

## Transcript: VICTORIA

Taylor-4842267759034368-5998737229824000

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I would like to enroll in your health care. Okay. Um, what's the name of the agency you work for? ManCan. And the last four of your Social? 4998. And your first and last name for me. Eva Nash. Okay. Uh, do you mind verifying your address and date of birth as well? Sure. Um, my temporary address I'm using is 3096 Kings Corners Road, Lexington, Ohio, 44904. Okay. And your date of birth? 1/10/59. And then phone number 740-360-3075? Yes. Okay. Email is eva.s.nash@gmail.com. eva.c.nash. Oh, okay. So eva.c.nash@gmail. Gotcha. All righty. Um, do you know what you're wanting to enroll into? Yeah. The VIP Classic. Okay. Um, are you wanting that for just yourself? Yes. Gotcha. Was there anything else? Um, yeah. I want all the added benefits. Okay. Are you wanting, like, the... all of them, like the free Rx, dental, short-term disability, term life, vision, group accident- Mm-hmm. ... behavioral health and the ID experts? Yeah. Okay. What's the... what was the other one you said? The ID expert? What is that? So it's like a anti-fraud policy to help protect your information online. Do I need that? I- I can't advise whether you need it or not. So it's up to you. Um, yeah. I don't... I don't think so on that. Okay. So we'll leave that off. And just to make sure, I have the free Rx, dental, short-term disability, term life, vision, group accident, behavioral health, and it also looks like we offer critical illness. Yeah. Are you wanting all of those? Yeah. Okay. And everything is for employee only, so it looks like it comes out to a total of \$41.74 a week. Okay. Um, now, the majority of these plans, with the exception of the free Rx, is under, uh, Section 125. Basically that's a IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS puts stipulations on when you can change or cancel the plans once you're enrolled. Um, so you do have the remainder of your personal open enrollment period, uh, which it looks like, for you, would end on the 27th of December. So you have until then to make any changes or cancellations. After the 27th of December, you would have to, um... the only other time you would be able to make changes or cancellations is during the company's open enrollment period that they have yearly. Okay. So I may be changing to Medicare. Okay. So in that case... in that case, I would be dropping this? So, so you're saying I would not be able to drop it? So the only way, if you're outside of your personal open enrollment period as well as the company's open enrollment period, the only way to change or cancel the plans is if you experience a qualifying life event. Uh, you would have to report that within 30 days of the life event. Um, and I know being eligible for new benefits is one of the, uh, the qualified life events. Being eligible for... For on your health Yeah. ... plan or people? So it just says being eligible for new benefits. What we would need is a letter from the carrier showing you were approved or made eligible to enroll for benefits. Okay. So I am eligible right now, but I have not signed up yet, and I- Yeah. So that would be all right if I can't... if I take this out now?

'Cause I wanna be sure... go ahead and be sure I have this so I can't... you know, if I would need it. You know what I mean? If I don't sign up for that right away, for the other one? So, again, you're eligible 'cause you're a new hire with ManCan. Mm-hmm. And they give you 30 days from the date of your first check to get enrolled into benefits. Right. So as of right now, if you were to enroll, you have until the dis- the 27th of December to make changes or cancellations.... outside of the 27th of December. Um, the only way we would be able to cancel or change the policies is if you've had a qualifying life event, um, and again, just being eligible for new benefits is a life event. Or you would have to wait for the company's open enrollment period. Okay. So that... so, uh, that would qualify me, signing up for Medicare, would qualify me to cancel? So, I'm showing that just being eligible for new benefits is a qualifying life event. Okay. So, all we would need is a letter from the carrier, the insurance carrier- Yeah. ... showing that you were approved or made eligible to enroll for benefits. Yeah. Okay. Um. So, do you know, this dental and eye are your... through this Benefit, uh, Wizard? Do you know anything about the, uh, AmPublic or the MetLife? 'Cause they were on the back of this. Yeah. Are those in... what you have? The MetLife and the- Yeah. Mm-hmm. MetLife is for... that's the insurance carrier for vision, and then American Public Life is, uh, the carrier for the majority of the plans. Um, so like- Okay. ... the GroupMAG- So that's actually the... who I'm enrolling? You are enrolling me with them? Correct. So, can I up the amount with them? Of what they- Unfortunately... Yeah, for dental and vision, we only have one plan for dental and vision, so there's not a way to increase the amounts. I just wondered why they have these numbers circled on the back. Two for, for the dental and vision. They have different numbers for them. Yeah, 'cause we're... here at Benefits in a Card, we're just your benefits administrators. So, it's possible, I'm not sure who wrote those numbers on what you're looking at, but it's possible they gave you the numbers directly to the insurance company in case you had questions. Okay. Okay. Mm-hmm. All right. So, I am signed up then today? Yeah. So, I'll go ahead and get the enrollment started. Um, it typically takes about one to two weeks to be processed through payroll. Once you see that first deduction being made out of your check for coverage, which I'm not sure if I told you this already or not, but just to, uh, reiterate, the total for everything would be \$41.74 a week. Once you see that being deducted out of your check, coverage will start the following Monday. And then, uh, once the coverage is active, ID cards are made and sent to you within seven to ten business days. Okay. Can you possibly send me an ID card, like through my, uh, Gmail? I wouldn't be able to do that right now because the c- we're just now getting you enrolled into coverage. Mm-hmm. So, once the coverage is actually active, it typically takes us at least 72 business hours to have access to the ID cards. Yeah. Um, but y- you can call us back when it is active and we should be able to download those and send them to you. Okay. Um, but it won't be active for how long? So, the enrollment can take about one to two weeks to be processed through payroll. Yeah. So, it might be two weeks before you see the first deduction come out of your check. Okay. Once you do see that first deduction, coverage starts the following Monday. Okay. All right. Thank you so much. Uh, I'm gonna send you some information about the different qualifying life events, just so you had, have it a, you know, ahead of time. Mm-hmm. I also see here qualifying as government assistance is another life event, um, such as Medicaid. Yeah. So, um, it... this email will go over every one of the life events and the documentation specific to that life event that you would have to submit to us. Mm-hmm. So when it, when it comes time for that, you already have this information, and you can just reply to the email with the documentation it's asking

