and hospitalizations, um, whereas... and a- as- as- as well as providing benefits for intensive care and rehab where Standard does not. Uh, but more or less, other than, other than like surgeries and the ICU and rehab benefits, they're pretty much the same plan. Now, does the... The standard, that covers, like, um... Like you said, does that cover, like, doctor visits for, like, if I get sick or something and I have to go? That- Yes. Uh, so both the standard and the classic would, would do those services, um, with no difference for those between them. Um, w- like I said, the only real difference is going to be the, uh, surgery benefits and benefits for, like, rehab and ICU. Other than that, like, standard doctor's visits are, are the same between both and both are also... Uh, there's still that plan that does not cover those preventative care services. So, if you do want preventative care, you still would need, uh, the Stay Healthy as well as VIP, whichever level of VIP you select. Okay. But you me- but the Stay Healthy is the ones with the doctor visits and everything, correct? N- no. VIP is the one with doctor visits and, and hospitalizations. Okay. Stay Healthy is preventative care only. Okay, but I need both of them..... What you were talking about with, like- If, if you... If, if you would like coverage for both preventative care, so the physicals and vaccines and the like, as well as standard doc- doctor's visits if you're sick, or hospitalizations if you're injured, et cetera, then yes. The only way to do that is to have both plans. Okay. Then that's, that's what I'm trying to do then. Yes. Okay. Okay. But a- but what m- my question was that because there are two levels of VIP, two levels of the plan that covers the doctor's visits, what I'm trying- Mm-hmm. Uh, with the difference between them being the, uh, hospit- like, the surgeries and ICU benefits and the like. So, what I'm... So, I need to know, like, which, which of those... Which level of VIP you want? Oh. Yes. I want the standard, please. Okay. All right then, and then did you want any of the additional benefit options for dental or vision or anything like that? N- no. Okay. All right. So, just to confirm, we're looking at the Stay Healthy Plan and the VIP Standard Plan. Now, are these going to be for just yourself or are you covering anyone else? Nope, just me. Got it. All right. Um, Stay Healthy is \$15.65 per week, VIP is \$16.22 per week. These total out to \$31.87 per week. Do you authorize ManCan to make these deductions? Yes. All right. So, it's going to take about one to two weeks for this enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID cards will typically arrive about one to two weeks after that effective date. Uh, please be aware that these plans through ManCan are, uh... Fall under a restriction known as Section 125. This is an IRS regulation that allows ManCan to make deductions for your plans pre-tax. However, because they allow this to happen, they then require if you select any insurance from ManCan, you have to stay enrolled into that insurance plan as long as you remain through

ManCan. As such, you're only allowed to make changes to the plans or even cancel the plans during, uh, typical eligibility windows. So, that's going to be things like, um, new hire windows for the first 30 days after your first check, or open enrollment held once a year. Outside of those windows, you are locked into whatever insurance you have selected through ManCan. Um, the only way to make any changes or cancel at that point would be with a qualifying life event. This would be something like getting married or divorced, having or adopting a child, or gaining or losing insurance from another insurance company. Um, again, this is only so long as you're a temp through ManCan. Once you leave ManCan's employ, then this restriction really no longer applies as the policies will eventually roll off on their own after, uh, after a period of nonpayment. Uh, any questions- Okay. ... regarding that? No, I believe that's definitely clear. All right then. Well, that's everything I needed to be able to set up your enrollment, Miss Corey. Was there anything else I could help you with? No, that's it. Thank you. You're very welcome. Thanks again for calling and have a wonderful day.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hello. Um, I just recently got into a job, and they gave me this, um, number to call to get benefits.

Speaker speaker_1: Okay. What staffing company is this for?

Speaker speaker_2: Um, I'm- I'm with an agency called M- Mancan.

Speaker speaker_1: Thank you. All right. And then, what's the last four of your social, ma'am?

Speaker speaker_2: Um, that is 7759.

