

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored- Hello. ... or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Chris. How can I help you today? Hi, good morning. I'm interested in, uh, applying for benefits. Okay, what staffing company do you work with? Uh, right now ManCan. Okay, and the last four of your Social? 9518. Okay. And your first and last name? Wilmer Lorenzo. And you said last four of your Social was 9518? Uh, yes, sir. Okay. Uh, are you a brand new employee with ManCan, Mr. Lorenzo? Uh, yes, sir. All right. Uh, in order to get you enrolled into any insurance from them, I'll need to create a file on the system for you. Um, in order to do that, I will need a little bit more information from you starting with I'll need your full Social at this time. All right. It's going to be 59024-9518. Okay. And you said your first name was Wilmer? Yes, sir. W-I-L-M-E-R. Okay, just wanted to make sure. All right. What's your current mailing address, sir? Hold on one sec... Uh, 1847 52nd Street Southwest, Naples, Florida 34116. Thank you, and then your date of birth? Uh, November 7th, 1983. Thank you. Then a good phone number for you? 239-236-6967. All right, thank you. And then did you have an idea of what you wanted to enroll into from ManCan? Uh, yes, sir. Uh, I'm gonna need dental, that's the first. Okay. Vision. Mm-hmm. Uh, what else? Okay, dental, vision. Anything else? Uh, what- what are the other ones? Uh, so there's three options for medical and then there's, um, other benefits for, uh, short-term disability, life insurance, accident coverage, critical illness, uh, behavioral or mental health services, and identity protection. Well, I've never done this before so I'll just go for the dental, the vision. Okay, so just dental and vision? Yes, sir. Okay. So this is- Now can I change those anytime? Uh, not at any- Sorry to interrupt. No, you're fine. Uh, not at any time. You're only allowed to make changes during your eligibility windows. That's either gonna be, um, your new hire window which is the first 30 days after your first check or open enrollment- Okay. ... which ManCan, uh, typically holds in April every year. So, um, after your new hire window closes you're, uh, you're kinda stuck with whatever you got until, at, until April at least. Oh, okay, cool. Now the... Okay, 'cause the dental's the big, it's the big one I'm, I, I want. Um, that's gonna be what, \$3.38? Uh, yes, uh- This is for myself. This is for Mr. Self. Okay. So yeah, uh, dental is \$3.38 a week and then vision's \$1.99 a week. Mm-hmm. Oh, okay. 'Cause the dental... Now I'm, I'm new to this, all right? I lost three teeth in the front. Will that, uh, help me get those repaired or... Uh, so dental through ManCan, um, covers preventative services like routine cleanings and things like that, and basic services- Mm-hmm. ... like simple extractions, cavity fillings and X-rays. But anything like major services, so crowns, braces, dentures, surgeries, root canals, those kinds of services are not covered by the dental plan offered. Mm-mm. Oh, okay. Gotcha. Okay. Uh, did you still wanna move forward with that then? Yeah, sure. Okay. So we have dental, vision and that's just regular health, right? Insurance? Uh, you, uh... Depending on the plan you select, uh, the StayHealthy plan, the \$15.65 one, that one will cover, uh, pre-

