

## Transcript: Franchesca

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### Full Transcript

Thank you for calling Benefits in a Car. My name is Frances. Can I assist you today? Um, I'm calling to enroll in insurance. What staffing company do you work with? Uh, um, MAU, MAU Works. Can I have the last four of your Social? 5424. And your last name, please? Simms, S-I-M-S. First name Kory? Yes, ma'am. Just verify your mailing address and your date of birth so that I can make sure I have the right account in front of me. The mailing address that you probably have on file is I think 1602 Bonaire Drive. Yes, sir. Is this supposed to be outdated? Yes, I'm- Yes, ma'am. Can I have the zip code of the old address? The zip code, uh, 29205. Is that for the new address or the old address? I'm sorry. That's the old, that's the old address. The new address is 29-, 29108. Do you remember what the city was for the old address? Columbia, South Carolina. All right, that should be enough. Okay. What will be the new address you need me to put in your account? 13363 CR. Coon Highway, CR period K-O-O-N Highway. Period K-O-O-N. All right, 13363 CR period Coon Highway? Mm-hmm. And what is the city? Newberry. Will this still be South Carolina? Yes, it is. And if you wouldn't mind, can you repeat your new zip code one more time? I'm sorry. 29108. 2908. Okay, so we have 13363 CR period Coon, K-O-O-N, Highway, Newberry, South Carolina 29108? That's correct. And lastly, your date of birth, please? September 1st, '69. All right, I have your email down as K-O-R-Y, your last name, 21 at gmail.com. Correct. And lastly, I have your cell phone number as 803-940-1828. That's correct. Bear with me one moment while I look over the notes in your account. Okay. All right, there we go. I do see here that on Tuesday we went ahead and did that eligibility review and you were found eligible. Did you know which plans it was that you wanted to be enrolled into by any chance? Yes. Um, um, I think I'm gonna go with the Insur-, Insure Plus. The basic 17.39 per paycheck or the enhanced 24.69 per paycheck? What's the difference between the 24.6- um, 24.69 and the 17? It will be the dollar amount they cover per services. So the specific differences between them will be that the basic for daily hospital consignments, it will cover \$50 from the bill per day. With the enhanced it will be double, it will be 100 per day that it will covered. For intensive care- Okay. ... coronary care... I'm sorry? Just let me go with the Insure Plus. The basic? The seven-... Just, yeah, the basic. Okay. And this is for yourself only, no dependents, right? No spouse or child? Just myself. All right, and then aside from that Insure Plus basic, was there any other plan you wanted me to enroll you in? Um, I need the dental plan. All right. That is 3.50 per paycheck. And do you have a vision plan? Yes, sir. They do have a vision plan as well which is \$2.15 per paycheck. Let me get that too. All right, so currently the plans that they offer that you're not enrolled into is short-term disability, their life insurance, critical illness, group accident which your Insure Plus basic already comes with a group accident package in it, behavior health which is their virtual therapy, and then the IDXpert which is the identity theft protection. Were you looking to be enrolled into any of- What... What about the short-term disability? How much is that?

Short-term disability is \$4.02 per paycheck. You do have- I'll save that and that's it. Okay. And then- Okay. ... that one does have the requirement of you working 20 hours or more per paycheck per week- Mm-hmm. ... to keep being active on it, okay? Okay. All right. So I have you then with the Insur- That's it. Okay. I have you down with the Insure Plus basic, their dental, their short-term disability, and the vision plan, all of these for employee only. Those four plans come out to 27.07 per paycheck. Do you authorize MAU Staffing to make those deductions for you? Yes, ma'am. All right, keep in mind that your vision, dental, and medical plans are under section 125. So those three plans are going to be pre-taxed, tax-free. Due to the fact that they are tax-free, the IRS has a restriction on it. You cannot make changes or cancellations unless you have an open enrollment period, whether it is personal, which is your case at the moment, or if it is company-wise. Aside from that, it will be a qualified life event. Okay. All right. And then once you start working- And when- Go ahead. When, when does this insurance start? Yes, sir. That was, I was just about to go over that. So it's going to take, once you start working, one to two weeks for you to see the deduction of the 27.07 in your paycheck. Okay. Following Monday of that paycheck where you see the deduction is when the coverage becomes effective and then by Friday of that week will be when the carrier send out your benefit cards. Okay. Now from your plan selections, the short-term disability does not have a benefit card; um, however, your medical plan, Insure Plus Basic, they only send a digital copy of that benefit card to your email. If you do want a hard copy give us a call once you're active so we can put in the mail request for the vision and dental- Okay. ... will be sent to your home physically without no need for a request. Okay. All right. So you are all set. Was there anything else as far as processing your enrollment that we can assist you with today? So you said, um, in, I'm going to have to call back for a dental card or when I just, uh, one, one card will have everything on it? When I... If I have to go to dentist, it's, the one card will have everything on it? No, sir. So your dental and your vision cards are going to be sent to your home physically, but your- Okay. ... medical card, they only do a digital copy which they will send to the email that I have on file. Oh, okay. If you do want them to send you a hard copy like they will do with the dental and vision, give us a call once you're active so we can request the physical card to be sent to you. Okay, no problem. Yes, sir. But in total you will have three different cards. Each of those plans will have their card separate. Okay. All right. Was there any other information you needed from the plans you enrolled into? No, ma'am. That's it. Understood. If you have not received your first paycheck yet from your current assignment with MAU, once you do, 30 days from that first paycheck is going to be your personal enrollment period. So once those 30 days are up, then you're no longer eligible to make changes to the policy. Okay. All right. So you're all set, Mr. Simms. I do hope you have a wonderful rest of your day and thank you so much for calling Benefit 10 of Card and allowing me to assist you today. Thank you. It was a pleasure. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Car. My name is Frances. Can I assist you today?

