

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi, Justin. Uh, I'm sorry, uh, yesterday I was talking with, uh, somebody on the phone to get... 'cause I got a, I got a, uh, email or a text from ManCan congratulating me, giving me this number saying if I wanted to sign up for insurance, I had up to 30 days. And they just started asking me personal information, and I don't like giving that over the phone 'cause, um, I just got done being scammed. But anyhow, I stopped at ManCan, she explained to me that y- they had to reach out to your private company with this 800 number to get set up for it. Um, and, uh, according to who I was talking to, if I set up for it, it, it goes into effect 30 days after my first paycheck, which was, uh, December 1st. So if I get this signed up, it'll go in effect January 1st, and I'll get the card in the mail and all that, she said. Um. So- Um, well, that's... I think she may have kind of confused that a little bit. So the 30-day window, that's your personal open enrollment period to be enrolled or denied benefits from ManCan. Um, however, pending enrollments take one to two weeks to go through. So if we got enrolled today, coverage may begin in one to two weeks, depending on when the deductions start from ManCan. Um, so I honestly don't know why she told you after 30 days. You know? Well, maybe, maybe I misunderstood, or maybe I even explained it wrong. Uh. Okay. So if I... The way I was talking to her, and I was... uh, she said she would send me the information over my, uh, email. Mm-hmm. And then I would have... I said, "Well, how do I enroll?" She says, "You can either enroll, uh, online or just call this number back to enroll." And because I'm not real good on computer stuff and emailing and all that. Okay. So I, so I, so I... If, uh, I could get you to email me or send me... And then she said that... or how if I did get enrolled, I'd get the card in the mail or something like that. Yes, sir. So once you do get enrolled and once you do become active, physical ID cards would be received at your mailing address within seven to 10 business days. Yes, sir. Okay. Because I'm going to... The reason I d- I was trying to hold off for a couple weeks till I got enrolled in this was 'cause I have the, uh, doctor... I have, uh, a, uh, Medicaid of some sort because I wasn't making a lot of money, but I feel I'll probably get... I'll probably make enough to be voided off of that. So, I was gonna try and get set up for this or get it active by at least, you know, the first or the end of the... till after Christmas, I was hoping. Okay. 'Cause I didn't want to interfere with this, while I... the service I'm doing. But the services I'm using for this should be done by within a couple... a week or two. Within... I'm, yeah, hoping before Christmas. Okay. Um, I can get you enrolled over the phone if, if you want. If you want to. Yes. That's fine. I... Yeah, because I just didn't like giving that information over the phone because I just got done being scammed, but I know this is... I checked into... so this is a secure number. I'm, I'm good with enrolling. Okay. Um, so... Okay, so ManCan Staffing. What's the last four of your Social? 7-9-4-2. And what was your first and last name again? I'm

