

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Um, oh, yeah. I work at Partners Personnel. I'm calling about my benefits. What type of vision do you have? It'll be MetLife. You need a carrier, it'd be MetLife. Okay. And what do they cover? Do they cover glasses? And how much? Let's see. Let me see. You work for... What's the last four of your social? I'm sorry? What's the last four of your social? I have to pull it for your account. 33793. First name? First name is Pauline. Last name? Harmus. All right. For security purposes, can you verify your address and date of birth for me? Yes. My address is, uh, 1745 Hayden Avenue, Corona, California 92881. And you said date of birth, right? Yes, ma'am. 12th, the... 12/6/1977. Thank you. So that address is incorrect. Then you have another address? Oh, 12... Yeah, 1240 East Ontario, Suite 102-161, 92881 Corona, California. Is that your right address, or is that you didn't change it? N- um, that's, that's my P.O. Box address. Okay. Yeah. You said Suite 102-161? Yeah. All right. So with the last bit it says, "Co-pay for an eye exam is \$10. Co-pay for lenses and frame is \$25. Co-pay for contact lens fitting is \$0, and the frame allowance is \$130." Okay. And frame allowance is... I get to pick the frame, right? I wouldn't be able to answer that question. That's what that was? 'Cause we're not, we're not the carrier. I wouldn't be able to answer that question, unfortunately. Okay. That's life. All right. Um, yeah, I'll take just vision then. That's the only thing you want to get enrolled into? Um, and how much is dental? Like, what do they take out a month for, for vision? Or a paycheck? So these plans, these plans are taken weekly. If you got the dental and the vision it'll be \$5.78. That'd be taken weekly. Every paycheck? Yes, ma'am. Okay. And, uh, dental? That includes dental. That'll be the \$5.78. Oh, okay. Um, is it in addition or all together? All together. Wow! All right. For the dental, for the dental and the vision... For the dental and the vision it'll be \$5.78. Okay. Yeah, let's do that then. And, um, dental, does that cover braces, or Invisalign, or anything like that? So with the dental says, "Preventative visits are covered at 100%, which may include your basic cleanings and checkups once per six months. Basic dental work such as fillings or extractions or X-rays will be covered at 80% once we've met your annual deductible of \$50 per person, or \$150 per family. Major services like crown and orthodontia are not covered in the maximum this plan would pay for a person is \$500 a year." Okay. Okay, yeah, let's get the, uh, the vision and dental. All right. So I do, I do have to let you know that them 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 them 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 and divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. All right. So I do want to let you know 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 following Monday is when

your coverage will become active, and your ID cards are sent one to two weeks from the activation date. All right. Wonderful. All right. Well, was there anything else that I can help you with today, Ms. Pauline? No. That'll be all. Thank you very much. You've... Very informative. No problem. That's what I'm here for, ma'am. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your week. All right. You too. Thank you. Bye-bye. Thank you. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_1: Um, oh, yeah. I work at Partners Personnel. I'm calling about my benefits. What type of vision do you have?

Speaker speaker_0: It'll be MetLife. You need a carrier, it'd be MetLife.

Speaker speaker_1: Okay. And what do they cover? Do they cover glasses? And how much?

Speaker speaker_0: Let's see. Let me see. You work for... What's the last four of your social?

Speaker speaker_1: I'm sorry?

Speaker speaker_0: What's the last four of your social? I have to pull it for your account.

Speaker speaker_1: 33793.

Speaker speaker_0: First name?

Speaker speaker_1: First name is Pauline.

Speaker speaker_0: Last name?

Speaker speaker_1: Harmus.

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

Speaker speaker_1: Yes. My address is, uh, 1745 Hayden Avenue, Corona, California 92881. And you said date of birth, right?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: 12th, the... 12/6/1977.

Speaker speaker_0: Thank you. So that address is incorrect. Then you have another address?

Speaker speaker_1: Oh, 12... Yeah, 1240 East Ontario, Suite 102-161, 92881 Corona, California.

Speaker speaker_0: Is that your right address, or is that you didn't change it?

Speaker speaker_1: N- um, that's, that's my P.O. Box address.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: You said Suite 102-161?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right. So with the last bit it says, "Co-pay for an eye exam is \$10. Co-pay for lenses and frame is \$25. Co-pay for contact lens fitting is \$0, and the frame allowance is \$130."

Speaker speaker_1: Okay. And frame allowance is... I get to pick the frame, right?

Speaker speaker_0: I wouldn't be able to answer that question.

Speaker speaker_1: That's what that was?

Speaker speaker_0: 'Cause we're not, we're not the carrier. I wouldn't be able to answer that question, unfortunately.

Speaker speaker_1: Okay. That's life. All right. Um, yeah, I'll take just vision then.

Speaker speaker_0: That's the only thing you want to get enrolled into?

Speaker speaker_1: Um, and how much is dental? Like, what do they take out a month for, for vision? Or a paycheck?

Speaker speaker_0: So these plans, these plans are taken weekly. If you got the dental and the vision it'll be \$5.78. That'd be taken weekly.

Speaker speaker_1: Every paycheck?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. And, uh, dental?

Speaker speaker_0: That includes dental. That'll be the \$5.78.

Speaker speaker_1: Oh, okay. Um, is it in addition or all together?

Speaker speaker_0: All together.

Speaker speaker_1: Wow! All right.

Speaker speaker_0: For the dental, for the dental and the vision... For the dental and the vision it'll be \$5.78.

Speaker speaker_1: Okay. Yeah, let's do that then. And, um, dental, does that cover braces, or Invisalign, or anything like that?

Speaker speaker_0: So with the dental says, "Preventative visits are covered at 100%, which may include your basic cleanings and checkups once per six months. Basic dental work such as fillings or extractions or X-rays will be covered at 80% once we've met your annual deductible of \$50 per person, or \$150 per family. Major services like crown and orthodontia are not covered in the maximum this plan would pay for a person is \$500 a year."

Speaker speaker_1: Okay. Okay, yeah, let's get the, uh, the vision and dental.

Speaker speaker_0: All right. So I do, I do have to let you know that these 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 them 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 and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. So I do want to let you know 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 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_1: All right. Wonderful.

Speaker speaker_0: All right. Well, was there anything else that I can help you with today, Ms. Pauline?

Speaker speaker_1: No. That'll be all. Thank you very much. You've... Very informative.

Speaker speaker_0: No problem. That's what I'm here for, ma'am. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker_1: All right. You too. Thank you. Bye-bye.

Speaker speaker_0: Thank you. Bye.