Speaker speaker_1: Thank you. Your first and last name?

Speaker speaker_2: My first name, Alina, last name is Corey.

Speaker speaker_1: All right. Ms. Corey, could you verify your address and your date of birth for me please?

Speaker speaker_2: Yes. My address is 311 Wilson Mills Road, Sheridan, Ohio. Um, my birthday is 5/15/1998.

Speaker speaker_1: Thank you. All right, we have a phone on file for you at 440-636-3510. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then email of corylena@hotmail.com, is that also correct?

Speaker speaker_2: Correct.

Speaker speaker_1: All right. Ms. Corey, have you had a chance to review any information on the benefits that Mancan offers?

Speaker speaker_2: I was able to go... They gave me a booklet, and I kind of understand it, but not, uh, everything. So, um, I don't know if you can explain some of it to me or...

Speaker speaker_1: Okay. What questions did you have, ma'am?

Speaker speaker_2: Well, I'm just wondering like just the basic, um, coverage. Um, I go- I do, um... I don't get any like medications or anything. Um, but I do have, um... I go to, uh, counseling and, but that's about it when it comes to my health.

Speaker speaker_1: Okay, so bearing in mind-

Speaker speaker_2: So what's the best... Yeah.

Speaker speaker_1: All right. So bearing in mind that we are not allowed to provide any recommendations, um, the only thing I really can do-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is just explain what the plans are. Um, as far as-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that goes, there's the StayHealthy plan, uh, StayHealthy TeleRx. Um, this plan will cover preventative care services, so things like physicals, vaccinations, cancer screenings, um, pap smears, mammograms and services like that, wha- while also providing prescription coverage through a membership to a, to a plan called FreeRx. Um, however, standard doctor's visits for like sickness or hospitalizations or anything like that are not covered under this plan. On the other hand, there's the VIP plans, Standard and Classic. These plans will cover more along the lines of those doctor's visits and hospital visits if you are sick or injured or anything like that. However, these do not cover those preventative care services that StayHealthy covers. So, those physicals and vaccines and things like that are not covered by VIP. Now, what you can do if you feel like you need both types of benefit, you can elect both StayHealthy and VIP at the same time. You would just be seeing the deductions for each plan, uh, at the same time. And then there are-

Speaker speaker_2: Okay.

Speaker speaker_1: ... additional benefits for, uh, for services for things like short-term disability, critical illness, uh, vision, dental, group accident, life insurance, behavioral health and identity protection.

Speaker speaker_2: Okay. Um, I think for right now, I... Now, this is just until I get hired in with the company, correct?

Speaker speaker_1: Yeah. So this is as long as you're a temp through Mancan.

Speaker speaker_2: Yeah. So once I get hired into the actual company, then they'll have a whole different setup that I'll have to do with them, correct?

Speaker speaker_1: I believe so, but if it's not involved with Mancan's coverage, then unfortunately, I really wouldn't be able to d- definitely say one way or the other.

Speaker speaker_2: That's just my understanding because, um, from my understanding, when you go through an agency, you go through them and then once you get hired in with the actual company, then the company will have their own benefits and everything that they have, that they have for their employees. But that's just my understanding. Um, I can, uh, I can always like just double-check that later. Um, but I do... it does sound like I would want something like what you were saying about the, uh, getting both just in case, 'cause I'm not... I can't tell the future, so it-

Speaker speaker_1: Right.

Speaker speaker_2: ... I would like to be covered under the, um, both-

Speaker speaker_1: Okay.

Speaker speaker_2: ... with, um, packages if that's possible.

Speaker speaker_1: Okay. Yeah, that is perfectly fine. Now, um, did you want the VIP Standard or the VIP Classic? They both pretty much cover the same services. Where they differ is that Classic will cover a little bit more towards a couple of things like surgeries and hospitalizations, um, whereas... and a- as- as- as well as providing benefits for intensive care and rehab where Standard does not. Uh, but more or less, other than, other than like surgeries and the ICU and rehab benefits, they're pretty much the same plan.