sorry. Mark with a K, Upperman. U-P-P-E-R-M-A-N. And for security purposes, could you verify the home address, including city, state, and zip code, Mr. Upperman? Yes. 7487 Brookside Street, Northeast Louisville, Ohio 44641. And confirm your date of birth. Uh, August 19th, '64. And a good telephone number I have is 234-499-3752. Yes. And the email I have is mu202460 at Gmail? Uh, yeah. 'Cause that... Yes, you can use that one. Uh, 'cause I, I got another one, but I'll just use that one because she said it'll come across on my email from info@benefitsandacard.com. Yes, sir. And so she did send you a benefit guide, is that correct? No, she didn't. Okay. Uh, I just... she... I was just talking with her and she gave me all this information, I wrote it down, and then when she started asking for the personal information, I got scared and I just voided the... I, I stopped the, uh... I... she said... I don't know, maybe I did get it. I didn't look at my Gmails yet, but I did this morning and I didn't have nothing new, so. Totally understand. Um, so I'll go ahead and email you a copy of one, just so you have it, and then give you a brief rundown of what's offered. So just bear with me one second. Okay, Mark? Okay. Okay. Um, but yes, the email that you should be looking out for, info@benefitsandacard.com. Okay? Okay. Oh, I know what I was asking, or maybe this is why. I didn't, I didn't know if I needed all the... I just... and you might have to send me the... all the information. But I was just wanting to know what the premium would be for medical, dental, and eye. Because she said there's different plans you can use. Yes, sir. Um, so I do know that there are three different medical plans that's offered through ManCan. Um, one of them is listed as the MEC TeleRX. Now, that one just covers all of your preventative healthcare services, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy.... uh, like would it cover primary care, if I had to go see my primary care physician, or? Um, no, sir. So it just covers preventative healthcare services. Oh. And that's... Is that the only... W- what other ones do... Is that the only one they offer, or? Uh, no, sir. They offer two other medical plans, the VIP plans. Now, those actually cover hospitals, doctors, and medications. Um, the only major difference between the standard and the classic is how much the insurance carrier pays to cover things. Um, but those range from \$16.22 to \$17.88. Um, per visit or... I mean, I don't... Oh, oh, is it like... Hmm. Uh, is it, is it 80/20, or h-... I w- I was just curious what the premiums were gonna be on these also. Yes, sir. So that's how much it costs weekly, deductions, \$16.22- Oh. ... to \$17.88. However, to answer your- And the 17... The \$17.88 is the, is the most... Is the, the best coverage, I'm guessing? It's the highest tier that's offered through ManCan, yes, sir. Um, and what does that one include? So the, uh, those, the VIP plans, those cover hospitals, doctors, and medications. Um, but to answer your question from earlier, um, it's not like a 80% or 20%. Oh, okay. So it's not major medical insurance. Um, they're hospital indemnity plans. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. Okay. Um, would it co- uh, see, it, it ain't set up like a plan I had where they don't give you, like, eye and dental also, or it's just for hos- Um... But go ahead. So, yeah. So those can be additional benefit options that can be added onto the medical plan. So your dental would be \$3.38 extra, while vision's \$1.99 cents we- or cents extra. Okay. Well, and I would want them included also. I was just trying to figure... So a premium, if I had all three things added onto the VIP, whatever you called it, would be maybe 20, 22 bucks or something a week, if I understand it. Yes. Yes, sir. So with the highest tier, the VIP Classic, with dental and vision, um, would be \$23.25 per week. Oh, 23 and a quarter. Okay. Yeah. I will enroll then. I, I'll probably do... I would rather just do that one because, yeah. I just want everything covered

then. Okay, so let's see here. The VIP Classic, dental and vision for employee only. Anything else? No. Okay. Um, so doing those three would make your total deductions \$23.25 per week. Do you authorize ManCan to make that deduction for you? Yes. Okay. Um, so like I said earlier, how this pending enrollment process works, it will take to one to two weeks for the pending enrollment to go through. Then whenever you witness your first payroll deduction of the \$23.25 come off your paycheck, coverage begins the Monday we receive your, the deduction from ManCan. Then seven to ten business days later, you will receive all of your policy and ID card information in the mail. However, I do see that ManCan is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if we experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, Mark, is there anything else I can help you out with today? Um, yeah. I, y- I just ha- I was kinda confused when you said before the, uh... You were saying, um... Mm, I didn't quite understand how you were saying it. Oh, so in other words, is, if I get this coverage and I have it, then if I were to get another job and get on someone else's plan, this would just automatically just be... It, it would just void then? It would just void this? It would cancel out. Yes, sir. After four weeks. Yes, sir. And you were saying how this covers everything unless and before the marriage and the, all that. What was the first thing you said- Um, so- ... that the VIP program would cover? Or, go ahead. Yeah. So the VIP plans, uh, those cover your hospital visits, doctor visits, and medication coverage. Okay. And then, uh, and then if I get the... Hmm. Like if, if I get sick and go to my doctor, it would cover... I'd just have a copay to pay, but it would cover a certain percentage of that too? Yes, sir. A certain dollar amount. Yes, sir. And then I, and then I would owe the remainder of whatever that was. I don't plan on going to the doctor, but I'm just saying if something happens, I'd rather have some sort of insurance than not. Totally understand. So, yes, sir. You would have coverage for that doctor's visit if you did go. Yes, sir. Okay. Um, and that's the same with eye and dental? Yes, sir. Same plan or type? All right. Uh, what's... This is the, uh, 12th or 13th, 13th. Yes, today's the 13th. So 14 days would be... I'd rather... You know, you said one to two weeks. I'd rather it be like two weeks, but that would be like a couple days after Christmas. That would probably be all right. Yeah. Okay. Well, is there anything else I can help you out with today, Mark? No, that's it. Awesome. Well, thank you for calling Benefits in a Cart. You know, we have- Um, what do I, what do I do if... I mean, what do I... Do I have to do anything else, or will I just... How do I know... I will get a text, or ManCan will get a hold of me somehow to let me know if I'm qualified, or I just have to watch my checks to see if... Um, yeah. So I would just keep an eye out on your pay stubs, um, because you are in a pending enrollment process, so everything did go through. Uh, we're just waiting for ManCan to start deductions on you. So once the deductions start, you usually become active the Monday we receive them from ManCan. Oh, okay. So just keep an eye out on your pay stubs. All right. Thank you very much for your help. I appreciate that. You're welcome. You have a great weekend, okay? You: you do the same. Thank you. You're welcome. Bye-bye. Mm-hmm. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. Uh, I'm sorry, uh, yesterday I was talking with, uh, somebody on the phone to get... 'cause I got a, I got a, uh, email or a text from ManCan congratulating me, giving me this number saying if I wanted to sign up for insurance, I had up to 30 days. And they just started asking me personal information, and I don't like giving that over the phone 'cause, um, I just got done being scammed. But anyhow, I stopped at ManCan, she explained to me that y- they had to reach out to your private company with this 800 number to get set up for it. Um, and, uh, according to who I was talking to, if I set up for it, it, it goes into effect 30 days after my first paycheck, which was, uh, December 1st. So if I get this signed up, it'll go in effect January 1st, and I'll get the card in the mail and all that, she said. Um. So-

