

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Chris. How can I help you today? Hi, Chris. My name is Mindy. I'm calling, um, I work for MAU and I'm calling about signing up for the insurance. Okay. What's the last four of your Social? 8324. And your last name? Ury Witmer. There we go. And what was the first name again? I'm sorry, it's Melinda on my account. Okay. All right then. Um... All right. Could you verify your address and your date of birth for me please? 796 South Liberty Street, Spartanburg, 29306. April 14th, 1972. Thank you. I have a phone number on file for you at 409-489-5214. Is that correct? Yes, sir. And an email of melindayury@gmail.com? Yes. All right. And did you have an idea of what you wanted to enroll in to? Well, it's for my, my spouse and I, and he also works for MAU, but we're gonna do it on just one plan. Okay. Um, so- Um, I, I want something that involves doctor appointments and pharmacy and all of, all of those things. Okay. So, that would be... There, you have three plans to pick from for that. Mm-hmm. There's the Insure Plus Basic, Insure Plus Enhanced, and NEC Enhanced plans. Um, Insure Plus Basic is going to cover... Yeah, those doctor visits, those hospital visits, pharmacy coverage, so on and so forth. Um, the, uh, the only thing about that, um, and this is shared with the, uh, the higher level as well, the enhanced version of Insure Plus. Uh, these plans do not cover things like preventative care services, so like physicals- Oh, okay. ... vaccines, cancer screenings, and things like that. Um, those are not covered- Gotcha. ... by Insure Plus at any level. And then the, uh, difference between the levels is that, um, Enhanced will cover more towards specifically like hospitalizations and surgeries than Basic will. Uh, the other- Okay, so no preventative for that one? ... the other op- Correct, for, for either Insure Plus Basic or Insure Plus Enhanced. The other option- Mm-hmm. ... the NEC Enhanced, that plan is... Uh, it, it adds the preventative care plan, like the preventative care coverage. So it would cover the... Like, not only the doctor visits and the hospital visits and everything else, it would also cover those preventative care services. Okay. And how much is that monthly for two people? Uh, I can give you weekly cost. We don't have monthly cost. Um, that is- Oh, okay. ... \$44.41 per week for you and spouse. And in your honesty, is it cheaper to do a family... Like a, a spouse, or is it cheaper for individual? Um... Stay Healthy Enhanced is \$23.13 for employee only and \$44.41 for, uh, for employee- Oh, I have a spouse. ... and spouse. So, it would be the difference between \$44.41 and then \$23.13 times 2, which is \$46.26. So it's about less than a \$2 difference. Right. Um, but the... But there's no... There's no real difference in like what your coverage is depending on if it's for you and your spouse or if it's... If you sign up and then he signs up separately. Um, you, you have the same coverage either way. I gotcha. Okay. Um- So at, at, at this point, it's purely... It'd purely just be, do you want to be on the same plan or not, which would more li- more likely be a conversation that you two just need to have and then come to that decision. Oh,

