

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Yes, sir. Uh, I work for Morales Group and I need to sign up for insurance. Hey, what's the last four of your social? 8454. You say you work for Morales? Yes, Morales, uh, what the heck? First name? Justin. Last name? Anderson. For security purposes, can you verify address and date of birth for me? 8582692. It is 2371 North 26th Street, Apartment 4, Lafayette, Indiana, 47904. So that's not the address that we have on file. All right. What about my dad's address? 1431 West 700 South, Kingman, Indiana, 47952. Thank you. So that's not the, that's not a right address and you want to change it? Well, which one do you have? Do you have the 1430... Yeah, the 1431. Huh? No, that, that's fine. The 1431. Yeah, you can keep that one. That's my dad's. I, uh, it's easier to get mail there for me than, than the one where I live. Okay. Okay. And I see we got a new phone number, 217-772-51... I mean, 1581? Yes, sir. And panderson.8563@gmail.com? Yes, sir. Thank you. And what type of coverage will you want to get enrolled into? Okay. I want to get, um, health insurance that I... so I can go to doctor or hospital. They'll just take it out my checks, right? Yes, sir. It'll be taken out automatically. Okay. Yeah, I want to get... What is it? Health insurance... I'm not very good at this, never had it before. Health insurance, dental. Okay. So you just... They offer you medical, free Rx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health and an ID experts. Okay, I want health insurance, uh, vision and Rx. And what else did you say? Health insurance, uh... They offer you medical, free Rx, dental, virtual care, short term disability, life insurance, vision, critical illness, group accident, preventive care, behavioral health, and an ID expert. Okay, that's fine. Right. So what plans were you interested in? Health care, dental, vision and life insurance. You said dental care, life insurance, vision. What else? Uh, I got four, right? What else did you say there was? You said... Right, now a- as I said, you got dental selected, the life insurance and the vision. What else were you interested in? Health insurance. So for health, they offer you five different plans. They offer you- Oh. ... the VIP Standard, the VIP Classic, and the VIP Plus. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the three is with the Classic and the Plus, they offer you more as far as the hospital benefits go. And then the other two medical plans is the MEC Enhanced, which combines preventative care with the VIP plan. Or you could just get the preventative care by itself with the MEC TeleRx. And that'd be good for, like, wellness checks, physicals, vaccinations, cancer screening, Pap smears and mammograms in women, any preventative care services. Okay. Um, I realize I never had any of that. Um, I just need, like, the doctor, the hospital and all that, the plain one. I mean, is there one that... What's the prices on these things? So for... The standard is \$17.91. The classic is \$19.83. And the plus is \$32.25. That only covers doctors, hospitals and prescriptions. That

