

## **Transcript: Francesca**

**Baez-6483965842866176-5672263840743424**

### **Full Transcript**

Thank you for calling Benefit ... your crime. My name is Francesca. How can I help you? Hi. What was your name? Francesca, ma'am. Thank you. I was calling because I am, um, with Carleton's and I did receive the text message. So I needed to... if you can give me the cost of the different plans that you have? What are the last four of your social and the last name to locate the account, please? 6133, last name Ellis. Please verify your mailing address and your date of birth to make sure I have located the correct account. 10919 West Road, Apartment 417, Houston, Texas 77064. Ma'am, you're missing the date of birth, if you can be so kind. Oh, 1130... excuse me, 11/27/67. We have best contact through 814669748? Yes. We have your email down as first and last name at gmail.com? No, C-R-Y-S-S-Y last name at gmail.com. Oh, I see. Okay. So I'd be more than happy to go over the information for the benefits your staffing company offers. I do have to inform you that our auto-inrollment has taken effect already on you, and you're being processed in to being enrolled into their medical preventative care plan called Stay Healthy MEC TeleRx, which is \$16.05 per paycheck. You said \$16.05? Yes, ma'am, per paycheck for the medical preventative care plan. Do you know if you need a referral to see a specialist? So that's a medical preventative only plan. It is only going to cover your preventative services, and it does have a network requirement on it. Um, so as far as specialists goes, the only type of specialist that I'm aware of that it will cover, um, female-wise, will be the preventative services that usually you get done as a woman during your physical when you go to the gynecologist, like the mammography and such. Right. But aside from that, it's only gonna be covering those preventative services that you usually get done to make sure you're up to health, um, such as your physical, the screenings for your blood pressure, iron deficiency, the counselings for a healthy diet, avoiding UV exposures from the sun, and then those preventative immunizations like your influenza, varicella or tetanus, and then your generic prescriptions, vitamins, statins, FDA-approved contraceptive methods. And then aside from that, it comes with an urgent care package and a free Rx membership for the medications. You are able to cancel that plan at any time you want, um, but I did just want to let you know since this is comp- processing, you are gonna see that deduction of the \$16 and change from the paycheck. Okay. And what about your dental? Okay. So as far as dental plans go, there's only one plan offered. Were you looking to enroll just for yourself, or will you be putting a dependent on this policy? Myself. So for employee only, it is \$3.64 per paycheck. It will be providing preventative services cover at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum that it's going to cover in services per year will be \$500 with a \$50 deductible. A \$50 deductible for any- Mm-hmm. ... uh, service besides basic preventatives? Or is it a \$50 copay if you're going for a cleaning? So that's a \$50 deductible. So a deductible is not a copay. A deductible is the amount that you'll need to pay out of pocket prior to your insurance kicking in. So is that for if

you're cleaning? It's prior to any services in general that the insurance will cover. Okay. And what about vision? So vision, same thing. There's only one plan being offered. Um, this one does work with copays. It's \$2.15 per paycheck for employee only. You'll have a \$10 copay for your eye exam, a \$25 copay for your lenses and frames, a \$0 copay for the contact lens fittings and a frame allowance of \$130. And you can cancel this? Do I have all three plans? No, ma'am. Auto-inrollment only takes effect into that medical preventative care. Um, as far as whether or not you're able to cancel this at any time, unfortunately no. All benefits offered on the Carleton Staff, and aside from Behavior Health and ID Expert, are under Section 125, meaning all of those plans will be pre-taxed. You don't pay taxes on them. Since you're not paying any taxes on them, the IRS has regulations where you're unable to cancel or make changes unless you're on an open enrollment period, whether it's personal or company-wise, or if you have a qualified life event. As of right now, specifically speaking, your personal open enrollment period ends March 30th. So you have till the 30th of March to make any policy changes. And that plan that you were auto-enrolled into is also under that Section 125. Okay. So the medical preventatives that I have already, I cannot cancel that. You can, ma'am, 'cause you're still within your open enrollment period. Up until the 30th? Yes, ma'am. And it hasn't been effective yet. It's processing. We haven't received the payment for it to be active, but it is already in the system, and it went in through your staffing company system. So at some point the deduction will either happen this week or the following. Okay. All right. Thank you. Of course. Did you want me to send you a copy of the benefit guide in the event that you have any changes of mind so you can look over those benefits as well? Yes. All right. And then in the event that you have any questions or if you ever need to reach out to us, our hours of operation are also gonna be on that email but we're open 8:00 AM to 8:00 PM Monday through Fridays Eastern Time. All right. Thanks. Of course. Was there anything else that I can assist you with today or any other questions you may have? No. Understood. It was a pleasure assisting you today. I hope you have a wonderful rest of your day. Thanks. Enjoy your day. Thank you. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefit ... your crime. My name is Francesca. How can I help you?

Speaker speaker\_1: Hi. What was your name?

Speaker speaker\_0: Francesca, ma'am.

Speaker speaker\_1: Thank you. I was calling because I am, um, with Carleton's and I did receive the text message. So I needed to... if you can give me the cost of the different plans that you have?

Speaker speaker\_0: What are the last four of your social and the last name to locate the account, please?

Speaker speaker\_1: 6133, last name Ellis.

Speaker speaker\_0: Please verify your mailing address and your date of birth to make sure I have located the correct account.

