

## **Transcript: Justin**

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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. This is Justin. How can I help you today? Hi. Uh, my name is Randy Lupold. Um, I don't think it's too late, and I know I'm getting real close to it. Um, it's been a... It's been almost 30 days since, uh, I was hired, getting my first paycheck from ManCan, and I'm interested in getting benefits. Okay, so ManCan, what's the last four of your Social? Uh, last four is, uh, 2527. I can't remember it. And what was your last name, Randy? Uh, Lupold Sr., L-U-P-O-L-D. And for security purposes, can you verify the home address, including city, state and zip code? Yeah. It's uh, 150 Park Street, Caldwell, Ohio 44076. And your date of birth? 8/25/1968. And a good telephone number have us 440-881-6342? Yeah. And the email I have is randylupoldsrwhiph4\_dum@indeedmail.com? What was that? It's a long one. Uh, randylupoldsr, uh, wiph4\_dum@indeedmail.com. Was that my email? Yes. Is that the email that you have? Mm, don't think so. Okay. What's a good email for you? I don't know. Email... The email I got is, um, uh, lowercase rhl0825@att.net. ATT.net. Okay. So let's see here. And now, did you have an idea of what you wanted to be enrolled into through ManCan, or no? Uh, health insurance. I'm not sure what tiers you guys got. Okay. Let's see here. I tried to go on the website, but it w- it said I couldn't do it for some reason. All right. I'm a single person, so there's no dependents. Okay. Here, do you mind if I place you on a brief hold for a second? That's fine. Okay. Hello, Randy. You still there? Yeah. Awesome. Thank you so much for holding. Um, just wanted to get back with you and let you know, just continue to hold for another minute or two. Um, I'm actually investigating your file right now, um, and getting with my IT department and checking on something. Uh, but just... I just wanted to get back with you and let you know what's going on. Um, but just continue to hold for another second or two. Okay? Okay. Okay. Hello, Randy, you still there? Yeah, I'm here. Awesome, thank you so much for holding. I'm sorry about that. I had to confirm something with my back office and IT department, um, 'cause looking at the higher date, uh, it was... you received your first check as 11/1 or on November 1st. And I do know that the personal open enrollment period is 30 days from your first paycheck, so your cutoff date would've been December 1st. Um, but my back office gave permission to allow this change, um, so I'm gonna go ahead and get you enrolled. Um, so let's see here. Were you given a benefit guide by- through ManCan, or- or any- by any chance or no? Just a handbook. Oh, just a handbook? Okay, so that's what I am talking about. Okay. Um, so I do know that ManCan, they do offer three, uh, medical plans. Um, one of the medical plans just covers preventative healthcare services only. That is the StayHealthy MEC TeleRx. Um, so preventative healthcare services are like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. For employee only, it's \$15.65 a week. And then they have two other medical plans, the VIP plans. Those actually cover hospitals, doctors and medications. The only major difference

