

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. Hi, how are you? Good, how are you? I'm okay, thank you. I would like to enroll in benefits, please. Okay. Uh, what's the name of the agency you work for? Uh, ManCan, I believe. I'll check. All right. And the last four of your Social? 7991. Okay. And your first and last name? Ali Ellis. Okay. Do you mind verifying your address and date of birth? 34400 Ridge Road, Willoughby, Ohio. Uh, um... What's it? 44094. And date of birth? Uh, July the 1st, 1978. Okay. And then phone number is gonna be 814-384-9451? Yes. All righty. And then email is firstinitial.lastname@hotmail.com? Correct. Okay. What are you wanting to enroll into specifically? Uh, health benefits or health and dis- health and disability benefits. Okay, so there's multiple medical plans to choose from. Do you know what medical plan you're wanting specifically? I, y- I believe so. I, I saw that there are three. Is that right? There are three options? How many options are there? Um... Yes, there's three different medical plans. There is the, the StayHealthy MEC TelRx. There's the VIP Standard and the VIP Classic. Mm-hmm. Uh, V- VIP Classic seems like the one that has the best coverage, right? From what I can tell. Which one has the best, more coverage? So I wouldn't be able to sh- suggest which one has the best coverage- Okay. ... because they all work differently. So- For VIP- The StayHealthy... I'm sorry. Go ahead. Go ahead. Go ahead. I'm listening. So the StayHealthy MEC TelRx, that is specifically designed for your preventative care, uh, things like your yearly physicals, vaccinations and preventative screenings would be covered at 100%. Great. You do have to stay within the net- within the network, which is MultiPlan. It also comes with virtual urgent care and then the FreeRx benefit, which is like a prescription plan. The majority of that plan, um, covers your preventative services only though. Oh. Then you have the VIP plans, whether that's the Standard or the Classic. Right. Neither one of the VIP plans will cover your preventative care like the StayHealthy does, but they do provide coverage more for like non-preventative, so if you were to be admitted to the hospital- Right. ... if you have to go to the emergency room, urgent care or physician's office. Okay. Now, the only difference between the VIP Standard and the VIP Classic is the Classic pays just, um, a little bit more towards, it looks like your hospitalization and surgical benefits. Right. Okay. I under- Thank you for, uh, for a b- for your c- sum- summary of it. I appreciate that. It, it does help. Okay. Okay, so um, I'd like to enroll in VIP, VIP Classic, please. Okay. And then did you say the short-term disability as well? Yes. Okay. Was there anything else? And um, and... Okay, let me see. Anything else? Uh... Let me just double check real quick. Uh... Uh, dental. Okay. That's it. All right. And are you just wanting this for employee only? Yes, please. Okay. So the VIP Classic short-term disability and the, uh, dental for employee only is a total of \$24.92 a week. Now, just to make sure, there is a, um, specific, um, eligibility for the short-term disability. It's available for all employees working out, uh, at least 20 hours or more per week.

Uh-huh. Do you work 20 hours or more per week? Yes. Okay. Now, I want to let you know all three of these plans are under Section 125, which basically just allows you... It's an IRS code. That allows you to pay your share of the premium with pre-tax dollars. Because of that, um, the IRS does put stipulations on when you're able to change or cancel once you're enrolled into these plans. Right. So you have the remainder of the open enrollment, which it looks like, um, the open enrollment for your employer is gonna end on the 30th of May. Okay. So you have until then to make any changes or cancellations needed. Outside of 30th of May, you'll have to wait for the next company open enrollment period, which will typically be around the same time next year. Okay. Um, unless you experience a qualifying life event. Um, as far as the actual enrollment is concerned, it will take about one to two weeks for the enrollment to be processed through your payroll. Okay. So you might not see the first deduction until two weeks from now. Once you do- Okay. ... coverage will start the following Monday. Okay. And then once the coverage is active, your ID cards are made and sent to you within seven to 10 business days. So after... So I'm not covered now, but what, in about two... At a maximum of two weeks, I'll see a big deduction on my paycheck? Is that what you're saying? So from here, it's gonna take up to two weeks before you see that first deduction being made out of your check. Okay. Once you see it being deducted from your check, the coverage is gonna start the following Monday. Okay. All right, gotcha. And does this coverage, does coverage start whether or not I have the card in my hand or not? I'm sorry? Let's say, let's say that following Monday, I still don't have the physical card in my, in my possession. Would coverage still, still be in place? So you're not gonna have the ID card that following Monday. So the following Monday is just the following Monday of your first payroll deduction. That's when the coverage becomes active. Now, once the coverage- Right. ... is active, the ID cards are made and sent to you within seven to 10 business days. Okay. So the ID cards are not even made until after coverage is active. Now technically once the coverage is active, you can use the coverage. However, I would suggest waiting on your ID cards, because- Yeah, makes it, makes it it... Mm-hmm? It essentially makes it easier. Um... Gotcha. But we understand that things happen, so if the coverage is active and you have to use the coverage, you can always have your providers call us directly and we can verify the coverage being active, and if we have access to your policy information then we can provide that to them. Um... All right. The only thing that kind of gets sticky is we don't have access to policy information until at least 72 business hours of it being active. Sure. So it's usually like that Thursday or Friday. Okay. Mm-hmm. Was there anything else that you might need help with? Uh, no... You said I have until May the, until May of, uh, April, until May the 30th to change? Yes, you have until the 30th of May to make any changes or cancellations needed. Oh, all right. All right. Well, that, that was... That's all I had really. Are you, your name is Victoria, right? Yes. I think, uh, Victoria, you're very helpful. Yes, sir. So I went ahead and put in the request to get you enrolled, and you're good to go on my end. Right. Um, am I gonna get any type of confirmation email or anything like that? Uh, we don't, like, we don't send out a, a confirmation. But, I mean, I can put one together for you. You probably just won't get it until tomorrow because we are closing at this time. So if you would like a confirmation email, I can put one together and send it to you tomorrow. Oh, yeah, just so you know, just so I have a record of what, what was said, if you don't mind. Okay. I will make a note and put that together for you tomorrow and then send it to your email. Uh, thanks, Victoria. You're welcome. You have a wonderful night. Hey, thanks, you as well. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. Hi, how are you?

