Transcript: Malcolm

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## **Full Transcript**

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hey, morning, Malcolm. Um, I'm trying to enroll in benefits. Okay. What benefit- My husband- ... has he worked for? Um, superior skills trade. Superior skills trade. Spell that for you, Social? Uh, two, five, three, seven. Are you enrolling for yourself or are you trying to enroll for him? Yeah, I'm trying to enroll for Victor Mack. He called on me yesterday and gave authorization for me to make the call since he's been able to call during the hours. Okay. For security purposes, can you verify address and date of birth for me? Sure. We're at, uh, 7546 Plantation Road. Uh, that's apartment number eight, which is in North Charleston, South Carolina. ZIP code 29420. Okay. And date of birth is 5/29/61. Thank you. So we got your phone number, 843-343-0227. Perfect. And your email is narot44@yahoo.com. Perfect. All right. What plans were you wanting to get him, what do you want to get enrolled into? Okay. Now, what I was wanting to ask, is the MEC under you guys? What do you mean, is it under us? Like, is that one of the benefits or the offers? Like, 'cause I saw VIP Pro, I saw VIP Classic, uh, as far as medical benefits. All right. So the MEC plan is a preventative care plan. That's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any preventative services. The VIP Classic and the VIP Pro, both of those cover doctors, hospitals and prescriptions. They're both two separate plans that cover two separate things, but you are allowed to have both of them. Okay. So the MEC is under you guys, though, right? Or is that, that, that's an option for us? So when you say under us, are you meaning are we the carry... Are you asking if we're the carrier? Um, well, here's the thing. Uh, you're like the second... We, we called the... We called a eight hund- another 888 number. Um, I guess this is when he first started working. Um, he, he started working in February of this year. Or, yeah, was it February? February, I believe. Um, and he worked, you know, after, uh, the enrollment or he missed the enrollment, put it like this. And according to her, looked like those benefits, um, are being, uh, terminated on May the 5th or something, which I know the MEC plan was under with that particular phone number. So I'm just making sure this is an option for us talking with you guys. The MEC plan? Yes. Yes, ma'am. It's offered through 90 Degree Benefits. Okay. Okay. Awesome. Because this is more closer to health insurance than the others. So I wouldn't be able to make any recommendations. Um, so the E- are you syou're asking if the MEC plan is close to health insurance? No, no. I'm not asking. I read up on it and it looks like it falls under the Affordable Care Act. Yes, ma'am. Um, to where and as the others aren't. So this is the one we want. So does it cover for you and him or just him? Uh, it's for us both. Okay. So what plan do you want- That's it. ... what do you want to get? Um, the medical. Just the medical. But which medical plan? The VIP Classic? The VIP Pro? Ugh. 'Cause tho- those are considered to be the medical plans. The MEC plan is a preventative care plan. Okay. So, oh, this is really confusing now. Okay. So are we talking two separate

pricing for MEC- Yes, ma'am. ... and VIP? Yes, ma'am. So the MEC standalone for you and your husband would be \$20.81. The VIP Classic- And 91. ... would be, the VIP Classic would be \$43.24. And the VIP Pro will be \$83.25. Okay. 43... Okay. So we're talking six... So we're talking like 63, round it off, \$54 every week that comes out of his pay, uh, check? Yes, ma'am. Okay. Just bear with me. I'm trying to calculate. Six, four... Hmm. Yeah, this won't really be saving anything. Okay. Okay. Um, I'm going to discuss it with him and I will give you guys a call back. Okay. Just so you know, we're open 8:00 AM to 8:00 PM Eastern time, Monday through Friday. We'll, we do close on the weekends. Okay. Yes. Okay. Okay. Thank you for your help. No problem, Ms. Mack. I hope you have a great weekend. Okay. You do the same. Bye-bye. Bye.

## **Conversation Format**

Speaker speaker\_0: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker\_1: Hey, morning, Malcolm. Um, I'm trying to enroll in benefits.

Speaker speaker\_0: Okay. What benefit-

Speaker speaker\_1: My husband-

Speaker speaker\_0: ... has he worked for?

Speaker speaker\_1: Um, superior skills trade.

Speaker speaker 0: Superior skills trade. Spell that for you, Social?

Speaker speaker\_1: Uh, two, five, three, seven.

Speaker speaker\_0: Are you enrolling for yourself or are you trying to enroll for him?

Speaker speaker\_1: Yeah, I'm trying to enroll for Victor Mack. He called on me yesterday and gave authorization for me to make the call since he's been able to call during the hours.

