

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hey, how you doing? Uh, I just got a text about being auto-enrolled, and they said that I should call to make changes before the window closes. What staffing company you work for? Surge Staffing. Right. What's the last four of your social? 1409. First name? Kevin. Did you say Evan, or Kevin? Kevin, with a K. Last name? Coffey-Sinch. Okay. For security purposes, can you verify your address and date of birth for me? 931 Walden Landing. Date of birth is September 28, 1995. Sir, that's not the address that we have on file. All right. Well, 10911 Cherry Boulevard, Apartment 408. Is that an old address? Yeah. I literally... Yeah, I was in the process of moving. All right, so what's your new address? I can get it updated for you. 931 Walden Landing. So W-A-L-D-E-N Landing Drive. And city, state, zip code? It's all the same. Yeah, so Hampton, Georgia, uh, 30228. Did you say Hampton, Georgia? Yeah. So then H-A-M-P-T-O-N? Yeah. And what's the zip code? 30228. And you also got your phone number at 404-967-8552? Yeah. And I think your email is kevincoffey-sinch@gmail.com? Yeah. All right. So what you want to do is decline the coverage, or you want to get enrolled? No, I wanted to get enrolled, I just don't know what it covers. You know what I mean? I ain't know if I can change like, certain... you know? Yeah, so you can pick your own options. The plan, they just auto-enroll you into that plan unless you decline or pick your own options. All right. See, I can't change which plan I'm enrolled in. So they haven't enrolled you yet, but the plan that they do enroll you into is the MEC TeleRx plan. That's a preventative care plan. That'd be good for like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any preventative care services. That doesn't include dental, vision, or doctors, or hospitals. They do offer those plans. So the plans that they offer you is medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, and behavior health. Okay. Uh, well, what's the difference between that plan and the plan I have now? Is it a price difference? Yes, sir. All the... oh, excuse me. All the plans have separate prices, and they also cover different things. Okay, so for the plan that you just said, what's the price for that? So I just named all the plans that they have available for you. I'm not sure which one you're referring to directly. Okay, so I'm, I'm looking forward to like, dental and, um, dental and health. Or not health insurance but, you know, hospitals, doctors, stuff like that. Right. So for dental it'll be \$4.17. For medical they offer you the VIP Standard and the VIP Classic, and then the plan that they auto-enroll you into. So the plan, I already told you about the plan that they auto-enroll you into. The VIP Standard and the VIP Classic, both of those plans cover doctors and hospital, doctors and hospitals and prescriptions. All right. The only difference between the two, the Standard and the Classic, is the Classic offers more than the hospital benefits. Oh. Okay. So, uh, you said there was a VIP Standard. Can you go over that one more time? So you have the VIP

Standard and the VIP Classic. Both of these plans cover doctors, hospitals and prescriptions. The only difference between the two is the Classic covers more than the Standard and the hospital benefit. And then you have the MEC TeleRx, which is the preventative one that they auto-enroll you into. Right. So, um, what is... Is there a deductible difference between the Classic and the Standard? No, sir. None of these plans have deductibles. They're all limited benefits plans. So what that means is the member or the doctor sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim will be your responsibility. All right. So I'm aiming to get the most coverage, just in case. You know what I mean? So, um, yeah. Um- So do you want the preventative care and the VIP? Malcolm? Yeah, yeah. All right, so do you want the VIP Standard or the VIP Classic? Um, which one has the better coverage then, Standard or the Classic? Or VIP Classic? I wouldn't be able to... I wouldn't be able to make any recommendations, but the Classic does cost more and give you more in terms of the hospital benefit. Okay, cool. And what's the price of the Classic? It would be \$19.53. All right. Um, well, yeah, give me the Classic. And, um, let me think, what else? And do... this don't come with dental coverage, huh? No, sir. Dental is extra \$4.17. So right now I have the VIP Classic, the dental and a preventative care plan selected. It would be \$40.50 a week that they would deduct from you. Um, all right. And then if I ever needed to make changes, I can call this number again and figure it out? You can always cancel at any time, but in order to add coverage you have to wait until a company open enrollment period, or you have to have a qualifying life event- Yeah. ... such as marriage or divorce, having or adopting a child- Yeah. ... or gaining or losing coverage from another carrier. All right. That's cool. But with me adding the coverage that I have now, if I ever wanted to take some back later on, I could? Mm-hmm. Yeah. You can cancel... You can always cancel at any time. Yeah. You just can't add on any time. I just can't add on anytime. Okay. No, that's fine, that's fine. So I'ma, um... Yeah, I'ma take that. So you just want the preventive care? Does that put me into the dental? The dental and the VIP Plus it? No, I want all three. I want this. Yeah. Okay. All right, so do you authorize your employer to make these deductions? Yes. Do you... 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 following Monday is when your coverage will become active. Now, ID cards are sent one to two weeks from that activation date. Okay. All right. And then I do wanna let you know, with your medical... With the VIP Plus, if, if you wanted a physical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay. All right. Well, was there anything else I can help you with today, Mr. Finch? Uh-uh, that's it. Okay. And if there's nothing else, thanks for calling Benefits in a Car. Hope you have a great rest of your week, man. All right. You too. Thank you.