does not include the preventative care service. They do offer you a plan that offers that, that covers doctors, hospitals and prescriptions and the preventative care, that'd be the MEC Enhanced, and that one is \$44.09. Is that a check or a month? A week. A week? Holy crap. Yeah, this will be deducted weekly. But we get paid biweekly. . Um. Well, y'all get paid I'm sorry? Did you say y'all get paid biweekly? Yes, we do. Hmm. Just go ahead and give me the VIP then. That's fine. Which one? Which one? Do you want the standard, the classic, or the plus? The plus. Okay, so the plus actually, it comes with... It dent... It comes with the dental, short term disability and the vision. Oh, that's great. And... All right, so it looks like it's a package deal. It comes with the dental, the short term disability, the vision, the preventative care and the behavior health. Okay. And you said that is how much? So in total, with all that coverage, it'll be \$62.61. That's fine. And this is just for you? Yeah, I'm not married. Okay. 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.... 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, which is right now, 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. I'm not getting none of those. I don't understand, uh, that enrollment crap. What, what is that now? The government enrollment? So section 125 is a 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, which is right now, or you have a qualifying life event. Okay. I, I don't understand what that is. Like I said- A qualifying life event? ... I've never had this before. Huh? You don't understand what section 125 is or the qualifying life events? The... both of them. Section 125, whatever... What is it? So b- so basically with section 125, you're not, you wouldn't be able to cancel the plans at any point. You would have to actually- Only if I- ... you would have to wait until a company open enrollment period or you have to have a qualifying life event in order to cancel the plans. Okay. You're saying, like, if I get hired on to the company, this, this plan will, will be no longer involved, right? Is that what you're saying? I'm not sure how that process works because we're not... we wouldn't- 'Cause we- I don't know anything about Morales when getting hired on and how that process works. Look, Subaru hires us on after a year or 14 months, and they got their own life insurance because they give it to us free. Give it, give it to the, uh, employees free. So I won't... wouldn't need yours any more. And it's totally different, different plan too. So that's what I'm saying. That would be a question you want to ask Morales. I wouldn't be able to answer that, unfortunately. Okay. How do I get away from this 125 crap? Go to the lower plan? So all of the, all the plans are one two- are section 125. Okay. Just, just give me the one. Just give me that. Which plan is most effective? Yeah. Like we were talking. Okay. So you want this? Just to be clear, you want the cover- you want the plan that's 62, 61, you authorized them to make those deductions? Mm-hmm. Yes. Okay. Sorry. I've never- And so you- Like I said, I've never done this crap before. No, you're fine. And I understand, Mr. Justin. So your plans will become active as of January 6th. Okay. Of next year. Do I- I'll do need a beneficiary for your life insurance policy. I will just need a first name and last name and their relationship to you. Okay. It'll be my dad. His name's Porgy. What's that? P-O-R-G-Y. S- said Georgie? Porgy. P-O-R-G-Y. Same last name? Yes, it is. What kind of, uh... What's their life policy worth? 20,000. Nothing better than me. Okay. So 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, and your ID card- Okay. ... will send one to two weeks from the activation date. Sounds awesome. And if you wanted a physical medical card, you have to call and request it once your coverage becomes active. Otherwise, this will be sent via email. Okay. So I'll have to call this number back again, asking for an ID card? Uh- Is that what I use when I go to the hospital? Yes, sir. They'll send me a card, though? A physical one? Just- Yes. If you don't call- Oh, they- ... and request a physical one, it's sent via email. Oh. So it's better to have the card because the hospital will want that anyway, right? If were... if it was your preference, sir. Yes. I would like one. Okay. But, yeah, once your coverage becomes active, just give us a call and we can get that requested for you. Okay. You said January 6th? Yes, sir. Okay. And just call this same number? Yes, sir. Okay. I appreciate this. No problem, Mr. Anderson. Was there anything else I could help you with today? Nope. Appreciate you. You did all my things I needed to have done. All right. If there's nothing else, thanks for calling Medical Assistance of Colorado. Hope you have a great holiday, man. You too. Thank you, buddy. Appreciate it. Thank you. 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 Card. This is Malcolm. How can I help you?

Speaker speaker_2: Yes, sir. Uh, I work for Morales Group and I need to sign up for insurance.

Speaker speaker_1: Hey, what's the last four of your social?

Speaker speaker_2: 8454.

Speaker speaker_1: You say you work for Morales?

Speaker speaker_2: Yes, Morales, uh, what the heck?

Speaker speaker_1: First name?

Speaker speaker_2: Justin.

Speaker speaker_1: Last name?

Speaker speaker_2: Anderson.

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

Speaker speaker_2: 8582692. It is 2371 North 26th Street, Apartment 4, Lafayette, Indiana, 47904.

Speaker speaker_1: So that's not the address that we have on file.

Speaker speaker_2: All right. What about my dad's address? 1431 West 700 South, Kingman, Indiana, 47952.

Speaker speaker_1: Thank you. So that's not the, that's not a right address and you want to change it?

Speaker speaker_2: Well, which one do you have? Do you have the 1430...

Speaker speaker_1: Yeah, the 1431.

Speaker speaker_2: Huh? No, that, that's fine.

Speaker speaker_1: The 1431.

Speaker speaker_2: Yeah, you can keep that one. That's my dad's. I, uh, it's easier to get mail there for me than, than the one where I live.

Speaker speaker_1: Okay. Okay. And I see we got a new phone number, 217-772-51... I mean, 1581?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And panderson.8563@gmail.com?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Thank you. And what type of coverage will you want to get enrolled into?

Speaker speaker_2: Okay. I want to get, um, health insurance that I... so I can go to doctor or hospital. They'll just take it out my checks, right?

Speaker speaker_1: Yes, sir. It'll be taken out automatically.

