

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hey, Malcolm. My name is Kevin and I'm looking to enroll in benefits. All right. What staffing company do you work for? Uh, Partners Personnel. What's the last four of your social? 4309. First name? Kevin. Last name? Luong, L-U-O-N-G. Right. For security purposes, can you verify address and date of birth for me? Yes. My address is 216 Naylor Street, San Francisco, California 94112. Um, date of birth is February 27, 1997. Thank you. So we got your phone number, 415-971-9623? Yes. And I get email is kevinluong88@gmail.com? Yes. All right. What plan, what type of plan were you wanting to get enrolled into? Uh, I was looking at the VIP Prime. All right. Is that the only plan that you wanted? Um, and then, so if I get the VIP Prime, is there any difference or would I need to add the Stay Healthy one? So the Stay Healthy doesn't include what's in the... So VIP doesn't include Stay Healthy. You're allowed to have them both, so they, but they both cover two different things. Mm-hmm. The VIP Prime covers doctors, hospitals and prescriptions. The AC TeleRX, it covers preventative services like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any type of preventative service, that is not included in the VIP Prime. Oh, gotcha, gotcha. Okay, um- And then my office will give you access to FreeRx, which gives you access to over 100 ac- um, 800 acute in-clinical medications. Gotcha, gotcha. Okay. Then I'll, I'll do the Stay Healthy and the VIP Plus then. So those are the only two plans that you wanted? Um, and then I was also looking to add on... Dogs. ... the critical illness with cancer benefits. Okay. And dental, uh, dental and vision. Was there anything else? Also the, yeah, the 24-hour group accident. Right. Um, and then can you help me explain what the IDX Social Plus is? It's for, uh, identity fraud. Oh, gotcha. Um, I'll hold off on that one. Um, okay, and then I did have a question about, um, the Minimum Value Plan. The MVP plan? You got- Mm-hmm. That, is it... Go ahead. Mm-hmm. Uh, yeah. I was just- I was going to play you- ... explaining a little bit more on that. Okay. Just so you... with that plan, you have to get approved for it. But what questions did you have? Okay. Like, like if, I, I was just curious what it was. Um, okay. Give me one moment. I just want to- I'll just move on from there. Yeah. Wait, so you, you just need more information about it or... Um, so it looks like this is more for, like, the... What would the MVB plan be more for? So it is essentially meant for employees to avoid the HPA individual tax penalty. It is a comprehensive medical and prescription program that offers in and out of network benefits after you meet a deductible. Oh, okay. And that deductible is, looks like up to 7,000 or 10,000? Okay. Um, I'll pro- I'll probably move on from that then. Uh, let's see. And then are you able to calculate how much all of those deductions would be? It'd be \$70.37 with the plans you selected so far. Okay. Are there any other plans besides that that may... be offered- So the only ones you haven't s- so the only ones you haven't selected is the, the Virtual Care or the Virtual Primary Care, Short Term Disability, Life Insurance and the

