

## Transcript: VICTORIA

**Taylor-6193758171742208-4865606375882752**

### Full Transcript

Thank you for calling... on a card. This is Victoria. How can I help you? This is Matthew A. Cooper at ManCan. I'm sorry? Matthew A. Cooper at ManCan. I'm supposed to call this number if I want it or not, insurance, right? Yes, this is for medical insurance. You said you're with ManCan Staffing? Yes. Okay. And Mm-hmm. Are you wanting to enroll? Well, I gotta have insurance by law. If I gotta get hired in here, I know that, that's law. Not that if I want it or not, it's law. You know that. So what's the deal? They told me to call. Okay. Let me pull up your file, 'cause we work for a couple different staffing agencies. What's the last four of your Social? Uh, it's 6486 'cause, uh, I don't have it nowhere else except, uh, at another staff age I just applied to would be Overland. If it comes up there, I don't know if it does or not, but I just applied for it there. Okay. And what is your last name? C-O-O-P-E-R, two Rs, I-D-E-R. Okay. Do you mind verifying your address and date of birth? Okay. Date of birth, 08-11-1977. My address, current address is 13330 Laurel Road Northeast, Thornville, Ohio 43076. Okay. I think I might need to update that. I have 101 Canal Road. Nope. That's old. This is my new address 'cause I just bought a home. But I'm looking for a new job so I'm hooking up this company. You know what I mean? So I had a good, permanent job, but they laid me off so I gotta get another job. And that insurance I have to be terminated, so this is it right here. You know what I mean? Okay. Um, so again, the address is 11- Is 1- ... 3330. Three three zeros and a zero, Laurel Road Northeast- Are you saying Laurel- ... Thornville. You want me to spell Laurel for you? L-A-U-R-E-L Road Northeast. Northeast is important because there's two different Laurel Roads. There's one, another one, this is Fairfield Beach but doesn't matter. Okay. Thornville, Ohio. Zip code 43076. Correct. Okay. And then email is 740... Or I'm sorry, your phone number is 740-975-9519. Correct. And my email address, you need that? It's cooperryder.matt1977@gmail.com, if you need that. Okay. So the email after your last name, I have.m-a-s. Is that correct? Cooper Ryder- Mm-hmm. ... my full last name. M-A-T-T, Matt, 1977@gmail.com. Okay. So your last name spelled out, C-O-O-P-E-R-R-I-D- C-O-O-P-E-I-D, two Rs, I-D-E-R. Okay. I'll spell it to you again to make sure it's correct. C-O-O-P-E-R-R-I-D-E-R. Okay. And then period matt, M-A-T-T 1977@gmail.com, correct? Yeah, correct. Okay. Do you know what you're wanting to enroll into or what's being offered? I don't know what's going on. Who's to call? I got the number that is right out of the booklet. That's why I just dialed your number. Okay. Um, so I can send you a copy of the benefits guide to your email. It's gonna go over basically all the plans being offered, what they cover and how much they cost. So you can- You can tell me pretty much- ... look over the- ... because I won't be able to check my email right here at, at this building 'cause it won't work in here. It'll work at home wh- on my, on my computer. It'll work on my phone but don't, my phone don't work exactly right here. Right now it's breaking up. I don't hear everything enough so I know my email will break up on my a-, Apple. You know what I mean? So pretty much tell

