

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... benefits in the card. This is Malcolm. How can I help you? Yeah, I'm calling to enroll in benefits. What staff and company do you work for? Uh, for Partners Personnel. Still ask for your social. 1042. First name? Brian. You say Blaine? Brian, B-R-I-A-N. Last name? Hardin, H-A-R-D-I-N. And for security purposes, can you verify your address and date of birth for me? Yeah. 805 Foster Drive, Modesto, California 95351. And my birthdate is 11/12/72. Can you say that address one more time? 805 Foster Drive, Modesto, California 95351. Thank you. So your actual phone number's 345-9442? Yes. And the, uh, email is rhi3@yahoo.com? Uh, it's, yeah, rhlgh3@yahoo.com. Okay. A- and what type of coverage were you wantin' to get enrolled into? Uh, just, just whatever the minimum, uh, plans are. Um- Well, I wouldn't be able to make any recommendations for you. ... and so I don't know what's all, what's all offered. All right, so they offer you medical- What's that? I said I wouldn't be able to make any recommendations, unfortunately, but they offer you medical, FreeRx, emergency room care, dental, short term disability, life insurance, vision, critical illness, group accidents, preventative care, behavioral health, and the ID experts. Okay, was vision a part of that? Yes, sir. Okay. Um, yeah, I was wanting to enroll in the regular, uh, medical and then, um, uh, see what's available for, uh, dental and vision also. So the dental will be \$3.63 and vision will be \$2.15. The VIP standard plan is \$17.66. That covers doctors, hospitals and prescriptions. That does not include the preventive care, which covers like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. Okay. Now is the, uh, the prices you quoted me, is that per paycheck? Yes, sir. Okay. Um... Uh, yeah, let me, let me just do the, um, the minimum plans on each of those three, the medical, dental and vision. So there's only one dental and vision plan. The medical, they offer you multiple, but I do have you on the higher... the lower one, I meant. The lowest one that they offer. I will- Okay. Well, what's the next- Go ahead. I'm sorry? It's okay. Oh, I was just gonna say, uh, w- what's the next, uh, uh, price range for the medical? It'll be \$31.61. Okay, let me just do the minimum one then for now. Right. So you do... just so you know, you do only have 30 days from the day you receive your first paycheck to get enrolled in coverage. After those 30 days, you can only drop your coverage down or you will no longer be able to add anything unless you had a company open enrollment period or you had a qualifying life event, such as a marriage to divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. So 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-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. Okay. Do you authorize your employer to make these deductions? I'm sorry? Do you authorize your

employer to make these deductions? Yes. So it's just the, the minimum, um, medical plan and then, uh, dental and vision, right? Yes, sir. Okay. So the, the medical plan, you said, was \$17 and something? Mm-hmm. Okay. The second lowest one will be the MEC TeleRx, but that does not include doctors, hospitals. It only covers wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms, preventative care services. And it gives you access to FreeRx which gives you access to over 800 acute and chronic medications. Okay, that's the, that's the next, uh, medical plan up. Is that what you're saying? No, that's the lower plan. That one's \$16.80. The one you have is \$17.66. But the one that... the MEC TeleRx doesn't include doctors or hospitals. It's only preventive care and, uh, FreeRx. Okay. The \$17.66 plan, that does, um, include, uh, what was that again? Doctors, hospitals and prescriptions. Doctors, hospitals and prescriptions. Okay. All right. Yeah, that sounds good. All 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 is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date. Okay. They'll be sent here in the mail? So with the medical card, you want to call and request it once your coverage becomes active. Otherwise it's only sent via email. Oh, okay. Is there a phone number I need to call? Right. And it'll be in that... in the letter that I received? You don't... You don't really receive a letter. It was just... I'm just letting you know that once your coverage becomes active you'll see your... the deduction in your paycheck. Once you see this, your coverage is active, you give us a call and request it. Oh, okay. At the same number I called today? Yes, sir. Okay. And that's just to get the medical cards, correct? Just... Only the medical. Yes, sir. Just to get the medical one sent physically. Otherwise, it's only sent via email. Okay. Um, and then will I, uh, receive cards for the, uh, dental- Yes, sir. ... and vision also? Okay. Yes, sir. Okay. Was there anything else I can help you with today, gentleman? Um, so, uh, the medical was \$17.66, uh, per paycheck, and then what was the price again on the dental and vision? Dental is \$3.63. Vision is \$2.15. Okay, um, what does the, um, the vision cover? Like does it cover, um, for a pair of glasses per year? Sir, I wouldn't be able to answer that question 'cause we're not the carrier. We're just the plan administrator. That would be a question you have to carry... ask the carrier directly. Okay. All right, and they'll... when I do receive the card there'll be either a website I can go to or a phone number I can call? Yes, sir. On the card? Yes, sir. Okay. Well I- And if you want to look them up, the carrier's before you get your information. So the carrier for your vision will be MetLife and then the medical would be American Public... And the medical and the dental will be covered by American Public Life. Okay. All right. Um, I think that will do it today, then. Okay, sir. Nothing else, Mr. Harden? Uh, no, not that I can think of. All right. If there's nothing else, thanks for calling Benefits 24. I hope you have a great rest of your day, Matt. All right. Thank you. Goodbye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: ... benefits in the card. This is Malcolm. How can I help you?

