

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? What's going on, Malcolm? Um, I'm trying to enroll in insurance coverage- in insurance coverage for my job. What staffing company do you work for? Um, Partners Personnel. The last four of your Social? Last four is 6872. First name? First name is Jermaine. Last name? Last name is Claiborne. For security purposes, can you verify your address and date of birth for me? Address is 2952 North 76th Street, uh, 53222 Milwaukee, Wisconsin. Um, what was the other, the other one? Date of birth? Date of birth is March 23rd, 1996. Thank you. Excuse me, I got your phone number, 414-391-7063. Yep, that's me. And the email is jermainclaiborne@gmail.com? Yep. All right, what type of coverage were you looking to get enrolled into? Uh, I wanted medical and vision. All right, 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 that with the Prime and the Plus, they offer you more in the hospital benefits. And then the other two is the MEC TeleRx which is the preventative care plan which is... it was not included in the VIP plan. It covers like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. And then they have the MEC Enhanced which combines the preventative care with the VIP plan. Okay. Yeah, no, um, we can just put it with VIP Standard. So with the Standard and the med- vision, your total will be \$19.81. That'll be deducted weekly. Do you authorize your employer to make these deductions? I'm sorry, you said what? With the vision and the medical selected, it will be \$19.81 a week. Do you authorize your employer- Okay. ... to make these deductions? Yes. Thank you. So I do have to let you know, this plan's following the 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 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. Okay. All right, 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's following Mondays when your coverage will become active. Your ID cards will send one to two weeks from the activation date. And I need the ID card to, to use the insurance, correct? Um, not necessarily. If you... when your coverage becomes active, you could always use your policy numbers, but then you would have to just place... uh, file a claim and then give them your card information later. 'Cause once your coverage- Okay. ... becomes active- So once I get... once I get the card, I, I, I can skip the file a claim step, right? No, so when you get the card, you'll just have the information they need. So... Oh, okay. Okay. Because when, when your coverage is active, which it takes

a couple of days for your card information to be generated. So typically around Thursday or Friday it's available for you if you, if you need it to be sent digitally while you wait on the physical ones. Okay. Okay. All right, and I do want to let you know, with your medical card, if you wanted a physical copy, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay. So it'll be in my email? Yes, sir. All right, sounds good. Is there anything else I could help you with today, Mr. Claiborne? Uh, no, that was everything. You've been great. Thank you. Then there's nothing else. Thanks for calling Benefits in the Card. I hope you have a great rest of your day, man. Yeah, you too, you too. Stay cu- stay warm if you're somewhere where it's cold right now. You too, man. Thank you. Yep, yep.

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: What's going on, Malcolm? Um, I'm trying to enroll in insurance coverage- in insurance coverage for my job.

Speaker speaker_1: What staffing company do you work for?

Speaker speaker_2: Um, Partners Personnel.

Speaker speaker_1: The last four of your Social?

Speaker speaker_2: Last four is 6872.

Speaker speaker_1: First name?

Speaker speaker_2: First name is Jermaine.

Speaker speaker_1: Last name?

Speaker speaker_2: Last name is Claiborne.

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

Speaker speaker_2: Address is 2952 North 76th Street, uh, 53222 Milwaukee, Wisconsin. Um, what was the other, the other one?

Speaker speaker_1: Date of birth?

Speaker speaker_2: Date of birth is March 23rd, 1996.

Speaker speaker_1: Thank you. Excuse me, I got your phone number, 414-391-7063.

Speaker speaker_2: Yep, that's me.

Speaker speaker_1: And the email is jermainclaiborne@gmail.com?

Speaker speaker_2: Yep.

Speaker speaker_1: All right, what type of coverage were you looking to get enrolled into?

Speaker speaker_2: Uh, I wanted medical and vision.

Speaker speaker_1: All right, 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 that with the Prime and the Plus, they offer you more in the hospital benefits. And then the other two is the MEC TeleRx which is the preventative care plan which is... it was not included in the VIP plan. It covers like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. And then they have the MEC Enhanced which combines the preventative care with the VIP plan.

Speaker speaker_2: Okay. Yeah, no, um, we can just put it with VIP Standard.

Speaker speaker_1: So with the Standard and the med- vision, your total will be \$19.81. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: I'm sorry, you said what?

Speaker speaker_1: With the vision and the medical selected, it will be \$19.81 a week. Do you authorize your employer-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you. So I do have to let you know, this plan's following the 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 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_2: Okay.

Speaker speaker_1: All right, 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's following Mondays when your coverage will become active. Your ID cards will send one to two weeks from the activation date.

Speaker speaker_2: And I need the ID card to, to use the insurance, correct?

Speaker speaker_1: Um, not necessarily. If you... when your coverage becomes active, you could always use your policy numbers, but then you would have to just place... uh, file a claim and then give them your card information later. 'Cause once your coverage-

Speaker speaker_2: Okay.

Speaker speaker_1: ... becomes active-

Speaker speaker_2: So once I get... once I get the card, I, I, I can skip the file a claim step, right?

Speaker speaker_1: No, so when you get the card, you'll just have the information they need. So...

Speaker speaker_2: Oh, okay. Okay.

Speaker speaker_1: Because when, when your coverage is active, which it takes a couple of days for your card information to be generated. So typically around Thursday or Friday it's available for you if you, if you need it to be sent digitally while you wait on the physical ones.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: All right, and I do want to let you know, with your medical card, if you wanted a physical copy, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker_2: Okay. So it'll be in my email?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: All right, sounds good.

Speaker speaker_1: Is there anything else I could help you with today, Mr. Claiborne?

Speaker speaker_2: Uh, no, that was everything. You've been great.

Speaker speaker_1: Thank you. Then there's nothing else. Thanks for calling Benefits in the Card. I hope you have a great rest of your day, man.

Speaker speaker_2: Yeah, you too, you too. Stay cu- stay warm if you're somewhere where it's cold right now.

Speaker speaker_1: You too, man. Thank you.

Speaker speaker_2: Yep, yep.