

Transcript: Estefania

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Full Transcript

How can I help you? Hi, how are you? I'm Tiffany from Prancis, excuse me. Yes, this is ... Oh, I'm sorry. I'm having trouble hearing you. Can you repeat that? I was saying, uh, can you hear me now? Yes. Now I can. I was saying, uh, my name is Timothy Smalls. I work for, uh, Volvo student service, uh, MAU. Mm-hmm. And I need to change my benefits, uh, summary. Oh, hell, oh. Not now. Don't, don't hold me now. I need to, um, sorry about that. Need to change my benefits summary of like what's getting taken out 'cause, um, when I filled it out initially, I think I filled out some things that I'm not going to be utilizing. Mm-hmm. 'Cause I see, um- Okay. ... Medicare and a couple different things getting taken out. So all I need is the, uh, vision, vision, life, dental and health insurance. Okay, yeah. I have to get in your file. Um, can I get the last four of your social please? It's, uh, 1346. For security purposes, can you verify the address that we have as well as the date of birth? Uh, address is 5300 Patron Place, Apartment 1334, um, Summerville, South Carolina 29485. Date of birth is 04-22-1989. Okay, thank you. And then I have 843-364-9601 as your phone number? Correct. And then I have your first name, last name at gmail.com Is that correct? Yeah, it's first name, last name without the a at gmail.com. Okay. Okay, thank you. All right, sir. So yeah, I see that you do have different plans. Okay, so you want to keep your Insure Plus Basic? Is, that's your medical plan. Did you want to also keep your preventative plan? That's the one that would cover like when physical visits, some vaccinations, some STD and cancer screenings. It's only a preventative plan. Did you want to keep that one? Um, for right now, no. No? Okay. So- Say it again. Say, say what you were going to say because I, I was, really when I was originally filling this out, I was just trying to get clarity, what is what. Yeah. That way I could know. So your Insure plans are the plans that would cover your actual doctor visits, the sick, hospital visits, injured, urgent care, emergency room and surgeries. Um, however, they don't cover your preventative services, would be, which would be considered like your checkups, uh, physical, that's not covered with your Insure Plus, only actual like doctor visits once you become sick. So say if I just need to go to any doctor, I'm feeling something and I message my doctor and I need to go, then that's covered? Yeah, because you're sick already. But if you were like to go get a physical done, that's considered a preventative service. So that wouldn't be covered. The plan that does cover that is the one that I just asked you about, which is the NEC. Okay. Okay. Um, all right. Well, I think for right now, because I'll only be using these plans for about three months tops. Mm-hmm. Let me just get, I guess, the basic of whatever's needed. So, um, just the basic medical plan, so for, that cover like doctor's visits, like if I need to go to the doctor. Okay. Okay. Go to the ER, go to the... Stuff like that. Okay. Um. So you do want me to take the preventative one off then 'cause that one's just like your annuals and checkups. Okay. Yeah, you can take that off because I don't think I'll have a annual during this three-month time period. Gotcha. Um, what about behavioral health? Did you want me to take

