

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Um, yeah, I'm Sean Johnson with Partners Personnel in the Scotts Miracle-Gro location in Fort Madison. I was calling about getting health insurance set up. You calling on behalf of somebody else, you said? Oh, no. I'm calling on my... for myself. All right. What staffing company? You have Partners? Um, yes. Partners Personnel. What's the last four of your social? Um, my last four of my social is 5046. First name? Sean. S-E-A-N. Last name? Johnson. All right. For security purposes, can you verify your address and date of birth for me? Yeah. 746 Iker Street, January 25th, 2006. Let me see that one more time, sir. Um, 746 Iker Street, and I was born January 25th, 2006. I need a city, state and zip code, as well. Um, city is Keokuk, Iowa, and my zip code... Hold up. And my zip code is 52632. Thank you. And there's no phone number on file. I'd like to add a phone number. Um, yes, please. 319-795-9288. You said 319-795-9288? Yes, sir. And the email is seanjohnson554@gmail.com? Yep. All right. What type of coverage were you wantin' to get enrolled into? Uh, what options do you have? They just didn't tell me anything. Basically this is just a number I need to call. So they offer you medical, FreeRx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts. Um, just medical. So for medical, they offer you five different plans. They offer you 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 the higher you go up, the more covers you'll receive in your hospital benefit. The VIP Standard is \$17.66. The VIP Plus is \$31.61. And the Prime is \$43.28. And then they also offer you the MEC TeleRx, which is a preventative care plan, which is not included in the VIP plan. These cover preventative services like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. And it also give you access to FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments. And then you have to have the MEC Enhanced, which combines the preventative care with the VIP. And that one's \$43.76. And the MEC preventative care plan is \$16.80. All right. Is this weekly or monthly? It's weekly. Weekly? All right, um. Mm-hmm. I'll take the \$44 one because that's the best option. So there's, there's a 43.76 and then there's a 43.28. The VIP Prime is the 43.28. And then the VI- the MEC Enhanced was combined to preventative care with the med- with the VIP at the 43.76. Uh, I'll take the 43.28 one. And that comes out my check automatically, right? Yes, sir. So that cuz- that doesn't include dental or vision or any of the other stuff. That's just the medical only. All right. Okay, so do you authorize your employer to make these deductions? What'd you say? Do you authorize your employer to make these deductions? I do. And do you guys offer vision or dental? Yes, sir, they do. So just to clarify, we're not the carrier, we're just the plan

administrator. We just get you enrolled- Yeah. ... and unenrolled under coverage. All right. So did you want to get the dental and vision as well? Um, I'll take the vision as well, 'cause I have glasses. Okay, so you just want the vision, not the dental? Yeah, not the dental. I'll just stay on my Partner's dental. Okay. So the vision would be another \$2.15. Bringing your total to \$45.43. That'll be deducted weekly. All right. That sounds great. I'll take that. Thank you. No problem. All right. So the enrollment, I do have to let you know that your plans fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-taxed. Since they allow you to get enrolled pre-taxed, 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. All right. That's fine. All right. So the enrollment process does take one to two weeks. Okay. And 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. Your ID cards are sent one to two weeks from the activation date. Uh, sounds great. Thank you. No problem. And I do wanna let you know, with your medical card for your VIP Prime, if you wanted a physical copy, you have to call and request it once the coverage becomes active. Otherwise, it's only sent via email. All right. I'll do that then later on. All right. Well- Thank you. ... is there anything else I can help you with today, Mr. Johnson? Um, nope, that'll be it. Thank you. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week. You too. Thank you. All right. Goodbye.

## Conversation Format

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

Speaker speaker\_1: Um, yeah, I'm Sean Johnson with Partners Personnel in the Scotts Miracle-Gro location in Fort Madison. I was calling about getting health insurance set up.

Speaker speaker\_0: You calling on behalf of somebody else, you said?

Speaker speaker\_1: Oh, no. I'm calling on my... for myself.

Speaker speaker\_0: All right. What staffing company? You have Partners?

Speaker speaker\_1: Um, yes. Partners Personnel.

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: Um, my last four of my social is 5046.

Speaker speaker\_0: First name?

Speaker speaker\_1: Sean. S-E-A-N.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Johnson.

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

Speaker speaker\_1: Yeah. 746 Iker Street, January 25th, 2006.