definitely. Definitely. Yeah. Um, no, let's go ahead and sign us both up for that package. Okay. Um, and then that, that is just medical services. That doesn't cover anything else that isn't medical. Um, did you want to add anything on, like dental, vision, life insurance, anything like that? Uh, how much is the vision? Vision for the both of you would be \$4.35 per week. Um, so yeah. Yeah, let's go ahead and do the, the vision too. Okay. And then anything else? I, I... Not at this time. I don't think so. Glasses are very, very important. Understood, as someone- If I need them. ... who wears them myself. Yes. They're so important. Yeah. My husband doesn't need them, but that's okay. He wears readers and that's all he needs, but... Well, I guess as someone who is nearsighted and needs glasses to be able to function like a normal human being, I 100%- Exactly. ... agree with you. Yeah. Yeah. All right. It's important. So yeah, we'll, we'll do the vision as well. All right. So, uh, that's gonna be \$44.41 for the medical, \$4.35 for the vision. It's a total of \$48.76 per week for both of these plans for the two of you. Do we authorize any- Mm-hmm. ... of you to move forward with these deductions? Yes, please. All right. And then let's go ahead and get your husband added on here. What's his name? Uh, David Witmer. Witmer. And then do you by chance know his Social? I do. 246-43-2245. All right. And then what's his date of birth? Got it. All right. So, it's going to take about one to two weeks for the enrollment process. Once processing is complete, um, you'll start seeing those deductions coming out of your checks. The Monday following the first deduction is typically when I was... typically when policies become effective, ID cards will arrive about a week or two after that effective date. Only other thing- Okay. ... you need to make sure that you are... These plans fall under a restriction known as Section 125. This is an IRS regulation. This allows MAU to make the deductions for these plans pre-tax. Because they allow this to happen, you're only allowed to make any changes to these plans or even cancel these plans during open enrollment. Once open enrollment has ended next Friday on the 31st, you are more or less locked into these plans as long as you account through MAU. Um, if, uh... You would need a qualifying life event, something like, uh, having a child, get- uh, getting divorced, um, getting another insurance, uh, plan from another company entirely, something like that to be able to make any changes outside of eligibility windows. Um, anything else? Okay. So, per se, I get hired on by the company I'm actually working for, that would qualify as... if I got the insurance through them, correct? Y- y- y- not technically. So yes and no. What would happen with that is that getting hired on itself is not a qualifying life event for insurance purposes. However, because you are then no longer on MAU's payroll, the insurance will end up terminating on its own just because it's not being paid for because it... It's coming out of your MAU checks. If you're not getting paid by MAU, there's nothing for it to try to offer from. Gotcha. Okay, perfect. That's, that's all the questions I have then. All right then. Well, if that's everything, Mindy, thanks again for calling Benefits and the Card. You have a wonderful day. Okay, you too. Bye-bye. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits and a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. My name is Mindy. I'm calling, um, I work for MAU and I'm calling about signing up for the insurance.

Speaker speaker_1: Okay. What's the last four of your Social?

Speaker speaker_2: 8324.

Speaker speaker_1: And your last name?

Speaker speaker_2: Ury Witmer.

Speaker speaker_1: There we go. And what was the first name again?

Speaker speaker_2: I'm sorry, it's Melinda on my account.

Speaker speaker_1: Okay. All right then. Um... All right. Could you verify your address and your date of birth for me please?

Speaker speaker_2: 796 South Liberty Street, Spartanburg, 29306. April 14th, 1972.

Speaker speaker_1: Thank you. I have a phone number on file for you at 409-489-5214. Is that correct?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And an email of melindayury@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And did you have an idea of what you wanted to enroll in to?

Speaker speaker_2: Well, it's for my, my spouse and I, and he also works for MAU, but we're gonna do it on just one plan.

Speaker speaker_1: Okay. Um, so-

Speaker speaker_2: Um, I, I want something that involves doctor appointments and pharmacy and all of, all of those things.

Speaker speaker_1: Okay. So, that would be... There, you have three plans to pick from for that.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: There's the Insure Plus Basic, Insure Plus Enhanced, and NEC Enhanced plans. Um, Insure Plus Basic is going to cover... Yeah, those doctor visits, those hospital visits, pharmacy coverage, so on and so forth. Um, the, uh, the only thing about that, um, and this is shared with the, uh, the higher level as well, the enhanced version of Insure Plus. Uh, these plans do not cover things like preventative care services, so like physicals-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... vaccines, cancer screenings, and things like that. Um, those are not covered-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... by Insure Plus at any level. And then the, uh, difference between the levels is that, um, Enhanced will cover more towards specifically like hospitalizations and surgeries than Basic will. Uh, the other-

Speaker speaker_2: Okay, so no preventative for that one?

Speaker speaker_1: ... the other op- Correct, for, for either Insure Plus Basic or Insure Plus Enhanced. The other option-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the NEC Enhanced, that plan is... Uh, it, it adds the preventative care plan, like the preventative care coverage. So it would cover the... Like, not only the doctor visits and the hospital visits and everything else, it would also cover those preventative care services.

Speaker speaker_2: Okay. And how much is that monthly for two people?

Speaker speaker_1: Uh, I can give you weekly cost. We don't have monthly cost. Um, that is-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... \$44.41 per week for you and spouse.

Speaker speaker_2: And in your honesty, is it cheaper to do a family... Like a, a spouse, or is it cheaper for individual?

Speaker speaker_1: Um... Stay Healthy Enhanced is \$23.13 for employee only and \$44.41 for, uh, for employee-

Speaker speaker_2: Oh, I have a spouse.