that one off also? Behavioral health? Uh, yes, for right, for right now. Yes. What about, um, identity protection? Identity protection? Mm-hmm. Yeah, you can take that off. I just need a basic medical, dental, visual. This, dental, vision and life, I guess. Okay. So also take off, I'm sorry, since the call's being recorded, I do have to ask, I'm sorry. Um, but take off group accident as well, critical illness. That's going to leave with vision for \$2.15, your term life for \$2.11, dental for \$3.51. And then your plus basic for \$17.39. Do you allow me to make these changes? What's up y'all? How you doing? I'm good. It tastes right there. Hello? Yes, sir. Do you allow me to make these changes? Yes, I do. Okay, thank you. And then you were informed about Section 125, right? Yes. Okay, so that you can pay those plans with pre-tax dollars. However, if you do want to cancel or make changes within those plans, you do have to be within your company open enrollment period. If not, they're going to tell you that you have to call back within company open enrollment to take them off, which for MAU I can let you know what month that is in. It's in the month of December. Say it again, ma'am? Um, I was just letting you know that for your Insure Plus Basic dental and vision, they are under Section 125, which means if you want to make any changes within those plans or cancel those plans, you would have to do it within your first 30 days of receiving your first check, which would be like what day that falls or, um, within company open enrollment. And if for some reason you do stop working with them by the fifth week of them not receiving any deductions, the plan does get canceled out, 'cause you did mention that um, you weren't going to be working with them for a long time. And so I'm letting you know- Yeah, I'll be transferring over by, by April. Gotcha. So um, for now, I do have to let you know that if you do want to cancel those plans, being your medical vision or dent- or um, dentist plan, you would have to do it nothing passing February the 27th. Um, because if you call- Okay. ... through the 27th, they're going to tell you that you have to call within company open enrollment to cancel those, which is in the month of December, but it looks like- Okay, that's fine. ... deduction for these plans would be \$25.16. I do have to let you know that it does take, um, seven to 10 days for any changes to process. So there is a possibility that you may experience one or two deductions of \$42.70. But once you see that you get a deduction of \$25.16, that's when only those four plans become effective. So there is a possibility that you may see one or two deductions for the previous plans you had. Okay. All right. Okay? Okay, that's fine. Thank you, ma'am. I just wanted to change it. You're welcome. Okay, I hope you have a great day. Thank you for your time. You too. Bye-bye.

Conversation Format

Speaker speaker_0: How can I help you?

Speaker speaker_1: Hi, how are you? I'm Tiffany from Prancis, excuse me.

Speaker speaker_0: Yes, this is ...

Speaker speaker_1: Oh, I'm sorry. I'm having trouble hearing you. Can you repeat that?

Speaker speaker_0: I was saying, uh, can you hear me now?

Speaker speaker_1: Yes. Now I can.

Speaker speaker_0: I was saying, uh, my name is Timothy Smalls. I work for, uh, Volvo student service, uh, MAU.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And I need to change my benefits, uh, summary. Oh, hell, oh. Not now. Don't, don't hold me now. I need to, um, sorry about that. Need to change my benefits summary of like what's getting taken out 'cause, um, when I filled it out initially, I think I filled out some things that I'm not going to be utilizing.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: 'Cause I see, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... Medicare and a couple different things getting taken out. So all I need is the, uh, vision, vision, life, dental and health insurance.

Speaker speaker_1: Okay, yeah. I have to get in your file. Um, can I get the last four of your social please?

Speaker speaker_0: It's, uh, 1346.

Speaker speaker_1: For security purposes, can you verify the address that we have as well as the date of birth?

Speaker speaker_0: Uh, address is 5300 Patron Place, Apartment 1334, um, Summerville, South Carolina 29485. Date of birth is 04-22-1989.

Speaker speaker_1: Okay, thank you. And then I have 843-364-9601 as your phone number?

Speaker speaker_0: Correct.

Speaker speaker_1: And then I have your first name, last name at gmail.com Is that correct?

Speaker speaker_0: Yeah, it's first name, last name without the a at gmail.com.

Speaker speaker_1: Okay. Okay, thank you. All right, sir. So yeah, I see that you do have different plans. Okay, so you want to keep your Insure Plus Basic? Is, that's your medical plan. Did you want to also keep your preventative plan? That's the one that would cover like when physical visits, some vaccinations, some STD and cancer screenings. It's only a preventative plan. Did you want to keep that one?

Speaker speaker_0: Um, for right now, no.

Speaker speaker_1: No? Okay. So-

Speaker speaker_0: Say it again. Say, say what you were going to say because I, I was, really when I was originally filling this out, I was just trying to get clarity, what is what.

Speaker speaker_1: Yeah.

Speaker speaker_0: That way I could know.

Speaker speaker_1: So your Insure plans are the plans that would cover your actual doctor visits, the sick, hospital visits, injured, urgent care, emergency room and surgeries. Um, however, they don't cover your preventative services, would be, which would be considered like your checkups, uh, physical, that's not covered with your Insure Plus, only actual like doctor visits once you become sick.