between the Standard and the Classic is how much the insurance carrier pays for- to cover things. Um, so prime example, so say for example you have to get surgery in a physician's office. Under the VIP Standard, the insurance carrier pay \$125 a day, while under the Classic, they'll pay out \$250 a day. Um, so like I said, that's pretty much the only major difference between those two plans. Um, but they range from \$16.22 to \$17.88. Say that again? I'm sorry, what? They range from 16... Yeah, they range from \$16.22 to \$17.88. No, between the Classic and the other one. That- that- that's like your normal health insurance, right? Yeah, the V- the VIP plans, those cover hospitals, doctors and medications. Yes, sir. Okay. And so the VIP plan is what, 17.88 a week? Yes, sir, the Classic is \$17.88. Okay. So that's the Class- so that would be a more expensive one? Correct, the highest tier that's offered through ManCan, yes, sir. Uh, what's the difference between that- this one and the 16.22? Um, so the Clas- so the only major difference between the Standard and the Classic is how much the insurance carrier pays to cover things. Um, so say for example you have to get surgery in a hospital. Under the Standard, the insurance carrier will pay \$250 a day, while under the Classic, they'll pay out \$500 a day. So, the only difference is how much the car- carrier covers to pay for things. Uh, that's something you don't know if you're gonna need it or not. Um, but basically I have diabetes and that's why I gotta have my prescriptions and all that. That's the main important thing. Um, go ahead and- go ahead and enroll me into Classic, because you need. You said VIP Classic? Yeah. All right. Okay. And I do know that, uh, ManCan does offer other things like FreeRx, which gives out free or discounted prescription coverage, dental, short-term disability, term life, which is life insurance. Yeah. And vision. I do- I- for now I do want dental. Okay. And- and vision. Okay. Let's see. Anything else or just those three? Just those three for now. Okay, so doing those three for... Um, life insurance, that's- I've got that automatically being employed through that thing, though, right? They don't have- Uh, no, sir. This i- well, you're eligible for their health insurance. Um, I don't think it's automatic. I mean, most- most employers, they offer you life insurance or something while- while you're working through- through them. ManCan don't do that? Uh, no, sir. Well, they offer the term life through us at Benefits in a Card, because we're their plan administrators. But in order to do that, I gotta pay for that, right? Correct. It's only \$1.96 per week. Crumple me down with a flight. Okay. So the VIP Classic, dental, term life and vision all for employee only, correct? Right. Okay, so doing those four would make your total deductions \$25.21 per week. The authorized ManCan to make that deduction for you? Yeah. Okay, so let me go ahead and save that. And who do you want your beneficiary to be put down for the term life? Uh, my son, and that would be the same name except for he's junior. Junior, okay. We'll go junior, yep. Thanks. Do I need a Social Security number? No, sir, just the, uh, first and last name and the relationship to him. Okay. Uh, my son. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$25.21 come off your paycheck, coverage begins the Monday we receive that deduction from ManCan. Seven to 10 business days later, you'll 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 could 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 you 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, Randy, is there anything else I can help you

out with today? I do got a question. If, for s- example, if I get, um... Let's say I get hired in by the assignment on that. Mm-hmm. Can I still keep his insurance, or vice versa? Does it, does it matter? Uh, yeah. So I do know that if you stay, if you do get hired on directly with the company full-time, you do have the option to make up to four weeks of direct payments through us at BenefitsNet Card to maintain the coverage. However, after those four direct payments, you would receive information regarding COBRA coverage, which is pretty much the same coverage that you had with us- Oh, okay. ... through ManCan, but just a different insurance carrier. Okay, so otherwise, I'll have it for as long... As I make my payments I got now for four weeks, I'll still have it so I get assurance through them then? Correct. Just there. All right. Okay. Uh, well, look, Well, go ahead and sign me up then. Awesome. Well, is there anything else I can help you out with today, Randy? No, that should be it. Okay. All right. Well, thank you for calling BenefitsNet Card, and I hope you have a wonderful day, okay? You do the same. Thank you very much. You're welcome. Bye-bye. 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 in a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi. Uh, my name is Randy Lupold. Um, I don't think it's too late, and I know I'm getting real close to it. Um, it's been a... It's been almost 30 days since, uh, I was hired, getting my first paycheck from ManCan, and I'm interested in getting benefits.

Speaker speaker\_1: Okay, so ManCan, what's the last four of your Social?

Speaker speaker\_2: Uh, last four is, uh, 2527. I can't remember it.

Speaker speaker\_1: And what was your last name, Randy?

Speaker speaker\_2: Uh, Lupold Sr., L-U-P-O-L-D.

Speaker speaker\_1: And for security purposes, can you verify the home address, including city, state and zip code?

Speaker speaker\_2: Yeah. It's uh, 150 Park Street, Caldwell, Ohio 44076.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_2: 8/25/1968.

Speaker speaker\_1: And a good telephone number have us 440-881-6342?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And the email I have is randylupoldsrwhiph4\_dum@indeedmail.com?

Speaker speaker\_2: What was that?

