

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hey, how you doing, Malcolm? I'm doing good. How about you? All right. Um, I was calling about the enrollment on benefits. What staffing company you work for? Um, uh, Personal Partners in Jefferson, Georgia. Yeah. So are you ca-- are you calling to get enrolled, or are you calling about the text message? Yeah, the get in, uh, rolled and the text message too. I don't know what app I need to download, but... I can get you enrolled over the phone. What's the last four of your socials? Uh, 2917. First name? Douglas. Last name? Smith. Okay. For security purposes, can you verify your address and date of... date of birth for me? Uh, uh, 2801 Western Highway, Union Point, Georgia. 30669. Is that what county is? My birthday is 11/29. Uh, 2801 Western Highway. And what was your date of birth? Uh, 11/29. I mean, yeah, 11/29/1981. Thank you. So we got your phone number as 762-400-277- Yes, sir. 2774. One of your email addresses is DSCDoingIt@gmail.com? Yes, sir. All right. And what type of coverage were you interested in getting enrolled into? Um, just kind of like the basic and the dental. The basic, um, insurance. Do, do y'all have the, um, HSA? No, sir. So none of these plans are, um, PPO plans. They're all limited benefits plans. So what that means is that when a member sends a claim to their carrier and the carrier pays towards the same amount, towards set amount. Oh. Oh. And then dependent on the services rendered, the remainder of the claim will be your responsibility. Yeah, so how much it is, anyway, so, uh, a month? It depends on what. It'd be weekly and it depends on what you get enrolled into. All right. Okay. So what plans were you interested in? Uh, which... wha- what... the United plan? Yes, sir. So they offer you medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health, and the ID experts. Okay. Uh, so how much is that? It depends on which ones you get enrolled into, sir. They all have different prices. Okay. The... how much the, um, medical, um, plan is? So medical, they offer you five different plans. They of- they're the VIP Standard, the VIP Plus, and the VIP Prime. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is with the Plus and the Prime, they cover more as... in the hospital benefits. Then you see TeleRx- Okay. ... and the MEC Enhanced. The MEC TeleRx is a preventative care plan, which is not included in the VIP plans. The MEC TeleRx plan covers, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care service, and it also comes with FreeRx, which is free. FreeRx is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to the virtual urgent care appointments. And then you have the MEC Enhanced, which combines the MEC plan with the VIP plan. So you have the preventative care and the doctors, hospitals, and prescriptions. Okay. How much that one... those are? All right, so the standard is se- the VIP Standard is \$17.66. The VIP Plus is

\$31.61. And the VIP Prime is \$43.28. The MEC TeleRx is \$16.86. The MEC Enhanced is \$43.76. Okay, I'll do the, um... What'd you say, the \$17 one? So the \$17 one, that is the VIP Standard. Okay. And it's still FreeRx, right? No, sir. So the VIP Standard is not included. That doesn't include FreeRx, but they do offer you FreeRx at a separate price. So FreeRx is included with the preventative care. The preventative care- Mm-hmm. ... the MEC TeleRx comes with FreeRx. But that's for only... That's only for wellness. That's only for preventative care and FreeRx. The VIP is for the doctors, hospitals, and prescriptions. All right. The VIP, how much that one is? Which one? The VIP one. The VIP Standard is \$17.66. The MEC TeleRx, which includes the FreeRx, is \$16.86. So in all, it will be, how much? How much both of them will be? If you got both of them, without the dental, it'll be \$34.46. And how much it is with the dental? With the dental, it will be \$38.09. All right. Uh, what all, what all the dental cover with it? So dental, it says preventative visits are covered at a hundred percent, which may include your basic cleanings and checkups once per six months. Basic dental work, such as fillings or extractions, and x-rays will be covered at 80% once you met your annual deductible of \$50 per person. Any major services like crowns and orthodontics are not covered, and the maximum that this plan will pay per person is \$500 a year. Hmm. Um, I wanna go with the one with the free Rx. So do you just want the MEC TeleRx by itself, or do you want the VIP standard with it? Yeah, the VIP standard with it. Well, if, if, if, if I get the 43 one, that, that come with all the, with the hospital too, right? Yes, sir, but it doesn't include free Rx. Free Rx, You have to get free Rx with a separate price. It'd be \$5.99. Oh. Okay, well, I'll get the, the, uh, the one that, uh, I get- I get the- the standard, and I get the, um, free Rx. Okay. So then, so you want free Rx by itself, or you want the MEC TeleRx that comes with free Rx? Yeah, how much did you say it was? How much? 16 up. So with the, with the MEC TeleRx, the dental and the VIP standard, you'd be paying \$38.09. All right, and that's with... What all come with all that again, so I know what I'm getting? So the MEC TeleRx, that's the preventative care with the free Rx, and then you got the dental, and then you have the VIP standard, that's doctors, hospitals and prescriptions. Okay, so that makes... Um, okay. That one... Okay, \$38.09? You will be paying... Yes, sir, you'd be paying \$38.09 a week, and that's weekly. Okay. Okay, I get that one. So I do have to let you know that your plan is falling 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 fees, 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, and what carrier would I have anyway when I do do that? So you would have American Public Life and 90 Degree Benefits. Okay. All right, so the enrollment process does take one to two weeks. Okay. Once we see that first deduction from your paycheck, and we see it in our system, that following Monday when your coverage will become active. And your ID cards will take one to two weeks from that activation date. Okay. And I do wanna let you know, if you wanted your ID card, if you want a physical medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay. All right. Well, is there anything else I can help you with today, Mr. Smith? You said about the free- the free life insurance too? What is that? How much? You- you said free life insurance? Yeah, you said come with it or something. No, I'm saying, uh, your medical card. Oh, okay. If you wanted a physical copy of your medical card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay.

