

Transcript: Malcolm

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Full Transcript

... this is Malcolm, how can I help you? Uh, yes, my name is Carson. I was just, um, wanting to register. What staffing company do you work for? Uh, American Staffing Corp. Last four of your social? Uh, 4-9-5... uh, uh, sorry, uh, 2-0-3-9. First name? Carson. Last name? Eastburn. All right. For security purposes, can you verify your address and date of birth for me? Uh, yes. Um, 326 East Montclair Street in Springfield, Missouri. And, uh, I'm sorry, what was the second part? Date of birth. Date of birth, 08-23-1995. Okay. So we got your phone number, 471-593-5715. Yes. And the email is carson.eastburn@gmail.com? Yes. All right. What type of coverage were you looking to get enrolled into? Um, I guess just, uh, the... All right. So they offer you medical, they offer you FreeRx, dental, short-term disability, life insurance, vision, critical illness, group accident, and the preventative care. Okay. Um, I guess, um, sign up for all of 'em? I don't know. I would do all of them. Just medical? And vision. Medical, vision, and dental, please. Sorry. You're fine. So for medical, they offer you five different plans. They offer you three VIP plans. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is the higher you go up, the more coverage you receive at the... as far as the hospital benefit goes. The VIP Classic is \$19.57. The VIP Plus is \$31.61. And the VIP XL is \$44.54. And then the other two medical plans they offer you is the MEC TeleRx, which is good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women, any preventative care services that's not included in the VIP plan. And then they offer you the MEC Enhanced, which is a combination of the preventative care plan and the VIP plan. The MEC TeleRx plan also gives you access to FreeRx, which is a virtual pharmacy that gives you access to over 800 acute and chronic medications, and it also gives you access to virtual urgent care, uh, visits. And then that one is \$16.85. The MEC Enhanced was combined with preventative care with the VIP plan is \$43.83. Uh, I guess, uh, on the website, it says that I should be enrolled in the, uh, MEC TeleRx, so you only need- Yes, that's the preventi- that's, that's the preventative care plan. That'd be good for, like, wellness checks, physicals, vaccinations, cancer screenings. And it has... it gives you access to FreeRx, but you won't be able to visit do- doctor or hospital with those when you... those aren't covered with that plan. Oh, okay. Are you basically that's the plan you want to get enrolled into? Um... Uh, I'm sorry, um, did you have one for it was like 16 something? Yeah, that one is the MEC TeleRx. It's \$16.85. Okay. Um, yeah, I suppose we'll do that one. So your total with the three plans selected will be \$22.63. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes. If you... Can I ask a question? Uh, I'm sorry, I just want to double-check. Does that one allow me to see a doctor? That one's good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women, any preventative care services. It does not include doctors or hospitals. Okay, so I can't go with that one. So I understand the MEC Enhanced combines the

preventative care with the VIP plan, or you can get the VIP plan by itself, or you can get both the preventative care and the VIP plan. It's totally up to you. I wouldn't be able to make any recommendations. Uh, what, uh, what was the, uh, the \$19 one? I'm so sorry. You're fine. The \$19 one is the VIP Classic. That's the cheaper of the VIP and it covers doctors, hospitals, and prescriptions. Okay. Um, yeah, I think I'll go with that one. So did you still want the preventative care? 'Cause preventative care is not included in that plan. Uh, yeah, I suppose we'll do both. All right. So with all four plans selected, your total will be \$42.20. That'll be deducted weekly. All right. Okay. Do you authorize your employer to make these deductions? Yes, that's fine. All right. So I do have to let you know that your plans fall under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. If 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 you see that first deduction from your paycheck and we see it in our system, that fund date is when your coverage will become active. Your ID cards are sent one to three days from the activation date. Okay. And I do want to let you know, with your medical card, if you wanted a physical copy, once your coverage becomes active, you want to call and request it. Otherwise, it's only v- it's only sent via email. Oh, okay. Thank you. No problem, Mr. Carson. Was there anything else I can help you with today? Uh, no, I believe that'll be it. All right. If there's nothing else, thanks for calling Benefits on the Card. I hope you have a great weekend, man. Thank you. You, too. Thank you.

Conversation Format

Speaker speaker_0: ... this is Malcolm, how can I help you?

Speaker speaker_1: Uh, yes, my name is Carson. I was just, um, wanting to register.

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: Uh, American Staffing Corp.

Speaker speaker_0: Last four of your social?

Speaker speaker_1: Uh, 4-9-5... uh, uh, sorry, uh, 2-0-3-9.

Speaker speaker_0: First name?

Speaker speaker_1: Carson.

Speaker speaker_0: Last name?

Speaker speaker_1: Eastburn.