Speaker speaker_1: Um, well, that's... I think she may have kind of confused that a little bit. So the 30-day window, that's your personal open enrollment period to be enrolled or denied benefits from ManCan. Um, however, pending enrollments take one to two weeks to go through. So if we got enrolled today, coverage may begin in one to two weeks, depending on when the deductions start from ManCan. Um, so I honestly don't know why she told you after 30 days. You know?

Speaker speaker_2: Well, maybe, maybe I misunderstood, or maybe I even explained it wrong. Uh.

Speaker speaker_1: Okay.

Speaker speaker_2: So if I... The way I was talking to her, and I was... uh, she said she would send me the information over my, uh, email.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And then I would have... I said, "Well, how do I enroll?" She says, "You can either enroll, uh, online or just call this number back to enroll." And because I'm not real good on computer stuff and emailing and all that.

Speaker speaker_1: Okay.

Speaker speaker_2: So I, so I, so I... If, uh, I could get you to email me or send me... And then she said that... or how if I did get enrolled, I'd get the card in the mail or something like that.

Speaker speaker_1: Yes, sir. So once you do get enrolled and once you do become active, physical ID cards would be received at your mailing address within seven to 10 business days. Yes, sir.

Speaker speaker_2: Okay. Because I'm going to... The reason I d- I was trying to hold off for a couple weeks till I got enrolled in this was 'cause I have the, uh, doctor... I have, uh, a, uh, Medicaid of some sort because I wasn't making a lot of money, but I feel I'll probably get... I'll probably make enough to be voided off of that. So, I was gonna try and get set up for this or get it active by at least, you know, the first or the end of the... till after Christmas, I was hoping.

Speaker speaker_1: Okay.

Speaker speaker_2: 'Cause I didn't want to interfere with this, while I... the service I'm doing. But the services I'm using for this should be done by within a couple... a week or two. Within... I'm, yeah, hoping before Christmas.

Speaker speaker_1: Okay. Um, I can get you enrolled over the phone if, if you want. If you want to.

Speaker speaker_2: Yes. That's fine. I... Yeah, because I just didn't like giving that information over the phone because I just got done being scammed, but I know this is... I checked into... so this is a secure number. I'm, I'm good with enrolling.

Speaker speaker_1: Okay. Um, so... Okay, so ManCan Staffing. What's the last four of your Social?

