

Transcript: Malcolm

Nash-5752793150439424-4620233091497984

Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Um, yes, I was told to call to enroll in benefits. What type of company do you work for? Uh, ManCan. All right. What's the last four of your social? 2043. Okay, it's 2043? Yes. First name? Edward. Last name? Hartman. H-A-R-T-M-A-N. For security purposes, can you verify your address and date of birth for me? Uh, address is 613 Ridge Road, Apartment 301, Newton Falls, Ohio 44444. Date of birth is 1/19/72. Give one moment. 1/19/72? Yes. Thank you. So your phone number are 234-855-7214? Yes, sir. And your email is hartman1... 1@gmail.com? Yes. All right. What type of coverage were you wantin' to get enrolled into this? Um, I'm not sure what, uh, what you guys are offering as far, but I m- I need medical, like, uh, pharmacy, uh, phar- f- you know, family medical. Okay. So ManCan offer you medical, free Rx, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts. Okay. So I need something w- that will, uh, cover prescriptions like every month, like doctor's visit and prescriptions. So they off-... With that they offer you the MEC TeleRx. That plan is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms ... and per- and care services and per-... includes access to free Rx, 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. Yeah. Yeah, that one sounds good. All right. So then they also... they do also offer you... So that doesn't cover doctor bills, so they do offer you the VIP Standard and the VIP Classic. Both of those plans cover doctors and hospitals. The one you're gettin' enro-... the MEC only covers preventative services which isn't included... which isn't included in the VIP. And the, the MEC isn't n-... The doctors and hospitals aren't included in the MEC plan either. Let's do the VIP. Do you want the Standard or the Classic? The Standard is 16.22. The Classic is \$17.88. The only difference between the two is with the Classic it offers you more in the hospital benefits. Let's do a Classic. Okay. So that does include dental or vision. Those two are separate prices in themselves as well. The dental will be \$3.38 and the vision will be \$1.99. I don't need those at the moment. Okay. So you just want the VIP Classic and the preventative care? Yeah. Perfect. So your total will be three dolla-... I mean, \$33.53. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes, sir. Thank you. All right. So I do have to let you know this, 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 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. Right. So the enrollment process does take one to two weeks. Once we see that first deduction from your paycheck and we see it in our system, that following Monday's when your coverage will

become active. Your ID cards are sent one to two weeks from the activation date. Uh, say that last part again. You cut off a little bit. Uh, I said the ID cards are sent one to two weeks from the activation date. Is that the only part that got missed- Oh, yeah. ... or you missed some? No, I, I got th- that's the part I needed. Okay. And I do wanna let you know, with your VIP Classic, if you wanted a physical copy of that card, y- once your coverage becomes active, you wanna call and make a request for it. Otherwise, it's only sent via email in a digital format. Okay. Okay. All right. Well, was there anything else I could help you with today, Mr. Edwards? No, that's it. All right. If there's nothing else, thanks for calling Benefits in the Card. Hope you have a great rest of your week, man. You too. Thank you. Thank you. Mm-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: Um, yes, I was told to call to enroll in benefits.

Speaker speaker_0: What type of company do you work for?

Speaker speaker_1: Uh, ManCan.

Speaker speaker_0: All right. What's the last four of your social?

Speaker speaker_1: 2043.

Speaker speaker_0: Okay, it's 2043?

Speaker speaker_1: Yes.

Speaker speaker_0: First name?

Speaker speaker_1: Edward.

Speaker speaker_0: Last name?

Speaker speaker_1: Hartman. H-A-R-T-M-A-N.

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

Speaker speaker_1: Uh, address is 613 Ridge Road, Apartment 301, Newton Falls, Ohio 44444. Date of birth is 1/19/72.

Speaker speaker_0: Give one moment. 1/19/72?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. So your phone number are 234-855-7214?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And your email is hartman1... 1@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. What type of coverage were you wantin' to get enrolled into this?

Speaker speaker_1: Um, I'm not sure what, uh, what you guys are offering as far, but I m- I need medical, like, uh, pharmacy, uh, phar- f- you know, family medical.

Speaker speaker_0: Okay. So ManCan offer you medical, free Rx, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts.

Speaker speaker_1: Okay. So I need something w- that will, uh, cover prescriptions like every month, like doctor's visit and prescriptions.

Speaker speaker_0: So they off-... With that they offer you the MEC TeleRx. That plan is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms ... and per- and care services and per-... includes access to free Rx, 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.

Speaker speaker_1: Yeah. Yeah, that one sounds good.

Speaker speaker_0: All right. So then they also... they do also offer you... So that doesn't cover doctor bills, so they do offer you the VIP Standard and the VIP Classic. Both of those plans cover doctors and hospitals. The one you're gettin' enro-... the MEC only covers preventative services which isn't included... which isn't included in the VIP. And the, the MEC isn't n-... The doctors and hospitals aren't included in the MEC plan either.

Speaker speaker_1: Let's do the VIP.

Speaker speaker_0: Do you want the Standard or the Classic? The Standard is 16.22. The Classic is \$17.88. The only difference between the two is with the Classic it offers you more in the hospital benefits.

Speaker speaker_1: Let's do a Classic.

Speaker speaker_0: Okay. So that does include dental or vision. Those two are separate prices in themselves as well. The dental will be \$3.38 and the vision will be \$1.99.

Speaker speaker_1: I don't need those at the moment.

Speaker speaker_0: Okay. So you just want the VIP Classic and the preventative care?

Speaker speaker_1: Yeah.

Speaker speaker_0: Perfect. So your total will be three dolla-... I mean, \$33.53. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Thank you. All right. So I do have to let you know this, 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 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.

Speaker speaker_0: Right. So the enrollment process does take one to two weeks. Once we see that first deduction from your paycheck and we see it in our system, that following Monday's when your coverage will become active. Your ID cards are sent one to two weeks from the activation date.

Speaker speaker_1: Uh, say that last part again. You cut off a little bit.

Speaker speaker_0: Uh, I said the ID cards are sent one to two weeks from the activation date. Is that the only part that got missed-

Speaker speaker_1: Oh, yeah.

Speaker speaker_0: ... or you missed some?

Speaker speaker_1: No, I, I got th- that's the part I needed.

Speaker speaker_0: Okay. And I do wanna let you know, with your VIP Classic, if you wanted a physical copy of that card, y- once your coverage becomes active, you wanna call and make a request for it. Otherwise, it's only sent via email in a digital format.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: All right. Well, was there anything else I could help you with today, Mr. Edwards?

Speaker speaker_1: No, that's it.

Speaker speaker_0: All right. If there's nothing else, thanks for calling Benefits in the Card. Hope you have a great rest of your week, man.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: Thank you.

Speaker speaker_1: Mm-bye.

Speaker speaker_0: Bye.