Speaker speaker\_1: It's a long one. Uh, randylupoldsr, uh, wiph4\_dum@indeedmail.com.

Speaker speaker\_2: Was that my email?

Speaker speaker\_1: Yes. Is that the email that you have?

Speaker speaker\_2: Mm, don't think so. Okay. What's a good email for you? I don't know. Email... The email I got is, um, uh, lowercase rh10825@att.net.

Speaker speaker\_1: ATT.net. Okay. So let's see here. And now, did you have an idea of what you wanted to be enrolled into through ManCan, or no?

Speaker speaker\_2: Uh, health insurance. I'm not sure what tiers you guys got.

Speaker speaker\_1: Okay. Let's see here.

Speaker speaker\_2: I tried to go on the website, but it w- it said I couldn't do it for some reason.

Speaker speaker\_1: All right.

Speaker speaker\_2: I'm a single person, so there's no dependents.

Speaker speaker\_1: Okay. Here, do you mind if I place you on a brief hold for a second?

Speaker speaker\_2: That's fine.

Speaker speaker\_1: Okay. Hello, Randy. You still there?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Awesome. Thank you so much for holding. Um, just wanted to get back with you and let you know, just continue to hold for another minute or two. Um, I'm actually investigating your file right now, um, and getting with my IT department and checking on something. Uh, but just... I just wanted to get back with you and let you know what's going on. Um, but just continue to hold for another second or two. Okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. Hello, Randy, you still there?

Speaker speaker\_2: Yeah, I'm here.

Speaker speaker\_1: Awesome, thank you so much for holding. I'm sorry about that. I had to confirm something with my back office and IT department, um, 'cause looking at the higher date, uh, it was... you received your first check as 11/1 or on November 1st. And I do know that the personal open enrollment period is 30 days from your first paycheck, so your cutoff date would've been December 1st. Um, but my back office gave permission to allow this change, um, so I'm gonna go ahead and get you enrolled. Um, so let's see here. Were you given a benefit guide by- through ManCan, or- or any- by any chance or no?

Speaker speaker\_2: Just a handbook.

Speaker speaker\_1: Oh, just a handbook? Okay, so that's what I am talking about. Okay. Um, so I do know that ManCan, they do offer three, uh, medical plans. Um, one of the medical plans just covers preventative healthcare services only. That is the StayHealthy MEC TeleRx. Um, so preventative healthcare services are like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. For employee only, it's \$15.65 a week. And then they have two other medical plans, the VIP plans. Those actually cover hospitals, doctors and medications. The only major difference between the Standard and the Classic is how much the insurance carrier pays for- to cover things. Um, so prime example, so say for example you have to get surgery in a physician's office. Under the VIP Standard, the insurance carrier pay \$125 a day, while under the Classic, they'll pay out \$250 a day. Um, so like I said, that's pretty much the only major difference between those two plans. Um, but they range from \$16.22 to \$17.88.

Speaker speaker\_2: Say that again? I'm sorry, what?

Speaker speaker\_1: They range from 16... Yeah, they range from \$16.22 to \$17.88.

Speaker speaker\_2: No, between the Classic and the other one. That- that- that's like your normal health insurance, right?

Speaker speaker\_1: Yeah, the V- the VIP plans, those cover hospitals, doctors and medications. Yes, sir.

Speaker speaker\_2: Okay. And so the VIP plan is what, 17.88 a week?

Speaker speaker\_1: Yes, sir, the Classic is \$17.88.

Speaker speaker\_2: Okay. So that's the Class- so that would be a more expensive one?

Speaker speaker\_1: Correct, the highest tier that's offered through ManCan, yes, sir.

Speaker speaker\_2: Uh, what's the difference between that- this one and the 16.22?

Speaker speaker\_1: Um, so the Clas- so the only major difference between the Standard and the Classic is how much the insurance carrier pays to cover things. Um, so say for example you have to get surgery in a hospital. Under the Standard, the insurance carrier will pay \$250 a day, while under the Classic, they'll pay out \$500 a day. So, the only difference is how much the car- carrier covers to pay for things.