Speaker speaker_2: 7-9-4-2.

Speaker speaker_1: And what was your first and last name again? I'm sorry.

Speaker speaker_2: Mark with a K, Upperman. U-P-P-E-R-M-A-N.

Speaker speaker_1: And for security purposes, could you verify the home address, including city, state, and zip code, Mr. Upperman?

Speaker speaker_2: Yes. 7487 Brookside Street, Northeast Louisville, Ohio 44641.

Speaker speaker_1: And confirm your date of birth.

Speaker speaker_2: Uh, August 19th, '64.

Speaker speaker_1: And a good telephone number I have is 234-499-3752.

Speaker speaker_2: Yes.

Speaker speaker_1: And the email I have is mu202460 at Gmail?

Speaker speaker_2: Uh, yeah. 'Cause that... Yes, you can use that one. Uh, 'cause I, I got another one, but I'll just use that one because she said it'll come across on my email from info@benefitsandacard.com.

Speaker speaker_1: Yes, sir. And so she did send you a benefit guide, is that correct?

Speaker speaker_2: No, she didn't.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, I just... she... I was just talking with her and she gave me all this information, I wrote it down, and then when she started asking for the personal information, I got scared and I just voided the... I, I stopped the, uh... I... she said... I don't know, maybe I did get it. I didn't look at my Gmails yet, but I did this morning and I didn't have nothing new, so.

Speaker speaker_1: Totally understand. Um, so I'll go ahead and email you a copy of one, just so you have it, and then give you a brief rundown of what's offered. So just bear with me

one second. Okay, Mark?

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, but yes, the email that you should be looking out for, info@benefitsandacard.com. Okay?

Speaker speaker_2: Okay. Oh, I know what I was asking, or maybe this is why. I didn't, I didn't know if I needed all the... I just... and you might have to send me the... all the information. But I was just wanting to know what the premium would be for medical, dental, and eye. Because she said there's different plans you can use.

Speaker speaker_1: Yes, sir. Um, so I do know that there are three different medical plans that's offered through ManCan. Um, one of them is listed as the MEC TeleRX. Now, that one just covers all of your preventative healthcare services, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy.

Speaker speaker_2: ... uh, like would it cover primary care, if I had to go see my primary care physician, or?

Speaker speaker_1: Um, no, sir. So it just covers preventative healthcare services.

Speaker speaker_2: Oh. And that's... Is that the only... W- what other ones do... Is that the only one they offer, or?

Speaker speaker_1: Uh, no, sir. They offer two other medical plans, the VIP plans. Now, those actually cover hospitals, doctors, and medications. Um, the only major difference between the standard and the classic is how much the insurance carrier pays to cover things. Um, but those range from \$16.22 to \$17.88.

Speaker speaker_2: Um, per visit or... I mean, I don't... Oh, oh, is it like... Hmm. Uh, is it, is it 80/20, or h-... I w- I was just curious what the premiums were gonna be on these also.

Speaker speaker_1: Yes, sir. So that's how much it costs weekly, deductions, \$16.22-

Speaker speaker_2: Oh.

Speaker speaker_1: ... to \$17.88. However, to answer your-

Speaker speaker_2: And the 17... The \$17.88 is the, is the most... Is the, the best coverage, I'm guessing?

Speaker speaker_1: It's the highest tier that's offered through ManCan, yes, sir.

Speaker speaker_2: Um, and what does that one include?

Speaker speaker_1: So the, uh, those, the VIP plans, those cover hospitals, doctors, and medications. Um, but to answer your question from earlier, um, it's not like a 80% or 20%.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So it's not major medical insurance. Um, they're hospital indemnity plans. So the insurance carrier pays a set dollar amount to cover things as long as copays have

been met.

Speaker speaker_2: Okay. Um, would it co- uh, see, it, it ain't set up like a plan I had where they don't give you, like, eye and dental also, or it's just for hos-

Speaker speaker_1: Um...

Speaker speaker_2: But go ahead.

Speaker speaker_1: So, yeah. So those can be additional benefit options that can be added onto the medical plan. So your dental would be \$3.38 extra, while vision's \$1.99 cents we- or cents extra.