Speaker speaker_2: Now, does the... The standard, that covers, like, um... Like you said, does that cover, like, doctor visits for, like, if I get sick or something and I have to go? That-

Speaker speaker_1: Yes. Uh, so both the standard and the classic would, would do those services, um, with no difference for those between them. Um, w- like I said, the only real difference is going to be the, uh, surgery benefits and benefits for, like, rehab and ICU. Other than that, like, standard doctor's visits are, are the same between both and both are also... Uh, there's still that plan that does not cover those preventative care services. So, if you do want preventative care, you still would need, uh, the Stay Healthy as well as VIP, whichever level of VIP you select.

Speaker speaker_2: Okay. But you me- but the Stay Healthy is the ones with the doctor visits and everything, correct?

Speaker speaker_1: N- no. VIP is the one with doctor visits and, and hospitalizations.

Speaker speaker_2: Okay.

Speaker speaker_1: Stay Healthy is preventative care only.

Speaker speaker_2: Okay, but I need both of them..... What you were talking about with, like-

Speaker speaker_1: If, if you... If, if you would like coverage for both preventative care, so the physicals and vaccines and the like, as well as standard doc- doctor's visits if you're sick, or

hospitalizations if you're injured, et cetera, then yes. The only way to do that is to have both plans.

Speaker speaker_2: Okay. Then that's, that's what I'm trying to do then. Yes.

Speaker speaker_1: Okay. Okay. But a- but what m- my question was that because there are two levels of VIP, two levels of the plan that covers the doctor's visits, what I'm trying-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Uh, with the difference between them being the, uh, hospit- like, the surgeries and ICU benefits and the like. So, what I'm... So, I need to know, like, which, which of those... Which level of VIP you want?

Speaker speaker_2: Oh. Yes. I want the standard, please.

Speaker speaker_1: Okay. All right then, and then did you want any of the additional benefit options for dental or vision or anything like that?

Speaker speaker_2: N- no.

Speaker speaker_1: Okay. All right. So, just to confirm, we're looking at the Stay Healthy Plan and the VIP Standard Plan. Now, are these going to be for just yourself or are you covering anyone else?

Speaker speaker_2: Nope, just me.

Speaker speaker_1: Got it. All right. Um, Stay Healthy is \$15.65 per week, VIP is \$16.22 per week. These total out to \$31.87 per week. Do you authorize ManCan to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. So, it's going to take about one to two weeks for this enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID cards will typically arrive about one to two weeks after that effective date. Uh, please be aware that these plans through ManCan are, uh... Fall under a restriction known as Section 125. This is an IRS regulation that allows ManCan to make deductions for your plans pre-tax. However, because they allow this to happen, they then require if you select any insurance from ManCan, you have to stay enrolled into that insurance plan as long as you remain through ManCan. As such, you're only allowed to make changes to the plans or even cancel the plans during, uh, typical eligibility windows. So, that's going to be things like, um, new hire windows for the first 30 days after your first check, or open enrollment held once a year. Outside of those windows, you are locked into whatever insurance you have selected through ManCan. Um, the only way to make any changes or cancel at that point would be with a qualifying life event. This would be something like getting married or divorced, having or adopting a child, or gaining or losing insurance from another insurance company. Um, again, this is only so long as you're a temp through ManCan. Once you leave ManCan's employ, then this restriction really no longer applies as the policies will eventually roll off on their own

after, uh, after a period of nonpayment. Uh, any questions-

Speaker speaker_2: Okay.

Speaker speaker_1: ... regarding that?

Speaker speaker_2: No, I believe that's definitely clear.

Speaker speaker_1: All right then. Well, that's everything I needed to be able to set up your enrollment, Miss Corey. Was there anything else I could help you with?

Speaker speaker_2: No, that's it. Thank you.

Speaker speaker_1: You're very welcome. Thanks again for calling and have a wonderful day.