

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? Yes, um, I recently, uh, started a job working with MAU, and I'm calling to get my insurance set up. Okay, so MAU, what's the last four of your social? 4878. And your first and last name? Kevin Durossette. Okay. And for security purposes, could you verify your home address, including city, state, and zip code, Kevin? 412 Quarry Road, Liberty, South Carolina, 29657. And your date of birth? 6/17/86. And a good telephone number have is 650-5447. Yes, sir. It's the one I'm calling from now. And the email I have is kevin.derosette38@gmail? Yes, sir. Okay, and what did you want to be enrolled into? Well, I have, I have a question about it. Okay. I'm sitting here looking through, looking through the pamphlet. Um, is... So I- I- the way I'm looking at it, there's, there's three options that I have. There is Stay Healthy MEC, Ensure Plus, and Ensure Plus Enhanced. Are, are those the three options that I have? Uh, yes, sir, and an additional to the MEC Enhanced as well. Okay, so that's a fourth one. That's what I was trying to figure out. And that one is, like, significantly more expensive than the other ones, correct? Um, it's only, for employee only, it's \$23.13 a week. Okay. I, I don't know what I was looking at that was, like, \$112 a week. Uh, so you probably look at... That, oh, minimum value plan. Yes, sir. So that's their only major medical plan. Okay. Yeah, I don't, I don't need that. Um, so the, the en- the... What... I- I'm, I'm confused. So, like, I was looking at getting the Stay Healthy MEC and the Ensure Plus, but what's the difference in those two versus just the MEC Enhanced? Um, so the MEC Enhanced is like, that, it combines those coverages, so preventative services plus hospital, doctors, and medications into one. So if you're looking at the benefit guide under the MEC Enhanced for primary care visits, um, you only have four visits annually, uh, versus the Insure- one of the Insure Plus plans, you have, uh, a specific dollar amount that the insurance carrier pays. So there's only... So that's pretty much the only difference is how much the carrier pays to cover things. So, s- so it would be better, I don't know if you're gonna agree with this, but it would be better to get the MEC Enhanced than the MEC and the Insure Plus separately? Um, it's totally up to you. So we're not allowed to make recommendations. I, I know you're not allowed to say that. But it's, it's, it's pretty much the same to get the MEC Enhanced as it would be to get the two policies separately? It's kind of like the same thing as just getting them to- together? Correct. Yes, sir. Okay, then, then I'm gonna do the MEC Enhanced, and that will be \$23.13, and I want to get dental. Okay, so the MEC Enhanced and dental? Yes. Okay. Anything else? No, that will be it. And, um, when will, when will I see my, my first payroll deduction, and when will my benefits begin? Hmm, give me one second. So doing dental and the MEC Enhanced for employee only would make your total deductions \$26.64 per week. Do you authorize MAU to make the deduction for you? Yes, I do. So I do want to let you know that pending enrollments do take one to two weeks to go through. Then whenever you witness that first payroll deduction of the \$26.64 come off your

paycheck, coverage begins the Monday we receive that deduction from MAU. 7 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. Other than that, Kevin, is there anything else I could assist you with today? No, there is not. Awesome. Well, thank you for calling Benefits in a Cart, and I hope you have a wonderful day, okay? All right. Thank you so much. You're welcome. Bye-bye. 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: Yes, um, I recently, uh, started a job working with MAU, and I'm calling to get my insurance set up.

Speaker speaker_0: Okay, so MAU, what's the last four of your social?

Speaker speaker_1: 4878.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Kevin Durossette.

Speaker speaker_0: Okay. And for security purposes, could you verify your home address, including city, state, and zip code, Kevin?

Speaker speaker_1: 412 Quarry Road, Liberty, South Carolina, 29657.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 6/17/86.

Speaker speaker_0: And a good telephone number have is 650-5447.

Speaker speaker_1: Yes, sir. It's the one I'm calling from now.

Speaker speaker_0: And the email I have is kevin.derosette38@gmail?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay, and what did you want to be enrolled into?

Speaker speaker_1: Well, I have, I have a question about it.

Speaker speaker_0: Okay.

Speaker speaker_1: I'm sitting here looking through, looking through the pamphlet. Um, is... So I- I- the way I'm looking at it, there's, there's three options that I have. There is Stay Healthy MEC, Ensure Plus, and Ensure Plus Enhanced. Are, are those the three options that I have?

Speaker speaker_0: Uh, yes, sir, and an additional to the MEC Enhanced as well.

Speaker speaker_1: Okay, so that's a fourth one. That's what I was trying to figure out. And that one is, like, significantly more expensive than the other ones, correct?

Speaker speaker_0: Um, it's only, for employee only, it's \$23.13 a week.

Speaker speaker_1: Okay. I, I don't know what I was looking at that was, like, \$112 a week.

Speaker speaker_0: Uh, so you probably look at...

Speaker speaker_1: That, oh, minimum value plan.

Speaker speaker_0: Yes, sir. So that's their only major medical plan.

Speaker speaker_1: Okay. Yeah, I don't, I don't need that. Um, so the, the en- the... What... I- I'm, I'm confused. So, like, I was looking at getting the Stay Healthy MEC and the Ensure Plus, but what's the difference in those two versus just the MEC Enhanced?

Speaker speaker_0: Um, so the MEC Enhanced is like, that, it combines those coverages, so preventative services plus hospital, doctors, and medications into one. So if you're looking at the benefit guide under the MEC Enhanced for primary care visits, um, you only have four visits annually, uh, versus the Insure- one of the Insure Plus plans, you have, uh, a specific dollar amount that the insurance carrier pays. So there's only... So that's pretty much the only difference is how much the carrier pays to cover things.

Speaker speaker_1: So, s- so it would be better, I don't know if you're gonna agree with this, but it would be better to get the MEC Enhanced than the MEC and the Insure Plus separately?

Speaker speaker_0: Um, it's totally up to you. So we're not allowed to make recommendations.

Speaker speaker_1: I, I know you're not allowed to say that. But it's, it's, it's pretty much the same to get the MEC Enhanced as it would be to get the two policies separately? It's kind of like the same thing as just getting them to- together?

Speaker speaker_0: Correct. Yes, sir.

Speaker speaker_1: Okay, then, then I'm gonna do the MEC Enhanced, and that will be \$23.13, and I want to get dental.

Speaker speaker_0: Okay, so the MEC Enhanced and dental?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: No, that will be it. And, um, when will, when will I see my, my first payroll deduction, and when will my benefits begin?

Speaker speaker_0: Hmm, give me one second. So doing dental and the MEC Enhanced for employee only would make your total deductions \$26.64 per week. Do you authorize MAU to make the deduction for you?

Speaker speaker_1: Yes, I do.

Speaker speaker_0: So I do want to let you know that pending enrollments do take one to two weeks to go through. Then whenever you witness that first payroll deduction of the \$26.64 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. 7 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. Other than that, Kevin, is there anything else I could assist you with today?

Speaker speaker_1: No, there is not.

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: All right. Thank you so much.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_1: Bye-bye.