me and we'll do it quick on the phone here. I appreciate that. 'Cause I got another place I'm flying besides this 'cause I ain't said I got a job yet, you know, I'm just applying. It's gotta be done by then. Okay. I'll, I'll go over the different plans with you. So as far as medical, uh, there's a few different options being offered. I'll just start off with the first one. There's the StayHealthyMEC TeleRx. This plan covers your preventative services, things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in network, which you do have to stay in network for this plan. Um, it does also come with virtual urgent care and a subscription to FreeRX, which is like a prescription plan. But the majority of the coverage that you're going to get with the Stay Healthy MEC TellRX is just for your preventative services. Then we have our Hospital Indemnity Plans, the VIP Standard and the VIP Classic. Neither one of these will cover your preventative services like the Stay Healthy does, but they do provide coverage for non-preventative. So if you were to be admitted to the hospital, there's coverage on that. There's also coverage for urgent care, emergency room, um, even a physician's office visit. Um, they do also have coverage for prescriptions. The only difference between the VIP Standard and the VIP Classic is basically the dollar amount that they'll contribute towards the benefits. So it looks like the VIP Classic pays just a little bit more towards, like, your hospitalization benefits, um, and even your surgical benefits as well. Um- Does it have vision on that too? Because vision's the most important to me. You got vision on that too? Yes. I was just reviewing the medical plans but yes, there's, there's vision. There's- Okay. Sorry. I was just asking. Too cold. It's fine. There's vision. There... So for the vision plan, there's an annual, um, co-pay... or I'm sorry. There's a co-pay for the annual eye exam which is \$10. The co-pay for lenses and frames would be \$25 and then the insurance will pay \$130 towards the frames. Well, I don't need frames, so just the lenses if possible. Can you guys look up, uh, a lens practice? That might be a question for the actual insurance company, um, that you might need to verify with them. We're just your administrators. Um, I don't see- No, I'm just curious on that one because I got... Like I said, I- I got the requirements for safety glasses on my face, but they got... I take the sideshows off and I got one eye different because I have bifocals. That's why I'm asking. And there's- I understand why you're asking, sir- ... the letters on it. ... but I'm just letting you know that I don't have that information. I understand. I understand. Um, because we're just the administrators. I understand you on that one. But before I signed on, I was wondering what's going on. Okay, cool. What else do I need to know quick? So there's also things like short term disability, a 24-hour group accident policy, um, term life. There's a dental policy, behavioral health and then the IDX Social Plus as well. How much you're talking? I... Okay. Are you just looking for employee coverage? Yeah. Pretty much employee if I get hurt, my glasses. Otherwise, I'm pretty much not worried. You understand me? Okay. So I'll just- The basic requirements of insurance from working somewhere, you understand that? Well, w- we don't necessarily have basic requirements. This is just what you're interested in. So I'll just go through the pricing. All right. Well... I'll just provide you with the pricing for all the plans. Okay. So there's the short-term disability, um, which for employee only is \$3.66 a week. If you decide to get the critical ill- illness limited benefit rider, that is \$3.64 a week. Vision is \$1.99 a week. Dental is \$3.38 a week. The 24-hour group accident is \$1.86 a week. Term life is \$1.96 a week. Behavioral health is \$1.38 a week. And then the IDX Social Plus is \$1.80 a week. And again, that is also- Sorry. ... employee only. That totals up, uh, how much? \$20? \$30? How much are we talking? That all totals how much? So you're wanting a total for all of those plans? Yeah. To review with you?

Okay. Give me one second. Okay. So the dental, short-term disability, term life, vision, critical illness, group accident, behavioral health and the IDX, uh, Social Plus, in total for employee only would be \$19.67 a week. That's fine. \$19.66. That'd be... That's the full, full deal. I write that on the bottom here, full insurance. Okay. Well- That'll work. ... that's, that's just for those plans. Now, are you wanting medical? No, but I'm not concerned. It's the other plans I have, the requirement. That's... I'll take that. I understand that. So I put down there below what CBA or what's the insurance? What's that going to be called, the whole deal? I'm sorry, I'm not understanding. What's that going to be called, the full package where you just told me, the \$19.60? Well, sir, it's not a package. It's for dental, short-term disability, term life, vision, critical illness, group accident, behavioral health and the IDX first. That's the price for all of those. That's the full rate there, I know. I understand. So what's the name of it? What's... Don't want me to write down. Okay, sir. But what I'm trying to explain to you- I'd like to get 'em on the computer. ... is that it is- And insurance. ... and not, it's not a package. They're each individual plans. I know but that's the full price what comes out of my check, so I'm saying. \$19.60 or something like that. Is that a week or a, uh, a month? Are, are you asking me how long you have to enroll? No. I mean is that a week or a month on that? The pricing, okay. So that would be the, the cost a week. A week? Okay, that's a week. Okay. I'll write that on there, a week, that's fine. No. Other words yes. Okay. So are you wanting to enroll into those plans then? Yeah, I said yes. I got it on there a week, yes. Put as well a date, yes. Okay. So I can go ahead and process this on my end then. Yep. Okay. I put it on paperwork, yes, a week. That's what I put on there. I put full coverage when it comes to whatever you, you'll see the pa- and other line there. Look, I, I, you understand. Because I had to sign on the booklet yes or no and I got my name signed on it. Okay. So I'm just a little confused. Are you wanting me to process the enrollment for those plans? Yes, I said yes. Yes, si, yes. Okay. Uh, um, no, I'm talking in Spanish now. I'm not Spanish but yes. All right. So did you want a name- I made myself comfortable, yes. The name on it, yes. No, sir. I was gonna ask you for the name of the beneficiary you wanted to add for Term Life. James Cooperider. James Edward Cooperider. Telephone number? Information. Brother. Okay. So a couple things before I let you go. All of those plans that I just reviewed with you, they are under Section 125. Basically that is a IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, they do put stipulations on when you're able to change or cancel once you're enrolled. I understand. Um, so you do have until the 30th of May to make any changes or cancellations needed. Outside of the 30th of May, you would just have to wait for your company over the enrollment period to change- 30th of May if I want to make a change. Okay. 30th of May, okay. Yes, sir. If you want to make any changes or cancellations, you have until then. Is this the correct number to it still? 1-800-9497 and 48... 56. Okay. Insurance, okay. Man cam. Okay, thank you. So from here it's gonna take about one to two weeks for the enrollment to be processed through your payroll department. Once you see that- I understand. ... for... Once you- I understand. ... see the first- Thank you. Sorry. You're fine. Once you see the first deduction being made out of your check, coverage will start the following Monday. And then once the coverage is active, your ID cards are made and sent to you within seven to 10 business days. Was there anything else you needed help with today, sir? Nope. That's great. Thank you. Have a great day. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling... on a card. This is Victoria. How can I help you?