just services like physicals, vaccines, cancer screenings. But, um, any sort of like doctor's visits or hospital visits or things like that aren't covered by that plan. Uh, those are covered by the other- Oh. ... VIP Standard and VIP Classic. Uh, those plans cover those doctors and hospitals and the like, they, but they don't cover those preventative services that StayHealthy covers. Oh, okay. Um, if you, like you need both types of benefit you can enroll into both at the same time. You'd just be seeing the \$15.65 for StayHealthy plus the \$16.22 for Standard or the \$17.88 for Classic. Okay, I'll just do the regular dental and vision. Okay, so just dental and vision, and no medical? Uh, medical, how much is the medical? Uh, that, again, that's either the \$15.65 for the preventative only, \$16.22 for VIP Standard, or \$17.88 for VIP Classic.... is that required? No. For... 'cause, 'cause I know at the end of the year, uh, when they file my taxes, you know- Um- ... I'm gonna get penalized. The... Now that I can't, I can't really answer. Um, we're just an- Okay. ... enrollment administrator. Uh, we're not like the- Okay. ... uh, the insurance broker or anything like that, so I really wouldn't be able to answer that kind of question. The only thing I can tell you is that it's... Like, if you wanted dental and vision, it's not required that you enroll in a medical as well. Uh, you can do dental- Mm-hmm. ... and vision without medical if you wanted to- if you wanted to. Okay. Then I'll just do that. Okay. All right. So, dental at \$3.38 and vision at \$1.99, this totals to \$5.37 per week. Do you authorize ManCan to make those deductions? Uh, yes, sir. All right. Now it's going to take about one to two weeks for the enrollment to process. Um, once processing- Okay. ... is complete, you should start seeing those deductions coming out of your checks. Your policy is effective the Monday following the first deduction. ID cards will typically arrive about one to two weeks after that effective date. Uh, please be aware, these plans are known as Section 125 plans, which is an IRS regulation. This allows ManCan to make deductions for the plans pre-tax, but they then require that if you enroll into anything from them, uh, you have to stay enrolled into it as long as you're a temp with ManCan. Uh, such you're only allowed- Oh. ... to make changes or even cancel these plans during your new hire window or company open enrollment once a year. Um, outside of those windows, you are locked into these plans. The only, uh, exception would be a qualifying life event, something like getting married or divorced, having or adopting a child, or gaining coverage from another insurance company. Uh, any questions regarding that? No, sir. Uh, no. All right then, so that's everything I needed to go over and all the information I needed to get from you to set up your enrollment. Was there anything else I could help you with? Hm, so I don't mean to be a pain but I might as well just do the Standard also. Okay. Uh, so me- uh, vision, dental, and then the VIP Standard? Yes. Okay. Uh, that's \$21.59 a week. Do you authorize those deductions? Uh, now the VIP Standard is just for, like... What does that take care of again? Oh, I'm so sorry. Uh, s- you're fine. So, uh, VIP Standard is medical, so if you, uh... And it'll cover, like, doctor's office visits, hospital visits, things like that. Uh, if you get sick or if you get injured and you need to go to the doctor because something's wrong, uh, that'll help, that'll help cover towards that. Um, the only thing- Oh, okay. ... it won't cover is... Yeah, the only thing it won't cover, it will not cover those, uh, it won't cover preventative care stuff, so like a physical, a colonoscopy, a cancer screening, um, a, like, uh, anything like that. Uh, those are- Okay, that's- ... uh, those are not covered by VIP Standard. It's okay 'cause... Okay, that's fine. Okay. Uh, so that's, yeah, \$21.59 a week. Do you authorize ManCan for, uh, to make those deductions? Yes, sir. All right. And then, uh, that, that VIP plan falls, falls under the same restriction as the dental and vision. Okay. All right. Anything else? No, that'll be it. You've been great. Thank you. No problem. Thanks

again for calling and you have a wonderful day. Oh, oh! Uh, yeah. One more thing, I'm so sorry to be a pain. I should- might as well do the FreeRx. You know, that is the, in case if I get sick or something and I need, like, uh, penicillin or something, you know, like- Uh, yeah, so FreeRx is fr- ... uh, what I need. Uh, so FreeRx is a prescription plan. Um, so, like, uh, if you need, like, medications, like antibiotics or, or something like that- Right. ... FreeRx, uh, FreeRx will help towards that. Um, now, the thing is with FreeRx is if it's a covered medication under their formulary, then s- Mm-hmm. ... it's completely free out of pocket for you. You have no out-of-pocket costs. Um, all you need to do is just set up the f- the, uh, prescription to go to them, and they will either- Okay. ... let you know if it's something to, uh, that you can pick up at a, at a local pharmacy or if they mail order it to you. Okay. Um, that's \$5.99 a week. Might as well go ahead and do that too. All right. So sorry. Uh, no, you're, you're perfectly fine, sir. So, uh, so then that brings it to \$27.58 a week. We authorize those deductions? Authorize, yes. That's pretty good, I'm so sorry. Yeah. Uh, no, you're, you're fine, sir. Now, uh, FreeRx is actually the only plan that does not fall under that restriction that I mentioned. Okay. So, um, if you, if you wanted to drop FreeRx at any time, you can call us to cancel that. All right, no problem. All right. Anything else? That'll be it, sir. Thank you. You're very welcome. Thanks again for calling and you have a wonderful day. You as well. Mm, bye now. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored-

Speaker speaker_1: Hello.