for. Okay. Um, other than that- Are you sending those in the mail? I'm sorry? Are you sending those in the mail? Or are you sending that to my email? I'll be sending that to your email. Okay. Mm-hmm. Um, other than that, the only other thing I would need is who did you want to name as the beneficiary for your term life policy? Um, Joshua Bebout. How do you spell that last name? B-E-B-O-U-T. B as in boy, E, D as in dog, O-U-T? B-E, B as in boy, O-U-T. Bebout. Okay, so B as in boy, E, B as in boy again, O-U-T? Yes. Okay. And then the relation? Son. Okay. Gotcha. Alrighty. Well, you are good to go on my end. Did you need help with anything else? I don't think so. Alrighty. Well, you have a wonderful day. Thank you. You too. Thank you. Bye. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_2: Hi. I would like to enroll in your health care.

Speaker speaker\_1: Okay. Um, what's the name of the agency you work for?

Speaker speaker\_2: ManCan.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 4998.

Speaker speaker\_1: And your first and last name for me.

Speaker speaker\_2: Eva Nash.

Speaker speaker\_1: Okay. Uh, do you mind verifying your address and date of birth as well?

Speaker speaker\_2: Sure. Um, my temporary address I'm using is 3096 Kings Corners Road, Lexington, Ohio, 44904.

Speaker speaker\_1: Okay. And your date of birth?

Speaker speaker\_2: 1/10/'59.

Speaker speaker\_1: And then phone number 740-360-3075?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Email is eva.s.nash@gmail.com.

Speaker speaker\_2: eva.c.nash.

Speaker speaker\_1: Oh, okay. So eva.c.nash@gmail. Gotcha. All righty. Um, do you know what you're wanting to enroll into?

Speaker speaker\_2: Yeah. The VIP Classic.

Speaker speaker\_1: Okay. Um, are you wanting that for just yourself?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Gotcha. Was there anything else?

Speaker speaker\_2: Um, yeah. I want all the added benefits.

Speaker speaker\_1: Okay. Are you wanting, like, the... all of them, like the free Rx, dental, short-term disability, term life, vision, group accident-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... behavioral health and the ID experts?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_2: What's the... what was the other one you said? The ID expert? What is that?

Speaker speaker\_1: So it's like a anti-fraud policy to help protect your information online.

Speaker speaker\_2: Do I need that?

Speaker speaker\_1: I- I can't advise whether you need it or not. So it's up to you.

Speaker speaker\_2: Um, yeah. I don't... I don't think so on that.

Speaker speaker\_1: Okay. So we'll leave that off. And just to make sure, I have the free Rx, dental, short-term disability, term life, vision, group accident, behavioral health, and it also looks like we offer critical illness.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Are you wanting all of those?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. And everything is for employee only, so it looks like it comes out to a total of \$41.74 a week.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, now, the majority of these plans, with the exception of the free Rx, is under, uh, Section 125. Basically that's a IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS puts stipulations on when you can change or cancel the plans once you're enrolled. Um, so you do have the remainder of your personal open enrollment period, uh, which it looks like, for you, would end on the 27th of December. So you have until then to make any changes or cancellations. After the 27th of December, you would have to, um... the only other time you would be able to make changes

or cancellations is during the company's open enrollment period that they have yearly.

Speaker speaker\_2: Okay. So I may be changing to Medicare.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So in that case... in that case, I would be dropping this? So, so you're saying I would not be able to drop it?

Speaker speaker\_1: So the only way, if you're outside of your personal open enrollment period as well as the company's open enrollment period, the only way to change or cancel the plans is if you experience a qualifying life event. Uh, you would have to report that within 30 days of the life event. Um, and I know being eligible for new benefits is one of the, uh, the qualified life events.

Speaker speaker\_2: Being eligible for... For on your health

Speaker speaker\_3: Yeah.

Speaker speaker\_1: ... plan or people? So it just says being eligible for new benefits. What we would need is a letter from the carrier showing you were approved or made eligible to enroll for benefits.