All right. Well, is there anything else I can help you with today, Mr. Smith? No, sir. All right, there's nothing else. Thanks for calling Benefits in a Cartel. Hope you have a great rest of your week. All right, thanks.

Conversation Format

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

Speaker speaker_1: Hey, how you doing, Malcolm?

Speaker speaker_0: I'm doing good. How about you?

Speaker speaker_1: All right. Um, I was calling about the enrollment on benefits.

Speaker speaker_0: What staffing company you work for?

Speaker speaker_1: Um, uh, Personal Partners in Jefferson, Georgia.

Speaker speaker_0: Yeah. So are you ca-- are you calling to get enrolled, or are you calling about the text message?

Speaker speaker_1: Yeah, the get in, uh, rolled and the text message too. I don't know what app I need to download, but...

Speaker speaker_0: I can get you enrolled over the phone. What's the last four of your socials?

Speaker speaker_1: Uh, 2917.

Speaker speaker_0: First name?

Speaker speaker_1: Douglas.

Speaker speaker_0: Last name?

Speaker speaker_1: Smith.

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

Speaker speaker_1: Uh, uh, 2801 Western Highway, Union Point, Georgia. 30669.

Speaker speaker_0: Is that what county is?

Speaker speaker_1: My birthday is 11/29. Uh, 2801 Western Highway.

Speaker speaker_0: And what was your date of birth?

Speaker speaker_1: Uh, 11/29. I mean, yeah, 11/29/1981.

Speaker speaker_0: Thank you. So we got your phone number as 762-400-277-

Speaker speaker_1: Yes, sir. 2774.

Speaker speaker_0: One of your email addresses is DSCDoingIt@gmail.com?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: All right. And what type of coverage were you interested in getting enrolled into?

Speaker speaker_1: Um, just kind of like the basic and the dental. The basic, um, insurance. Do, do y'all have the, um, HSA?

Speaker speaker_0: No, sir. So none of these plans are, um, PPO plans. They're all limited benefits plans. So what that means is that when a member sends a claim to their carrier and the carrier pays towards the same amount, towards set amount.

Speaker speaker_1: Oh. Oh.

Speaker speaker_0: And then dependent on the services rendered, the remainder of the claim will be your responsibility.

Speaker speaker_1: Yeah, so how much it is, anyway, so, uh, a month?

Speaker speaker_0: It depends on what. It'd be weekly and it depends on what you get enrolled into.

Speaker speaker_1: All right.

Speaker speaker_0: Okay. So what plans were you interested in?

Speaker speaker_1: Uh, which... wha- what... the United plan?

Speaker speaker_0: Yes, sir. So they offer you medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health, and the ID experts.

Speaker speaker_1: Okay. Uh, so how much is that?

Speaker speaker_0: It depends on which ones you get enrolled into, sir. They all have different prices.

Speaker speaker_1: Okay. The... how much the, um, medical, um, plan is?

Speaker speaker_0: So medical, they offer you five different plans. They of- they're the VIP Standard, the VIP Plus, and the VIP Prime. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is with the Plus and the Prime, they cover more as... in the hospital benefits. Then you see TeleRx-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and the MEC Enhanced. The MEC TeleRx is a preventative care plan, which is not included in the VIP plans. The MEC TeleRx plan covers, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any

preventative care service, and it also comes with FreeRx, which is free. FreeRx is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to the virtual urgent care appointments. And then you have the MEC Enhanced, which combines the MEC plan with the VIP plan. So you have the preventative care and the doctors, hospitals, and prescriptions.