Speaker speaker_0: ... or recorded for quality assurance purposes.

Speaker speaker_2: Thank you for calling Benefits on a Card, this is Chris. How can I help you today?

Speaker speaker_1: Hi, good morning. I'm interested in, uh, applying for benefits.

Speaker speaker_2: Okay, what staffing company do you work with?

Speaker speaker_1: Uh, right now ManCan.

Speaker speaker_2: Okay, and the last four of your Social?

Speaker speaker_1: 9518.

Speaker speaker_2: Okay. And your first and last name?

Speaker speaker_1: Wilmer Lorenzo.

Speaker speaker_2: And you said last four of your Social was 9518?

Speaker speaker_1: Uh, yes, sir.

Speaker speaker_2: Okay. Uh, are you a brand new employee with ManCan, Mr. Lorenzo?

Speaker speaker_1: Uh, yes, sir.

Speaker speaker_2: All right. Uh, in order to get you enrolled into any insurance from them, I'll need to create a file on the system for you. Um, in order to do that, I will need a little bit more information from you starting with I'll need your full Social at this time.

Speaker speaker_1: All right. It's going to be 59024-9518.

Speaker speaker_2: Okay. And you said your first name was Wilmer?

Speaker speaker_1: Yes, sir. W-I-L-M-E-R.

Speaker speaker_2: Okay, just wanted to make sure. All right. What's your current mailing address, sir?

Speaker speaker_1: Hold on one sec... Uh, 1847 52nd Street Southwest, Naples, Florida 34116.

Speaker speaker_2: Thank you, and then your date of birth?

Speaker speaker_1: Uh, November 7th, 1983.

Speaker speaker_2: Thank you. Then a good phone number for you?

Speaker speaker_1: 239-236-6967.

Speaker speaker_2: All right, thank you. And then did you have an idea of what you wanted to enroll into from ManCan?

Speaker speaker_1: Uh, yes, sir. Uh, I'm gonna need dental, that's the first.

Speaker speaker_2: Okay.

Speaker speaker_1: Vision.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Uh, what else?

Speaker speaker_2: Okay, dental, vision. Anything else?

Speaker speaker_1: Uh, what- what are the other ones?

Speaker speaker_2: Uh, so there's three options for medical and then there's, um, other benefits for, uh, short-term disability, life insurance, accident coverage, critical illness, uh, behavioral or mental health services, and identity protection.

Speaker speaker_1: Well, I've never done this before so I'll just go for the dental, the vision.

Speaker speaker_2: Okay, so just dental and vision?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. So this is-

Speaker speaker_1: Now can I change those anytime?

Speaker speaker_2: Uh, not at any-

Speaker speaker_1: Sorry to interrupt.

Speaker speaker_2: No, you're fine. Uh, not at any time. You're only allowed to make changes during your eligibility windows. That's either gonna be, um, your new hire window which is the first 30 days after your first check or open enrollment-

Speaker speaker_1: Okay.

Speaker speaker_2: ... which ManCan, uh, typically holds in April every year. So, um, after your new hire window closes you're, uh, you're kinda stuck with whatever you got until, at, until April at least.

Speaker speaker_1: Oh, okay, cool. Now the... Okay, 'cause the dental's the big, it's the big one I'm, I, I want. Um, that's gonna be what, \$3.38?

Speaker speaker_2: Uh, yes, uh-

Speaker speaker_1: This is for myself.

Speaker speaker_2: This is for Mr. Self. Okay. So yeah, uh, dental is \$3.38 a week and then vision's \$1.99 a week.

