

## Transcript: Estefania

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits in a Card on behalf of management, MAU. I'm looking to speak with Mr. Rogers. May I assist you with? Uh, with Ms. Rogers. Who is this? I'm calling from Benefits in a Card on behalf of the MAU. We're currently processing the enrollment forms for the healthcare benefits, and you selected two plans that can't be combined. So, I was actually calling to see which one you actually wanted to select, because you chose the Insure Plus Basic, and then you also chose the Insure Plus Enhance. And those plans are technically almost about the same thing, just that one covers more than another, um, when it comes to dollar amount. Did you want me to go over their differences? Uh, no. I was trying to choose the one that was the best one, 'cause- Okay. I'll tell ff you- ... for some reason, it wouldn't let me un-click one of them, so- Oh, okay. ... I was wondering how I'm supposed to fix that. Okay. So, I have the Insure Pla- Basic for \$17.39, dental for \$3.51, term life for \$2.11, vision for \$2.15, and your preventative plan for \$9.46. That's a weekly deduction of \$34.62. I did wanna let you know that for your medical plans, dental, vision, and your preventative plan, those are under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel these plans in the future or add dependents to the plans, the only time that you would be eligible to do so is within your personal open enrollment, which means the first 30 days of receiving your first check, or when the company's within company open enrollment, which I can check to see what month that falls in. So, the only time that you would be able to make any changes to those plans or drop them is within the first 30 days of receiving your first check, or when the company's within company open enrollment. For MAU, it looks like that's between the month of December up until January. So, their last day, um, it looks like it's, it started December 23rd up until January 31st, which would be tomorrow. Um, but by the looks of it, you're probably within your personal open enrollment. Okay. Um, do you allow MAU to make these weekly deductions of \$34.62 for these selected plans? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$34.62 come out of your paycheck, that following Monday of that first deduction is when your plans become effective. And then by that Thursday or Friday, you should be receiving your dental, vision, and preventative card. I was gonna let you know that for your Insure Plus Basic, they normally don't mail that one out to the members. So, if you do want a physical one, once you become active, that following Monday, you're welcome to give us a call and we can put a card request in so that you can receive it. Okay. And then, um, since you selected term life as one of your plans, I do need a beneficiary. So, who would you like to put down as that beneficiary if something was to happen to you? Um, my mother. What's her name? Thequita Rogers. Okay. Could you spell that first name? T-H-E-Q-U-I-T-A. Okay, thank you. All right, Ms.

Rogers. Did you have any other questions for me? No. All right. Well, thank you for your time. I hope you have a great day today. You too. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hey, good afternoon. I'm calling from Benefits in a Card on behalf of management, MAU. I'm looking to speak with Mr. Rogers.

Speaker speaker\_2: May I assist you with?

Speaker speaker\_1: Uh, with Ms. Rogers.

Speaker speaker\_2: Who is this?

Speaker speaker\_1: I'm calling from Benefits in a Card on behalf of the MAU. We're currently processing the enrollment forms for the healthcare benefits, and you selected two plans that can't be combined. So, I was actually calling to see which one you actually wanted to select, because you chose the Insure Plus Basic, and then you also chose the Insure Plus Enhance. And those plans are technically almost about the same thing, just that one covers more than another, um, when it comes to dollar amount. Did you want me to go over their differences?

Speaker speaker\_2: Uh, no. I was trying to choose the one that was the best one, 'cause-

Speaker speaker\_1: Okay. I'll tell ff you-

Speaker speaker\_2: ... for some reason, it wouldn't let me un-click one of them, so-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: ... I was wondering how I'm supposed to fix that.

Speaker speaker\_1: Okay. So, I have the Insure Pla- Basic for \$17.39, dental for \$3.51, term life for \$2.11, vision for \$2.15, and your preventative plan for \$9.46. That's a weekly deduction of \$34.62. I did wanna let you know that for your medical plans, dental, vision, and your preventative plan, those are under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel these plans in the future or add dependents to the plans, the only time that you would be eligible to do so is within your personal open enrollment, which means the first 30 days of receiving your first check, or when the company's within company open enrollment, which I can check to see what month that falls in. So, the only time that you would be able to make any changes to those plans or drop them is within the first 30 days of receiving your first check, or when the company's within company open enrollment. For MAU, it looks like that's between the month of December up until January. So, their last day, um, it looks like it's, it started December 23rd up until January 31st, which would be tomorrow. Um, but by the looks of it, you're probably within your personal open enrollment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, do you allow MAU to make these weekly deductions of \$34.62 for these selected plans?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$34.62 come out of your paycheck, that following Monday of that first deduction is when your plans become effective. And then by that Thursday or Friday, you should be receiving your dental, vision, and preventative card. I was gonna let you know that for your Insure Plus Basic, they normally don't mail that one out to the members. So, if you do want a physical one, once you become active, that following Monday, you're welcome to give us a call and we can put a card request in so that you can receive it.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then, um, since you selected term life as one of your plans, I do need a beneficiary. So, who would you like to put down as that beneficiary if something was to happen to you?

Speaker speaker\_2: Um, my mother.

Speaker speaker\_1: What's her name?

Speaker speaker\_2: Thequita Rogers.

Speaker speaker\_1: Okay. Could you spell that first name?

Speaker speaker\_2: T-H-E-Q-U-I-T-A.

Speaker speaker\_1: Okay, thank you. All right, Ms. Rogers. Did you have any other questions for me?

Speaker speaker\_2: No.

Speaker speaker\_1: All right. Well, thank you for your time. I hope you have a great day today.

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: Bye.