Speaker speaker\_2: Okay. So I am eligible right now, but I have not signed up yet, and I-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: So that would be all right if I can't... if I take this out now? 'Cause I wanna be sure... go ahead and be sure I have this so I can't... you know, if I would need it. You know what I mean? If I don't sign up for that right away, for the other one?

Speaker speaker\_1: So, again, you're eligible 'cause you're a new hire with ManCan.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And they give you 30 days from the date of your first check to get enrolled into benefits.

Speaker speaker\_2: Right.

Speaker speaker\_1: So as of right now, if you were to enroll, you have until the dis- the 27th of December to make changes or cancellations.... outside of the 27th of December. Um, the only way we would be able to cancel or change the policies is if you've had a qualifying life event, um, and again, just being eligible for new benefits is a life event. Or you would have to wait for the company's open enrollment period.

Speaker speaker\_2: Okay. So that... so, uh, that would qualify me, signing up for Medicare, would qualify me to cancel?

Speaker speaker\_1: So, I'm showing that just being eligible for new benefits is a qualifying life event.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, all we would need is a letter from the carrier, the insurance carrier-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... showing that you were approved or made eligible to enroll for benefits.

Speaker speaker\_2: Yeah. Okay. Um. So, do you know, this dental and eye are your... through this Benefit, uh, Wizard? Do you know anything about the, uh, AmPublic or the MetLife? 'Cause they were on the back of this.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Are those in... what you have? The MetLife and the-

Speaker speaker\_1: Yeah. Mm-hmm. MetLife is for... that's the insurance carrier for vision, and then American Public Life is, uh, the carrier for the majority of the plans. Um, so like-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the GroupMAG-

Speaker speaker\_2: So that's actually the... who I'm enrolling? You are enrolling me with them?

Speaker speaker\_1: Correct.

Speaker speaker\_2: So, can I up the amount with them? Of what they-

Speaker speaker\_1: Unfortunately... Yeah, for dental and vision, we only have one plan for dental and vision, so there's not a way to increase the amounts.

Speaker speaker\_2: I just wondered why they have these numbers circled on the back. Two for, for the dental and vision. They have different numbers for them.

Speaker speaker\_1: Yeah, 'cause we're... here at Benefits in a Card, we're just your benefits administrators. So, it's possible, I'm not sure who wrote those numbers on what you're looking at, but it's possible they gave you the numbers directly to the insurance company in case you had questions.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: All right. So, I am signed up then today?

Speaker speaker\_1: Yeah. So, I'll go ahead and get the enrollment started. Um, it typically takes about one to two weeks to be processed through payroll. Once you see that first deduction being made out of your check for coverage, which I'm not sure if I told you this already or not, but just to, uh, reiterate, the total for everything would be \$41.74 a week. Once you see that being deducted out of your check, coverage will start the following Monday. And then, uh, once the coverage is active, ID cards are made and sent to you within seven to ten business days.

Speaker speaker\_2: Okay. Can you possibly send me an ID card, like through my, uh, Gmail?

Speaker speaker\_1: I wouldn't be able to do that right now because the c- we're just now getting you enrolled into coverage.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So, once the coverage is actually active, it typically takes us at least 72 business hours to have access to the ID cards.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, but y- you can call us back when it is active and we should be able to download those and send them to you.

Speaker speaker\_2: Okay. Um, but it won't be active for how long?

Speaker speaker\_1: So, the enrollment can take about one to two weeks to be processed through payroll.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: So, it might be two weeks before you see the first deduction come out of your check.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Once you do see that first deduction, coverage starts the following Monday.

Speaker speaker\_2: Okay. All right. Thank you so much.

Speaker speaker\_1: Uh, I'm gonna send you some information about the different qualifying life events, just so you had, have it a, you know, ahead of time.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: I also see here qualifying as government assistance is another life event, um, such as Medicaid.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: So, um, it... this email will go over every one of the life events and the documentation specific to that life event that you would have to submit to us.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So when it, when it comes time for that, you already have this information, and you can just reply to the email with the documentation it's asking for.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, other than that-

Speaker speaker\_2: Are you sending those in the mail?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: Are you sending those in the mail? Or are you sending that to my email?

Speaker speaker\_1: I'll be sending that to your email.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Mm-hmm. Um, other than that, the only other thing I would need is who did you want to name as the beneficiary for your term life policy?

Speaker speaker\_2: Um, Joshua Bebout.

Speaker speaker\_1: How do you spell that last name?

Speaker speaker\_2: B-E-B-O-U-T.

Speaker speaker\_1: B as in boy, E, D as in dog, O-U-T?

Speaker speaker\_2: B-E, B as in boy, O-U-T. Bebout.

Speaker speaker\_1: Okay, so B as in boy, E, B as in boy again, O-U-T?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And then the relation?

Speaker speaker\_2: Son.

Speaker speaker\_1: Okay. Gotcha. Alrighty. Well, you are good to go on my end. Did you need help with anything else?

Speaker speaker\_2: I don't think so.

Speaker speaker\_1: Alrighty. Well, you have a wonderful day.

Speaker speaker\_2: Thank you. You too.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Bye.

Speaker speaker\_1: Bye-bye.