Speaker speaker_2: Okay. Yeah, I want to get... What is it? Health insurance... I'm not very good at this, never had it before. Health insurance, dental.

Speaker speaker_1: Okay. So you just... They offer you medical, free Rx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health and an ID experts.

Speaker speaker_2: Okay, I want health insurance, uh, vision and Rx. And what else did you say? Health insurance, uh...

Speaker speaker_1: They offer you medical, free Rx, dental, virtual care, short term disability, life insurance, vision, critical illness, group accident, preventive care, behavioral health, and an ID expert.

Speaker speaker_2: Okay, that's fine.

Speaker speaker_1: Right. So what plans were you interested in?

Speaker speaker_2: Health care, dental, vision and life insurance.

Speaker speaker_1: You said dental care, life insurance, vision. What else?

Speaker speaker_2: Uh, I got four, right? What else did you say there was? You said...

Speaker speaker_1: Right, now a- as I said, you got dental selected, the life insurance and the vision. What else were you interested in?

Speaker speaker_2: Health insurance.

Speaker speaker_1: So for health, they offer you five different plans. They offer you-

Speaker speaker_2: Oh.

Speaker speaker_1: ... the VIP Standard, the VIP Classic, and the VIP Plus. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the three is with the Classic and the Plus, they offer you more as far as the hospital benefits go. And then the other two medical plans is the MEC Enhanced, which combines preventative care with the VIP plan. Or you could just get the preventative care by itself with the MEC TeleRx. And that'd be good for, like, wellness checks, physicals, vaccinations, cancer screening, Pap smears and mammograms in women, any preventative care services.

Speaker speaker_2: Okay. Um, I realize I never had any of that. Um, I just need, like, the doctor, the hospital and all that, the plain one. I mean, is there one that... What's the prices on these things?

Speaker speaker_1: So for... The standard is \$17.91. The classic is \$19.83. And the plus is \$32.25. That only covers doctors, hospitals and prescriptions. That does not include the preventative care service. They do offer you a plan that offers that, that covers doctors, hospitals and prescriptions and the preventative care, that'd be the MEC Enhanced, and that one is \$44.09.

Speaker speaker_2: Is that a check or a month?

Speaker speaker_1: A week.

Speaker speaker_2: A week? Holy crap.

Speaker speaker_1: Yeah, this will be deducted weekly.

Speaker speaker_2: But we get paid biweekly. . Um.

Speaker speaker_1: Well, y'all get paid I'm sorry? Did you say y'all get paid biweekly?

Speaker speaker_2: Yes, we do.

Speaker speaker_1: Hmm.

Speaker speaker_2: Just go ahead and give me the VIP then. That's fine.

Speaker speaker_1: Which one?

Speaker speaker_2: Which one?

Speaker speaker_1: Do you want the standard, the classic, or the plus?

Speaker speaker_2: The plus.

Speaker speaker_1: Okay, so the plus actually, it comes with... It dent... It comes with the dental, short term disability and the vision.

Speaker speaker_2: Oh, that's great.

Speaker speaker_1: And... All right, so it looks like it's a package deal. It comes with the dental, the short term disability, the vision, the preventative care and the behavior health.

Speaker speaker_2: Okay. And you said that is how much?

Speaker speaker_1: So in total, with all that coverage, it'll be \$62.61.

Speaker speaker_2: That's fine.

Speaker speaker_1: And this is just for you?

Speaker speaker_2: Yeah, I'm not married.

Speaker speaker_1: Okay. 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.... 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, which is right now, 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: I'm not getting none of those. I don't understand, uh, that enrollment crap. What, what is that now? The government enrollment?

Speaker speaker_1: So section 125 is a 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, which is right now, or you have a qualifying life event.

Speaker speaker_2: Okay. I, I don't understand what that is. Like I said-

Speaker speaker_1: A qualifying life event?

Speaker speaker_2: ... I've never had this before. Huh?

Speaker speaker_1: You don't understand what section 125 is or the qualifying life events?

Speaker speaker_2: The... both of them. Section 125, whatever... What is it?