Speaker speaker_1: Okay. How much that one... those are?

Speaker speaker_0: All right, so the standard is se- the VIP Standard is \$17.66. The VIP Plus is \$31.61. And the VIP Prime is \$43.28. The MEC TeleRx is \$16.86. The MEC Enhanced is \$43.76.

Speaker speaker_1: Okay, I'll do the, um... What'd you say, the \$17 one?

Speaker speaker_0: So the \$17 one, that is the VIP Standard.

Speaker speaker_1: Okay. And it's still FreeRx, right?

Speaker speaker_0: No, sir. So the VIP Standard i- is not included. That doesn't include FreeRx, but they do offer you FreeRx at a separate price. So FreeRx is included with the preventative care. The preventative care-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the MEC TeleRx comes with FreeRx. But that's for only... That's only for wellness. That's only for preventative care and FreeRx. The VIP is for the doctors, hospitals, and prescriptions.

Speaker speaker_1: All right. The VIP, how much that one is?

Speaker speaker_0: Which one?

Speaker speaker_1: The VIP one.

Speaker speaker_0: The VIP Standard is \$17.66. The MEC TeleRx, which includes the FreeRx, is \$16.86.

Speaker speaker_1: So in all, it will be, how much? How much both of them will be?

Speaker speaker_0: If you got both of them, without the dental, it'll be \$34.46.

Speaker speaker_1: And how much it is with the dental?

Speaker speaker_0: With the dental, it will be \$38.09.

Speaker speaker_1: All right. Uh, what all, what all the dental cover with it?

Speaker speaker_0: So dental, it says preventative visits are covered at a hundred percent, which may include your basic cleanings and checkups once per six months. Basic dental work, such as fillings or extractions, and x-rays will be covered at 80% once you met your annual deductible of \$50 per person. Any major services like crowns and orthodontics are not covered, and the maximum that this plan will pay per person is \$500 a year.

Speaker speaker_1: Hmm. Um, I wanna go with the one with the free Rx.

Speaker speaker_0: So do you just want the NEC TeleRx by itself, or do you want the VIP standard with it?

Speaker speaker_1: Yeah, the VIP standard with it. Well, if, if, if, if I get the 43 one, that, that come with all the, with the hospital too, right?

Speaker speaker_0: Yes, sir, but it doesn't include free Rx. Free Rx, You have to get free Rx with a separate price. It'd be \$5.99.

Speaker speaker_1: Oh. Okay, well, I'll get the, the, uh, the one that, uh, I get- I get the- the standard, and I get the, um, free Rx.

Speaker speaker_0: Okay. So then, so you want free Rx by itself, or you want the NEC TeleRx that comes with free Rx?

Speaker speaker_1: Yeah, how much did you say it was? How much?

Speaker speaker_0: 16 up. So with the, with the NEC TeleRx, the dental and the VIP standard, you'd be paying \$38.09.

Speaker speaker_1: All right, and that's with... What all come with all that again, so I know what I'm getting?

Speaker speaker_0: So the NEC TeleRx, that's the preventative care with the free Rx, and then you got the dental, and then you have the VIP standard, that's doctors, hospitals and prescriptions.

Speaker speaker_1: Okay, so that makes... Um, okay. That one... Okay, \$38.09?

Speaker speaker_0: You will be paying... Yes, sir, you'd be paying \$38.09 a week, and that's weekly.

Speaker speaker_1: Okay. Okay, I get that one.

Speaker speaker_0: So I do have to let you know that your plan is falling 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 fees, 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, and what carrier would I have anyway when I do do that?

Speaker speaker_0: So you would have American Public Life and 90 Degree Benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, so the enrollment process does take one to two weeks.

Speaker speaker_1: Okay.

Speaker speaker_0: Once we see that first deduction from your paycheck, and we see it in our system, that following Monday when your coverage will become active. And your ID cards will take one to two weeks from that activation date.

Speaker speaker_1: Okay.

Speaker speaker_0: And I do wanna let you know, if you wanted your ID card, if you want a physical medical 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, is there anything else I can help you with today, Mr. Smith?

Speaker speaker_1: You said about the free- the free life insurance too? What is that? How much?

Speaker speaker_0: You- you said free life insurance?

Speaker speaker_1: Yeah, you said come with it or something.

Speaker speaker_0: No, I'm saying, uh, your medical card.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: If you wanted a physical copy of your medical 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, is there anything else I can help you with today, Mr. Smith?

Speaker speaker_1: No, sir.

Speaker speaker_0: All right, there's nothing else. Thanks for calling Benefits in a Cartel. Hope you have a great rest of your week.

Speaker speaker_1: All right, thanks.