Speaker speaker_2: Okay. Well, and I would want them included also. I was just trying to figure... So a premium, if I had all three things added onto the VIP, whatever you called it, would be maybe 20, 22 bucks or something a week, if I understand it.

Speaker speaker_1: Yes. Yes, sir. So with the highest tier, the VIP Classic, with dental and vision, um, would be \$23.25 per week.

Speaker speaker_2: Oh, 23 and a quarter. Okay. Yeah. I will enroll then. I, I'll probably do... I would rather just do that one because, yeah. I just want everything covered then.

Speaker speaker_1: Okay, so let's see here. The VIP Classic, dental and vision for employee only. Anything else?

Speaker speaker_2: No.

Speaker speaker_1: Okay. Um, so doing those three would make your total deductions \$23.25 per week. Do you authorize ManCan to make that deduction for you?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, so like I said earlier, how this pending enrollment process works, it will take to one to two weeks for the pending enrollment to go through. Then whenever you witness your first payroll deduction of the \$23.25 come off your paycheck, coverage begins the Monday we receive your, the deduction from ManCan. Then seven to ten business days later, you will receive all of your policy and ID card information in the mail. However, I do see that ManCan is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if we experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, Mark, is there anything else I can help you out with today?

Speaker speaker_2: Um, yeah. I, y- I just ha- I was kinda confused when you said before the, uh... You were saying, um... Mm, I didn't quite understand how you were saying it. Oh, so in other words, is, if I get this coverage and I have it, then if I were to get another job and get on someone else's plan, this would just automatically just be... It, it would just void then? It would just void this?

Speaker speaker_1: It would cancel out. Yes, sir. After four weeks. Yes, sir.

Speaker speaker_2: And you were saying how this covers everything unless and before the marriage and the, all that. What was the first thing you said-

Speaker speaker_1: Um, so-

Speaker speaker_2: ... that the VIP program would cover? Or, go ahead.

Speaker speaker_1: Yeah. So the VIP plans, uh, those cover your hospital visits, doctor visits, and medication coverage.

Speaker speaker_2: Okay. And then, uh, and then if I get the... Hmm. Like if, if I get sick and go to my doctor, it would cover... I'd just have a copay to pay, but it would cover a certain percentage of that too?

Speaker speaker_1: Yes, sir. A certain dollar amount. Yes, sir.

Speaker speaker_2: And then I, and then I would owe the remainder of whatever that was. I don't plan on going to the doctor, but I'm just saying if something happens, I'd rather have some sort of insurance than not.

Speaker speaker_1: Totally understand. So, yes, sir. You would have coverage for that doctor's visit if you did go. Yes, sir.

Speaker speaker_2: Okay. Um, and that's the same with eye and dental?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Same plan or type? All right. Uh, what's... This is the, uh, 12th or 13th, 13th.

Speaker speaker_1: Yes, today's the 13th.

Speaker speaker_2: So 14 days would be... I'd rather... You know, you said one to two weeks. I'd rather it be like two weeks, but that would be like a couple days after Christmas. That would probably be all right. Yeah.

Speaker speaker_1: Okay. Well, is there anything else I can help you out with today, Mark?

Speaker speaker_2: No, that's it.

Speaker speaker_1: Awesome. Well, thank you for calling Benefits in a Cart. You know, we have-

Speaker speaker_2: Um, what do I, what do I do if... I mean, what do I... Do I have to do anything else, or will I just... How do I know... I will get a text, or ManCan will get a hold of me somehow to let me know if I'm qualified, or I just have to watch my checks to see if...

Speaker speaker_1: Um, yeah. So I would just keep an eye out on your pay stubs, um, because you are in a pending enrollment process, so everything did go through. Uh, we're just waiting for ManCan to start deductions on you. So once the deductions start, you usually become active the Monday we receive them from ManCan.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So just keep an eye out on your pay stubs.

Speaker speaker_2: All right. Thank you very much for your help. I appreciate that.

Speaker speaker_1: You're welcome. You have a great weekend, okay?

Speaker speaker_2: You: you do the same. Thank you.

Speaker speaker_1: You're welcome. Bye-bye.

Speaker speaker_2: Mm-hmm. Bye.