Speaker speaker_1: Mm-hmm. Oh, okay. 'Cause the dental... Now I'm, I'm new to this, all right? I lost three teeth in the front. Will that, uh, help me get those repaired or...

Speaker speaker_2: Uh, so dental through ManCan, um, covers preventative services like routine cleanings and things like that, and basic services-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... like simple extractions, cavity fillings and X-rays. But anything like major services, so crowns, braces, dentures, surgeries, root canals, those kinds of services are not covered by the dental plan offered.

Speaker speaker_1: Mm-mm. Oh, okay. Gotcha.

Speaker speaker_2: Okay. Uh, did you still wanna move forward with that then?

Speaker speaker_1: Yeah, sure.

Speaker speaker_2: Okay.

Speaker speaker_1: So we have dental, vision and that's just regular health, right? Insurance?

Speaker speaker_2: Uh, you, uh... Depending on the plan you select, uh, the StayHealthy plan, the \$15.65 one, that one will cover, uh, pre- just services like physicals, vaccines, cancer screenings. But, um, any sort of like doctor's visits or hospital visits or things like that aren't covered by that plan. Uh, those are covered by the other-

Speaker speaker_1: Oh.

Speaker speaker_2: ... VIP Standard and VIP Classic. Uh, those plans cover those doctors and hospitals and the like, they, but they don't cover those preventative services that StayHealthy covers.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: Um, if you, like you need both types of benefit you can enroll into both at the same time. You'd just be seeing the \$15.65 for StayHealthy plus the \$16.22 for Standard or the \$17.88 for Classic.

Speaker speaker_1: Okay, I'll just do the regular dental and vision.

Speaker speaker_2: Okay, so just dental and vision, and no medical?

Speaker speaker_1: Uh, medical, how much is the medical?

Speaker speaker_2: Uh, that, again, that's either the \$15.65 for the preventative only, \$16.22 for VIP Standard, or \$17.88 for VIP Classic.

Speaker speaker_1: ... is that required?

Speaker speaker_2: No.

Speaker speaker_1: For... 'cause, 'cause I know at the end of the year, uh, when they file my taxes, you know-

Speaker speaker_2: Um-

Speaker speaker_1: ... I'm gonna get penalized.

Speaker speaker_2: The... Now that I can't, I can't really answer. Um, we're just an-

Speaker speaker_1: Okay.

Speaker speaker_2: ... enrollment administrator. Uh, we're not like the-

Speaker speaker_1: Okay.

Speaker speaker_2: ... uh, the insurance broker or anything like that, so I really wouldn't be able to answer that kind of question. The only thing I can tell you is that it's... Like, if you wanted dental and vision, it's not required that you enroll in a medical as well. Uh, you can do dental-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... and vision without medical if you wanted t- if you wanted to.

Speaker speaker_1: Okay. Then I'll just do that.

Speaker speaker_2: Okay. All right. So, dental at \$3.38 and vision at \$1.99, this totals to \$5.37 per week. Do you authorize ManCan to make those deductions?

Speaker speaker_1: Uh, yes, sir.

Speaker speaker_2: All right. Now it's going to take about one to two weeks for the enrollment to process. Um, once processing-

Speaker speaker_1: Okay.

Speaker speaker_2: ... is complete, you should start seeing those deductions coming out of your checks. Your policy is effective the Monday following the first deduction. ID cards will typically arrive about one to two weeks after that effective date. Uh, please be aware, these plans are known as Section 125 plans, which is an IRS regulation. This allows ManCan to make deductions for the plans pre-tax, but they then require that if you enroll into anything from them, uh, you have to stay enrolled into it as long as you're a temp with ManCan. Uh, such you're only allowed-

Speaker speaker_1: Oh.

Speaker speaker_2: ... to make changes or even cancel these plans during your new hire window or company open enrollment once a year. Um, outside of those windows, you are locked into these plans. The only, uh, exception would be a qualifying life event, something like getting married or divorced, having or adopting a child, or gaining coverage from another insurance company. Uh, any questions regarding that?

Speaker speaker_1: No, sir. Uh, no.

