

Transcript: Francesca

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Full Transcript

Your call may be monitored- Hello. ... or recorded for quality assurance purposes. Good afternoon. My name is Francesca with Benefits in a Card, looking to speak with Mr. Lyons on behalf of MAU Staffing. Uh, he-, uh, yes. This is Mr. Lyon. I was giving you a call in regards to the insurance form you filled out with MAU on January 24th. You have selected both of our MEC plans, as well as the Ensure Enhanced Plan, um, but unfortunately, you can only be enrolled into one of the Ensure Plus and one of the MECs. Oh, okay. Um, do you know which one, more or less, is the one that you would like to be enrolled into? Um, the difference between them is the Stay Healthy is only preventative. The Ensure Plus plans are hospital indemnity, however, the Basic one does not cover preventative surgeries or intensive care unit or rehabilitation, whereas the other one does. And then the last one, the MEC Enhanced, cover both preventative and hospital indemnity services. Um, could I take- Oh, correction, actually... Go ahead. Uh, could I get the one that, uh, that takes the, uh, the medi-, uh, the medical? The one that will cover your doctor visits? Yes. Yes, ma'am. Okay. So it'll be either the Ensure Plus plan or the MEC Enhanced. Um, I did want to correct, actually, the difference between those two Ensure Pluses is not that one of them doesn't cover preventative surgeries. That was my mistake. It's just that the Enhanced covers more money-wise than the Basic one does. But the difference- Okay. ... between your current selections will be the Ensure Plus plans are gonna cover those services you're looking for, the hospital visits and such, but it won't cover preventative, whereas the MEC Enhanced will cover the preventative and hospital, but it has a network requirement. Oh, okay. Whereas the Ensure Pluses do not. Um, well, can I get the, um... What was the other one, uh, that wasn't the Ensure Plus? It was the other one. Um, the MEC Enhanced? Yes, ma'am. Yes, sir. That's the one that will cover both preventative and hospital indemnity, but it will have that network requirement. Yes, ma'am. All right. You want me to go ahead and process the enrollment into that one? Yes, ma'am. Okay. So once you start working with them, you'll be looking at 38.98 per paycheck. You authorize them to make those deductions whilst you start working. Okay. Okay. And then you choose life insurance, but they didn't put a beneficiary. Could I have their first and last names? Uh, um, Melvin Lyons. And that's M-E-L-V as in Victor I-N? Yes, ma'am. And what is the relationship to you? He's my grandfather. All right. So you are all set. Only thing to mention before I let you go, Mr. Lyon, is that your medical, your dental, and your vision are under Section 175. What that will mean is that those three deductions are gonna come out of your pay stub pre-tax, so you're not paying taxes on them. Due to that, the IRS does have regulations on them where you cannot make changes or cancel them unless you have an open enrollment period or a qualified life event. Yes, ma'am. All right. So you are all set, sir. Was there anything else we can assist you with today, or any questions? No, ma'am. Thank you so much for letting me know. Of course. Thank you for taking my call today and for your

time. I hope you enjoy the rest of your day. Thank you so much. You too. You're welcome. Goodbye. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored-

Speaker speaker_1: Hello.

Speaker speaker_0: ... or recorded for quality assurance purposes.

Speaker speaker_2: Good afternoon. My name is Francesca with Benefits in a Card, looking to speak with Mr. Lyons on behalf of MAU Staffing.

Speaker speaker_1: Uh, he-, uh, yes. This is Mr. Lyon.

Speaker speaker_2: I was giving you a call in regards to the insurance form you filled out with MAU on January 24th. You have selected both of our MEC plans, as well as the Ensure Enhanced Plan, um, but unfortunately, you can only be enrolled into one of the Ensure Plus and one of the MECs.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: Um, do you know which one, more or less, is the one that you would like to be enrolled into? Um, the difference between them is the Stay Healthy is only preventative. The Ensure Plus plans are hospital indemnity, however, the Basic one does not cover preventative surgeries or intensive care unit or rehabilitation, whereas the other one does. And then the last one, the MEC Enhanced, cover both preventative and hospital indemnity services.

Speaker speaker_1: Um, could I take-

Speaker speaker_2: Oh, correction, actually... Go ahead.

Speaker speaker_1: Uh, could I get the one that, uh, that takes the, uh, the medi-, uh, the medical?

Speaker speaker_2: The one that will cover your doctor visits?

Speaker speaker_1: Yes. Yes, ma'am.

Speaker speaker_2: Okay. So it'll be either the Ensure Plus plan or the MEC Enhanced. Um, I did want to correct, actually, the difference between those two Ensure Pluses is not that one of them doesn't cover preventative surgeries. That was my mistake. It's just that the Enhanced covers more money-wise than the Basic one does. But the difference-

Speaker speaker_1: Okay.

Speaker speaker_2: ... between your current selections will be the Ensure Plus plans are gonna cover those services you're looking for, the hospital visits and such, but it won't cover

preventative, whereas the MEC Enhanced will cover the preventative and hospital, but it has a network requirement.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: Whereas the Ensure Pluses do not.

Speaker speaker_1: Um, well, can I get the, um... What was the other one, uh, that wasn't the Ensure Plus? It was the other one.

Speaker speaker_2: Um, the MEC Enhanced?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Yes, sir. That's the one that will cover both preventative and hospital indemnity, but it will have that network requirement.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: All right. You want me to go ahead and process the enrollment into that one?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. So once you start working with them, you'll be looking at 38.98 per paycheck. You authorize them to make those deductions whilst you start working.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay. And then you choose life insurance, but they didn't put a beneficiary. Could I have their first and last names?

Speaker speaker_1: Uh, um, Melvin Lyons.

Speaker speaker_2: And that's M-E-L-V as in Victor I-N?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: And what is the relationship to you?

Speaker speaker_1: He's my grandfather.

Speaker speaker_2: All right. So you are all set. Only thing to mention before I let you go, Mr. Lyon, is that your medical, your dental, and your vision are under Section 175. What that will mean is that those three deductions are gonna come out of your pay stub pre-tax, so you're not paying taxes on them. Due to that, the IRS does have regulations on them where you cannot make changes or cancel them unless you have an open enrollment period or a qualified life event.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: All right. So you are all set, sir. Was there anything else we can assist you with today, or any questions?

Speaker speaker_1: No, ma'am. Thank you so much for letting me know.

Speaker speaker_2: Of course. Thank you for taking my call today and for your time. I hope you enjoy the rest of your day.

Speaker speaker_1: Thank you so much. You too.

Speaker speaker_2: You're welcome. Goodbye.

Speaker speaker_1: Bye-bye.