Speaker speaker\_1: This is Matthew A. Cooper at ManCan.

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: Matthew A. Cooper at ManCan. I'm supposed to call this number if I want it or not, insurance, right?

Speaker speaker\_0: Yes, this is for medical insurance. You said you're with ManCan Staffing?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And Mm-hmm.

Speaker speaker\_0: Are you wanting to enroll?

Speaker speaker\_1: Well, I gotta have insurance by law. If I gotta get hired in here, I know that, that's law. Not that if I want it or not, it's law. You know that. So what's the deal? They told me to call.

Speaker speaker\_0: Okay. Let me pull up your file, 'cause we work for a couple different staffing agencies. What's the last four of your Social?

Speaker speaker\_1: Uh, it's 6486 'cause, uh, I don't have it nowhere else except, uh, at another staff age I just applied to would be Overland. If it comes up there, I don't know if it does or not, but I just applied for it there.

Speaker speaker\_0: Okay. And what is your last name?

Speaker speaker\_1: C-O-O-P-E-R, two Rs, I-D-E-R.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: Okay. Date of birth, 08-11-1977. My address, current address is 13330 Laurel Road Northeast, Thornville, Ohio 43076.

Speaker speaker\_0: Okay. I think I might need to update that. I have 101 Canal Road.

Speaker speaker\_1: Nope. That's old. This is my new address 'cause I just bought a home. But I'm looking for a new job so I'm hooking up this company. You know what I mean? So I had a good, permanent job, but they laid me off so I gotta get another job. And that insurance I have to be terminated, so this is it right here. You know what I mean?

Speaker speaker\_0: Okay. Um, so again, the address is 11-

Speaker speaker\_1: Is 1-

Speaker speaker\_0: ... 3330.

Speaker speaker\_1: Three three zeros and a zero, Laurel Road Northeast-

Speaker speaker\_0: Are you saying Laurel-

Speaker speaker\_1: ... Thornville. You want me to spell Laurel for you? L-A-U-R-E-L Road Northeast. Northeast is important because there's two different Laurel Roads. There's one, another one, this is Fairfield Beach but doesn't matter. Okay. Thornville, Ohio.

Speaker speaker\_0: Zip code 43076.

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. And then email is 740... Or I'm sorry, your phone number is 740-975-9519.

Speaker speaker\_1: Correct. And my email address, you need that? It's cooperryder.matt1977@gmail.com, if you need that.

Speaker speaker\_0: Okay. So the email after your last name, I have.m-a-s. Is that correct?

Speaker speaker\_1: Cooper Ryder-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... my full last name. M-A-T-T, Matt, 1977@gmail.com.

Speaker speaker\_0: Okay. So your last name spelled out, C-O-O-P-E-R-R-I-D-

Speaker speaker\_1: C-O-O-P-E-I-D, two Rs, I-D-E-R.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I'll spell it to you again to make sure it's correct. C-O-O-P-E-R-R-I-D-E-R.

Speaker speaker\_0: Okay. And then period matt, M-A-T-T 1977@gmail.com, correct?

Speaker speaker\_1: Yeah, correct.

Speaker speaker\_0: Okay. Do you know what you're wanting to enroll into or what's being offered?

Speaker speaker\_1: I don't know what's going on. Who's to call? I got the number that is right out of the booklet. That's why I just dialed your number.

