

Transcript: Francesca

Baez-5813906857050112-6073891461578752

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. My name is Francesca with BenefitsNL card, looking to speak with Mr. Lynch on behalf of MAU Stopping. Okay. Am I speaking with him? Yeah. Okay. We're giving you a call in regards to the health insurance form that you had filled out on January 31st, 2025. You had requested critical illness for yourself and your family, but you did not put any spouse or children's dependent information. Oh, I meant to do, um, employee. Okay, understood. So, I'll go ahead and switch that then to employee only. Uh-huh. I do have to say, based on the selections of your plans, the medical, as well as the dental and vision are under Section 125, which has an IRS regulation. That just means that those deductions are gonna be coming out of your pay stub prior to tax deductions, so it is tax-free. Since it is tax-free, the IRS does have regulations that you cannot make changes or cancellations unless you have an open enrollment period, whether it is personal or company-wise, or if you have a qualified life event. Okay. All right. And then the total was gonna be \$22.75 once you start working with them... per paycheck for the insurance that you have selected. Okay. All right. And then the last thing to say, sir, is if you want to make any changes, you're going to have 30 days after your first paycheck to make any policy changes once it is active and you start working. Okay. Okay. All right. And then I see here you selected life insurance. Did you want to put down a beneficiary for that plan? Um, what is that? The life insurance in the event that, God forbid, something happens to you and you die, they will be the ones that get the benefit amount. Oh. No, I ain't gonna do that. I ain't gonna do that right now. Okay, understood. I'll leave it with no beneficiary for now. Okay. All right. Well, I do thank you for your time as well as for taking my call. I hope you enjoy the rest of your day. Okay. You, too. Thank you. Goodbye.

Conversation Format

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

Speaker speaker_1: Good afternoon. My name is Francesca with BenefitsNL card, looking to speak with Mr. Lynch on behalf of MAU Stopping.

Speaker speaker_2: Okay.

Speaker speaker_1: Am I speaking with him?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. We're giving you a call in regards to the health insurance form that you had filled out on January 31st, 2025. You had requested critical illness for yourself and your family, but you did not put any spouse or children's dependent information.

Speaker speaker_2: Oh, I meant to do, um, employee.

Speaker speaker_1: Okay, understood. So, I'll go ahead and switch that then to employee only.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: I do have to say, based on the selections of your plans, the medical, as well as the dental and vision are under Section 125, which has an IRS regulation. That just means that those deductions are gonna be coming out of your pay stub prior to tax deductions, so it is tax-free. Since it is tax-free, the IRS does have regulations that you cannot make changes or cancellations unless you have an open enrollment period, whether it is personal or company-wise, or if you have a qualified life event.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. And then the total was gonna be \$22.75 once you start working with them... per paycheck for the insurance that you have selected.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. And then the last thing to say, sir, is if you want to make any changes, you're going to have 30 days after your first paycheck to make any policy changes once it is active and you start working.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: All right. And then I see here you selected life insurance. Did you want to put down a beneficiary for that plan?

Speaker speaker_2: Um, what is that?

Speaker speaker_1: The life insurance in the event that, God forbid, something happens to you and you die, they will be the ones that get the benefit amount.

Speaker speaker_2: Oh. No, I ain't gonna do that. I ain't gonna do that right now.

Speaker speaker_1: Okay, understood. I'll leave it with no beneficiary for now.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Well, I do thank you for your time as well as for taking my call. I hope you enjoy the rest of your day.

Speaker speaker_2: Okay. You, too.

Speaker speaker_1: Thank you. Goodbye.