

Transcript: Francesca

Baez-5110758832914432-4528299762302976

Full Transcript

Thank you for calling Benefits In A Cart. My name is Francesca. How can I assist you today? I was wondering about the insurance and stuff. Okay. The enrollment for the insurance. All right. Um, in what sense? Like, what plans your staffing company may be currently offering, or like you wanted to know what the process itself is to enroll and to get it active? Oh... Or both. Uh... Can we speak again? I'm ho- I just woke up. Yes. I was asking if you wanted to know, um, specifically what information. Like, did you want to know what plans your staffing company is offering, or did you want to know what the enrollment and policy activation process is? Both. Okay. What staffing company do you work with? Uh, Kimberly-Clark. I work as, uh, at Kimberly-Clark for MAU. What are the last four of your Social? Uh, 1014. Wait, no. Uh, 1017. What is the last name? Helms. H-E-L-M-S. Could you please... Could you please verify your mailing address and your date of birth for me? It is 2-262 25th sh- Northwest 25th Street in, uh, Perry, Texas 75460. And what is the other one? Your date of birth. 12/20/2004. We have the phone number to reach you down as 903-505-4888. Which caller ID number shows as your calling on? Yes, this is the right phone, yeah. And then I have your email down as your first and last name, 526@gmail.com? Yes, ma'am. All right. Um, so I'll be more than happy to go over the benefits that I offer as well as the process. Um, however, I do have to say, currently you don't show as eligible for enrollment into coverage, um, with MAU Staffing. Did you lose coverage with another company for insurance? No. I have n- I have not had insurance since I moved down here. Okay. So one thing about the enrollment process is you have to be eligible to enroll into it. There are two occasions when an employee is eligible for enrollment. One of them being an open enrollment period, either a personal one, which yours ended back in November 2024, or a company one. Um, the company one happens once a year where all of the employees are able to employ- to enroll into the coverage. And the personal one is 30 days after your first paycheck on an assignment. It does show here that your company doesn't hold theirs 'til December. So I can still go over the coverage they offered, but you won't be eligible to enroll 'til December end of year, since you don't have neither the open enrollment period or the qualified life event unfortunately. Okay. Did you want me to still go over those plans with you? Yeah. All right. So they offer PPO limited plans. The payments for these, the premiums will be deducted out of your pay stub prior to it being provided to you. Each of those plans are sold separately depending on how many plans, as well as whether or not you're putting a dependent, will depend on how much the policy itself will come out to be per paycheck. They do offer the following type of plans, medical, dental, short-term disability for the employee only, life insurance which is term life, vision, critical illness, group accident, behavioral health which is their virtual therapy, and ID expert which is an identity theft protection plan. So those are all of the plans that they offered. Once you enroll into it and it becomes active, you're able to still have the policy as long as you're still an

employee of MAU Staffing. Once you stop being an employee of them, there will not be a pay stub to where the system can make the deductions for the premium to keep the benefits active. So after you're no longer receiving a paycheck from your staffing company, there are four weeks in which you can make a payment out of your pocket. However, by the fifth consecutive week of there being no deduction taken out from an active employee paycheck, then the system cancels the policy by the fifth consecutive week. So what is the best time to try to enroll in it? During the two windows of being eligible, either for an open enrollment period, or in the event that you have a qualified life event. Usually it will be during December when they're holding their company open enrollment period, 'cause during that time- During that time, though? ... you are eligible. Okay, thank you. Of course. Was there anything else I can assist you with today? No, ma'am. Have a wonderful rest of your day, and thank you for calling Benefits In A Cart. You too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits In A Cart. My name is Francesca. How can I assist you today?

Speaker speaker_1: I was wondering about the insurance and stuff.

Speaker speaker_0: Okay.

Speaker speaker_1: The enrollment for the insurance.

Speaker speaker_0: All right. Um, in what sense? Like, what plans your staffing company may be currently offering, or like you wanted to know what the process itself- is to enroll and to get it active?

Speaker speaker_1: Oh...

Speaker speaker_0: Or both.

Speaker speaker_1: Uh... Can we speak again? I'm ho- I just woke up.

Speaker speaker_0: Yes. I was asking if you wanted to know, um, specifically what information. Like, did you want to know what plans your staffing company is offering, or did you want to know what the enrollment and policy activation process is?

Speaker speaker_1: Both.

Speaker speaker_0: Okay. What staffing company do you work with?

Speaker speaker_1: Uh, Kimberly-Clark. I work as, uh, at Kimberly-Clark for MAU.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: Uh, 1014. Wait, no. Uh, 1017.

Speaker speaker_0: What is the last name?

Speaker speaker_1: Helms. H-E-L-M-S.

Speaker speaker_0: Could you please... Could you please verify your mailing address and your date of birth for me?

Speaker speaker_1: It is 2-262 25th sh- Northwest 25th Street in, uh, Perry, Texas 75460. And what is the other one?

Speaker speaker_0: Your date of birth.

Speaker speaker_1: 12/20/2004.

Speaker speaker_0: We have the phone number to reach you down as 903-505-4888. Which caller ID number shows as your calling on?

Speaker speaker_1: Yes, this is the right phone, yeah.

Speaker speaker_0: And then I have your email down as your first and last name, 526@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. Um, so I'll be more than happy to go over the benefits that I offer as well as the process. Um, however, I do have to say, currently you don't show as eligible for enrollment into coverage, um, with MAU Staffing. Did you lose coverage with another company for insurance?

Speaker speaker_1: No. I have n- I have not had insurance since I moved down here.

Speaker speaker_0: Okay. So one thing about the enrollment process is you have to be eligible to enroll into it. There are two occasions when an employee is eligible for enrollment. One of them being an open enrollment period, either a personal one, which yours ended back in November 2024, or a company one. Um, the company one happens once a year where all of the employees are able to employ- to enroll into the coverage. And the personal one is 30 days after your first paycheck on an assignment. It does show here that your company doesn't hold theirs 'til December. So I can still go over the coverage they offered, but you won't be eligible to enroll 'til December end of year, since you don't have neither the open enrollment period or the qualified life event unfortunately.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you want me to still go over those plans with you?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right. So they offer PPO limited plans. The payments for these, the premiums will be deducted out of your pay stub prior to it being provided to you. Each of those plans are sold separately depending on how many plans, as well as whether or not you're putting a dependent, will depend on how much the policy itself will come out to be per paycheck. They do offer the following type of plans, medical, dental, short-term disability for the employee only, life insurance which is term life, vision, critical illness, group accident,

behavioral health which is their virtual therapy, and ID expert which is an identity theft protection plan. So those are all of the plans that they offered. Once you enroll into it and it becomes active, you're able to still have the policy as long as you're still an employee of MAU Staffing. Once you stop being an employee of them, there will not be a pay stub to where the system can make the deductions for the premium to keep the benefits active. So after you're no longer receiving a paycheck from your staffing company, there are four weeks in which you can make a payment out of your pocket. However, by the fifth consecutive week of there being no deduction taken out from an active employee paycheck, then the system cancels the policy by the fifth consecutive week.

Speaker speaker_1: So what is the best time to try to enroll in it?

Speaker speaker_0: During the two windows of being eligible, either for an open enrollment period, or in the event that you have a qualified life event. Usually it will be during December when they're holding their company open enrollment period, 'cause during that time-

Speaker speaker_1: During that time, though?

Speaker speaker_0: ... you are eligible.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: Of course. Was there anything else I can assist you with today?

Speaker speaker_1: No, ma'am.

Speaker speaker_0: Have a wonderful rest of your day, and thank you for calling Benefits In A Cart.

Speaker speaker_1: You too.