

Transcript: Estefania

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Full Transcript

No. No. Mm-hmm. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, um... I just started working for ManCan, and I need to send, uh, sign up for health insurance. Okay. Um, what are the last four of your Social? 1256. First and last name, please. Mary Anderson. How long have you been with them? I just started today. Ah, okay. So they still haven't sent us your file. Um, either we can go ahead and create one, for that I do need your full Social, full address and entire information, or you can be calling throughout the week to see if they went ahead and sent it to us. It's whatever makes you feel more comfortable. But since you just started today, that's why we don't have that information yet. Um, can we set it up today? Yes, ma'am. All right. All right, you work with ManCan, and then I'm ready for your Social. Can you give me one number at a time? 278801256. Okay, thank you. And then you said your name was Mary. What was your last name? Anderson. Okay. And your address please. 5056 Sangria... You need me to spell that? No, ma'am. Sangria Drive, West Salem, Ohio 44287. Please. You said 44287? Yes. I'm going bye. In five, six- And then what's your date of birth? 3/21/1966. And then is this contact number, the one you're calling from, the 440-213-1596? Yes. And what's a good email address? It's optional. maryandcurtisa@yahoo.com. And that was maryandcurtisa@yahoo.com? Is it M-A-R-Y-A-N-D C-U-R-T-I-S-A at yahoo.com. Okay. maryandcurtisa@yahoo.com. maryandcurtisa@yahoo.com? Okay, thank you. Yes. All right, ma'am. And if you want, I can go ahead and email you the benefit guide. What that benefit guide has, it has all the plans that they offer with the prices to those plans. Um, if you want, I can send it to your email and I can go ahead and go over the plans and you can look at it while I'm explaining them to you. Or you can just, um, listen to me. It's whatever you feel better. But if you- Okay. They gave me a benefit guide here, and I already know what, um, plan I wanted. Oh, okay. Um, I was gonna tell you that all of the plans are under a IRS regulation called Section 125. So what Section 125 is, it allows you to pay all of these plans with pre-tax dollars. However, if you do want to cancel these plans once you're enrolled, or make changes to these plans once you're enrolled, you would have to do it within, um, the window of your personal open enrollment, which is considered the first 30 days of receiving your first check. So you would either have to call to cancel within that period or to make changes within that period. If you pass the 30 days, you would have to wait for the next company open enrollment to make these changes or cancellations. Which for ManCan, I can check real quick to see what month that falls in, just so that you're informed just in case once you enroll, if you want to cancel anything or make any changes, uh, call before the 30 day-... 30-day deadline. Um, it looks like your next company open enrollment is held in the month of April. From April to May. Okay? But I'm ready- Okay. Okay, um, I would like the VIP Standard Medical. Okay, for employee? Yes. Okay. And then what else? That's it. That's it? Okay. Um, it looks like your VIP Standard for