Speaker speaker_0: So say if I just need to go to any doctor, I'm feeling something and I message my doctor and I need to go, then that's covered?

Speaker speaker_1: Yeah, because you're sick already. But if you were like to go get a physical done, that's considered a preventative service. So that wouldn't be covered. The plan that does cover that is the one that I just asked you about, which is the NEC.

Speaker speaker_0: Okay. Okay. Um, all right. Well, I think for right now, because I'll only be using these plans for about three months tops.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Let me just get, I guess, the basic of whatever's needed. So, um, just the basic medical plan, so for, that cover like doctor's visits, like if I need to go to the doctor.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Go to the ER, go to the... Stuff like that.

Speaker speaker_1: Okay.

Speaker speaker_0: Um.

Speaker speaker_1: So you do want me to take the preventative one off then 'cause that one's just like your annuals and checkups.

Speaker speaker_0: Okay. Yeah, you can take that off because I don't think I'll have a annual during this three-month time period.

Speaker speaker_1: Gotcha. Um, what about behavioral health? Did you want me to take that one off also?

Speaker speaker_0: Behavioral health? Uh, yes, for right, for right now. Yes.

Speaker speaker_1: What about, um, identity protection?

Speaker speaker_0: Identity protection?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Yeah, you can take that off. I just need a basic medical, dental, visual. This, dental, vision and life, I guess.

Speaker speaker_1: Okay. So also take off, I'm sorry, since the call's being recorded, I do have to ask, I'm sorry. Um, but take off group accident as well, critical illness. That's going to leave with vision for \$2.15, your term life for \$2.11, dental for \$3.51. And then your plus basic for \$17.39. Do you allow me to make these changes?

Speaker speaker_0: What's up y'all?

Speaker speaker_2: How you doing?

Speaker speaker_0: I'm good. It tastes right there. Hello?

Speaker speaker_1: Yes, sir. Do you allow me to make these changes?

Speaker speaker_0: Yes, I do.

Speaker speaker_1: Okay, thank you. And then you were informed about Section 125, right?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay, so that you can pay those plans with pre-tax dollars. However, if you do want to cancel or make changes within those plans, you do have to be within your company open enrollment period. If not, they're going to tell you that you have to call back within company open enrollment to take them off, which for MAU I can let you know what month that is in. It's in the month of December.

Speaker speaker_0: Say it again, ma'am?

Speaker speaker_1: Um, I was just letting you know that for your Insure Plus Basic dental and vision, they are under Section 125, which means if you want to make any changes within those plans or cancel those plans, you would have to do it within your first 30 days of receiving your first check, which would be like what day that falls or, um, within company open enrollment. And if for some reason you do stop working with them by the fifth week of them not receiving any deductions, the plan does get canceled out, 'cause you did mention that um, you weren't going to be working with them for a long time. And so I'm letting you know-

Speaker speaker_0: Yeah, I'll be transferring over by, by April.

Speaker speaker_1: Gotcha. So um, for now, I do have to let you know that if you do want to cancel those plans, being your medical vision or dent- or um, dentist plan, you would have to do it nothing passing February the 27th. Um, because if you call-

Speaker speaker_0: Okay.

Speaker speaker_1: ... through the 27th, they're going to tell you that you have to call within company open enrollment to cancel those, which is in the month of December, but it looks like-

Speaker speaker_0: Okay, that's fine.

Speaker speaker_1: ... deduction for these plans would be \$25.16. I do have to let you know that it does take, um, seven to 10 days for any changes to process. So there is a possibility that you may experience one or two deductions of \$42.70. But once you see that you get a deduction of \$25.16, that's when only those four plans become effective. So there is a possibility that you may see one or two deductions for the previous plans you had.

Speaker speaker_0: Okay.

Speaker speaker_1: All right. Okay?

Speaker speaker_0: Okay, that's fine. Thank you, ma'am. I just wanted to change it.

Speaker speaker_1: You're welcome. Okay, I hope you have a great day. Thank you for your time.

Speaker speaker_0: You too. Bye-bye.