Speaker speaker\_1: Um, I'm calling to enroll in insurance.

Speaker speaker\_0: What staffing company do you work with?

Speaker speaker\_1: Uh, um, MAU, MAU Works.

Speaker speaker\_0: Can I have the last four of your Social?

Speaker speaker\_1: 5424.

Speaker speaker\_0: And your last name, please?

Speaker speaker\_1: Simms, S-I-M-S.

Speaker speaker\_0: First name Kory?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Just verify your mailing address and your date of birth so that I can make sure I have the right account in front of me.

Speaker speaker\_1: The mailing address that you probably have on file is I think 1602 Bonaire Drive.

Speaker speaker\_0: Yes, sir. Is this supposed to be outdated?

Speaker speaker\_1: Yes, I'm- Yes, ma'am.

Speaker speaker\_0: Can I have the zip code of the old address?

Speaker speaker\_1: The zip code, uh, 29205.

Speaker speaker\_0: Is that for the new address or the old address? I'm sorry.

Speaker speaker\_1: That's the old, that's the old address. The new address is 29-, 29108.

Speaker speaker\_0: Do you remember what the city was for the old address?

Speaker speaker\_1: Columbia, South Carolina.

Speaker speaker\_0: All right, that should be enough. Okay. What will be the new address you need me to put in your account?

Speaker speaker\_1: 13363 CR. Coon Highway, CR period K-O-O-N Highway.

Speaker speaker\_0: Period K-O-O-N. All right, 13363 CR period Coon Highway?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And what is the city?

Speaker speaker\_1: Newberry.

Speaker speaker\_0: Will this still be South Carolina?

Speaker speaker\_1: Yes, it is.

Speaker speaker\_0: And if you wouldn't mind, can you repeat your new zip code one more time? I'm sorry.

Speaker speaker\_1: 29108.

Speaker speaker\_0: 2908. Okay, so we have 13363 CR period Coon, K-O-O-N, Highway, Newberry, South Carolina 29108?

Speaker speaker\_1: That's correct.

Speaker speaker\_0: And lastly, your date of birth, please?

Speaker speaker\_1: September 1st, '69.

Speaker speaker\_0: All right, I have your email down as K-O-R-Y, your last name, 21 at gmail.com.

Speaker speaker\_1: Correct.

Speaker speaker\_0: And lastly, I have your cell phone number as 803-940-1828.

Speaker speaker\_1: That's correct.

Speaker speaker\_0: Bear with me one moment while I look over the notes in your account. Okay. All right, there we go. I do see here that on Tuesday we went ahead and did that eligibility review and you were found eligible. Did you know which plans it was that you wanted to be enrolled into by any chance?

Speaker speaker\_1: Yes. Um, um, I think I'm gonna go with the Insur-, Insure Plus.

Speaker speaker\_0: The basic 17.39 per paycheck or the enhanced 24.69 per paycheck?

Speaker speaker\_1: What's the difference between the 24.6- um, 24.69 and the 17?

Speaker speaker\_0: It will be the dollar amount they cover per services. So the specific differences between them will be that the basic for daily hospital consignments, it will cover \$50 from the bill per day. With the enhanced it will be double, it will be 100 per day that it will covered. For intensive care-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... coronary care... I'm sorry?