Speaker speaker_1: So b- so basically with section 125, you're not, you wouldn't be able to cancel the plans at any point. You would have to actually-

Speaker speaker_2: Only if I-

Speaker speaker_1: ... you would have to wait until a company open enrollment period or you have to have a qualifying life event in order to cancel the plans.

Speaker speaker_2: Okay. You're saying, like, if I get hired on to the company, this, this plan will, will be no longer involved, right? Is that what you're saying?

Speaker speaker_1: I'm not sure how that process works because we're not... we wouldn't-

Speaker speaker_2: 'Cause we-

Speaker speaker_1: I don't know anything about Morales when getting hired on and how that process works.

Speaker speaker_2: Look, Subaru hires us on after a year or 14 months, and they got their own life insurance because they give it to us free. Give it, give it to the, uh, employees free. So I won't... wouldn't need yours any more. And it's totally different, different plan too. So that's what I'm saying.

Speaker speaker_1: That would be a question you want to ask Morales. I wouldn't be able to answer that, unfortunately.

Speaker speaker_2: Okay. How do I get away from this 125 crap? Go to the lower plan?

Speaker speaker_1: So all of the, all the plans are one twen- are section 125.

Speaker speaker_2: Okay. Just, just give me the one. Just give me that.

Speaker speaker_1: Which plan

Speaker speaker_3: Is most effective?

Speaker speaker_2: Yeah. Like we were talking.

Speaker speaker_1: Okay. So you want this? Just to be clear, you want the cover- you want the plan that's 62, 61, you authorized them to make those deductions?

Speaker speaker_2: Mm-hmm. Yes.

Speaker speaker_1: Okay.

Speaker speaker_2: Sorry. I've never-

Speaker speaker_1: And so you-

Speaker speaker_2: Like I said, I've never done this crap before.

Speaker speaker_1: No, you're fine. And I understand, Mr. Justin. So your plans will become active as of January 6th.

Speaker speaker_2: Okay.

Speaker speaker_1: Of next year.

Speaker speaker_2: Do I-

Speaker speaker_1: I'll do need a beneficiary for your life insurance policy. I will just need a first name and last name and their relationship to you.

Speaker speaker_2: Okay. It'll be my dad. His name's Porgy.

Speaker speaker_1: What's that?

Speaker speaker_2: P-O-R-G-Y.

Speaker speaker_1: S- said Georgie?

Speaker speaker_2: Porgy. P-O-R-G-Y.

Speaker speaker_1: Same last name?

Speaker speaker_2: Yes, it is. What kind of, uh... What's their life policy worth?

Speaker speaker_1: 20,000.

Speaker speaker_2: Nothing better than me.

Speaker speaker_1: Okay. So 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, and your ID card-

Speaker speaker_2: Okay.

Speaker speaker_1: ... will send one to two weeks from the activation date.

Speaker speaker_2: Sounds awesome.

Speaker speaker_1: And if you wanted a physical medical card, you have to call and request it once your coverage becomes active. Otherwise, this will be sent via email.

Speaker speaker_2: Okay. So I'll have to call this number back again, asking for an ID card?

Speaker speaker_1: Uh-

Speaker speaker_2: Is that what I use when I go to the hospital?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: They'll send me a card, though?

Speaker speaker_1: A physical one?

Speaker speaker_2: Just-

Speaker speaker_1: Yes. If you don't call-

Speaker speaker_2: Oh, they-

Speaker speaker_1: ... and request a physical one, it's sent via email.

Speaker speaker_2: Oh. So it's better to have the card because the hospital will want that anyway, right?

Speaker speaker_1: If were... if it was your preference, sir.

Speaker speaker_2: Yes. I would like one.

Speaker speaker_1: Okay. But, yeah, once your coverage becomes active, just give us a call and we can get that requested for you.

Speaker speaker_2: Okay. You said January 6th?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. And just call this same number?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. I appreciate this.

Speaker speaker_1: No problem, Mr. Anderson. Was there anything else I could help you with today?

Speaker speaker_2: Nope. Appreciate you. You did all my things I needed to have done.

Speaker speaker_1: All right. If there's nothing else, thanks for calling Medical Assistance of Colorado. Hope you have a great holiday, man.

Speaker speaker_2: You too. Thank you, buddy. Appreciate it.

Speaker speaker_1: Thank you.

Speaker speaker_2: Bye-bye.