## Transcript: Justin Mills-6330362941718528-6001057799913472

## **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? I don't know. You called me. Was there a voicemail left by any chance? Uh, I don't know. Y- I mean, I, I just missed the call and I called back. Okay. Well, us at Benefits in a Card, we're the benefit administrators for staffing agencies, so you probably received an outbound call regarding- Oh, yeah. Yeah. No, I worked through, um, Morales, so I think you guys did call me 'cause someone tried to call me the other day and they tried to get me to go on this, uh, what's it called? Um, website and I tried to get on it, and it wouldn't let me, so I don't know. Yeah. Maybe that's why you're trying to call me. Well, I do know that Morales sent out voicemails to all of their employees letting them know that they were still in their company open enrollment period, so you had the option to enroll- Yeah, I don't- ... make changes or Enroll. ... benefits. Not having any luck with their website, so I don't know. Okay. I mean, I can get you enrolled over the phone if need be. Yeah, that works. Okay. So Morales, what's the last four of your social? Uh, 1765. And what was your first and last name? Michael with a E-L. Last name Cox. C-O-X. And for security purposes, can you verify your home address, including city, state and zip code, Michael? My home address being at a, um, a homeless shelter in Indiana. 625 Main Street, Anderson, Indiana, 46016. Okay, cool. Thanks. And your date of birth? Um, April 3rd, 19-2024. And a good telephone number have a 765-631-4475. Yeah, that works. That's my, um, ACA phone. And the email has his lifeisgoodalways3030@gmail? Yeah. Okay. Now quick question. Did you receive a benefit guide through Morales by any chance or no? No. Uh, I got one through, uh, Ambetter Insurance Company, but, um, I don't know whether Morales wanted the same thing or not. I'm not sure. Um, okay. So I'll go ahead and email you a copy of this one just to be on the safe side. Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Okay. Let's see here. And then I'll give you a brief rundown of what's offered, so just bear with me like 30 seconds, okay? All right. Okay. So I went ahead and sent that benefit guide, so you should be receiving it here momentarily. Um, now regarding through Morales, let's see here. They offer four medical plans. Um, one of them is the Stay Healthy MAC TeleRx. Now that one just covers your preventative healthcare services only, like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Mm-hmm. \$15.88 per week. Then they have two other medical plans, the VIP plans. Those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the standard and the classic is how much the insurance carrier pays to cover things. Uh- So prime example, prime example, say you have to get surgery in a hospital under the VIP student, the insurance carrier will pay \$250 a day, while under the classic about \$500 a day. Okay. But those range from- Um. ... \$17.91 to \$19.83 per week. Uh, does it come out as like check? Correct. It's deducted weekly

from your paycheck. Yes, sir. All right. Um, I'll probably just do the regular one. I don't really want to do it at all because I don't really have money to give them. I'm not like rich or anything. No worries. I mean, I can opt you out of benefits if need be. Yeah. I mean, I have two kids and I also am homeless, so my kids don't live with me, but I'm not rich. Okay. So do you want me to go ahead and opt you out, Michael? Yeah. Have a good day. You're welcome.

## **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: I don't know. You called me.

Speaker speaker\_1: Was there a voicemail left by any chance?

Speaker speaker\_2: Uh, I don't know. Y- I mean, I, I just missed the call and I called back.

Speaker speaker\_1: Okay. Well, us at Benefits in a Card, we're the benefit administrators for staffing agencies, so you probably received an outbound call regarding-

Speaker speaker\_2: Oh, yeah. Yeah. No, I worked through, um, Morales, so I think you guys did call me 'cause someone tried to call me the other day and they tried to get me to go on this, uh, what's it called? Um, website and I tried to get on it, and it wouldn't let me, so I don't know. Yeah. Maybe that's why you're trying to call me.

Speaker speaker\_1: Well, I do know that Morales sent out voicemails to all of their employees letting them know that they were still in their company open enrollment period, so you had the option to enroll-

Speaker speaker\_2: Yeah, I don't-

Speaker speaker\_1: ... make changes or

Speaker speaker\_3: Enroll.

Speaker speaker\_1: ... benefits.

Speaker speaker\_2: Not having any luck with their website, so I don't know.

Speaker speaker\_1: Okay. I mean, I can get you enrolled over the phone if need be.

Speaker speaker\_2: Yeah, that works.

Speaker speaker\_1: Okay. So Morales, what's the last four of your social?

Speaker speaker\_2: Uh, 1765.

Speaker speaker\_1: And what was your first and last name?

Speaker speaker\_2: Michael with a E-L. Last name Cox. C-O-X.

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

Speaker speaker\_2: My home address being at a, um, a homeless shelter in Indiana. 625 Main Street, Anderson, Indiana, 46016.

Speaker speaker 3: Okay, cool. Thanks.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_2: Um, April 3rd, 19- 2024.

Speaker speaker 1: And a good telephone number have a 765-631-4475.

Speaker speaker\_2: Yeah, that works. That's my, um, ACA phone.

Speaker speaker\_1: And the email has his lifeisgoodalways3030@gmail?

Speaker speaker 2: Yeah.

Speaker speaker\_1: Okay. Now quick question. Did you receive a benefit guide through Morales by any chance or no?

Speaker speaker\_2: No. Uh, I got one through, uh, Ambetter Insurance Company, but, um, I don't know whether Morales wanted the same thing or not. I'm not sure.

Speaker speaker\_1: Um, okay. So I'll go ahead and email you a copy of this one just to be on the safe side. Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker 2: Okay.

Speaker speaker\_1: Let's see here. And then I'll give you a brief rundown of what's offered, so just bear with me like 30 seconds, okay?

Speaker speaker\_2: All right.

Speaker speaker\_1: Okay. So I went ahead and sent that benefit guide, so you should be receiving it here momentarily. Um, now regarding through Morales, let's see here. They offer four medical plans. Um, one of them is the Stay Healthy MAC TeleRx. Now that one just covers your preventative healthcare services only, like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: \$15.88 per week. Then they have two other medical plans, the VIP plans. Those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the standard and the classic is how much the insurance carrier pays to cover things.

Speaker speaker 2: Uh-

Speaker speaker\_1: So prime example, prime example, say you have to get surgery in a hospital under the VIP student, the insurance carrier will pay \$250 a day, while under the classic about \$500 a day.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But those range from-

Speaker speaker\_2: Um.

Speaker speaker\_1: ... \$17.91 to \$19.83 per week.

Speaker speaker\_2: Uh, does it come out as like check?

Speaker speaker\_1: Correct. It's deducted weekly from your paycheck. Yes, sir.

Speaker speaker\_2: All right. Um, I'll probably just do the regular one. I don't really want to do it at all because I don't really have money to give them. I'm not like rich or anything.

Speaker speaker\_1: No worries. I mean, I can opt you out of benefits if need be.

Speaker speaker\_2: Yeah. I mean, I have two kids and I also am homeless, so my kids don't live with me, but I'm not rich.

Speaker speaker\_1: Okay. So do you want me to go ahead and opt you out, Michael?

Speaker speaker\_2: Yeah. Have a good day.

Speaker speaker\_1: You're welcome.