

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, I am here at ManCann, uh, filling out application. I was just, was told to call to kinda get information or sign up for the, uh, benefit card. Okay. Um, you wanna do a phone enrollment over the phone? Sure. Okay. And then you said you work with MAN. What are the last four of your social? Uh, 2553. Okay. Thank you. And then your first and last name, please? Uh, first name, Alexander. Last name, Losbetter, L-O-S-P-E-T-T-E-R. You said 2553 for your social? Correct. How long have you been with them? Uh, I am just filling out an application. Gotcha. Okay. All right. So, since we don't have your file yet, I'll go ahead and create one. I would need your full, like, social, your full address, um, your date of birth, all of that information. Give me one second. Okay. So I'mma need your full social. I'm ready whenever you are. Yes. It is 273-02-2553. Thank you. And then, uh, can I get your first and last name again? Yeah. You said Alexander? Alexander. Yep. Mm-hmm. Last name is Losbetter, L-O-S-P-E-T-T-E-R. Okay. Thank you. And then what's your address? It is 1721 South Arlington Street. Okay. Uh, Akron, Ohio. Zip code is 44306. And then what's that date of birth? Uh, September 25th, 1996. And a good phone number? 330-620-5787. Would you like to add a secondary? No. No? Okay. And then, what's a good email? Um, A, my last name, Losbetter.A.26@gmail.com. And let me make sure I spelled that last name right. You said L-O-S-T-E-T-T-E-R? Yes. Okay. Thank you. All right. And then I was actually gonna ask you, um, would you like me to send you that benefit guide to your email file? That benefit guide has the prices and the plans that they offer, and then I can just go over it with you. Yeah. You could do that. Okay. Is that a good email to send it to? My name is- Yes. ... Sadie. Okay? Yes. And that was, um, capital letter A, your last name, period, A, period, 26, @gmail.com? Yes. Okay. Great. And give me one second. Let me go ahead and send that to you. Okay. Okay, sir. I went ahead and emailed that to you. Do you mind, um, verifying you did receive it? It should come from an email that says info@benefitsinacard.com. And then it has that PDF attached to it. Yeah. Let me pull that up here in just a second. Oh, uh, benefit plan? Uh, yep. Okay. I did get it here. All right, so it looks like they offer three different medical plans. Really depending on how many plans you select, which ones they are, and if you add dependents to these plans have a lot to do with how much the weekly deductions are from your paycheck for the selected plans. Um, were you looking into enrolling by yourself or with dependents? Uh, by myself. Okay. Um, so it looks like they offer three medical plans. Um, the first plan that I'll go over is called the Stay Healthy MEC Tele-RS. So this plan is only a preventative plan. What I mean by that is that it will only cover anything like, um, like one physical visit a year, some vaccinations, some STD screenings, some cancer screenings and even some counseling. But your Stay Healthy MEC Tele-RS is only for those preventative services, meaning it's not gonna cover your doctor