Speaker speaker\_0: Okay. Um, so I can send you a copy of the benefits guide to your email. It's gonna go over basically all the plans being offered, what they cover and how much they cost. So you can-

Speaker speaker\_1: You can tell me pretty much-

Speaker speaker\_0: ... look over the-

Speaker speaker\_1: ... because I won't be able to check my email right here at, at this building 'cause it won't work in here. It'll work at home wh- on my, on my computer. It'll work on my

phone but don't, my phone don't work exactly right here. Right now it's breaking up. I don't hear everything enough so I know my email will break up on my a-, Apple. You know what I mean? So pretty much tell me and we'll do it quick on the phone here. I appreciate that. 'Cause I got another place I'm flying besides this 'cause I ain't said I got a job yet, you know, I'm just applying. It's gotta be done by then.

Speaker speaker\_0: Okay. I'll, I'll go over the different plans with you. So as far as medical, uh, there's a few different options being offered. I'll just start off with the first one. There's the StayHealthyMEC TeleRx. This plan covers your preventative services, things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in network, which you do have to stay in network for this plan. Um, it does also come with virtual urgent care and a subscription to FreeRX, which is like a prescription plan. But the majority of the coverage that you're going to get with the Stay Healthy MEC TellRX is just for your preventative services. Then we have our Hospital Indemnity Plans, the VIP Standard and the VIP Classic. Neither one of these will cover your preventative services like the Stay Healthy does, but they do provide coverage for non-preventative. So if you were to be admitted to the hospital, there's coverage on that. There's also coverage for urgent care, emergency room, um, even a physician's office visit. Um, they do also have coverage for prescriptions. The only difference between the VIP Standard and the VIP Classic is basically the dollar amount that they'll contribute towards the benefits. So it looks like the VIP Classic pays just a little bit more towards, like, your hospitalization benefits, um, and even your surgical benefits as well. Um-

Speaker speaker\_1: Does it have vision on that too? Because vision's the most important to me. You got vision on that too?

Speaker speaker\_0: Yes. I was just reviewing the medical plans but yes, there's, there's vision. There's-

Speaker speaker\_1: Okay. Sorry. I was just asking. Too cold. It's fine.

Speaker speaker\_0: There's vision. There... So for the vision plan, there's an annual, um, co-pay... or I'm sorry. There's a co-pay for the annual eye exam which is \$10. The co-pay for lenses and frames would be \$25 and then the insurance will pay \$130 towards the frames.

Speaker speaker\_1: Well, I don't need frames, so just the lenses if possible. Can you guys look up, uh, a lens practice?

Speaker speaker\_0: That might be a question for the actual insurance company, um, that you might need to verify with them. We're just your administrators. Um, I don't see-

Speaker speaker\_1: No, I'm just curious on that one because I got...

Speaker speaker\_0: Like I said, I-

Speaker speaker\_1: I got the requirements for safety glasses on my face, but they got... I take the sideshows off and I got one eye different because I have bifocals. That's why I'm asking. And there's-

Speaker speaker\_0: I understand why you're asking, sir-

Speaker speaker\_1: ... the letters on it.

Speaker speaker\_0: ... but I'm just letting you know that I don't have that information.

Speaker speaker\_1: I understand. I understand.

Speaker speaker\_0: Um, because we're just the administrators.

Speaker speaker\_1: I understand you on that one. But before I signed on, I was wondering what's going on. Okay, cool. What else do I need to know quick?

Speaker speaker\_0: So there's also things like short term disability, a 24-hour group accident policy, um, term life. There's a dental policy, behavioral health and then the IDX Social Plus as well.

Speaker speaker\_1: How much you're talking?

Speaker speaker\_0: I... Okay. Are you just looking for employee coverage?

Speaker speaker\_1: Yeah. Pretty much employee if I get hurt, my glasses. Otherwise, I'm pretty much not worried. You understand me?

Speaker speaker\_0: Okay. So I'll just-

Speaker speaker\_1: The basic requirements of insurance from working somewhere, you understand that?

Speaker speaker\_0: Well, w- we don't necessarily have basic requirements. This is just what you're interested in. So I'll just go through the pricing.

Speaker speaker\_1: All right. Well...

Speaker speaker\_0: I'll just provide you with the pricing for all the plans.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So there's the short-term disability, um, which for employee only is \$3.66 a week. If you decide to get the critical ill- illness limited benefit rider, that is \$3.64 a week. Vision is \$1.99 a week. Dental is \$3.38 a week. The 24-hour group accident is \$1.86 a week. Term life is \$1.96 a week. Behavioral health is \$1.38 a week. And then the IDX Social Plus is \$1.80 a week. And again, that is also-

Speaker speaker\_1: Sorry.

Speaker speaker\_0: ... employee only.

Speaker speaker\_1: That totals up, uh, how much? \$20? \$30? How much are we talking? That all totals how much?

Speaker speaker\_0: So you're wanting a total for all of those plans?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: To review with you? Okay. Give me one second. Okay. So the dental, short-term disability, term life, vision, critical illness, group accident, behavioral health and the IDX, uh, Social Plus, in total for employee only would be \$19.67 a week.