Speaker speaker\_0: Okay. For security purposes, can you verify address and date of birth for me?

Speaker speaker\_1: Sure. We're at, uh, 7546 Plantation Road. Uh, that's apartment number eight, which is in North Charleston, South Carolina. ZIP code 29420.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And date of birth is 5/29/61.

Speaker speaker\_0: Thank you. So we got your phone number, 843-343-0227.

Speaker speaker\_1: Perfect.

Speaker speaker\_0: And your email is narot44@yahoo.com.

Speaker speaker\_1: Perfect.

Speaker speaker\_0: All right. What plans were you wanting to get him, what do you want to get enrolled into?

Speaker speaker\_1: Okay. Now, what I was wanting to ask, is the MEC under you guys?

Speaker speaker\_0: What do you mean, is it under us?

Speaker speaker\_1: Like, is that one of the benefits or the offers? Like, 'cause I saw VIP Pro, I saw VIP Classic, uh, as far as medical benefits.

Speaker speaker\_0: All right. So the MEC plan is a preventative care plan. That's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any preventative services. The VIP Classic and the VIP Pro, both of those cover doctors, hospitals and prescriptions. They're both two separate plans that cover two separate things, but you are allowed to have both of them.

Speaker speaker\_1: Okay. So the MEC is under you guys, though, right? Or is that, that, that's an option for us?

Speaker speaker\_0: So when you say under us, are you meaning are we the carry... Are you asking if we're the carrier?

Speaker speaker\_1: Um, well, here's the thing. Uh, you're like the second... We, we called the... We called a eight hund- another 888 number. Um, I guess this is when he first started working. Um, he, he started working in February of this year. Or, yeah, was it February? February, I believe. Um, and he worked, you know, after, uh, the enrollment or he missed the enrollment, put it like this. And according to her, looked like those benefits, um, are being, uh, terminated on May the 5th or something, which I know the MEC plan was under with that particular phone number. So I'm just making sure this is an option for us talking with you guys.

Speaker speaker 0: The MEC plan?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Yes, ma'am. It's offered through 90 Degree Benefits.

Speaker speaker\_1: Okay. Okay. Awesome. Because this is more closer to health insurance than the others.

Speaker speaker\_0: So I wouldn't be able to make any recommendations. Um, so the E- are you s- you're asking if the MEC plan is close to health insurance?

Speaker speaker\_1: No, no. I'm not asking. I read up on it and it looks like it falls under the Affordable Care Act.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Um, to where and as the others aren't. So this is the one we want.

Speaker speaker\_0: So does it cover for you and him or just him?

Speaker speaker\_1: Uh, it's for us both.

Speaker speaker\_0: Okay. So what plan do you want-

Speaker speaker\_1: That's it.

Speaker speaker\_0: ... what do you want to get?

Speaker speaker\_1: Um, the medical. Just the medical.

Speaker speaker\_0: But which medical plan? The VIP Classic? The VIP Pro?

Speaker speaker\_1: Ugh.

Speaker speaker\_0: 'Cause tho- those are considered to be the medical plans. The MEC plan is a preventative care plan.

Speaker speaker\_1: Okay. So, oh, this is really confusing now. Okay. So are we talking two separate pricing for MEC-

Speaker speaker 0: Yes, ma'am.

Speaker speaker\_1: ... and VIP?

Speaker speaker\_0: Yes, ma'am. So the MEC standalone for you and your husband would be \$20.81. The VIP Classic-

Speaker speaker\_1: And 91.

Speaker speaker\_0: ... would be, the VIP Classic would be \$43.24. And the VIP Pro will be \$83.25.

Speaker speaker\_1: Okay. 43... Okay. So we're talking six... So we're talking like 63, round it off, \$54 every week that comes out of his pay, uh, check?

Speaker speaker 0: Yes, ma'am.

Speaker speaker\_1: Okay. Just bear with me. I'm trying to calculate. Six, four... Hmm. Yeah, this won't really be saving anything. Okay. Okay. Um, I'm going to discuss it with him and I will give you guys a call back.

Speaker speaker\_0: Okay. Just so you know, we're open 8:00 AM to 8:00 PM Eastern time, Monday through Friday. We'll, we do close on the weekends.

Speaker speaker\_1: Okay. Yes. Okay. Okay. Thank you for your help.

Speaker speaker\_0: No problem, Ms. Mack. I hope you have a great weekend.

Speaker speaker\_1: Okay. You do the same. Bye-bye.

Speaker speaker\_0: Bye.