

## Transcript: Francesca

**Baez-6099470611595264-6638842738065408**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. Thank you for calling Medicare. My name is Francesca. How can I assist you today? Hi. I was calling about, um, availability for benefits. I started ATC, um, last month. I don't know if my 30 days is up. If it is, I wanted to, um, make, um... I wanted to see what benefits I can get. What is the last four of your Social? It's, uh, 7813. And your last name, please? It's Palmer. P-A-L-M-E-R. For security purposes, can you please verify your mailing address and your date of birth? It's 6222 Murray Drive, Apartment D6. Ma'am, we're still waiting on the date of birth. 8... I'm sorry. April 22nd, 1992. Can I have that phone number to reach you down as 843-607-0485? Yes. Can I have your email down as your last name period first name at yahoo.com? Yes. So your personal enrollment period doesn't end till the 14 of December. Um, but either way, your staffing company already started their company open enrollment period yesterday. So in the event that it does go past the 14 of December and you wanna make more changes, you will have all the way to the 24th. That will be when your company open enrollment period ends. Okay. Can I just go ahead and enroll or do I need to wait? You're able to. What plans would you like to be enrolled into? Um, it's just me and I just wanted, um, uh, the health, the dental and the vision. Okay, dental and vision. Was there any other plan? I think that was the only one. I, it, I, I, I don't really remember. I think it was like \$16, um, health, uh, dental and vis- and vision for individual. So all of the plans are separate. Dental and vision are separate plans. Now when you say you think it was 16, are you talking about the medical plan? Um, yeah. Okay. So that amount matches to the medical preventative care plan they offer. The only thing to keep in mind is that plan does require network, as well as the fact that since it is a preventative plan, it doesn't cover what they call hospital indemnity services. Um, those would be the services that you get, for example, when you go to the emergency room, urgent care, doctor visits or a surgery. With a preventative plan- Oh, so c- Go ahead. Do, do they have like full coverage plans, like regular plans? Um, I believe that might be those major medical insurance, the ones that most people are used to. These are all PPO limited plans. They do have the hospital indemnity plans that will cover the doctor visits, emergency room or surgeries. They have the DAP Plus which is \$31.71. The BAP Prime which is \$43.41, um, and then they have another plan that offers both type of benefits which is the Stay Healthy MEC Enhance which is \$43.76. And that, uh, would cover doctor visits? Yes, ma'am. No, the only thing is with the BAP plans it won't cover preventative services, but with the MEC Enhance it would. Um, those preventative services are like your screenings for blood pressure, iron deficiency, the counseling we get for like a healthy diet or avoiding the UV exposures from the sun, those preventative immunizations, your vaccine for tetanus, influenza or your preventative medications. Okay. So can I get the one that covers all of it? The MEC Enhance, \$43.76? Um, yes. All right. So at the moment you have vision,