Speaker speaker\_1: That's fine. \$19.66. That'd be... That's the full, full deal. I write that on the bottom here, full insurance. Okay.

Speaker speaker\_0: Well-

Speaker speaker\_1: That'll work.

Speaker speaker\_0: ... that's, that's just for those plans. Now, are you wanting medical?

Speaker speaker\_1: No, but I'm not concerned. It's the other plans I have, the requirement. That's... I'll take that. I understand that. So I put down there below what CBA or what's the insurance? What's that going to be called, the whole deal?

Speaker speaker\_0: I'm sorry, I'm not understanding.

Speaker speaker\_1: What's that going to be called, the full package where you just told me, the \$19.60?

Speaker speaker\_0: Well, sir, it's not a package. It's for dental, short-term disability, term life, vision, critical illness, group accident, behavioral health and the IDX first. That's the price for all of those.

Speaker speaker\_1: That's the full rate there, I know. I understand. So what's the name of it? What's... Don't want me to write down.

Speaker speaker\_0: Okay, sir. But what I'm trying to explain to you-

Speaker speaker\_1: I'd like to get 'em on the computer.

Speaker speaker\_0: ... is that it is-

Speaker speaker\_1: And insurance.

Speaker speaker\_0: ... and not, it's not a package. They're each individual plans.

Speaker speaker\_1: I know but that's the full price what comes out of my check, so I'm saying. \$19.60 or something like that. Is that a week or a, uh, a month?

Speaker speaker\_0: Are, are you asking me how long you have to enroll?

Speaker speaker\_1: No. I mean is that a week or a month on that?

Speaker speaker\_0: The pricing, okay. So that would be the, the cost a week.

Speaker speaker\_1: A week? Okay, that's a week. Okay. I'll write that on there, a week, that's fine. No. Other words yes.

Speaker speaker\_0: Okay. So are you wanting to enroll into those plans then?

Speaker speaker\_1: Yeah, I said yes. I got it on there a week, yes. Put as well a date, yes.



Speaker speaker\_0: Okay. So I can go ahead and process this on my end then.

Speaker speaker\_1: Yep.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I put it on paperwork, yes, a week. That's what I put on there. I put full coverage when it comes to whatever you, you'll see the pa- and other line there. Look, I, I, you understand. Because I had to sign on the booklet yes or no and I got my name signed on it.

Speaker speaker\_0: Okay. So I'm just a little confused. Are you wanting me to process the enrollment for those plans?

Speaker speaker\_1: Yes, I said yes. Yes, si, yes.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh, um, no, I'm talking in Spanish now. I'm not Spanish but yes.

Speaker speaker\_0: All right. So did you want a name-

Speaker speaker\_1: I made myself comfortable, yes. The name on it, yes.

Speaker speaker\_0: No, sir. I was gonna ask you for the name of the beneficiary you wanted to add for Term Life.

Speaker speaker\_1: James Cooperider. James Edward Cooperider. Telephone number?

Speaker speaker\_0: Information.

Speaker speaker\_1: Brother.

Speaker speaker\_0: Okay. So a couple things before I let you go. All of those plans that I just reviewed with you, they are under Section 125. Basically that is a IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, they do put stipulations on when you're able to change or cancel once you're enrolled.

Speaker speaker\_1: I understand.

Speaker speaker\_0: Um, so you do have until the 30th of May to make any changes or cancellations needed. Outside of the 30th of May, you would just have to wait for your company over the enrollment period to change-

Speaker speaker\_1: 30th of May if I want to make a change. Okay. 30th of May, okay.

Speaker speaker\_0: Yes, sir. If you want to make any changes or cancellations, you have until then.

Speaker speaker\_1: Is this the correct number to it still? 1-800-9497 and 48... 56. Okay. Insurance, okay. Man cam. Okay, thank you.

Speaker speaker\_0: So from here it's gonna take about one to two weeks for the enrollment to be processed through your payroll department. Once you see that-

Speaker speaker\_1: I understand.

Speaker speaker\_0: ... for... Once you-

Speaker speaker\_1: I understand.

Speaker speaker\_0: ... see the first-

Speaker speaker\_1: Thank you. Sorry.

Speaker speaker\_0: You're fine. Once you see the first deduction being made out of your check, coverage will start the following Monday. And then once the coverage is active, your ID cards are made and sent to you within seven to 10 business days. Was there anything else you needed help with today, sir?

Speaker speaker\_1: Nope. That's great. Thank you. Have a great day.

Speaker speaker\_0: You too.