employee only is a weekly deduction from your paycheck of \$16.22. Do you allow ManCan to make the weekly deduction of \$16.22 weekly from your paycheck for the selected plan? Yes. Okay. Please allow one or two weeks for ManCan to start making that first deduction from your paycheck. Once you see the very first deduction of the \$16.22 come out of your paycheck, the following Monday of that first deduction is when your plan becomes effective. I was gonna tell you that, for your VIP Standard plan, normally those cards, they don't send out to the member. So it- once you become active, if you do want a physical card, you're welcome to call us once you see that first deduction the following Monday to request it. And we can put in a request for the carrier to send it out to you. And then for now, we can always send it to you via email while you wait for it. Okay. Um, yeah, via email would be good. Okay. Now when can I... I'm wanting to get prescriptions. I have to wait till I... Yeah, till you're covered. Um, so usually they- it takes one or two weeks for them to start making the first deduction. Okay. But it really just depends on ManCan. Um, so I would be paying very close attention to your paychecks because once they deduct the \$16.22 for the first time, that following Monday is when your plan becomes effective, um, and then that's when you can call to request a physical card. And then, um, normally the card electronically is ready either that Wednesday or Thursday of your first week with active coverage and that pharmacy information is on that card that we can send to you via email. Okay. So I would just be looking, in other words, at your paycheck to see when they finally deducted it the first time, 'cause that following Monday, that's when your plan is gonna become effective. Okay. Mm-hmm. And ManCan will know... I mean, they just gave me this booklet and said to call that number. They'll know that I signed up for this? Yeah. So yeah, 'cause I already, um, started the- the enrollment and I already completed it. So now you really just have to wait for them to start processing it, make- making that first deduction. Okay. So normally, like I said, it takes one or two weeks, um, for them to start. I wouldn't be able to tell you if it's gonna be one week or two weeks since we don't really- Mm-hmm. ... um, take care of their payrolls or none of that. We just really deal with their enrollment for their healthcare benefits. So it really just- Okay. ... depends on them when they start making that first deduction, 'cause like I said, it can be one week, but it could be two. Okay. All right. That sounds good. All right. So now we just have to wait. Okay. Well, thank you for your help. You're welcome. Have a nice day. Just in case you do want to enroll into any other ones, just keep in mind that you have 30 days from the date that you receive it first. Your two years, so... Okay? Okay. Thank you. You're welcome. Have a nice day. Thank you. Mm-hmm. Bye.

Conversation Format

Speaker speaker_0: No. No. Mm-hmm.

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_0: Hi, um... I just started working for ManCan, and I need to send, uh, sign up for health insurance.

Speaker speaker_1: Okay. Um, what are the last four of your Social?

Speaker speaker_0: 1256.

Speaker speaker_1: First and last name, please.

Speaker speaker_0: Mary Anderson.

Speaker speaker_1: How long have you been with them?

Speaker speaker_0: I just started today.

Speaker speaker_1: Ah, okay. So they still haven't sent us your file. Um, either we can go ahead and create one, for that I do need your full Social, full address and entire information, or you can be calling throughout the week to see if they went ahead and sent it to us. It's whatever makes you feel more comfortable. But since you just started today, that's why we don't have that information yet.

Speaker speaker_0: Um, can we set it up today?

Speaker speaker_1: Yes, ma'am. All right. All right, you work with ManCan, and then I'm ready for your Social. Can you give me one number at a time?

Speaker speaker_0: 278801256.

Speaker speaker_1: Okay, thank you. And then you said your name was Mary. What was your last name?

Speaker speaker_0: Anderson.

Speaker speaker_1: Okay. And your address please.

Speaker speaker_0: 5056 Sangria... You need me to spell that?

Speaker speaker_1: No, ma'am.

Speaker speaker_0: Sangria Drive, West Salem, Ohio 44287.

Speaker speaker_2: Please.

Speaker speaker_1: You said 44287?

Speaker speaker_0: Yes.

Speaker speaker_2: I'm going bye.

Speaker speaker_1: In five, six- And then what's your date of birth?

Speaker speaker_0: 3/21/1966.

Speaker speaker_1: And then is this contact number, the one you're calling from, the 440-213-1596?

Speaker speaker_0: Yes.

Speaker speaker_1: And what's a good email address? It's optional.

Speaker speaker_0: maryandcurtisa@yahoo.com.

Speaker speaker_1: And that was maryandcurtisa@yahoo.com?

Speaker speaker_0: Is it M-A-R-Y-A-N-D C-U-R-T-I-S-A at yahoo.com.

Speaker speaker_1: Okay.

Speaker speaker_0: maryandcurtisa@yahoo.com.

Speaker speaker_1: maryandcurtisa@yahoo.com? Okay, thank you.

Speaker speaker_0: Yes.

Speaker speaker_1: All right, ma'am. And if you want, I can go ahead and email you the benefit guide. What that benefit guide has, it has all the plans that they offer with the prices to those plans. Um, if you want, I can send it to your email and I can go ahead and go over the plans and you can look at it while I'm explaining them to you. Or you can just, um, listen to me. It's whatever you feel better. But if you-

Speaker speaker_0: Okay. They gave me a benefit guide here, and I already know what, um, plan I wanted.