dental and medical MEC Enhance. Um, remaining that you haven't selected is ID Expert for identity theft, behavior health which is virtual therapy, group accident critical illness, short-term disability, term life which is basically a life insurance and the free Rx membership for the medications. Did you want to enroll in any of the ones that are currently not selected? Um... The, the, the dental and the eye, is, was that a part of it? So right now you have dental, vision and medical. Yes. That's, that's what I want. Okay. Did you need me to go over the coverage for any of the other plans, the dental and the vision? Um... I, um... Yes. So the vision is \$2.50. It will cover a copay for eye exams of \$10.... a co-pay for lenses and frames of \$25, a co-pay for the contact lens savings of \$0, and the frame allowance will be \$130. Okay. And then for dental... Dental is going to be \$3.64 per paycheck. It's gonna cover your preventative services at 100%, basic services, day see, x-ray services and radiographs at 80%, and then the annual maximum services that it will cover is \$500 with a \$50 deductible. Okay. So, how much is it gonna be per paycheck? So, all three of those plans, the medical, vision and dental, will be \$49.55 per paycheck. Okay. Do you authorize ATC Healthcare to make that deduction for you? Yes. All right. Um, I do have to let you know, the MEC enhances under Section 125, which is an IRS regulation. They're gonna be making those tax deductions, I mean, that deduction prior to tax deductions, so it's a pre-tax plan. Due to it being a pre-tax plan, they have restrictions on it where you can't make changes or cancellations unless you have a company open enrollment period, personal open enrollment period or a qualified life event. Okay. All right, so basically, you're gonna see \$5.79 for the dental and vision being deducted after taxes, and the \$43.76 being deducted prior to taxes. Okay. All right, and then after enrolling into those plans, was there anything else I can assist you with today? Yes. When does the benefits start? So, it should take one to two weeks for your employer to make the deductions. When you see that first deduction the following Monday, coverage becomes effective. And then that same week of activation, Friday will be when they send out the benefit cards. Okay, so probably January I'm looking, I'm guessing? It, it all depends, to be honest, because we don't have access to the pay stubs, so the staffing companies are the only ones that do. They have advised us that it roughly takes on average one to two weeks for their system and our system to finish processing everything out and into theirs to take it out. Okay. But there are a couple of factors that could hinder that into it being longer than one to two weeks. Okay. Okay, 'cause I know, uh, Christmas is coming up so I'm sure nothing will be going on that week. But I'll just check back and see. But thank you so much. Of course, my pleasure. Was there anything else I can assist you with today? No, that'll be all. Thank you. You're welcome. Have a wonderful rest of your day, and thank you for calling Benefits in My Cart today. You too. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Good morning. Thank you for calling Medicare. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Hi. I was calling about, um, availability for benefits. I started ATC, um, last month. I don't know if my 30 days is up. If it is, I wanted to, um, make, um... I wanted to

see what benefits I can get.

Speaker speaker\_1: What is the last four of your Social?

Speaker speaker\_2: It's, uh, 7813.

Speaker speaker\_1: And your last name, please?

Speaker speaker\_2: It's Palmer. P-A-L-M-E-R.

Speaker speaker\_1: For security purposes, can you please verify your mailing address and your date of birth?

Speaker speaker\_2: It's 6222 Murray Drive, Apartment D6.

Speaker speaker\_1: Ma'am, we're still waiting on the date of birth.

Speaker speaker\_2: 8... I'm sorry. April 22nd, 1992.

Speaker speaker\_1: Can I have that phone number to reach you down as 843-607-0485?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Can I have your email down as your last name period first name at yahoo.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: So your personal enrollment period doesn't end till the 14 of December. Um, but either way, your staffing company already started their company open enrollment period yesterday. So in the event that it does go past the 14 of December and you wanna make more changes, you will have all the way to the 24th. That will be when your company open enrollment period ends.

Speaker speaker\_2: Okay. Can I just go ahead and enroll or do I need to wait?

Speaker speaker\_1: You're able to. What plans would you like to be enrolled into?

Speaker speaker\_2: Um, it's just me and I just wanted, um, uh, the health, the dental and the vision.

Speaker speaker\_1: Okay, dental and vision. Was there any other plan?

Speaker speaker\_2: I think that was the only one. I, it, I, I, I don't really remember. I think it was like \$16, um, health, uh, dental and vis- and vision for individual.

Speaker speaker\_1: So all of the plans are separate. Dental and vision are separate plans. Now when you say you think it was 16, are you talking about the medical plan?

Speaker speaker\_2: Um, yeah.

Speaker speaker\_1: Okay. So that amount matches to the medical preventative care plan they offer. The only thing to keep in mind is that plan does require network, as well as the fact that since it is a preventative plan, it doesn't cover what they call hospital indemnity services.

Um, those would be the services that you get, for example, when you go to the emergency room, urgent care, doctor visits or a surgery. With a preventative plan-

Speaker speaker\_2: Oh, so c-

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: Do, do they have like full coverage plans, like regular plans?

