

## Transcript: Chris Sofield

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### Full Transcript

All right, this is Chris. How can I help you today? How are you doing, man? Uh, my child, uh, I just signed up for... Well, a little while, while ago. Signed up for some of your insurance, and I was just calling back to check on him. Okay. What staffing company do you work with? Uh, MAU. Thank you. And the last four of your Social? Uh, 5187. Okay. And your first and last name? Uh, Zingary Cohn . C-O-N-E- Oh, all right, Mr. Cohn, could you verify your address and date of birth for me? I can. Uh, uh, 4- 427, uh, Blue Ridge Drive, Apartment B58, Martinez, Georgia, 30907. My birthday is September 16th, 1963. Okay. We have the phone number on file, 318-703-1064. Is that correct? Yeah, it is. All right. Okay. I'm not showing that we have any enrollment on file for you. The only form that was received was back in April of last year where you had declined all coverage. Uh-huh. Well, I just, um, emailed it, I guess, maybe about an hour ago. Hmm. Let me take a look. Uh, the paper I got . Uh-huh. Let me take a look and see if we've received anything. Okay. And I'm, I'm not seeing anything. So yeah, it does, it doesn't look like... it doesn't look like we've gotten that. Um, but given that MAU is currently still within their open enrollment right now, um, if you have the form that you filled out, or if you can... if you're able to tell me what you had filled out on that form, like what plans you selected, I can just go ahead and enter that in. Oh my God. Okay. That... I, I got the form in my hand. I certainly do. Awesome. Um, I've got the Insurer Plus Enhanced. Okay. Uh, just for the employee. I don't... My kids are grown. I ain't got no, no other... I ain't got no wife or nothing. All right. Uh, that was for 24.69. Is that the same price you got? Uh, yes, sir. Okay. And then I got, uh, dental too. All right. Just for me. Anything else? Well, nope, that was it. All right, so that's a total of \$28.20 per week. We authorize MAU to make those deductions? Yes, mm-hmm. All right. Gonna take about a week or two for this enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Monday following first deduction is when policy becomes effective. ID cards arrive about a week or two after that effective date. Please be aware, um, these ca- These plans are known as Section 125 plans. That's an IRS restriction, allows MAU to make the deductions of the plan pre-tax. Because they allow this to happen, they then require that you stay enrolled into the plan. Um, as such, uh, you're only allowed to make any changes to the plan during open enrollment. Once open enrollment ends, you're locked into this plan until the year of the next open enrollment or you experience a qualifying, uh, life event, which would be something like getting married, having another child, uh, getting an insurance policy from another insurance company, something like that. Is there a... Is there a copay for this and all that? Uh, so the plans that you're selecting, um Insurer Plus Enhanced does not have any sort of deductible or copay. Um, how it works is that the insurance... the, uh, doctor will bill the insurance company first. Insurance company will pay towards the bill up to a set dollar amount, depending on what is done and how it's billed to them, and then you're just responsible for whatever's left.

Huh. Okay. Um- Anything else? No, that'll do me. All right, then. Well, if that's everything, thanks again for calling and have a wonderful day. You too. Thanks a lot. You're welcome. Bye now. Bye-bye.

## Conversation Format

Speaker speaker\_0: All right, this is Chris. How can I help you today?

Speaker speaker\_1: How are you doing, man? Uh, my child, uh, I just signed up for... Well, a little while, while ago. Signed up for some of your insurance, and I was just calling back to check on him.

Speaker speaker\_0: Okay. What staffing company do you work with?

Speaker speaker\_1: Uh, MAU.

Speaker speaker\_0: Thank you. And the last four of your Social?

Speaker speaker\_1: Uh, 5187.

Speaker speaker\_0: Okay. And your first and last name?

Speaker speaker\_1: Uh, Zingary Cohn .

Speaker speaker\_2: C-O-N-E-

Speaker speaker\_0: Oh, all right, Mr. Cohn, could you verify your address and date of birth for me?

Speaker speaker\_1: I can. Uh, uh, 4- 427, uh, Blue Ridge Drive, Apartment B58, Martinez, Georgia, 30907. My birthday is September 16th, 1963.

Speaker speaker\_0: Okay. We have the phone number on file, 318-703-1064. Is that correct?

Speaker speaker\_1: Yeah, it is.

Speaker speaker\_0: All right. Okay. I'm not showing that we have any enrollment on file for you. The only form that was received was back in April of last year where you had declined all coverage.

Speaker speaker\_1: Uh-huh. Well, I just, um, emailed it, I guess, maybe about an hour ago.

Speaker speaker\_0: Hmm. Let me take a look.

Speaker speaker\_1: Uh, the paper I got . Uh-huh.

Speaker speaker\_0: Let me take a look and see if we've received anything.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And I'm, I'm not seeing anything. So yeah, it does, it doesn't look like... it doesn't look like we've gotten that. Um, but given that MAU is currently still within their open

enrollment right now, um, if you have the form that you filled out, or if you can... if you're able to tell me what you had filled out on that form, like what plans you selected, I can just go ahead and enter that in.

Speaker speaker\_1: Oh my God. Okay. That... I, I got the form in my hand. I certainly do.

Speaker speaker\_0: Awesome.

Speaker speaker\_1: Um, I've got the Insurer Plus Enhanced.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh, just for the employee. I don't... My kids are grown. I ain't got no, no other... I ain't got no wife or nothing.

Speaker speaker\_0: All right.

Speaker speaker\_1: Uh, that was for 24.69. Is that the same price you got?

Speaker speaker\_0: Uh, yes, sir.

Speaker speaker\_1: Okay. And then I got, uh, dental too.

Speaker speaker\_0: All right.

Speaker speaker\_1: Just for me.

Speaker speaker\_0: Anything else?

Speaker speaker\_1: Well, nope, that was it.

Speaker speaker\_0: All right, so that's a total of \$28.20 per week. We authorize MAU to make those deductions?

Speaker speaker\_1: Yes, mm-hmm.

Speaker speaker\_0: All right. Gonna take about a week or two for this enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Monday following first deduction is when policy becomes effective. ID cards arrive about a week or two after that effective date. Please be aware, um, these ca- These plans are known as Section 125 plans. That's an IRS restriction, allows MAU to make the deductions of the plan pre-tax. Because they allow this to happen, they then require that you stay enrolled into the plan. Um, as such, uh, you're only allowed to make any changes to the plan during open enrollment. Once open enrollment ends, you're locked into this plan until the year of the next open enrollment or you experience a qualifying, uh, life event, which would be something like getting married, having another child, uh, getting an insurance policy from another insurance company, something like that.

Speaker speaker\_1: Is there a... Is there a copay for this and all that?

Speaker speaker\_0: Uh, so the plans that you're selecting, um Insurer Plus Enhanced does not have any sort of deductible or copay. Um, how it works is that the insurance... the, uh, doctor will bill the insurance company first. Insurance company will pay towards the bill up to a

set dollar amount, depending on what is done and how it's billed to them, and then you're just responsible for whatever's left.

Speaker speaker\_1: Huh. Okay. Um-

Speaker speaker\_0: Anything else?

Speaker speaker\_1: No, that'll do me.

Speaker speaker\_0: All right, then. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_1: You too. Thanks a lot.

Speaker speaker\_0: You're welcome. Bye now.

Speaker speaker\_1: Bye-bye.