Speaker speaker\_1: Just let me go with the Insure Plus.

Speaker speaker\_0: The basic?

Speaker speaker\_1: The seven-... Just, yeah, the basic.

Speaker speaker\_0: Okay. And this is for yourself only, no dependents, right? No spouse or child?

Speaker speaker\_1: Just myself.

Speaker speaker\_0: All right, and then aside from that Insure Plus basic, was there any other plan you wanted me to enroll you in?

Speaker speaker\_1: Um, I need the dental plan.

Speaker speaker\_0: All right. That is 3.50 per paycheck.

Speaker speaker\_1: And do you have a vision plan?

Speaker speaker\_0: Yes, sir. They do have a vision plan as well which is \$2.15 per paycheck.

Speaker speaker\_1: Let me get that too.

Speaker speaker\_0: All right, so currently the plans that they offer that you're not enrolled into is short-term disability, their life insurance, critical illness, group accident which your Insure Plus basic already comes with a group accident package in it, behavior health which is their virtual therapy, and then the IDXpert which is the identity theft protection. Were you looking to be enrolled into any of-

Speaker speaker\_1: What... What about the short-term disability? How much is that?

Speaker speaker\_0: Short-term disability is \$4.02 per paycheck. You do have-

Speaker speaker\_1: I'll save that and that's it. Okay.

Speaker speaker\_0: And then-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that one does have the requirement of you working 20 hours or more per paycheck per week-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... to keep being active on it, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. So I have you then with the Insur-

Speaker speaker\_1: That's it.

Speaker speaker\_0: Okay. I have you down with the Insure Plus basic, their dental, their short-term disability, and the vision plan, all of these for employee only. Those four plans come out to 27.07 per paycheck. Do you authorize MAU Staffing to make those deductions for you?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: All right, keep in mind that your vision, dental, and medical plans are under section 125. So those three plans are going to be pre-taxed, tax-free. Due to the fact that they are tax-free, the IRS has a restriction on it. You cannot make changes or cancellations unless you have an open enrollment period, whether it is personal, which is your case at the moment, or if it is company-wise. Aside from that, it will be a qualified life event.

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right. And then once you start working-

Speaker speaker\_2: And when-

Speaker speaker\_0: Go ahead.

Speaker speaker\_2: When, when does this insurance start?

Speaker speaker\_0: Yes, sir. That was, I was just about to go over that. So it's going to take, once you start working, one to two weeks for you to see the deduction of the 27.07 in your paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Following Monday of that paycheck where you see the deduction is when the coverage becomes effective and then by Friday of that week will be when the carrier send out your benefit cards.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Now from your plan selections, the short-term disability does not have a benefit card; um, however, your medical plan, Insure Plus Basic, they only send a digital copy of that benefit card to your email. If you do want a hard copy give us a call once you're active so we can put in the mail request for the vision and dental-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... will be sent to your home physically without no need for a request.

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right. So you are all set. Was there anything else as far as processing your enrollment that we can assist you with today?

Speaker speaker\_2: So you said, um, in, I'm going to have to call back for a dental card or when I just, uh, one, one card will have everything on it? When I... If I have to go to dentist, it's, the one card will have everything on it?

Speaker speaker\_0: No, sir. So your dental and your vision cards are going to be sent to your home physically, but your-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... medical card, they only do a digital copy which they will send to the email that I have on file.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_0: If you do want them to send you a hard copy like they will do with the dental and vision, give us a call once you're active so we can request the physical card to be sent to you.

Speaker speaker\_2: Okay, no problem.

Speaker speaker\_0: Yes, sir. But in total you will have three different cards. Each of those plans will have their card separate.

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right. Was there any other information you needed from the plans you enrolled into?

Speaker speaker\_2: No, ma'am. That's it.

Speaker speaker\_0: Understood. If you have not received your first paycheck yet from your current assignment with MAU, once you do, 30 days from that first paycheck is going to be your personal enrollment period. So once those 30 days are up, then you're no longer eligible to make changes to the policy.

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right. So you're all set, Mr. Simms. I do hope you have a wonderful rest of your day and thank you so much for calling Benefit 10 of Card and allowing me to assist you today.

Speaker speaker\_2: Thank you.

Speaker speaker\_0: It was a pleasure.

Speaker speaker\_2: Bye-bye.

Speaker speaker\_0: Bye.