Speaker speaker_0: Good, how are you?

Speaker speaker_1: I'm okay, thank you. I would like to enroll in benefits, please.

Speaker speaker_0: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_1: Uh, ManCan, I believe. I'll check.

Speaker speaker_0: All right. And the last four of your Social?

Speaker speaker_1: 7991.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Ali Ellis.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: 34400 Ridge Road, Willoughby, Ohio. Uh, um... What's it? 44094.

Speaker speaker_0: And date of birth?

Speaker speaker_1: Uh, July the 1st, 1978.

Speaker speaker_0: Okay. And then phone number is gonna be 814-384-9451?

Speaker speaker_1: Yes.

Speaker speaker_0: All righty. And then email is firstinitial.lastname@hotmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. What are you wanting to enroll into specifically?

Speaker speaker_1: Uh, health benefits or health and dis- health and disability benefits.

Speaker speaker_0: Okay, so there's multiple medical plans to choose from. Do you know what medical plan you're wanting specifically?

Speaker speaker_1: I, y- I believe so. I, I saw that there are three. Is that right? There are three options? How many options are there?

Speaker speaker_0: Um... Yes, there's three different medical plans. There is the, the StayHealthy MEC TelRx. There's the VIP Standard and the VIP Classic.

Speaker speaker_1: Mm-hmm. Uh, V- VIP Classic seems like the one that has the best coverage, right? From what I can tell. Which one has the best, more coverage?

Speaker speaker_0: So I wouldn't be able to sh- suggest which one has the best coverage-

Speaker speaker_1: Okay.

Speaker speaker_0: ... because they all work differently. So-

Speaker speaker_1: For VIP-

Speaker speaker_0: The StayHealthy... I'm sorry. Go ahead.

Speaker speaker_1: Go ahead. Go ahead. I'm listening.

Speaker speaker_0: So the StayHealthy MEC TelRx, that is specifically designed for your preventative care, uh, things like your yearly physicals, vaccinations and preventative screenings would be covered at 100%.

Speaker speaker_1: Great.

Speaker speaker_0: You do have to stay within the net- within the network, which is MultiPlan. It also comes with virtual urgent care and then the FreeRx benefit, which is like a prescription plan. The majority of that plan, um, covers your preventative services only though.

Speaker speaker_1: Oh.

Speaker speaker_0: Then you have the VIP plans, whether that's the Standard or the Classic.

Speaker speaker_1: Right.

Speaker speaker_0: Neither one of the VIP plans will cover your preventative care like the StayHealthy does, but they do provide coverage more for like non-preventative, so if you were to be admitted to the hospital-

Speaker speaker_1: Right.

Speaker speaker_0: ... if you have to go to the emergency room, urgent care or physician's office.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, the only difference between the VIP Standard and the VIP Classic is the Classic pays just, um, a little bit more towards, it looks like your hospitalization and surgical benefits.

Speaker speaker_1: Right. Okay. I under- Thank you for, uh, for a b- for your c- summary of it. I appreciate that. It, it does help.

Speaker speaker_0: Okay.

Speaker speaker_1: Okay, so um, I'd like to enroll in VIP, VIP Classic, please.

Speaker speaker_0: Okay. And then did you say the short-term disability as well?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Was there anything else?

Speaker speaker_1: And um, and... Okay, let me see. Anything else? Uh... Let me just double check real quick. Uh... Uh, dental.

Speaker speaker_0: Okay.

