

## **Transcript: VICTORIA**

**Taylor-4515794637242368-6388368971350016**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Be monitored. Thank you for calling Benefits on a Card, this is Becky. How can I help you? Hi, yes, my name is, uh, Chayton Gilcher. I was calling to see about setting up, uh, health insurance. Okay. Uh, what's the name of the agents you work for? Uh, ManCan. And the last four of your Social? 9375. And, I'm sorry, your first and last name again? Chayton Gilcher. C-H-A-Y-T-O-N Gilcher, G-I-L-C-H-E-R. Okay. Do you mind verifying your address and date of birth? Yes. Uh, my address is 1116 Churchill Hubbard Road, Youngstown, Ohio 44505 and my date of birth is 9/4/1996. And then phone number 330-610-3482? Correct. All right. And email's gonna be your first name and then G-I-L-ch@gmail.com? Yep. Okay. Give me one second. Do you know what you're wanting to enroll into? Uh, the health, dental, and vision. Okay. Um, there's a couple different medical plans to choose from. Do you know specifically which one you're wanting? Uh, I don't know which... What are the, uh, the options for the medical plan? So, we have the, uh, StayHealthy Medical Plan. Um, or, well, it's called StayHealthy MEC TeleRx, so that covers your preventative healthcare at 100% as long as you stay in network, so it covers things like, um, yearly physicals, vaccinations and preventative screenings. But it only covers preventative. And then we have, uh, the Hospital Indemnity Plans, the VIP Standard and the VIP Classic, which neither of these will cover preventative care like the StayHealthy does, but they do provide coverage for, like, um, if you're admitted to the hospital, if you have to go to the emergency room, urgent care or regular physician's office. The only difference between the VIP Standard and the VIP Classic is the Classic will pay a little bit more towards your hospitalization. Um... You said the Classic pays more towards the hospitalization? Yes, sir. I'll go with, uh, that one. Which one... Uh, actually, let me ask, which one is able to... Which one covers my, uh, prescriptions the best? Well, really all of the plans have prescription coverage, so if you go with the StayHealthy MEC TeleRx, you have coverage through Elixry which covers preventative medications at 100%. And then, um, it also comes with a prescription plan through FreeRx, which, if it's a covered medication with the FreeRx program, it would be free. Mm-hmm. And then under the VIP Standard and the VIP Classic, uh, the prescription coverage, uh, if it is a covered medication, they'll cover \$10, \$20 or \$30 of the medication. Which one does Mounjaro fall under? Is that a medication? Yes. Yeah, I don't have the, the covered medications. That's something you'll have to reach out to the insurance carriers directly about. Okay. Just 'cause it's kinda hard for me to pay, uh, I think it was 13- \$1,300 for a month's supply of shots. Um, I'll go with the, the V- the VIP Classic. Okay. And then you're wanting dental and vision as well? Yes. Okay. Are you just wanting this for employee only? Yes. All right, so let's see. The VIP Classic Dental and Vision for employee only, you're looking at \$23.25 a week. Okay. Uh, now all of these plans are under Section 125, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars.

Because of that, the IRS does put stipulations on when you're able to change or cancel the plan. Mm-hmm. You will have the remainder of your personal open enrollment period, which it looks like, for you, ends on the 22nd of November. Okay. And then outside of that, the only other time you'll be able to change or cancel the plans is during the open enrollment period for ManCan, unless you experience a qualifying life event. Okay. Um, so the actual enrollment process can take about one to two weeks, uh, so you might not see that first deduction come out of your check until two weeks from now. Once we- Okay. ... do, the coverage will start the following Monday. And then, um, once the coverage is active, that's when the ID cards are being made, so it typically takes about seven to ten business days to get the ID card. Okay. Yes, sir. Uh, was there anything else you might need help with? Uh, no, not that I can really think of at the moment. Okay. All righty. Well, you are good to go on my end, and I hope you have a wonderful day. All righty. Thank you. You as well. Thank you. Bye-bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Be monitored.

Speaker speaker\_2: Thank you for calling Benefits on a Card, this is Becky. How can I help you?

Speaker speaker\_3: Hi, yes, my name is, uh, Chayton Gilcher. I was calling to see about setting up, uh, health insurance.

Speaker speaker\_2: Okay. Uh, what's the name of the agents you work for?

Speaker speaker\_3: Uh, ManCan.

Speaker speaker\_2: And the last four of your Social?

Speaker speaker\_3: 9375.

Speaker speaker\_2: And, I'm sorry, your first and last name again?