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

Speaker speaker_1: Uh, yes. Um, 326 East Montclair Street in Springfield, Missouri. And, uh, I'm sorry, what was the second part?

Speaker speaker_0: Date of birth.

Speaker speaker_1: Date of birth, 08-23-1995.

Speaker speaker_0: Okay. So we got your phone number, 471-593-5715.

Speaker speaker_1: Yes.

Speaker speaker_0: And the email is carson.eastburn@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. What type of coverage were you looking to get enrolled into?

Speaker speaker_1: Um, I guess just, uh, the...

Speaker speaker_0: All right. So they offer you medical, they offer you FreeRx, dental, short-term disability, life insurance, vision, critical illness, group accident, and the preventative care.

Speaker speaker_1: Okay. Um, I guess, um, sign up for all of 'em? I don't know.

Speaker speaker_2: I would do all of them.

Speaker speaker_1: Just medical?

Speaker speaker_2: And vision.

Speaker speaker_1: Medical, vision, and dental, please. Sorry.

Speaker speaker_0: You're fine. So for medical, they offer you five different plans. They offer you three VIP plans. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is the higher you go up, the more coverage you receive at the... as far as the hospital benefit goes. The VIP Classic is \$19.57. The VIP Plus is \$31.61. And the VIP XL is \$44.54. And then the other two medical plans they offer you is the MEC TeleRx, which is good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women, any preventative care services that's not included in the VIP plan. And then they offer you the MEC Enhanced, which is a combination of the preventative care plan and the VIP plan. The MEC TeleRx plan also gives you access to FreeRx, which is a virtual pharmacy that gives you access to over 800 acute and chronic medications, and it also gives you access to virtual urgent care, uh, visits. And then that one is \$16.85. The MEC Enhanced was combined with preventative care with the VIP plan is \$43.83.

Speaker speaker_1: Uh, I guess, uh, on the website, it says that I should be enrolled in the, uh, MEC TeleRx, so you only need-

Speaker speaker_0: Yes, that's the preventi- that's, that's the preventative care plan. That'd be good for, like, wellness checks, physicals, vaccinations, cancer screenings. And it has... it

gives you access to FreeRx, but you won't be able to visit do- doctor or hospital with those when you... those aren't covered with that plan.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Are you basically that's the plan you want to get enrolled into?

Speaker speaker_1: Um... Uh, I'm sorry, um, did you have one for it was like 16 something?

Speaker speaker_0: Yeah, that one is the MEC TeleRx. It's \$16.85.

Speaker speaker_1: Okay. Um, yeah, I suppose we'll do that one.

Speaker speaker_0: So your total with the three plans selected will be \$22.63. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: If you...

Speaker speaker_2: Can I ask a question?

Speaker speaker_1: Uh, I'm sorry, I just want to double-check. Does that one allow me to see a doctor?

Speaker speaker_0: That one's good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms in women, any preventative care services. It does not include doctors or hospitals.

Speaker speaker_1: Okay, so I can't go with that one.

Speaker speaker_0: So I understand the MEC Enhanced combines the preventative care with the VIP plan, or you can get the VIP plan by itself, or you can get both the preventative care and the VIP plan. It's totally up to you. I wouldn't be able to make any recommendations.

Speaker speaker_1: Uh, what, uh, what was the, uh, the \$19 one? I'm so sorry.

Speaker speaker_0: You're fine. The \$19 one is the VIP Classic. That's the cheaper of the VIP and it covers doctors, hospitals, and prescriptions.

Speaker speaker_1: Okay. Um, yeah, I think I'll go with that one.

Speaker speaker_0: So did you still want the preventative care? 'Cause preventative care is not included in that plan.

Speaker speaker_1: Uh, yeah, I suppose we'll do both.

Speaker speaker_0: All right. So with all four plans selected, your total will be \$42.20. That'll be deducted weekly.

Speaker speaker_1: All right.

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

Speaker speaker_1: Yes, that's fine.

Speaker speaker_0: All right. So I do have to let you know that your plans fall under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. If 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.

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

Speaker speaker_1: Okay.

Speaker speaker_0: And I do want to let you know, with your medical card, if you wanted a physical copy, once your coverage becomes active, you want to call and request it. Otherwise, it's only v- it's only sent via email.

Speaker speaker_1: Oh, okay. Thank you.

Speaker speaker_0: No problem, Mr. Carson. Was there anything else I can help you with today?

Speaker speaker_1: Uh, no, I believe that'll be it.

Speaker speaker_0: All right. If there's nothing else, thanks for calling Benefits on the Card. I hope you have a great weekend, man.

Speaker speaker_1: Thank you. You, too.

Speaker speaker_0: Thank you.