visits if you get sick, hospital visits if you get injured, urgent care, emergency room or surgeries. So it's only for your preventative services, and it does require you to stay within the network to receive coverage. It does offer, however, prescription benefits with Alaptha and it offers a membership with FreeRx which gives you access to over 800 of the 90% generic drugs prescribed in the U.S. for a cheaper price. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. But like I said earlier, the Stay Healthy MEC Tele-RS is only for those preventative services. If you were to select this plan for employee only, it would be \$15.65 from your paycheck. Then it looks like they also offer two VIP plans, so there's the VIP Standard and the VIP Classic. These two plans are the ones that would cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and even some surgeries. And they don't require y- for you to stay within the network. You could use preferred providers outside of the network or in the network and still receive coverage. Um, however, the VIPs don't cover your preventative services, so they wouldn't cover the one physical visit a year, some vaccinations, some STD and cancer screenings. If you did want to receive both your preventative and your hospital indemnity services, you would have to select one of the VIPs and then of course the Stay Healthy, because it looks like they don't offer one plan that offers both benefits. Um, but your VIPs will only cover your actual, like, doctor visits if sick or if injured, and they don't require for you to stay within the network. They do also offer prescription benefits, but with Pharmaville, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. Or for the non-generic, they do offer discounts. These two plans also do include virtual urgent care, which offers medical assistance virtually with medical providers. The difference between your Standard is that that was the most basic one. It's not gonna cover intensive care unit benefit, rehabilitation benefit, nor preventive surgery, while your VIP Classic does. And it... The VIP Classic pays a little bit more towards that flat fee, um, depending on what service you go for. So for example, if you were to need a surgery in hospital, and... If you were to select the VIP Standard, the Standard would cover \$250 per day for a max of one day, while the VIP Classic would cover \$500 per day for a max of one day. Another example, for surgery in physician office, the Standard would cover a flat fee of \$125 per day for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. If you were to select between the VIP Standard and the VIP Classic, the Standard would be a weekly deduction of \$16.22 and then the VIP Classic would be a weekly deduction of \$17.88. So those are the three medical plans. Your preventative, preventative only, which is your Stay Healthy, and then your two VIPs which are your hospital indemnities, which is the Standard and the Classic. And then they also offer additional benefits which would be considered like your dental plan, vision plan, term life, behavior health. And all of those do have their separate deductions as well. So for example, if you wanted the vision plan, vision has its copays, so the copay for an eye exam would be \$10, copay for lenses and frames would be at \$25, hearing allowances of \$130. If you were to select this plan for employee, it would be \$1.99 from your paycheck. Um, and I was also gonna tell you that it looks like for all of their... For every single plan that they offer, it looks like it's under a IRS regulation called Section 125. So what Section 125 is, it allows you to pay for your selected plans with pre-tax dollars. However, if you do want to cancel the plan or add dependents in the future, you... The only time that you would be able to do that and make those changes is within the first 30 days of receiving your first check, or when the company is within company open enrollment. So only within the first 30 days of you receiving

your first check, or when the company is in, within company open enrollment which I can check real quick to see, um, what month that is. Let me verify. So it looks like for MAN, their company open enrollment period starts in the month of April up until May. So if you were to select any of the plans and let's say you want to cancel them later on, or if you want to add dependents later on, the only time you would be able to do that is within the first 30 days of you receiving your first check, or when the company... Or when the company is within company open enrollment, which for them would be in the month of April up until the month of May. Got it. Okay, um... So... You know, I, I would probably choose a plan right now, correct? Um, well, you don't have to. They give you 30 days from the day that you receive your first check. Um, but if you do, like, select something, you really have to just wait for them to start doing the first deduction 'cause the, the coverage doesn't start right away. It starts once you see the first deduction come out of your paycheck that following Monday of that first deduction. So, you can go ahead and select plans, but they won't start right away. Um, you'll just have to wait for your staffing agency to start making that first deduction. Once you see the first deduction come outta your paycheck, the following Monday of that deduction is when your coverage begins. Okay. So- I'm not sure what else I would need for the application. So, so remember, the StayHealthy is only preventative, and preventative only. So, it would only cover, like, one physical y- visit, some vaccines, some STD screenings, some cancer screenings. But it's the one that doesn't cover any actual doctor visits if you were to get sick or injured. Um, and it does require for you to stay within the network and only use your preferred providers. Then the two VIPs are the ones that actually do cover the doctor visits if sick, hospital visits if injured, emergency room, urgent care, and they don't require for you to stay within the network. You could bounce- Right. ... around within the network or out of the network. But, um, that, those two don't cover your preventative services, so they don't cover what the MEC tell our reps. Um, so if you do wanna have coverage with your hospital side and your preventative side, you would have to choose the MEC and then one of the VIPs. But if you don't really, like, go for your physicals and stuff, then you're welcome to just choose between the VIPs and the presets. Okay. Yeah. I was gonna say, 'cause the army still covers just my preventative stuff for me. Oh, gotcha. It's, uh- So, let's see. If I just do the VIP Standard, that'll work. Okay. Okay. You wanna do the Standard? Yeah. Okay. That's \$16.22 weekly. Did you wanna do any other plan? They also offer dental, short-term disability, your term life, vision, group accident, behavioral health, and then the ID Experts, like identity protection. No, that's all right. Okay, so just the, um, VIP Standard for \$16.22? Yep. Okay. Um, and then just keep in mind that that plan is under that IRS regulation which allows you to pay that plan with pre-tax dollars. But if you do wanna cancel the plan later on or, let's say, add a dependent to that plan, you would have to do it within the first 30 days of receiving your first check, or in the month of their company open enrollment, which I believe I said that was in the month of April up until May. And they let their members know as well when them that, when that starts. But you can also do it- Right. ... in the first 30 days of receiving your first check. If you're not, like, happy with the plan, you're welcome to give us a call before your 30 days are up because if they're up and then you call, let's say, on the... 31 days later, um, they're gonna tell you that you have to call back in the month of, in the month of, um, April- Quick. ... to do that. All right. Okay. Um, so please allow your staffing agency, once you start working them, one or two weeks for them to start doing that deduction. Once you see that first deduction of the \$16.22 come out of your paycheck, the following Monday of that first