Speaker speaker_2: All right then, so that's everything I needed to go over and all the information I needed to get from you to set up your enrollment. Was there anything else I could help you with?

Speaker speaker_1: Hm, so I don't mean to be a pain but I might as well just do the Standard also.

Speaker speaker_2: Okay. Uh, so me- uh, vision, dental, and then the VIP Standard?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. Uh, that's \$21.59 a week. Do you authorize those deductions?

Speaker speaker_1: Uh, now the VIP Standard is just for, like... What does that take care of again? Oh, I'm so sorry.

Speaker speaker_2: Uh, s- you're fine. So, uh, VIP Standard is medical, so if you, uh... And it'll cover, like, doctor's office visits, hospital visits, things like that. Uh, if you get sick or if you get injured and you need to go to the doctor because something's wrong, uh, that'll help, that'll help cover towards that. Um, the only thing-

Speaker speaker_1: Oh, okay.

Speaker speaker_2: ... it won't cover is... Yeah, the only thing it won't cover, it will not cover those, uh, it won't cover preventative care stuff, so like a physical, a colonoscopy, a cancer screening, um, a, like, uh, anything like that. Uh, those are-

Speaker speaker_1: Okay, that's-

Speaker speaker_2: ... uh, those are not covered by VIP Standard.

Speaker speaker_1: It's okay 'cause... Okay, that's fine.

Speaker speaker_2: Okay. Uh, so that's, yeah, \$21.59 a week. Do you authorize ManCan for, uh, to make those deductions?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: All right. And then, uh, that, that VIP plan falls, falls under the same restriction as the dental and vision.

Speaker speaker_1: Okay.

Speaker speaker_2: All right. Anything else?

Speaker speaker_1: No, that'll be it. You've been great. Thank you.

Speaker speaker_2: No problem. Thanks again for calling and you have a wonderful day.

Speaker speaker_1: Oh, oh!

Speaker speaker_2: Uh, yeah.

Speaker speaker_1: One more thing, I'm so sorry to be a pain. I should- might as well do the FreeRx. You know, that is the, in case if I get sick or something and I need, like, uh, penicillin or something, you know, like-

Speaker speaker_2: Uh, yeah, so FreeRx is fr-

Speaker speaker_1: ... uh, what I need.

Speaker speaker_2: Uh, so FreeRx is a prescription plan. Um, so, like, uh, if you need, like, medications, like antibiotics or, or something like that-

Speaker speaker_1: Right.

Speaker speaker_2: ... FreeRx, uh, FreeRx will help towards that. Um, now, the thing is with FreeRx is if it's a covered medication under their formulary, then s-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... it's completely free out of pocket for you. You have no out-of-pocket costs. Um, all you need to do is just set up the f- the, uh, prescription to go to them, and they will either-

Speaker speaker_1: Okay.

Speaker speaker_2: ... let you know if it's something to, uh, that you can pick up at a, at a local pharmacy or if they mail order it to you.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, that's \$5.99 a week.

Speaker speaker_1: Might as well go ahead and do that too.

Speaker speaker_2: All right.

Speaker speaker_1: So sorry.

Speaker speaker_2: Uh, no, you're, you're perfectly fine, sir. So, uh, so then that brings it to \$27.58 a week. We authorize those deductions?

Speaker speaker_1: Authorize, yes. That's pretty good, I'm so sorry.

Speaker speaker_2: Yeah. Uh, no, you're, you're fine, sir. Now, uh, FreeRx is actually the only plan that does not fall under that restriction that I mentioned.

Speaker speaker_1: Okay.

Speaker speaker_2: So, um, if you, if you wanted to drop FreeRx at any time, you can call us to cancel that.

Speaker speaker_1: All right, no problem.

Speaker speaker_2: All right. Anything else?

Speaker speaker_1: That'll be it, sir. Thank you.

Speaker speaker_2: You're very welcome. Thanks again for calling and you have a wonderful day.

Speaker speaker_1: You as well.

Speaker speaker_2: Mm, bye now.

Speaker speaker_1: Bye now.