Speaker speaker_1: That's it.

Speaker speaker_0: All right. And are you just wanting this for employee only?

Speaker speaker_1: Yes, please.

Speaker speaker_0: Okay. So the VIP Classic short-term disability and the, uh, dental for employee only is a total of \$24.92 a week. Now, just to make sure, there is a, um, specific, um, eligibility for the short-term disability. It's available for all employees working out, uh, at least 20 hours or more per week.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Do you work 20 hours or more per week?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Now, I want to let you know all three of these plans are under Section 125, which basically just allows you... It's an IRS code. That allows you to pay your share of the premium with pre-tax dollars. Because of that, um, the IRS does put stipulations on when you're able to change or cancel once you're enrolled into these plans.

Speaker speaker_1: Right.

Speaker speaker_0: So you have the remainder of the open enrollment, which it looks like, um, the open enrollment for your employer is gonna end on the 30th of May.

Speaker speaker_1: Okay.

Speaker speaker_0: So you have until then to make any changes or cancellations needed. Outside of 30th of May, you'll have to wait for the next company open enrollment period, which will typically be around the same time next year.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, unless you experience a qualifying life event. Um, as far as the actual enrollment is concerned, it will take about one to two weeks for the enrollment to be processed through your payroll.

Speaker speaker_1: Okay.

Speaker speaker_0: So you might not see the first deduction until two weeks from now. Once you do-

Speaker speaker_1: Okay.

Speaker speaker_0: ... coverage will start the following Monday.

Speaker speaker_1: Okay.

Speaker speaker_0: And then once the coverage is active, your ID cards are made and sent to you within seven to 10 business days.

Speaker speaker_1: So after... So I'm not covered now, but what, in about two... At a maximum of two weeks, I'll see a big deduction on my paycheck? Is that what you're saying?

Speaker speaker_0: So from here, it's gonna take up to two weeks before you see that first deduction being made out of your check.

Speaker speaker_1: Okay.

Speaker speaker_0: Once you see it being deducted from your check, the coverage is gonna start the following Monday.

Speaker speaker_1: Okay. All right, gotcha. And does this coverage, does coverage start whether or not I have the card in my hand or not?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: Let's say, let's say that following Monday, I still don't have the physical card in my, in my possession. Would coverage still, still be in place?

Speaker speaker_0: So you're not gonna have the ID card that following Monday. So the following Monday is just the following Monday of your first payroll deduction. That's when the coverage becomes active. Now, once the coverage-

Speaker speaker_1: Right.

Speaker speaker_0: ... is active, the ID cards are made and sent to you within seven to 10 business days.

Speaker speaker_1: Okay.

Speaker speaker_0: So the ID cards are not even made until after coverage is active. Now technically once the coverage is active, you can use the coverage. However, I would suggest waiting on your ID cards, because-

Speaker speaker_1: Yeah, makes it, makes it... Mm-hmm?

Speaker speaker_0: It essentially makes it easier. Um...

Speaker speaker_1: Gotcha.

Speaker speaker_0: But we understand that things happen, so if the coverage is active and you have to use the coverage, you can always have your providers call us directly and we can verify the coverage being active, and if we have access to your policy information then we can provide that to them. Um...

Speaker speaker_1: All right.

Speaker speaker_0: The only thing that kind of gets sticky is we don't have access to policy information until at least 72 business hours of it being active.

Speaker speaker_1: Sure.

Speaker speaker_0: So it's usually like that Thursday or Friday.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm. Was there anything else that you might need help with?

Speaker speaker_1: Uh, no... You said I have until May the, until May of, uh, April, until May the 30th to change?

Speaker speaker_0: Yes, you have until the 30th of May to make any changes or cancellations needed.

Speaker speaker_1: Oh, all right. All right. Well, that, that was... That's all I had really. Are you, your name is Victoria, right?

Speaker speaker_0: Yes.

Speaker speaker_1: I think, uh, Victoria, you're very helpful.

Speaker speaker_0: Yes, sir. So I went ahead and put in the request to get you enrolled, and you're good to go on my end.

Speaker speaker_1: Right. Um, am I gonna get any type of confirmation email or anything like that?

Speaker speaker_0: Uh, we don't, like, we don't send out a, a confirmation. But, I mean, I can put one together for you. You probably just won't get it until tomorrow because we are closing at this time. So if you would like a confirmation email, I can put one together and send it to you tomorrow.

Speaker speaker_1: Oh, yeah, just so you know, just so I have a record of what, what was said, if you don't mind.

Speaker speaker_0: Okay. I will make a note and put that together for you tomorrow and then send it to your email.

Speaker speaker_1: Uh, thanks, Victoria.

Speaker speaker_0: You're welcome. You have a wonderful night.

Speaker speaker_1: Hey, thanks, you as well.

Speaker speaker_0: Thank you. Bye-bye.