Behavior Health and the ID Experts. Okay. Looks like Virtual Care's \$6 a, uh, a week. Uh, let's add the Virtual Primary Care. Well, is there anything else? Um, and I did wanna ask, um, I was looking to get a flu shot, um, but I don't know how early this plan will come into place and, um, how it works. So the enrollment process takes almost two weeks once you see that first deduction from your paycheck and we see it in our system. That's on the Mondays when your coverage become active. Your ID card will be sent two weeks from the activation date. Oh, gotcha. So it's gonna take some time. Um-If I were to get, like, a vaccination, um, do they, like, reimburse a retroactive or anything like that? So you would have to wait and see if coverage is actually active. If you wait and your coverage is active and then you had one of those things because you... you're waiting on your ID cards, then you could file a claim and then it could be covered that way. But if you... if you don't have any active coverage at all, you wouldn't be able to go back in retro. Hmm. Gotcha, gotcha. It'd have to be active first. Mm-hmm. Okay. Um. All right. Think with all of that then, um, that should be the ones I've selected. Right. So just to confirm, you want the VIP Prime, the Virtual Primary Care, the dental, the vision, critical illness, group accident, and... and the MEP TeleRx. That correct? Uh, yes, we'll do that. We'll stick with the VIP Prime. Yeah. Great. And your total's going to be \$76.36. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes. Thank you. Right. So I do need a beneficiary for your critical illness. I will just need a first name and last name and their relationship to you. Okay. It'd be Eric, first name. Last name Luong. Uh, that's my- So Eric, E-R-I-C? ... younger brother. Yeah, E-R-I-C. And you said same last name as you? Yes. All right. So I do have to let you know that some of 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, you have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage. Area. Okay. All right. So I did... And I do want to let you know, with your medical card for the VIP Prime, if you wanted a physical card, you have to call and request it once the coverage becomes active. Otherwise, it's only sent via email. Okay. And, um, you said that would be the Monday after the deduc- first deduction? Yes, sir. Okay. All right. Well, was there anything else I can help you with today, Mr. Kevin? Uh, that should be it, Malcolm. Thank you. No problem. Thanks for calling Benefits In The Cart. Hope you have a great rest of your week, man. You as well. Thank you. Thanks. 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, Malcolm. My name is Kevin and I'm looking to enroll in benefits.

Speaker speaker\_0: All right. What staffing company do you work for?

Speaker speaker\_1: Uh, Partners Personnel.

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

Speaker speaker\_1: 4309.

Speaker speaker\_0: First name?

Speaker speaker\_1: Kevin.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Luong, L-U-O-N-G.

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

Speaker speaker\_1: Yes. My address is 216 Naylor Street, San Francisco, California 94112. Um, date of birth is February 27, 1997.

Speaker speaker\_0: Thank you. So we got your phone number, 415-971-9623?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And I get email is kevinluong88@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. What plan, what type of plan were you wanting to get enrolled into?

Speaker speaker\_1: Uh, I was looking at the VIP Prime.

Speaker speaker\_0: All right. Is that the only plan that you wanted?

Speaker speaker\_1: Um, and then, so if I get the VIP Prime, is there any difference or would I need to add the Stay Healthy one?

Speaker speaker\_0: So the Stay Healthy doesn't in- include what's in the... So VIP doesn't include Stay Healthy. You're allowed to have them both, so they, but they both cover two different things.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: The VIP Prime covers doctors, hospitals and prescriptions. The AC TeleRX, it covers preventative services like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. Any type of preventative service, that is not included in the VIP Prime.

Speaker speaker\_1: Oh, gotcha, gotcha. Okay, um-

Speaker speaker\_0: And then my office will give you access to FreeRx, which gives you access to over 100 ac- um, 800 acute in-clinical medications.

Speaker speaker\_1: Gotcha, gotcha. Okay. Then I'll, I'll do the Stay Healthy and the VIP Plus then.

Speaker speaker\_0: So those are the only two plans that you wanted?

Speaker speaker\_1: Um, and then I was also looking to add on...

Speaker speaker\_0: Dogs.

Speaker speaker\_1: ... the critical illness with cancer benefits.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And dental, uh, dental and vision.

Speaker speaker\_0: Was there anything else?

Speaker speaker\_1: Also the, yeah, the 24-hour group accident.

Speaker speaker\_0: Right.

Speaker speaker\_1: Um, and then can you help me explain what the IDX Social Plus is?

Speaker speaker\_0: It's for, uh, identity fraud.

Speaker speaker\_1: Oh, gotcha. Um, I'll hold off on that one. Um, okay, and then I did have a question about, um, the Minimum Value Plan.

Speaker speaker\_0: The MVP plan? You got-

Speaker speaker\_1: Mm-hmm. That, is it...

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Mm-hmm. Uh, yeah. I was just-

Speaker speaker\_0: I was going to play you-

Speaker speaker\_1: ... explaining a little bit more on that.