Conversation Format

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

Speaker speaker_1: Hey, how you doing? Uh, I just got a text about being auto-enrolled, and they said that I should call to make changes before the window closes.

Speaker speaker_0: What staffing company you work for?

Speaker speaker_1: Surge Staffing.

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

Speaker speaker_1: 1409.

Speaker speaker_0: First name?

Speaker speaker_1: Kevin.

Speaker speaker_0: Did you say Evan, or Kevin?

Speaker speaker_1: Kevin, with a K.

Speaker speaker_0: Last name?

Speaker speaker_1: Coffey-Sinch.

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

Speaker speaker_1: 931 Walden Landing. Date of birth is September 28, 1995.

Speaker speaker_0: Sir, that's not the address that we have on file.

Speaker speaker_1: All right. Well, 10911 Cherry Boulevard, Apartment 408.

Speaker speaker_0: Is that an old address?

Speaker speaker_1: Yeah. I literally... Yeah, I was in the process of moving.

Speaker speaker_0: All right, so what's your new address? I can get it updated for you.

Speaker speaker_1: 931 Walden Landing. So W-A-L-D-E-N Landing Drive.

Speaker speaker_0: And city, state, zip code?

Speaker speaker_1: It's all the same. Yeah, so Hampton, Georgia, uh, 30228.

Speaker speaker_0: Did you say Hampton, Georgia?

Speaker speaker_1: Yeah.

Speaker speaker_0: So then H-A-M-P-T-O-N?

Speaker speaker_1: Yeah.

Speaker speaker_0: And what's the zip code?

Speaker speaker_1: 30228.

Speaker speaker_0: And you also got your phone number at 404-967-8552?

Speaker speaker_1: Yeah.

Speaker speaker_0: And I think your email is kevincoffey-sinch@gmail.com?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right. So what you want to do is decline the coverage, or you want to get enrolled?

Speaker speaker_1: No, I wanted to get enrolled, I just don't know what it covers. You know what I mean? I ain't know if I can change like, certain... you know?

Speaker speaker_0: Yeah, so you can pick your own options. The plan, they just auto-enroll you into that plan unless you decline or pick your own options.

Speaker speaker_1: All right. See, I can't change which plan I'm enrolled in.

Speaker speaker_0: So they haven't enrolled you yet, but the plan that they do enroll you into is the MEC TeleRx plan. That's a preventative care plan. That'd be good for like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any preventative care services. That doesn't include dental, vision, or doctors, or hospitals. They do offer those plans. So the plans that they offer you is medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, and behavior health.

Speaker speaker_1: Okay. Uh, well, what's the difference between that plan and the plan I have now? Is it a price difference?

Speaker speaker_0: Yes, sir. All the... oh, excuse me. All the plans have separate prices, and they also cover different things.

Speaker speaker_1: Okay, so for the plan that you just said, what's the price for that?

Speaker speaker_0: So I just named all the plans that they have available for you. I'm not sure which one you're referring to directly.

