

## **Transcript: Francesca**

**Baez-5160497712152576-5834220886769664**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Good morning. My name is Francesca with Benefits in a Card. I'm looking to speak with Mr. Summit on behalf of MAU Staffing. Yeah, this is him. We're Benefits in a Card, the administrators for the health insurance they offer. We were called in regards to the form that you have filled out December 10th. You had selected both of the Stay Healthy plans, both the preventative and preventative and hospital indemnity. So, unfortunately, you cannot be enrolled into both, so we're calling to see which plan you wanted to be enrolled into. Um, the preventative only or the one that has preventative and hospital indemnity services? I'd rather you... Uh. Hm. What are both of 'em about? They're both medical- Um, I'm, I'm guessing. I didn't realize I had signed up for both of 'em or didn't understand 'em or whatever it was. Okay. They're both medical plans. The Stay Healthy is \$10.27, but it will only cover your preventative services. So, what they call hospital indemnity services, your doctor visits, emergency room, urgent care or surgery, wouldn't be covered by that plan. And then the- Okay. ... other one is \$24.89, which would cover both preventative and those hospital indemnity services, and both of them require network. Okay. Um... Let's go with the \$24 whatever it is. Okay, so that medical plan along with your other selections comes to \$41.28 per paycheck. Do you authorize MAU Staffing to make those deductions for you once you start working? Yeah. All right. And then once you start working, allow one to two weeks for them to start making those deductions. When you see that very first deduction, following Monday would be when your benefits are going to be active. And then that same week of activation, by Friday will be when your carrier send to you the benefit card. Okay. Okay? And then two more things, one of them being the medical, vision and dental, all three are under Section 125, which the IRS regulates. Okay. So, they're gonna be deducted prior to tax deduction on your pay stubs. So, they do have restrictions where you're unable to make changes or cancellations unless you have a company open enrollment period, a qualified life event, or you have your own personal enrollment period. Okay. And then the last one, you didn't put a beneficiary for your life insurance plan. Who you like to put down, I just need their first and last name and their relationship to you. Um, Alicia Kesner. A-L-I-C-I-A K-E-S as in cam, B-A-N-E-R. And it is wife/girlfriend. All right. There we go. Was there anything else we can assist you with today, aside from submitting your enrollment? I don't believe so, ma'am. Thank you so much for taking my call today, Mr. Summit. I hope you enjoy your weekend. Y- you too. Thank you. No problem. Bye-bye. Uh-huh.

### **Conversation Format**

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

Speaker speaker\_1: Good morning. My name is Francesca with Benefits in a Card. I'm looking to speak with Mr. Summit on behalf of MAU Staffing.

Speaker speaker\_2: Yeah, this is him.

Speaker speaker\_1: We're Benefits in a Card, the administrators for the health insurance they offer. We were called in regards to the form that you have filled out December 10th. You had selected both of the Stay Healthy plans, both the preventative and preventative and hospital indemnity. So, unfortunately, you cannot be enrolled into both, so we're calling to see which plan you wanted to be enrolled into. Um, the preventative only or the one that has preventative and hospital indemnity services?

Speaker speaker\_2: I'd rather you... Uh. Hm. What are both of 'em about?

Speaker speaker\_1: They're both medical-

Speaker speaker\_2: Um, I'm, I'm guessing. I didn't realize I had signed up for both of 'em or didn't understand 'em or whatever it was.

Speaker speaker\_1: Okay. They're both medical plans. The Stay Healthy is \$10.27, but it will only cover your preventative services. So, what they call hospital indemnity services, your doctor visits, emergency room, urgent care or surgery, wouldn't be covered by that plan. And then the-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... other one is \$24.89, which would cover both preventative and those hospital indemnity services, and both of them require network.

Speaker speaker\_2: Okay. Um... Let's go with the \$24 whatever it is.

Speaker speaker\_1: Okay, so that medical plan along with your other selections comes to \$41.28 per paycheck. Do you authorize MAU Staffing to make those deductions for you once you start working?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: All right. And then once you start working, allow one to two weeks for them to start making those deductions. When you see that very first deduction, following Monday would be when your benefits are going to be active. And then that same week of activation, by Friday will be when your carrier send to you the benefit card.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay? And then two more things, one of them being the medical, vision and dental, all three are under Section 125, which the IRS regulates.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, they're gonna be deducted prior to tax deduction on your pay stubs. So, they do have restrictions where you're unable to make changes or cancellations unless you have a company open enrollment period, a qualified life event, or you have your own

personal enrollment period.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then the last one, you didn't put a beneficiary for your life insurance plan. Who you like to put down, I just need their first and last name and their relationship to you.

Speaker speaker\_2: Um, Alicia Kesner. A-L-I-C-I-A K-E-S as in cam, B-A-N-E-R. And it is wife/girlfriend.

Speaker speaker\_1: All right. There we go. Was there anything else we can assist you with today, aside from submitting your enrollment?

Speaker speaker\_2: I don't believe so, ma'am.

Speaker speaker\_1: Thank you so much for taking my call today, Mr. Summit. I hope you enjoy your weekend.

Speaker speaker\_2: Y- you too. Thank you.

Speaker speaker\_1: No problem. Bye-bye.

Speaker speaker\_2: Uh-huh.