Speaker speaker\_0: Okay. Just so you... with that plan, you have to get approved for it. But what questions did you have?

Speaker speaker\_1: Okay. Like, like if, I, I was just curious what it was. Um, okay.

Speaker speaker\_0: Give me one moment. I just want to-

Speaker speaker\_1: I'll just move on from there. Yeah.

Speaker speaker\_0: Wait, so you, you just need more information about it or...

Speaker speaker\_1: Um, so it looks like this is more for, like, the... What would the MVB plan be more for?

Speaker speaker\_0: So it is essentially meant for employees to avoid the HPA individual tax penalty. It is a comprehensive medical and prescription program that offers in and out of network benefits after you meet a deductible.

Speaker speaker\_1: Oh, okay. And that deductible is, looks like up to 7,000 or 10,000? Okay. Um, I'll pro- I'll probably move on from that then. Uh, let's see. And then are you able to

calculate how much all of those deductions would be?

Speaker speaker\_0: It'd be \$70.37 with the plans you selected so far.

Speaker speaker\_1: Okay. Are there any other plans besides that that may... be offered-

Speaker speaker\_0: So the only ones you haven't s- so the only ones you haven't selected is the, the Virtual Care or the Virtual Primary Care, Short Term Disability, Life Insurance and the Behavior Health and the ID Experts.

Speaker speaker\_1: Okay. Looks like Virtual Care's \$6 a, uh, a week. Uh, let's add the Virtual Primary Care.

Speaker speaker\_0: Well, is there anything else?

Speaker speaker\_1: Um, and I did wanna ask, um, I was looking to get a flu shot, um, but I don't know how early this plan will come into place and, um, how it works.

Speaker speaker\_0: So the enrollment process takes almost two weeks once you see that first deduction from your paycheck and we see it in our system. That's on the Mondays when your coverage become active. Your ID card will be sent two weeks from the activation date.

Speaker speaker\_1: Oh, gotcha. So it's gonna take some time. Um-If I were to get, like, a vaccination, um, do they, like, reimburse a retroactive or anything like that?

Speaker speaker\_0: So you would have to wait and see if coverage is actually active. If you wait and your coverage is active and then you had one of those things because you... you're waiting on your ID cards, then you could file a claim and then it could be covered that way. But if you... if you don't have any active coverage at all, you wouldn't be able to go back in retro.

Speaker speaker\_1: Hmm. Gotcha, gotcha. It'd have to be active first.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. Um. All right. Think with all of that then, um, that should be the ones I've selected.

Speaker speaker\_0: Right. So just to confirm, you want the VIP Prime, the Virtual Primary Care, the dental, the vision, critical illness, group accident, and... and the MEP TeleRx. That correct?

Speaker speaker\_1: Uh, yes, we'll do that. We'll stick with the VIP Prime.

Speaker speaker\_0: Yeah. Great. And your total's going to be \$76.36. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Thank you. Right. So I do need a beneficiary for your critical illness. I will just need a first name and last name and their relationship to you.

Speaker speaker\_1: Okay. It'd be Eric, first name. Last name Luong. Uh, that's my-

Speaker speaker\_0: So Eric, E-R-I-C?

Speaker speaker\_1: ... younger brother. Yeah, E-R-I-C.

Speaker speaker\_0: And you said same last name as you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. So I do have to let you know that some of 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, you have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage. Area.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. So I did... And I do want to let you know, with your medical card for the VIP Prime, if you wanted a physical card, you have to call and request it once the coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker\_1: Okay. And, um, you said that would be the Monday after the deduc- first deduction?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. Well, was there anything else I can help you with today, Mr. Kevin?

Speaker speaker\_1: Uh, that should be it, Malcolm. Thank you.

Speaker speaker\_0: No problem. Thanks for calling Benefits In The Cart. Hope you have a great rest of your week, man.

Speaker speaker\_1: You as well.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Thanks. Bye.

Speaker speaker\_0: Bye. Bye.