Speaker speaker_1: ... and spouse. So, it would be the difference between \$44.41 and then \$23.13 times 2, which is \$46.26. So it's about less than a \$2 difference.

Speaker speaker_2: Right.

Speaker speaker_1: Um, but the... But there's no... There's no real difference in like what your coverage is depending on if it's for you and your spouse or if it's... If you sign up and then he signs up separately. Um, you, you have the same coverage either way.

Speaker speaker_2: I gotcha. Okay. Um-

Speaker speaker_1: So at, at, at this point, it's purely... It'd purely just be, do you want to be on the same plan or not, which would more li- more likely be a conversation that you two just need to have and then come to that decision.

Speaker speaker_2: Oh, definitely. Definitely. Yeah. Um, no, let's go ahead and sign us both up for that package.

Speaker speaker_1: Okay. Um, and then that, that is just medical services. That doesn't cover anything else that isn't medical. Um, did you want to add anything on, like dental, vision, life insurance, anything like that?

Speaker speaker_2: Uh, how much is the vision?

Speaker speaker_1: Vision for the both of you would be \$4.35 per week. Um, so yeah.

Speaker speaker_2: Yeah, let's go ahead and do the, the vision too.

Speaker speaker_1: Okay. And then anything else?

Speaker speaker_2: I, I... Not at this time. I don't think so. Glasses are very, very important.

Speaker speaker_1: Understood, as someone-

Speaker speaker_2: If I need them.

Speaker speaker_1: ... who wears them myself.

Speaker speaker_2: Yes. They're so important.

Speaker speaker_1: Yeah.

Speaker speaker_2: My husband doesn't need them, but that's okay. He wears readers and that's all he needs, but...

Speaker speaker_1: Well, I guess as someone who is nearsighted and needs glasses to be able to function like a normal human being, I 100%-

Speaker speaker_2: Exactly.

Speaker speaker_1: ... agree with you.

Speaker speaker_2: Yeah. Yeah.

Speaker speaker_1: All right.

Speaker speaker_2: It's important. So yeah, we'll, we'll do the vision as well.

Speaker speaker_1: All right. So, uh, that's gonna be \$44.41 for the medical, \$4.35 for the vision. It's a total of \$48.76 per week for both of these plans for the two of you. Do we authorize any-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... of you to move forward with these deductions?

Speaker speaker_2: Yes, please.

Speaker speaker_1: All right. And then let's go ahead and get your husband added on here. What's his name?

Speaker speaker_2: Uh, David Witmer.

Speaker speaker_1: Witmer. And then do you by chance know his Social?

Speaker speaker_2: I do. 246-43-2245.

Speaker speaker_1: All right. And then what's his date of birth? Got it. All right. So, it's going to take about one to two weeks for the enrollment process. Once processing is complete, um, you'll start seeing those deductions coming out of your checks. The Monday following the first deduction is typically when I was... typically when policies become effective, ID cards will arrive about a week or two after that effective date. Only other thing-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you need to make sure that you are... These plans fall under a restriction known as Section 125. This is an IRS regulation. This allows MAU to make the deductions for these plans pre-tax. Because they allow this to happen, you're only allowed to make any changes to these plans or even cancel these plans during open enrollment. Once open enrollment has ended next Friday on the 31st, you are more or less locked into these plans as long as you account through MAU. Um, if, uh... You would need a qualifying life event, something like, uh, having a child, get- uh, getting divorced, um, getting another insurance, uh, plan from another company entirely, something like that to be able to make any changes outside of eligibility windows. Um, anything else?

Speaker speaker_2: Okay. So, per se, I get hired on by the company I'm actually working for, that would qualify as... if I got the insurance through them, correct?

Speaker speaker_1: Y- y- y- not technically. So yes and no. What would happen with that is that getting hired on itself is not a qualifying life event for insurance purposes. However, because you are then no longer on MAU's payroll, the insurance will end up terminating on its own just because it's not being paid for because it... It's coming out of your MAU checks. If you're not getting paid by MAU, there's nothing for it to try to offer from.

Speaker speaker_2: Gotcha. Okay, perfect. That's, that's all the questions I have then.

Speaker speaker_1: All right then. Well, if that's everything, Mindy, thanks again for calling Benefits and the Card. You have a wonderful day.

Speaker speaker_2: Okay, you too. Bye-bye.

Speaker speaker_1: Bye now.