Speaker speaker\_1: 10919 West Road, Apartment 417, Houston, Texas 77064.

Speaker speaker\_0: Ma'am, you're missing the date of birth, if you can be so kind.

Speaker speaker\_1: Oh, 1130... excuse me, 11/27/67.

Speaker speaker\_0: We have best contact through 814669748?

Speaker speaker\_1: Yes.

Speaker speaker\_0: We have your email down as first and last name at gmail.com?

Speaker speaker\_1: No, C-R-Y-S-S-Y last name at gmail.com.

Speaker speaker\_0: Oh, I see. Okay. So I'd be more than happy to go over the information for the benefits your staffing company offers. I do have to inform you that our auto-inrollment has taken effect already on you, and you're being processed in to being enrolled into their medical preventative care plan called Stay Healthy MEC TeleRx, which is \$16.05 per paycheck.

Speaker speaker\_1: You said \$16.05?

Speaker speaker\_0: Yes, ma'am, per paycheck for the medical preventative care plan.

Speaker speaker\_1: Do you know if you need a referral to see a specialist?

Speaker speaker\_0: So that's a medical preventative only plan. It is only going to cover your preventative services, and it does have a network requirement on it. Um, so as far as specialists goes, the only type of specialist that I'm aware of that it will covered, um, female-wise, will be the preventative services that usually you get done as a woman during your physical when you go to the gynecologist, like the mammography and such.

Speaker speaker\_1: Right.

Speaker speaker\_0: But aside from that, it's only gonna be covering those preventative services that you usually get done to make sure you're up to health, um, such as your physical, the screenings for your blood pressure, iron deficiency, the counselings for a healthy diet, avoiding UV exposures from the sun, and then those preventative immunizations like your influenza, varicella or tetanus, and then your generic prescriptions, vitamins, statins, FDA-approved contraceptive methods. And then aside from that, it comes with an urgent care package and a free Rx membership for the medications. You are able to cancel that plan at any time you want, um, but I did just want to let you know since this is comp- processing, you are gonna see that deduction of the \$16 and change from the paycheck.

Speaker speaker\_1: Okay. And what about your dental?

Speaker speaker\_0: Okay. So as far as dental plans go, there's only one plan offered. Were you looking to enroll just for yourself, or will you be putting a dependent on this policy?

Speaker speaker\_1: Myself.

Speaker speaker\_0: So for employee only, it is \$3.64 per paycheck. It will be providing preventative services cover at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum that it's going to cover in services per year will be \$500 with a \$50 deductible.

Speaker speaker\_1: A \$50 deductible for any-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... uh, service besides basic preventatives? Or is it a \$50 copay if you're going for a cleaning?

Speaker speaker\_0: So that's a \$50 deductible. So a deductible is not a copay. A deductible is the amount that you'll need to pay out of pocket prior to your insurance kicking in.

Speaker speaker\_1: So is that for if you're cleaning?

Speaker speaker\_0: It's prior to any services in general that the insurance will cover.

Speaker speaker\_1: Okay. And what about vision?

Speaker speaker\_0: So vision, same thing. There's only one plan being offered. Um, this one does work with copays. It's \$2.15 per paycheck for employee only. You'll have a \$10 copay for your eye exam, a \$25 copay for your lenses and frames, a \$0 copay for the contact lens fittings and a frame allowance of \$130.

Speaker speaker\_1: And you can cancel this? Do I have all three plans?

Speaker speaker\_0: No, ma'am. Auto-inrollment only takes effect into that medical preventative care. Um, as far as whether or not you're able to cancel this at any time, unfortunately no. All benefits offered on the Carleton Staff, and aside from Behavior Health and ID Expert, are under Section 125, meaning all of those plans will be pre-taxed. You don't pay taxes on them. Since you're not paying any taxes on them, the IRS has regulations where you're unable to cancel or make changes unless you're on an open enrollment period, whether it's personal or company-wise, or if you have a qualified life event. As of right now, specifically speaking, your personal open enrollment period ends March 30th. So you have till the 30th of March to make any policy changes. And that plan that you were auto-enrolled into is also under that Section 125.

Speaker speaker\_1: Okay. So the medical preventatives that I have already, I cannot cancel that.

Speaker speaker\_0: You can, ma'am, 'cause you're still within your open enrollment period.

Speaker speaker\_1: Up until the 30th?

Speaker speaker\_0: Yes, ma'am. And it hasn't been effective yet. It's processing. We haven't received the payment for it to be active, but it is already in the system, and it went in through your staffing company system. So at some point the deduction will either happen this week or the following.

Speaker speaker\_1: Okay. All right. Thank you.

Speaker speaker\_0: Of course. Did you want me to send you a copy of the benefit guide in the event that you have any changes of mind so you can look over those benefits as well?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. And then in the event that you have any questions or if you ever need to reach out to us, our hours of operation are also gonna be on that email but we're open 8:00 AM to 8:00 PM Monday through Fridays Eastern Time.

Speaker speaker\_1: All right. Thanks.

Speaker speaker\_0: Of course. Was there anything else that I can assist you with today or any other questions you may have?

Speaker speaker\_1: No.

Speaker speaker\_0: Understood. It was a pleasure assisting you today. I hope you have a wonderful rest of your day.

Speaker speaker\_1: Thanks. Enjoy your day.

Speaker speaker\_0: Thank you. You too.