

## **Transcript: Justin**

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### **Full Transcript**

Thank you for calling Benefits in a Cart. This is Justin. How can I help you today? Uh, yes, I had a missed call from y'all and then a email come through where I could set my benefits up. Yeah, so the phone call you received was just a c- um, an outbound call regarding an enrollment form we received from your employer. Uh, we just wanted to confirm whether if you wanted to enroll into benefits or if you wanted to opt out of benefits. No, I do wanna enroll. Okay, what's the name of that staffing agency you work for? It's M A... I don't know how it's pronounced, but it's M-A-U Staffing. And last four of your Social? 2984. Okay. And what was your first and last name? Tracy Lane. And for security purposes, could you verify your home address, including city, state and zip code, Tracy? It's 1510 Candler Road, Gainesville, Georgia 30507. 19- And confirm your date of birth? 03/07/'84. And a good telephone number has 912-293-2436. That's correct. And the email I have is G-O-O-G-E Tracy at Gmail? That's right. Okay. Um, so yeah, so confirming that there was an outbound call to you, um, regarding an enrollment form we received. Um, looks like you've put down multiple medical plans, and we were just calling to confirm which medical plan you wanted. Um, as of for now, um, you were enrolled into the Insure Plus Basic, which covers hospitals, doctors and medications, and the MEC standalone, which covers preventative healthcare services, as well as dental- I wanna do the, I wanna do the preventative on all of it, if that's possible. Which I wanna say, what, whatever the highest one is on each one, because I, I'm, I've, I wanna keep benefits just in case something happens. I've got a lot of dental stuff coming up, and I, I need to get it taken care of. Okay. Um, so I do know that there's only one dental plan offered through MAU, and you do currently have it. Um, we were just confirming which medical plans you wanted. Oh, okay. Um, on the medical, um, just one that'll c- I don't have any health problems, so just one that'll cover me going to the doctor if I'm, if I get sick, medication, just something that'll cover that that ain't real expensive. Okay. Um, so the Insure Plus Basic would cover your hospitals, doctors and medications. Um, did you wanna keep the MEC standalone? That just covers preventative services, like physicals, diabetes screenings, vaccinations, stuff like that. Uh, how much is that? Uh, \$9.46. Yeah, that's fine. Okay. Um, so I'll go ahead and keep the same pending enrollment for you, because you had both of those medical plans, you had dental, disability, term life, which is life insurance, vision, critical illness, group accident and then ID experts, all for employee only. Okay. How much does that run a week? Um, so your total premium is \$45.22 per week. Okay, and that's with everything? Correct, that I just listed off. Yes, ma'am. Okay. All right. Yeah, that'll be- Now- ... fine then. Okay. Now I do wanna let you know that this pending enrollment does take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$45.22 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that

MAU is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, is there anything else I can help you on with today, Tracy? No, that's it. Awesome. Well, thank you for calling Benefits in a Cart, and I hope you have a wonderful day, okay? You too. Thank you. You're welcome. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Cart. This is Justin. How can I help you today?

Speaker speaker\_1: Uh, yes, I had a missed call from y'all and then a email come through where I could set my benefits up.

Speaker speaker\_0: Yeah, so the phone call you received was just a c- um, an outbound call regarding an enrollment form we received from your employer. Uh, we just wanted to confirm whether if you wanted to enroll into benefits or if you wanted to opt out of benefits.

Speaker speaker\_1: No, I do wanna enroll.

Speaker speaker\_0: Okay, what's the name of that staffing agency you work for?

Speaker speaker\_1: It's M A... I don't know how it's pronounced, but it's M-A-U Staffing.

Speaker speaker\_0: And last four of your Social?

Speaker speaker\_1: 2984.

Speaker speaker\_0: Okay. And what was your first and last name?

Speaker speaker\_1: Tracy Lane.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code, Tracy?

Speaker speaker\_1: It's 1510 Candler Road, Gainesville, Georgia 30507. 19-

Speaker speaker\_0: And confirm your date of birth?

Speaker speaker\_1: 03/07/'84.

Speaker speaker\_0: And a good telephone number has 912-293-2436.

Speaker speaker\_1: That's correct.

Speaker speaker\_0: And the email I have is G-O-O-G-E Tracy at Gmail?

Speaker speaker\_1: That's right.

Speaker speaker\_0: Okay. Um, so yeah, so confirming that there was an outbound call to you, um, regarding an enrollment form we received. Um, looks like you've put down multiple medical plans, and we were just calling to confirm which medical plan you wanted. Um, as of for now, um, you were enrolled into the Insure Plus Basic, which covers hospitals, doctors and medications, and the MEC standalone, which covers preventative healthcare services, as well as dental-

Speaker speaker\_1: I wanna do the, I wanna do the preventative on all of it, if that's possible. Which I wanna say, what, whatever the highest one is on each one, because I, I'm, I've, I wanna keep benefits just in case something happens. I've got a lot of dental stuff coming up, and I, I need to get it taken care of.

Speaker speaker\_0: Okay. Um, so I do know that there's only one dental plan offered through MAU, and you do currently have it. Um, we were just confirming which medical plans you wanted.

Speaker speaker\_1: Oh, okay. Um, on the medical, um, just one that'll c- I don't have any health problems, so just one that'll cover me going to the doctor if I'm, if I get sick, medication, just something that'll cover that that ain't real expensive.

Speaker speaker\_0: Okay. Um, so the Insure Plus Basic would cover your hospitals, doctors and medications. Um, did you wanna keep the MEC standalone? That just covers preventative services, like physicals, diabetes screenings, vaccinations, stuff like that.

Speaker speaker\_1: Uh, how much is that?

Speaker speaker\_0: Uh, \$9.46.

Speaker speaker\_1: Yeah, that's fine.

Speaker speaker\_0: Okay. Um, so I'll go ahead and keep the same pending enrollment for you, because you had both of those medical plans, you had dental, disability, term life, which is life insurance, vision, critical illness, group accident and then ID experts, all for employee only.

Speaker speaker\_1: Okay. How much does that run a week?

Speaker speaker\_0: Um, so your total premium is \$45.22 per week.

Speaker speaker\_1: Okay, and that's with everything?

Speaker speaker\_0: Correct, that I just listed off. Yes, ma'am.

Speaker speaker\_1: Okay. All right. Yeah, that'll be-

Speaker speaker\_0: Now-

Speaker speaker\_1: ... fine then.

Speaker speaker\_0: Okay. Now I do wanna let you know that this pending enrollment does take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$45.22 come off your paycheck, coverage begins the Monday we receive that

deduction from MAU. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that MAU is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, is there anything else I can help you on with today, Tracy?

Speaker speaker\_1: No, that's it.

Speaker speaker\_0: Awesome. Well, thank you for calling Benefits in a Cart, and I hope you have a wonderful day, okay?

Speaker speaker\_1: You too. Thank you.

Speaker speaker\_0: You're welcome. Bye-bye.