Speaker speaker\_0: Let me see that one more time, sir.

Speaker speaker\_1: Um, 746 Iker Street, and I was born January 25th, 2006.

Speaker speaker\_0: I need a city, state and zip code, as well.

Speaker speaker\_1: Um, city is Keokuk, Iowa, and my zip code... Hold up. And my zip code is 52632.

Speaker speaker\_0: Thank you. And there's no phone number on file. I'd like to add a phone number.

Speaker speaker\_1: Um, yes, please. 319-795-9288.

Speaker speaker\_0: You said 319-795-9288?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And the email is seanjohnson554@gmail.com?

Speaker speaker\_1: Yep.

Speaker speaker\_0: All right. What type of coverage were you wantin' to get enrolled into?

Speaker speaker\_1: Uh, what options do you have? They just didn't tell me anything. Basically this is just a number I need to call.

Speaker speaker\_0: So they offer you medical, FreeRx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts.

Speaker speaker\_1: Um, just medical.

Speaker speaker\_0: So for medical, they offer you five different plans. They offer you 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 the higher you go up, the more covers you'll receive in your hospital benefit. The VIP Standard is \$17.66. The VIP Plus is \$31.61. And the Prime is \$43.28. And then they also offer you the MEC TeleRx, which is a preventative care plan, which is not included in the VIP plan. These cover preventative services like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. And it also give you access to FreeRx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments. And then you have to have the MEC Enhanced, which combines the preventative care with the VIP. And that one's \$43.76. And the MEC preventative care plan is \$16.80.

Speaker speaker\_1: All right. Is this weekly or monthly?

Speaker speaker\_0: It's weekly.

Speaker speaker\_1: Weekly? All right, um.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I'll take the \$44 one because that's the best option.

Speaker speaker\_0: So there's, there's a 43.76 and then there's a 43.28. The VIP Prime is the 43.28. And then the VI- the MEC Enhanced was combined to preventative care with the med- with the VIP at the 43.76.

Speaker speaker\_1: Uh, I'll take the 43.28 one. And that comes out my check automatically, right?

Speaker speaker\_0: Yes, sir. So that cuz- that doesn't include dental or vision or any of the other stuff. That's just the medical only.

Speaker speaker\_1: All right.

Speaker speaker\_0: Okay, so do you authorize your employer to make these deductions?

Speaker speaker\_1: What'd you say?

Speaker speaker\_0: Do you authorize your employer to make these deductions?

Speaker speaker\_1: I do. And do you guys offer vision or dental?

Speaker speaker\_0: Yes, sir, they do. So just to clarify, we're not the carrier, we're just the plan administrator. We just get you enrolled-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... and unenrolled under coverage.

Speaker speaker\_1: All right.

Speaker speaker\_0: So did you want to get the dental and vision as well?

Speaker speaker\_1: Um, I'll take the vision as well, 'cause I have glasses.

Speaker speaker\_0: Okay, so you just want the vision, not the dental?

Speaker speaker\_1: Yeah, not the dental. I'll just stay on my Partner's dental.

Speaker speaker\_0: Okay. So the vision would be another \$2.15. Bringing your total to \$45.43. That'll be deducted weekly.

Speaker speaker\_1: All right. That sounds great. I'll take that. Thank you.

Speaker speaker\_0: No problem. All right. So the enrollment, I do have to let you know that your plans fall under Section 125. Section 125 i- is an IRS regulation that allows you to get enrolled in these plans pre-taxed. Since they allow you to get enrolled pre-taxed, 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: All right. That's fine.

Speaker speaker\_0: All right. So the enrollment process does take one to two weeks.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And 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. Your ID cards are sent one to two weeks from the activation date.

Speaker speaker\_1: Uh, sounds great. Thank you.

Speaker speaker\_0: No problem. And I do wanna let you know, with your medical card for your VIP Prime, if you wanted a physical copy, you have to call and request it once the coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker\_1: All right. I'll do that then later on.

Speaker speaker\_0: All right. Well-

Speaker speaker\_1: Thank you.

Speaker speaker\_0: ... is there anything else I can help you with today, Mr. Johnson?

Speaker speaker\_1: Um, nope, that'll be it. Thank you.

Speaker speaker\_0: No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker\_1: You too.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: All right. Goodbye.