Speaker speaker_1: Okay, so I'm, I'm looking forward to like, dental and, um, dental and health. Or not health insurance but, you know, hospitals, doctors, stuff like that.

Speaker speaker_0: Right. So for dental it'll be \$4.17. For medical they offer you the VIP Standard and the VIP Classic, and then the plan that they auto-enroll you into. So the plan, I already told you about the plan that they auto-enroll you into. The VIP Standard and the VIP Classic, both of those plans cover doctors and hospital, doctors and hospitals and prescriptions.

Speaker speaker_1: All right.

Speaker speaker_0: The only difference between the two, the Standard and the Classic, is the Classic offers more than the hospital benefits.

Speaker speaker_2: Oh.

Speaker speaker_1: Okay. So, uh, you said there was a VIP Standard. Can you go over that one more time?

Speaker speaker_0: So you have the VIP Standard and the VIP Classic. Both of these plans cover doctors, hospitals and prescriptions. The only difference between the two is the Classic covers more than the Standard and the hospital benefit. And then you have the MEC TeleRx, which is the preventative one that they auto-enroll you into.

Speaker speaker_1: Right. So, um, what is... Is there a deductible difference between the Classic and the Standard?

Speaker speaker_0: No, sir. None of these plans have deductibles. They're all limited benefits plans. So what that means is the member or the doctor sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim will be your responsibility.

Speaker speaker_1: All right. So I'm aiming to get the most coverage, just in case. You know what I mean? So, um, yeah. Um-

Speaker speaker_0: So do you want the preventative care and the VIP? Malcolm?

Speaker speaker_1: Yeah, yeah.

Speaker speaker_0: All right, so do you want the VIP Standard or the VIP Classic?

Speaker speaker_1: Um, which one has the better coverage then, Standard or the Classic? Or VIP Classic?

Speaker speaker_0: I wouldn't be able to... I wouldn't be able to make any recommendations, but the Classic does cost more and give you more in terms of the hospital benefit.

Speaker speaker_1: Okay, cool. And what's the price of the Classic?

Speaker speaker_0: It would be \$19.53.

Speaker speaker_1: All right. Um, well, yeah, give me the Classic. And, um, let me think, what else? And do... this don't come with dental coverage, huh?

Speaker speaker_0: No, sir. Dental is extra \$4.17. So right now I have the VIP Classic, the dental and a preventative care plan selected. It would be \$40.50 a week that they would deduct from you.

Speaker speaker_1: Um, all right. And then if I ever needed to make changes, I can call this number again and figure it out?

Speaker speaker_0: You can always cancel at any time, but in order to add coverage you have to wait until a company open enrollment period, or you have to have a qualifying life event-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... such as marriage or divorce, having or adopting a child-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... or gaining or losing coverage from another carrier.

Speaker speaker_1: All right. That's cool. But with me adding the coverage that I have now, if I ever wanted to take some back later on, I could?

Speaker speaker_0: Mm-hmm. Yeah. You can cancel... You can always cancel at any time.

Speaker speaker_1: Yeah.

Speaker speaker_0: You just can't add on any time.

Speaker speaker_1: I just can't add on anytime. Okay. No, that's fine, that's fine. So I'ma, um... Yeah, I'ma take that.

Speaker speaker_0: So you just want the preventive care?

Speaker speaker_1: Does that put me into the dental?

Speaker speaker_0: The dental and the VIP Plus it?

Speaker speaker_1: No, I want all three. I want this. Yeah.

Speaker speaker_0: Okay. All right, so do you authorize your employer to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: Do you... 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 following Monday is when your coverage will become active. Now, ID cards are sent one to two weeks from that activation date.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then I do wanna let you know, with your medical... With the VIP Plus, if, if you wanted a physical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Well, was there anything else I can help you with today, Mr. Finch?

Speaker speaker_1: Uh-uh, that's it.

Speaker speaker_0: Okay. And if there's nothing else, thanks for calling Benefits in a Car. Hope you have a great rest of your week, man.

Speaker speaker_1: All right. You too.

Speaker speaker_0: Thank you.