

Transcript: Malcolm

Nash-4759826743345152-6695593434595328

Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hi, Malcolm. My name is Victoria. I'm an employee, um, through ManCan Temporary Employment, and I'm calling to enroll in their, uh, what is it, M-E-C TeleRx plan. All right. What's the last four of your social? 1699. You said your first name is Victoria. What's your last name? Schempp, S-C-H-E-M-P-P. Okay. For security purposes, can you verify your address and date of birth for me? Uh, date of birth is February 21st, 1990. My address is 1279 Route 30, um, Clinton, Pennsylvania, zip code 15026. Thank you. So we got your phone number, 570-236-4616? Yep. And we got email as vlastname@gmail.com? Yep. Can you say your birthday is February 21st, 1990? Yeah. Yeah. Okay, so could you verify what's your full social? Uh, 151881699. Thank you. They didn't have your date of birth on file, so I had to add it on there. Okay. That's the only reason I asked you to verify, was your full social. Um- Okay. I got it. So you have... You said you only want the M-E-C TeleRx? That's the only plan that you're interested in? Uh, that is what they told me to enroll in. So you have multiple options. That's just the- the one that they auto-enroll you into. Oh. Um... Hold on. Let me see. What else? So they offer you medical, free Rx, virtual primary care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health, and an ID experts. Okay. Um, so I do want to be able, um... Okay. So I don't really know what plan offers what. Let me see. It says, uh... Well, it looks like your hire date is 4/25. What I can do for you, I can send you the benefits guide. If you want to look over that before you get enrolled, you can do that. And then We can get you all set. No, I have it. I have it in my email. I just- I'm- I'm pulling up my email because I called you earlier. Um, so sorry about this. No, you're fine. Huh? Hello? You talking to me? Yeah, I was talking to you. Yeah, so you're fine. You didn't gotta apologize. Okay. Um, Oreos, not now. Sorry, that's my cat. Uh, da, da, da, da, da. What is it? So I know I want... I would like to... doctor's visits, um, dental, vision. Um, what else we got? And I do have to go to the hospital for a lifelong medical condition. So I need that. I would like that covered as well. Um. So that would be the VIP Standard Plan or the VIP Classic Plan. Uh, what's the difference? The difference is the- actually the hospital benefits. The VIP Classic covers more than the standard. Oh, okay. Yeah, we'll do that then. All right. So you want the VIP Classic, the dental, the vision, and the M-E-C TeleRx plan? Uh, yes. Okay. Was there anything else that you were interested in? That's it. All right. So your total's going to be \$38.95. That'll be deducted weekly. Okay. Do you authorize your employer to make these deductions? I authori-... Yes. Thank you. So I do have to let you know that these plans fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or

losing coverage from another carrier. Okay. I don't think that should be a problem. Mm-hmm. Okay. Mm-hmm. All right. So the enrollment process does take one to two weeks. Once we see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date. Okay. Awesome. All right. Then I- I do want to let you know, with your VIP Classic, if you wanted a physical card, you have to call and request it once your coverage becomes active. Otherwise, it's sent within your email. Okay, that's fine. All right. Well- well, is there anything else that I can help you with today, Ms. Victoria? Nope, that was it. Thank you so much. No problem. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your week. You too. Thank you. You. Bye. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_1: Hi, Malcolm. My name is Victoria. I'm an employee, um, through ManCan Temporary Employment, and I'm calling to enroll in their, uh, what is it, M-E-C TeleRx plan.

Speaker speaker_0: All right. What's the last four of your social?

Speaker speaker_1: 1699.

Speaker speaker_0: You said your first name is Victoria. What's your last name?

Speaker speaker_1: Schempp, S-C-H-E-M-P-P.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: Uh, date of birth is February 21st, 1990. My address is 1279 Route 30, um, Clinton, Pennsylvania, zip code 15026.

Speaker speaker_0: Thank you. So we got your phone number, 570-236-4616?

Speaker speaker_1: Yep.

Speaker speaker_0: And we got email as vlastname@gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_0: Can you say your birthday is February 21st, 1990?

Speaker speaker_1: Yeah.

Speaker speaker_0: Yeah. Okay, so could you verify what's your full social?

Speaker speaker_1: Uh, 151881699.

Speaker speaker_0: Thank you. They didn't have your date of birth on file, so I had to add it on there.

Speaker speaker_1: Okay.

Speaker speaker_0: That's the only reason I asked you to verify, was your full social. Um-

Speaker speaker_1: Okay. I got it.

Speaker speaker_0: So you have... You said you only want the M-E-C TeleRx? That's the only plan that you're interested in?

Speaker speaker_1: Uh, that is what they told me to enroll in.

Speaker speaker_0: So you have multiple options. That's just the- the one that they auto-enroll you into.

Speaker speaker_1: Oh. Um... Hold on. Let me see. What else?

Speaker speaker_0: So they offer you medical, free Rx, virtual primary care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health, and an ID experts.

Speaker speaker_1: Okay. Um, so I do want to be able, um... Okay. So I don't really know what plan offers what. Let me see. It says, uh...

Speaker speaker_0: Well, it looks like your hire date is 4/25. What I can do for you, I can send you the benefits guide. If you want to look over that before you get enrolled, you can do that. And then

Speaker speaker_2: We can get you all set.

Speaker speaker_1: No, I have it. I have it in my email. I just- I'm- I'm pulling up my email because I called you earlier. Um, so sorry about this.

Speaker speaker_0: No, you're fine.

Speaker speaker_1: Huh? Hello?

Speaker speaker_0: You talking to me?

Speaker speaker_1: Yeah, I was talking to you.

Speaker speaker_0: Yeah, so you're fine. You didn't gotta apologize.

Speaker speaker_1: Okay. Um, Oreo, not now. Sorry, that's my cat. Uh, da, da, da, da, da. What is it? So I know I want... I would like to... doctor's visits, um, dental, vision. Um, what else we got? And I do have to go to the hospital for a lifelong medical condition. So I need that. I would like that covered as well. Um.

Speaker speaker_0: So that would be the VIP Standard Plan or the VIP Classic Plan.

Speaker speaker_1: Uh, what's the difference?

Speaker speaker_0: The difference is the- actually the hospital benefits. The VIP Classic covers more than the standard.

Speaker speaker_1: Oh, okay. Yeah, we'll do that then.

Speaker speaker_0: All right. So you want the VIP Classic, the dental, the vision, and the M-E-C TeleRx plan?

Speaker speaker_1: Uh, yes.

Speaker speaker_0: Okay. Was there anything else that you were interested in?

Speaker speaker_1: That's it.

Speaker speaker_0: All right. So your total's going to be \$38.95. That'll be deducted weekly.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you authorize your employer to make these deductions?

Speaker speaker_1: I authori-... Yes.

Speaker speaker_0: Thank you. So I do have to let you know that these plans fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Okay. I don't think that should be a problem. Mm-hmm.

Speaker speaker_0: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: All right. So the enrollment process does take one to two weeks. Once we see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date.

Speaker speaker_1: Okay. Awesome.

Speaker speaker_0: All right. Then I- I do want to let you know, with your VIP Classic, if you wanted a physical card, you have to call and request it once your coverage becomes active. Otherwise, it's sent within your email.

Speaker speaker_1: Okay, that's fine.

Speaker speaker_0: All right. Well- well, is there anything else that I can help you with today, Ms. Victoria?

Speaker speaker_1: Nope, that was it. Thank you so much.

Speaker speaker_0: No problem. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you.

Speaker speaker_1: You. Bye.

Speaker speaker_0: Bye.