Speaker speaker\_3: Chayton Gilcher. C-H-A-Y-T-O-N Gilcher, G-I-L-C-H-E-R.

Speaker speaker\_2: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_3: Yes. Uh, my address is 1116 Churchill Hubbard Road, Youngstown, Ohio 44505 and my date of birth is 9/4/1996.

Speaker speaker\_2: And then phone number 330-610-3482?

Speaker speaker\_3: Correct.

Speaker speaker\_2: All right. And email's gonna be your first name and then G-I-L-ch@gmail.com?

Speaker speaker\_3: Yep.

Speaker speaker\_2: Okay. Give me one second. Do you know what you're wanting to enroll into?

Speaker speaker\_3: Uh, the health, dental, and vision.

Speaker speaker\_2: Okay. Um, there's a couple different medical plans to choose from. Do you know specifically which one you're wanting?

Speaker speaker\_3: Uh, I don't know which... What are the, uh, the options for the medical plan?

Speaker speaker\_2: So, we have the, uh, StayHealthy Medical Plan. Um, or, well, it's called StayHealthy MEC TeleRx, so that covers your preventative healthcare at 100% as long as you stay in network, so it covers things like, um, yearly physicals, vaccinations and preventative screenings. But it only covers preventative. And then we have, uh, the Hospital Indemnity Plans, the VIP Standard and the VIP Classic, which neither of these will cover preventative care like the StayHealthy does, but they do provide coverage for, like, um, if you're admitted to the hospital, if you have to go to the emergency room, urgent care or regular physician's office. The only difference between the VIP Standard and the VIP Classic is the Classic will pay a little bit more towards your hospitalization.

Speaker speaker\_3: Um... You said the Classic pays more towards the hospitalization?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_3: I'll go with, uh, that one. Which one... Uh, actually, let me ask, which one is able to... Which one covers my, uh, prescriptions the best?

Speaker speaker\_2: Well, really all of the plans have prescription coverage, so if you go with the StayHealthy MEC TeleRx, you have coverage through Elixry which covers preventative medications at 100%. And then, um, it also comes with a prescription plan through FreeRx, which, if it's a covered medication with the FreeRx program, it would be free.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_2: And then under the VIP Standard and the VIP Classic, uh, the prescription coverage, uh, if it is a covered medication, they'll cover \$10, \$20 or \$30 of the medication.

Speaker speaker\_3: Which one does Mounjaro fall under?

Speaker speaker\_2: Is that a medication?

Speaker speaker\_3: Yes.

Speaker speaker\_2: Yeah, I don't have the, the covered medications. That's something you'll have to reach out to the insurance carriers directly about.

Speaker speaker\_3: Okay. Just 'cause it's kinda hard for me to pay, uh, I think it was 13-\$1,300 for a month's supply of shots. Um, I'll go with the, the V- the VIP Classic.

Speaker speaker\_2: Okay. And then you're wanting dental and vision as well?

Speaker speaker\_3: Yes.

Speaker speaker\_2: Okay. Are you just wanting this for employee only?

Speaker speaker\_3: Yes.

Speaker speaker\_2: All right, so let's see. The VIP Classic Dental and Vision for employee only, you're looking at \$23.25 a week.

Speaker speaker\_3: Okay.

Speaker speaker\_2: Uh, now all of these plans are under Section 125, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS does put stipulations on when you're able to change or cancel the plan.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_2: You will have the remainder of your personal open enrollment period, which it looks like, for you, ends on the 22nd of November.

Speaker speaker\_3: Okay.

Speaker speaker\_2: And then outside of that, the only other time you'll be able to change or cancel the plans is during the open enrollment period for ManCan, unless you experience a qualifying life event.

Speaker speaker\_3: Okay.

Speaker speaker\_2: Um, so the actual enrollment process can take about one to two weeks, uh, so you might not see that first deduction come out of your check until two weeks from now. Once we-

Speaker speaker\_3: Okay.

Speaker speaker\_2: ... do, the coverage will start the following Monday. And then, um, once the coverage is active, that's when the ID cards are being made, so it typically takes about seven to ten business days to get the ID card.

Speaker speaker\_3: Okay.

Speaker speaker\_2: Yes, sir. Uh, was there anything else you might need help with?

Speaker speaker\_3: Uh, no, not that I can really think of at the moment.

Speaker speaker\_2: Okay. All righty. Well, you are good to go on my end, and I hope you have a wonderful day.

Speaker speaker\_3: All righty. Thank you. You as well.

Speaker speaker\_2: Thank you. Bye-bye.

Speaker speaker\_3: Bye-bye.