Speaker speaker_2: Yeah, I'm calling to enroll in benefits.

Speaker speaker_1: What staff and company do you work for?

Speaker speaker_2: Uh, for Partners Personnel.

Speaker speaker_1: Still ask for your social.

Speaker speaker_2: 1042.

Speaker speaker_1: First name?

Speaker speaker_2: Brian.

Speaker speaker_1: You say Blaine?

Speaker speaker_2: Brian, B-R-I-A-N.

Speaker speaker_1: Last name?

Speaker speaker_2: Hardin, H-A-R-D-I-N.

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

Speaker speaker_2: Yeah. 805 Foster Drive, Modesto, California 95351. And my birthdate is 11/12/72.

Speaker speaker_1: Can you say that address one more time?

Speaker speaker_2: 805 Foster Drive, Modesto, California 95351.

Speaker speaker_1: Thank you. So your actual phone number's 345-9442?

Speaker speaker_2: Yes.

Speaker speaker_1: And the, uh, email is rhi3@yahoo.com?

Speaker speaker_2: Uh, it's, yeah, rhlg3@yahoo.com.

Speaker speaker_1: Okay. A- and what type of coverage were you wantin' to get enrolled into?

Speaker speaker_2: Uh, just, just whatever the minimum, uh, plans are. Um-

Speaker speaker_1: Well, I wouldn't be able to make any recommendations for you.

Speaker speaker_2: ... and so I don't know what's all, what's all offered.

Speaker speaker_1: All right, so they offer you medical-

Speaker speaker_2: What's that?

Speaker speaker_1: I said I wouldn't be able to make any recommendations, unfortunately, but they offer you medical, FreeRx, emergency room care, dental, short term disability, life insurance, vision, critical illness, group accidents, preventative care, behavioral health, and the ID experts.

Speaker speaker_2: Okay, was vision a part of that?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. Um, yeah, I was wanting to enroll in the regular, uh, medical and then, um, uh, see what's available for, uh, dental and vision also.

Speaker speaker_1: So the dental will be \$3.63 and vision will be \$2.15. The VIP standard plan is \$17.66. That covers doctors, hospitals and prescriptions. That does not include the preventive care, which covers like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services.

Speaker speaker_2: Okay. Now is the, uh, the prices you quoted me, is that per paycheck?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. Um... Uh, yeah, let me, let me just do the, um, the minimum plans on each of those three, the medical, dental and vision.

Speaker speaker_1: So there's only one dental and vision plan. The medical, they offer you multiple, but I do have you on the higher... the lower one, I meant. The lowest one that they offer. I will-

Speaker speaker_2: Okay. Well, what's the next-

Speaker speaker_1: Go ahead.

Speaker speaker_2: I'm sorry?

Speaker speaker_1: It's okay.