Speaker speaker\_2: Uh, that's something you don't know if you're gonna need it or not. Um, but basically I have diabetes and that's why I gotta have my prescriptions and all that. That's the main important thing. Um, go ahead and- go ahead and enroll me into Classic, because you need.

Speaker speaker\_1: You said VIP Classic?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: All right. Okay. And I do know that, uh, ManCan does offer other things like FreeRx, which gives out free or discounted prescription coverage, dental, short-term disability, term life, which is life insurance.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And vision.

Speaker speaker\_2: I do- I- for now I do want dental.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And- and vision.

Speaker speaker\_1: Okay. Let's see. Anything else or just those three?

Speaker speaker\_2: Just those three for now.

Speaker speaker\_1: Okay, so doing those three for...

Speaker speaker\_2: Um, life insurance, that's- I've got that automatically being employed through that thing, though, right? They don't have-

Speaker speaker\_1: Uh, no, sir. This i- well, you're eligible for their health insurance. Um, I don't think it's automatic.

Speaker speaker\_2: I mean, most- most employers, they offer you life insurance or something while- while you're working through- through them. ManCan don't do that?

Speaker speaker\_1: Uh, no, sir. Well, they offer the term life through us at Benefits in a Card, because we're their plan administrators.

Speaker speaker\_2: But in order to do that, I gotta pay for that, right?

Speaker speaker\_1: Correct. It's only \$1.96 per week.

Speaker speaker\_2: Crumple me down with a flight.

Speaker speaker\_1: Okay. So the VIP Classic, dental, term life and vision all for employee only, correct?

Speaker speaker\_2: Right.

Speaker speaker\_1: Okay, so doing those four would make your total deductions \$25.21 per week. The authorized ManCan to make that deduction for you?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, so let me go ahead and save that. And who do you want your beneficiary to be put down for the term life?

Speaker speaker\_2: Uh, my son, and that would be the same name except for he's junior.

Speaker speaker\_1: Junior, okay. We'll go junior, yep.

Speaker speaker\_2: Thanks. Do I need a Social Security number?

Speaker speaker\_1: No, sir, just the, uh, first and last name and the relationship to him.

Speaker speaker\_2: Okay. Uh, my son.

Speaker speaker\_1: So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$25.21 come off your paycheck, coverage begins the Monday we receive that deduction from ManCan. Seven to 10 business days later, you'll 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 could 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 you 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, Randy, is there anything else I can help you out with today?

Speaker speaker\_2: I do got a question. If, for s- example, if I get, um... Let's say I get hired in by the assignment on that.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Can I still keep his insurance, or vice versa? Does it, does it matter?

Speaker speaker\_1: Uh, yeah. So I do know that if you stay, if you do get hired on directly with the company full-time, you do have the option to make up to four weeks of direct payments through us at BenefitsNet Card to maintain the coverage. However, after those four direct payments, you would receive information regarding COBRA coverage, which is pretty much the same coverage that you had with us-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... through ManCan, but just a different insurance carrier.

Speaker speaker\_2: Okay, so otherwise, I'll have it for as long... As I make my payments I got now for four weeks, I'll still have it so I get assurance through them then?

Speaker speaker\_1: Correct. Just there.

Speaker speaker\_2: All right. Okay. Uh, well, look,

Speaker speaker\_3: Well, go ahead and sign me up then.

Speaker speaker\_1: Awesome. Well, is there anything else I can help you out with today, Randy?

Speaker speaker\_2: No, that should be it.

Speaker speaker\_1: Okay.

Speaker speaker\_2: All right.

Speaker speaker\_1: Well, thank you for calling BenefitsNet Card, and I hope you have a wonderful day, okay?

Speaker speaker\_2: You do the same. Thank you very much.

Speaker speaker\_1: You're welcome. Bye-bye.

Speaker speaker\_2: Bye.