deduction is when you have active coverage for that VIP Standard plan. And I was gonna tell you that for the VIPs, they don't send out those, um, cards to the members. So, if you do want a physical card, you're welcome to give us a call that first Monday that you have active coverage, and we can go ahead and request a physical one to be sent out to you. And then, also, um, if you have, like, a doctor's appointment coming up, you're welcome to give us a call and we can email you your card via email. Okay. All right. Did you have any questions? Nope. That should be it. All right. Well, thank you for your time. I hope you have a great day. And if you have any questions, you're welcome to give us a call. We're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. All right. Have a nice day, sir. You as well.

Conversation Format

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

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

Speaker speaker_2: Hi, I am here at ManCann, uh, filling out application. I was just, was told to call to kinda get information or sign up for the, uh, benefit card.

Speaker speaker_1: Okay. Um, you wanna do a phone enrollment over the phone?

Speaker speaker_2: Sure.

Speaker speaker_1: Okay. And then you said you work with MAN. What are the last four of your social?

Speaker speaker_2: Uh, 2553.

Speaker speaker_1: Okay. Thank you. And then your first and last name, please?

Speaker speaker_2: Uh, first name, Alexander. Last name, Losbetter, L-O-S-P-E-T-T-E-R.

Speaker speaker_1: You said 2553 for your social?

Speaker speaker_2: Correct.

Speaker speaker_1: How long have you been with them?

Speaker speaker_2: Uh, I am just filling out an application.

Speaker speaker_1: Gotcha. Okay. All right. So, since we don't have your file yet, I'll go ahead and create one. I would need your full, like, social, your full address, um, your date of birth, all of that information. Give me one second. Okay. So I'mma need your full social. I'm ready whenever you are.

Speaker speaker_2: Yes. It is 273-02-2553.

Speaker speaker_1: Thank you. And then, uh, can I get your first and last name again?

Speaker speaker_2: Yeah.

Speaker speaker_1: You said Alexander?

Speaker speaker_2: Alexander. Yep.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Last name is Losbetter, L-O-S-P-E-T-T-E-R.

Speaker speaker_1: Okay. Thank you. And then what's your address?

Speaker speaker_2: It is 1721 South Arlington Street.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, Akron, Ohio. Zip code is 44306.

Speaker speaker_1: And then what's that date of birth?

Speaker speaker_2: Uh, September 25th, 1996.

Speaker speaker_1: And a good phone number?

Speaker speaker_2: 330-620-5787.

Speaker speaker_1: Would you like to add a secondary?

Speaker speaker_2: No.

Speaker speaker_1: No? Okay. And then, what's a good email?

Speaker speaker_2: Um, A, my last name, Losbetter.A.26@gmail.com.

Speaker speaker_1: And let me make sure I spelled that last name right. You said L-O-S-T-E-T-T-E-R?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Thank you. All right. And then I was actually gonna ask you, um, would you like me to send you that benefit guide to your email file? That benefit guide has the prices and the plans that they offer, and then I can just go over it with you.

Speaker speaker_2: Yeah. You could do that.

Speaker speaker_1: Okay. Is that a good email to send it to? My name is-

Speaker speaker_2: Yes.

Speaker speaker_1: ... Sadie. Okay?

Speaker speaker_2: Yes.

Speaker speaker_1: And that was, um, capital letter A, your last name, period, A, period, 26, @gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Great. And give me one second. Let me go ahead and send that to you. Okay. Okay, sir. I went ahead and emailed that to you. Do you mind, um, verifying you did receive it? It should come from an email that says info@benefitsinacard.com. And then it has that PDF attached to it.