Speaker speaker_2: Oh, I was just gonna say, uh, w- what's the next, uh, uh, price range for the medical?

Speaker speaker_1: It'll be \$31.61.

Speaker speaker_2: Okay, let me just do the minimum one then for now.

Speaker speaker_1: Right. So you do... just so you know, you do only have 30 days from the day you receive your first paycheck to get enrolled in coverage. After those 30 days, you can only drop your coverage down or you will no longer be able to add anything unless you had a company open enrollment period or you had a qualifying life event, such as a marriage to divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: Okay.

Speaker speaker_1: So 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-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.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you authorize your employer to make these deductions?

Speaker speaker_2: I'm sorry?

Speaker speaker_1: Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes. So it's just the, the minimum, um, medical plan and then, uh, dental and vision, right?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. So the, the medical plan, you said, was \$17 and something?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: The second lowest one will be the MEC TeleRx, but that does not include doctors, hospitals. It only covers wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms, preventative care services. And it gives you access to FreeRx which gives you access to over 800 acute and chronic medications.

Speaker speaker_2: Okay, that's the, that's the next, uh, medical plan up. Is that what you're saying?

Speaker speaker_1: No, that's the lower plan. That one's \$16.80. The one you have is \$17.66. But the one that... the MEC TeleRx doesn't include doctors or hospitals. It's only preventive care and, uh, FreeRx.

Speaker speaker_2: Okay. The \$17.66 plan, that does, um, include, uh, what was that again?

Speaker speaker_1: Doctors, hospitals and prescriptions. Doctors, hospitals and prescriptions.

Speaker speaker_2: Okay. All right. Yeah, that sounds good.

Speaker speaker_1: All 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 is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date.

Speaker speaker_2: Okay. They'll be sent here in the mail?

Speaker speaker_1: So with the medical card, you want to call and request it once your coverage becomes active. Otherwise it's only sent via email.

Speaker speaker_2: Oh, okay. Is there a phone number I need to call?

Speaker speaker_1: Right.

Speaker speaker_2: And it'll be in that... in the letter that I received?

Speaker speaker_1: You don't... You don't really receive a letter. It was just... I'm just letting you know that once your coverage becomes active you'll see your... the deduction in your

paycheck. Once you see this, your coverage is active, you give us a call and request it.

Speaker speaker_2: Oh, okay. At the same number I called today?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. And that's just to get the medical cards, correct?

Speaker speaker_1: Just... Only the medical. Yes, sir. Just to get the medical one sent physically. Otherwise, it's only sent via email.

Speaker speaker_2: Okay. Um, and then will I, uh, receive cards for the, uh, dental-

Speaker speaker_1: Yes, sir.

Speaker speaker_2: ... and vision also? Okay.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay.

Speaker speaker_1: Was there anything else I can help you with today, gentleman?

Speaker speaker_2: Um, so, uh, the medical was \$17.66, uh, per paycheck, and then what was the price again on the dental and vision?

Speaker speaker_1: Dental is \$3.63. Vision is \$2.15.

Speaker speaker_2: Okay, um, what does the, um, the vision cover? Like does it cover, um, for a pair of glasses per year?

Speaker speaker_1: Sir, I wouldn't be able to answer that question 'cause we're not the carrier. We're just the plan administrator. That would be a question you have to carry... ask the carrier directly.

Speaker speaker_2: Okay. All right, and they'll... when I do receive the card there'll be either a website I can go to or a phone number I can call?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: On the card?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. Well I-

Speaker speaker_1: And if you want to look them up, the carrier's before you get your information. So the carrier for your vision will be MetLife and then the medical would be American Public... And the medical and the dental will be covered by American Public Life.

Speaker speaker_2: Okay. All right. Um, I think that will do it today, then.

Speaker speaker_1: Okay, sir. Nothing else, Mr. Harden?

Speaker speaker_2: Uh, no, not that I can think of.

Speaker speaker_1: All right. If there's nothing else, thanks for calling Benefits 24. I hope you have a great rest of your day, Matt.

Speaker speaker_2: All right. Thank you. Goodbye.

Speaker speaker_1: Bye.