Speaker speaker_1: Oh, okay. Um, I was gonna tell you that all of the plans are under a IRS regulation called Section 125. So what Section 125 is, it allows you to pay all of these plans with pre-tax dollars. However, if you do want to cancel these plans once you're enrolled, or make changes to these plans once you're enrolled, you would have to do it within, um, the window of your personal open enrollment, which is considered the first 30 days of receiving your first check. So you would either have to call to cancel within that period or to make changes within that period. If you pass the 30 days, you would have to wait for the next company open enrollment to make these changes or cancellations. Which for ManCan, I can check real quick to see what month that falls in, just so that you're informed just in case once you enroll, if you want to cancel anything or make any changes, uh, call before the 30 day... 30-day deadline. Um, it looks like your next company open enrollment is held in the month of April. From April to May. Okay? But I'm ready-

Speaker speaker_0: Okay. Okay, um, I would like the VIP Standard Medical.

Speaker speaker_1: Okay, for employee?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. And then what else?

Speaker speaker_0: That's it.

Speaker speaker_1: That's it? Okay. Um, it looks like your VIP Standard for employee only is a weekly deduction from your paycheck of \$16.22. Do you allow ManCan to make the weekly deduction of \$16.22 weekly from your paycheck for the selected plan?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Please allow one or two weeks for ManCan to start making that first deduction from your paycheck. Once you see the very first deduction of the \$16.22 come out of your paycheck, the following Monday of that first deduction is when your plan becomes effective. I was gonna tell you that, for your VIP Standard plan, normally those cards, they don't send out to the member. So it- once you become active, if you do want a physical card, you're welcome to call us once you see that first deduction the following Monday to request it. And we can put in a request for the carrier to send it out to you. And then for now, we can always send it to you via email while you wait for it.

Speaker speaker_0: Okay. Um, yeah, via email would be good.

Speaker speaker_1: Okay.

Speaker speaker_0: Now when can I... I'm wanting to get prescriptions. I have to wait till I...

Speaker speaker_1: Yeah, till you're covered. Um, so usually they- it takes one or two weeks for them to start making the first deduction.

Speaker speaker_0: Okay.

Speaker speaker_1: But it really just depends on ManCan. Um, so I would be paying very close attention to your paychecks because once they deduct the \$16.22 for the first time, that following Monday is when your plan becomes effective, um, and then that's when you can call to request a physical card. And then, um, normally the card electronically is ready either that Wednesday or Thursday of your first week with active coverage and that pharmacy information is on that card that we can send to you via email.

Speaker speaker_0: Okay.

Speaker speaker_1: So I would just be looking, in other words, at your paycheck to see when they finally deducted it the first time, 'cause that following Monday, that's when your plan is gonna become effective.

Speaker speaker_0: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And ManCan will know... I mean, they just gave me this booklet and said to call that number. They'll know that I signed up for this?

Speaker speaker_1: Yeah. So yeah, 'cause I already, um, started the- the enrollment and I already completed it. So now you really just have to wait for them to start processing it, making that first deduction.

Speaker speaker_0: Okay.

Speaker speaker_1: So normally, like I said, it takes one or two weeks, um, for them to start. I wouldn't be able to tell you if it's gonna be one week or two weeks since we don't really-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... um, take care of their payrolls or none of that. We just really deal with their enrollment for their healthcare benefits. So it really just-

Speaker speaker_0: Okay.

Speaker speaker_1: ... depends on them when they start making that first deduction, 'cause like I said, it can be one week, but it could be two.

Speaker speaker_0: Okay. All right. That sounds good.

Speaker speaker_1: All right. So now we just have to wait.

Speaker speaker_0: Okay. Well, thank you for your help.

Speaker speaker_1: You're welcome. Have a nice day. Just in case you do want to enroll into any other ones, just keep in mind that you have 30 days from the date that you receive it first. Your two years, so... Okay?

Speaker speaker_0: Okay. Thank you.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_0: Thank you. Mm-hmm. Bye.