Speaker speaker_2: Yeah. Let me pull that up here in just a second.

Speaker speaker_3: Oh, uh, benefit plan?

Speaker speaker_4: Uh, yep.

Speaker speaker_1: Okay.

Speaker speaker_3: I did get it here.

Speaker speaker_1: All right, so it looks like they offer three different medical plans. Really depending on how many plans you select, which ones they are, and if you add dependents to these plans have a lot to do with how much the weekly deductions are from your paycheck for the selected plans. Um, were you looking into enrolling by yourself or with dependents?

Speaker speaker_3: Uh, by myself.

Speaker speaker_1: Okay. Um, so it looks like they offer three medical plans. Um, the first plan that I'll go over is called the Stay Healthy MEC Tele-RS. So this plan is only a preventative plan. What I mean by that is that it will only cover anything like, um, like one physical visit a year, some vaccinations, some STD screenings, some cancer screenings and even some counseling. But your Stay Healthy MEC Tele-RS is only for those preventative services, meaning it's not gonna cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room or surgeries. So it's only for your preventative services, and it does require you to stay within the network to receive coverage. It does offer, however, prescription benefits with Alaptha and it offers a membership with FreeRx which gives you access to over 800 of the 90% generic drugs prescribed in the U.S. for a cheaper price. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. But like I said earlier, the Stay Healthy MEC Tele-RS is only for those preventative services. If you were to select this plan for employee only, it would be \$15.65 from your paycheck. Then it looks like they also offer two VIP plans, so there's the VIP Standard and the VIP Classic. These two plans are the ones that would cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room and even some surgeries. And they don't require y- for you to stay within the network. You could use preferred providers outside of the network or in the network and still receive coverage. Um, however, the VIPs don't cover your preventative services, so they wouldn't cover the one physical visit a year, some vaccinations, some STD and cancer screenings. If you did want to receive both your preventative and your hospital indemnity services, you would have to select one of the VIPs and then of course the Stay Healthy, because it looks like they don't offer one plan that offers both benefits. Um, but your VIPs will only cover your actual, like, doctor visits if sick or if injured, and they don't require for you to stay within the network. They do also offer prescription benefits, but with Pharmaville, which depending on the generic medication that you need, you can pay up to \$10, \$20, \$30. Or for the non-generic, they do offer discounts.

These two plans also do include virtual urgent care, which offers medical assistance virtually with medical providers. The difference between your Standard is that that was the most basic one. It's not gonna cover intensive care unit benefit, rehabilitation benefit, nor preventive surgery, while your VIP Classic does. And it... The VIP Classic pays a little bit more towards that flat fee, um, depending on what service you go for. So for example, if you were to need a surgery in hospital, and... If you were to select the VIP Standard, the Standard would cover \$250 per day for a max of one day, while the VIP Classic would cover \$500 per day for a max of one day. Another example, for surgery in physician office, the Standard would cover a flat fee of \$125 per day for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. If you were to select between the VIP Standard and the VIP Classic, the Standard would be a weekly deduction of \$16.22 and then the VIP Classic would be a weekly deduction of \$17.88. So those are the three medical plans. Your preventative, preventative only, which is your Stay Healthy, and then your two VIPs which are your hospital indemnities, which is the Standard and the Classic. And then they also offer additional benefits which would be considered like your dental plan, vision plan, term life, behavior health. And all of those do have their separate deductions as well. So for example, if you wanted the vision plan, vision has its copays, so the copay for an eye exam would be \$10, copay for lenses and frames would be at \$25, hearing allowances of \$130. If you were to select this plan for employee, it would be \$1.99 from your paycheck. Um, and I was also gonna tell you that it looks like for all of their... For every single plan that they offer, it looks like it's under a IRS regulation called Section 125. So what Section 125 is, it allows you to pay for your selected plans with pre-tax dollars. However, if you do want to cancel the plan or add dependents in the future, you... The only time that you would be able to do that and make those changes is within the first 30 days of receiving your first check, or when the company is within company open enrollment. So only within the first 30 days of you receiving your first check, or when the company is in, within company open enrollment which I can check real quick to see, um, what month that is. Let me verify. So it looks like for MAN, their company open enrollment period starts in the month of April up until May. So if you were to select any of the plans and let's say you want to cancel them later on, or if you want to add dependents later on, the only time you would be able to do that is within the first 30 days of you receiving your first check, or when the company... Or when the company is within company open enrollment, which for them would be in the month of April up until the month of May.

