Transcript: Malcolm Nash-4773578338156544-4714565554618368

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yeah, hi. I was returning a phone call about, uh, signing up for benefits. All right. What staffing company do you work for? Uh, ManKin. So last four of your Social? Uh, 7379. You said 7379? Yes. First name? Andrew. Last name? Minich, M-I-N-I-C-H. Just for security purposes, can you verify your address and date of birth for me? Yeah, my address is 755 Grant Avenue, Alliance, Ohio. Uh, date of birth, 7/3/1992. Can you verify your full Social for me? Yep. It's, uh, 299-94-7379. Thank you. Let's check we got a good phone number, 330-596-0420? Yes. And a good email is andrewminich74@gmail.com? Yeah. Thank you. All right. So you wanted to get enrolled in coverage or you just wanted to get information? Uh, enrolled in coverage. Right. What type of coverage were you wanting to get enrolled into? Um, how much does the MetLife break, uh, come out in a paycheck? So MetLife is covered by vision, so you mean the vision coverage? Oh, no. Okay, then... Okay, then I... Which one is for, like, uh, prescriptions and stuff like that? So you have the VIP Standard and the VIP Classic. That one covers doctors, hospitals and prescriptions. And then you also have the FreeRx option which gives you access to over 800 acute and chronic medications. And then you also have the MEC-TeleRx which combines the preventative care with the MEC, with the Tele-... with the FreeRx. All right. Um, which... How much does the, uh... You said there was Platinum or, or Classic? So you have the Standard and the Classic. The Standard is \$16.22. The Classic is \$17.88. Okay. That comes out every two weeks or every week? It comes out every week. Okay. Um, I'll go with the, uh, Standard. All right. What else were you interested in? Um, right now I just need, um... Uh, so there was vision. I don't, I don't need the vision right now. Um, does that cover dental, the Standard? No, sir. Dental is an add-on. It'd be \$3.38. Okay. Yeah, I'll add the dental. All right. What else were you interested in? Um, that, that should be good for now. That should cover what I need, had to have covered. Okay. So with those three, with those two plans selected, your total will be \$19.60. All right. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes. Thank you. So I do have to let you know that your plans fall under the 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. 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 will be sent one to two weeks after that date. Okay. If you wanted a physical copy of your medical card once your coverage becomes active, you have to call and request it. Otherwise, it's only sent

via email. Okay. Well, was there anything else I can help you with today, Mr. Andrew? Uh, no, that'd be all. I appreciate it. No problem. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great weekend, man. Thanks, you too. Yep. Thank you. All right. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_2: Yeah, hi. I was returning a phone call about, uh, signing up for benefits.

Speaker speaker_1: All right. What staffing company do you work for?

Speaker speaker_2: Uh, ManKin.

Speaker speaker_1: So last four of your Social?

Speaker speaker 2: Uh, 7379.

Speaker speaker_1: You said 7379?

Speaker speaker_2: Yes.

Speaker speaker_1: First name?

Speaker speaker_2: Andrew.

Speaker speaker_1: Last name?

Speaker speaker 2: Minich, M-I-N-I-C-H.

Speaker speaker_1: Just for security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Yeah, my address is 755 Grant Avenue, Alliance, Ohio. Uh, date of birth, 7/3/1992.

Speaker speaker_1: Can you verify your full Social for me?

Speaker speaker_2: Yep. It's, uh, 299-94-7379.

Speaker speaker_1: Thank you. Let's check we got a good phone number, 330-596-0420?

Speaker speaker_2: Yes.

Speaker speaker_1: And a good email is andrewminich74@gmail.com?

Speaker speaker 2: Yeah.

Speaker speaker_1: Thank you. All right. So you wanted to get enrolled in coverage or you just wanted to get information?

Speaker speaker_2: Uh, enrolled in coverage.

Speaker speaker_1: Right. What type of coverage were you wanting to get enrolled into?

Speaker speaker_2: Um, how much does the MetLife break, uh, come out in a paycheck?

Speaker speaker_1: So MetLife is covered by vision, so you mean the vision coverage?

Speaker speaker_2: Oh, no. Okay, then... Okay, then I... Which one is for, like, uh, prescriptions and stuff like that?

Speaker speaker_1: So you have the VIP Standard and the VIP Classic. That one covers doctors, hospitals and prescriptions. And then you also have the FreeRx option which gives you access to over 800 acute and chronic medications. And then you also have the MEC-TeleRx which combines the preventative care with the MEC, with the Tele-... with the FreeRx.

Speaker speaker_2: All right. Um, which... How much does the, uh... You said there was Platinum or, or Classic?

Speaker speaker_1: So you have the Standard and the Classic. The Standard is \$16.22. The Classic is \$17.88.

Speaker speaker_2: Okay. That comes out every two weeks or every week?

Speaker speaker_1: It comes out every week.

Speaker speaker_2: Okay. Um, I'll go with the, uh, Standard.

Speaker speaker_1: All right. What else were you interested in?

Speaker speaker_2: Um, right now I just need, um... Uh, so there was vision. I don't, I don't need the vision right now. Um, does that cover dental, the Standard?

Speaker speaker_1: No, sir. Dental is an add-on. It'd be \$3.38.

Speaker speaker_2: Okay. Yeah, I'll add the dental.

Speaker speaker_1: All right. What else were you interested in?

Speaker speaker_2: Um, that, that should be good for now. That should cover what I need, had to have covered.

Speaker speaker_1: Okay. So with those three, with those two plans selected, your total will be \$19.60.

Speaker speaker_2: All right.

Speaker speaker_1: That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you. So I do have to let you know that your plans fall under the 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_2: Okay.

Speaker speaker_1: 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 will be sent one to two weeks after that date.

Speaker speaker_2: Okay.

Speaker speaker_1: If you wanted a physical copy of your medical card once your coverage becomes active, you have to call and request it. Otherwise, it's only sent via email.

Speaker speaker_2: Okay.

Speaker speaker_1: Well, was there anything else I can help you with today, Mr. Andrew?

Speaker speaker_2: Uh, no, that'd be all. I appreciate it.

Speaker speaker_1: No problem. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great weekend, man.

Speaker speaker_2: Thanks, you too. Yep.

Speaker speaker_1: Thank you.

Speaker speaker_2: All right. Bye-bye.

Speaker speaker_1: Bye.