Speaker speaker\_1: Um, I believe that might be those major medical insurance, the ones that most people are used to. These are all PPO limited plans. They do have the hospital indemnity plans that will cover the doctor visits, emergency room or surgeries. They have the DAP Plus which is \$31.71. The BAP Prime which is \$43.41, um, and then they have another plan that offers both type of benefits which is the Stay Healthy MEC Enhance which is \$43.76.

Speaker speaker\_2: And that, uh, would cover doctor visits?

Speaker speaker\_1: Yes, ma'am. No, the only thing is with the BAP plans it won't cover preventative services, but with the MEC Enhance it would. Um, those preventative services are like your screenings for blood pressure, iron deficiency, the counseling we get for like a healthy diet or avoiding the UV exposures from the sun, those preventative immunizations, your vaccine for tetanus, influenza or your preventative medications.

Speaker speaker\_2: Okay. So can I get the one that covers all of it?

Speaker speaker\_1: The MEC Enhance, \$43.76?

Speaker speaker\_2: Um, yes.

Speaker speaker\_1: All right. So at the moment you have vision, dental and medical MEC Enhance. Um, remaining that you haven't selected is ID Expert for identity theft, behavior health which is virtual therapy, group accident critical illness, short-term disability, term life which is basically a life insurance and the free Rx membership for the medications. Did you want to enroll in any of the ones that are currently not selected?

Speaker speaker\_2: Um... The, the, the dental and the eye, is, was that a part of it?

Speaker speaker\_1: So right now you have dental, vision and medical.

Speaker speaker\_2: Yes. That's, that's what I want.

Speaker speaker\_1: Okay. Did you need me to go over the coverage for any of the other plans, the dental and the vision?

Speaker speaker\_2: Um... I, um... Yes.

Speaker speaker\_1: So the vision is \$2.50. It will cover a copay for eye exams of \$10.... a co-pay for lenses and frames of \$25, a co-pay for the contact lens savings of \$0, and the frame allowance will be \$130.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then for dental... Dental is going to be \$3.64 per paycheck. It's gonna cover your preventative services at 100%, basic services, day see, x-ray services and radiographs at 80%, and then the annual maximum services that it will cover is \$500 with a \$50 deductible.

Speaker speaker\_2: Okay. So, how much is it gonna be per paycheck?

Speaker speaker\_1: So, all three of those plans, the medical, vision and dental, will be \$49.55 per paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Do you authorize ATC Healthcare to make that deduction for you?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right. Um, I do have to let you know, the MEC enhances under Section 125, which is an IRS regulation. They're gonna be making those tax deductions, I mean, that deduction prior to tax deductions, so it's a pre-tax plan. Due to it being a pre-tax plan, they have restrictions on it where you can't make changes or cancellations unless you have a company open enrollment period, personal open enrollment period or a qualified life event.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right, so basically, you're gonna see \$5.79 for the dental and vision being deducted after taxes, and the \$43.76 being deducted prior to taxes.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right, and then after enrolling into those plans, was there anything else I can assist you with today?

Speaker speaker\_2: Yes. When does the benefits start?

Speaker speaker\_1: So, it should take one to two weeks for your employer to make the deductions. When you see that first deduction the following Monday, coverage becomes effective. And then that same week of activation, Friday will be when they send out the benefit cards.

Speaker speaker\_2: Okay, so probably January I'm looking, I'm guessing?

Speaker speaker\_1: It, it all depends, to be honest, because we don't have access to the pay stubs, so the staffing companies are the only ones that do. They have advised us that it roughly takes on average one to two weeks for their system and our system to finish processing everything out and into theirs to take it out.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But there are a couple of factors that could hinder that into it being longer than one to two weeks.

Speaker speaker\_2: Okay. Okay, 'cause I know, uh, Christmas is coming up so I'm sure nothing will be going on that week. But I'll just check back and see. But thank you so much.

Speaker speaker\_1: Of course, my pleasure. Was there anything else I can assist you with today?

Speaker speaker\_2: No, that'll be all. Thank you.

Speaker speaker\_1: You're welcome. Have a wonderful rest of your day, and thank you for calling Benefits in My Cart today.

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