Speaker speaker_2: Got it. Okay, um... So... You know, I, I would probably choose a plan right now, correct?

Speaker speaker_1: Um, well, you don't have to. They give you 30 days from the day that you receive your first check. Um, but if you do, like, select something, you really have to just wait for them to start doing the first deduction 'cause the, the coverage doesn't start right away. It starts once you see the first deduction come out of your paycheck that following Monday of that first deduction. So, you can go ahead and select plans, but they won't start right away. Um, you'll just have to wait for your staffing agency to start making that first deduction. Once you see the first deduction come outta your paycheck, the following Monday of that deduction is when your coverage begins.

Speaker speaker_2: Okay.

Speaker speaker_1: So-

Speaker speaker_2: I'm not sure what else I would need for the application.

Speaker speaker_1: So, so remember, the StayHealthy is only preventative, and preventative only. So, it would only cover, like, one physical y- visit, some vaccines, some STD screenings, some cancer screenings. But it's the one that doesn't cover any actual doctor visits if you were to get sick or injured. Um, and it does require for you to stay within the network and only use your preferred providers. Then the two VIPs are the ones that actually do cover the doctor visits if sick, hospital visits if injured, emergency room, urgent care, and they don't require for you to stay within the network. You could bounce-

Speaker speaker_2: Right.

Speaker speaker_1: ... around within the network or out of the network. But, um, that, those two don't cover your preventative services, so they don't cover what the MEC tell our reps. Um, so if you do wanna have coverage with your hospital side and your preventative side, you would have to choose the MEC and then one of the VIPs. But if you don't really, like, go for your physicals and stuff, then you're welcome to just choose between the VIPs and the presets.

Speaker speaker_2: Okay. Yeah. I was gonna say, 'cause the army still covers just my preventative stuff for me.

Speaker speaker_1: Oh, gotcha. It's, uh-

Speaker speaker_2: So, let's see. If I just do the VIP Standard, that'll work.

Speaker speaker_1: Okay. Okay. You wanna do the Standard?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. That's \$16.22 weekly. Did you wanna do any other plan? They also offer dental, short-term disability, your term life, vision, group accident, behavioral health, and then the ID Experts, like identity protection.

Speaker speaker_2: No, that's all right.

Speaker speaker_1: Okay, so just the, um, VIP Standard for \$16.22?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay. Um, and then just keep in mind that that plan is under that IRS regulation which allows you to pay that plan with pre-tax dollars. But if you do wanna cancel the plan later on or, let's say, add a dependent to that plan, you would have to do it within the first 30 days of receiving your first check, or in the month of their company open enrollment, which I believe I said that was in the month of April up until May. And they let their members know as well when them that, when that starts. But you can also do it-

Speaker speaker_2: Right.

Speaker speaker_1: ... in the first 30 days of receiving your first check. If you're not, like, happy with the plan, you're welcome to give us a call before your 30 days are up because if they're up and then you call, let's say, on the... 31 days later, um, they're gonna tell you that you have to call back in the month of, in the month of, um, April-

Speaker speaker_2: Quick.

Speaker speaker_1: ... to do that.

Speaker speaker_2: All right.

Speaker speaker_1: Okay. Um, so please allow your staffing agency, once you start working them, one or two weeks for them to start doing that deduction. Once you see that first deduction of the \$16.22 come out of your paycheck, the following Monday of that first deduction is when you have active coverage for that VIP Standard plan. And I was gonna tell you that for the VIPs, they don't send out those, um, cards to the members. So, if you do want a physical card, you're welcome to give us a call that first Monday that you have active coverage, and we can go ahead and request a physical one to be sent out to you. And then, also, um, if you have, like, a doctor's appointment coming up, you're welcome to give us a call and we can email you your card via email.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Did you have any questions?

Speaker speaker_2: Nope. That should be it.

Speaker speaker_1: All right. Well, thank you for your time. I hope you have a great day. And if you have any questions, you're welcome to give us a call. We're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Have a nice day, sir.

Speaker speaker_2: You as well.