

## Transcript: Justin

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### Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. I work for MAU, and I was trying to get signed up for some benefits. Okay, so MAU, what's the last four of your social? 00165. And your first and last name? Carlton Wallace. And for security purposes, could you verify your home address, including city, state and zip code? Yes. 755 West 300 North Clearfield, Utah 84015. And your date of birth? 4/27/81. And a good telephone number have as 801-660-5728. Sure. And the email have as fightinirish18@yahoo? Yes. Okay. Um, now were you given a benefit guide through MAU by any chance or no? No. They just had a, uh, picture on the wall that Okay. ... that told us how to help signing up. Okay. Um, so I went ahead and emailed you a copy of the benefit guide just to be on the safe side. Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Okay. Okay. Um, so I do know that MAU, they offer four medical plans. One of the medical plans is the MEC Standalone. Now that one just covers preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. That's \$9.46 per week. Then they have two other medical plans, the Insured Plus plans. Now those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Basic and the Enhanced is how much the insurance carrier just pays to cover things. But those range from \$17.39 to \$24.69. And the last medical plan is the MEC Enhanced, which is like a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week. Should I sign up for that one? For both? Yeah. I can put you down for the MEC Enhanced, so just medical. Anything else? Um, just w- I need it for both of my kids. Okay, so- So I have to sign- ... employee plus children. ... read the email and sign up on that? Um, no, I can put you down for employee plus children. Um, so let's see here. Employee plus children, so just medical. Anything else? Did you want to add any other additional benefits or no? No. This is it. Okay. So doing the MEC Enhanced for employee plus child or children would make your total deductions \$41.95 per week. Do you authorize MAU to make that deduction for you? Mm-hmm. Yeah. Yeah. Okay. So I'll go ahead and save that and then add your dependents down real quick. And what's the first child's name? Jaxon. J-A-X-O-N. Um, same last name? Yeah. Same last name. Okay. And do you have his social by any chance? I do not. Okay. No worries. So I can put in a zero for now, or all zeros for now as a placeholder. Um, but when you do have the socials, just give us a call back so we can add them. Um, and what's his date of birth? His birth, his date of birth is August 30th, 2014. 2014. Okay. And the next child? Jasiel. J-A-A-S-I-E-L. Also same last name. And his date of birth? January 10th, 2023. Okay. And is there another child? No, that's it. Okay. Um, so like I said, once you do have the socials, just give us a call back so we can add them to the coverage. Um, but I do want to let you know that this pending enrollment will take one to two weeks to go through.

Then whenever you witness your first payroll deduction of the \$41.95 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. Other than that, Carlton, is there anything else I could help you out with today? No, I think that covers pretty much everything. Except for the Social Security, which I'll get back to you as soon as I get it. Awesome. Well, thank you for calling Benefits in a Card. I hope you have a wonderful day, okay? Thank you so much. You too. Thank you. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Hi. I work for MAU, and I was trying to get signed up for some benefits.

Speaker speaker\_0: Okay, so MAU, what's the last four of your social?

Speaker speaker\_1: 00165.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Carlton Wallace.

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

Speaker speaker\_1: Yes. 755 West 300 North Clearfield, Utah 84015.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 4/27/81.

Speaker speaker\_0: And a good telephone number have as 801-660-5728.

Speaker speaker\_1: Sure.

Speaker speaker\_0: And the email have as fightinirish18@yahoo?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Um, now were you given a benefit guide through MAU by any chance or no?

Speaker speaker\_1: No. They just had a, uh, picture on the wall that

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... that told us how to help signing up.

Speaker speaker\_0: Okay. Um, so I went ahead and emailed you a copy of the benefit guide just to be on the safe side. Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Um, so I do know that MAU, they offer four medical plans. One of the medical plans is the MEC Standalone. Now that one just covers preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. That's \$9.46 per week. Then they have two other medical plans, the Insured Plus plans. Now those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Basic and the Enhanced is how much the insurance carrier just pays to cover things. But those range from \$17.39 to \$24.69. And the last medical plan is the MEC Enhanced, which is like a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week.

Speaker speaker\_1: Should I sign up for that one? For both?

Speaker speaker\_0: Yeah. I can put you down for the MEC Enhanced, so just medical. Anything else?

Speaker speaker\_1: Um, just w- I need it for both of my kids.

Speaker speaker\_0: Okay, so-

Speaker speaker\_1: So I have to sign-

Speaker speaker\_0: ... employee plus children.

Speaker speaker\_1: ... read the email and sign up on that?

Speaker speaker\_0: Um, no, I can put you down for employee plus children. Um, so let's see here. Employee plus children, so just medical. Anything else? Did you want to add any other additional benefits or no?

Speaker speaker\_1: No. This is it.

Speaker speaker\_0: Okay. So doing the MEC Enhanced for employee plus child or children would make your total deductions \$41.95 per week. Do you authorize MAU to make that deduction for you?

Speaker speaker\_1: Mm-hmm. Yeah. Yeah.

Speaker speaker\_0: Okay. So I'll go ahead and save that and then add your dependents down real quick. And what's the first child's name?

Speaker speaker\_1: Jaxon. J-A-X-O-N.

Speaker speaker\_0: Um, same last name?

Speaker speaker\_1: Yeah. Same last name.

Speaker speaker\_0: Okay. And do you have his social by any chance?

Speaker speaker\_1: I do not.

Speaker speaker\_0: Okay. No worries. So I can put in a zero for now, or all zeros for now as a placeholder. Um, but when you do have the socials, just give us a call back so we can add them. Um, and what's his date of birth?

Speaker speaker\_1: His birth, his date of birth is August 30th, 2014.

Speaker speaker\_0: 2014. Okay. And the next child?

Speaker speaker\_1: Jasiel. J-A-A-S-I-E-L. Also same last name.

Speaker speaker\_0: And his date of birth?

Speaker speaker\_1: January 10th, 2023.

Speaker speaker\_0: Okay. And is there another child?

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

Speaker speaker\_0: Okay. Um, so like I said, once you do have the socials, just give us a call back so we can add them to the coverage. Um, but I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$41.95 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. Other than that, Carlton, is there anything else I could help you out with today?

Speaker speaker\_1: No, I think that covers pretty much everything. Except for the Social Security, which I'll get back to you as soon as I get it.

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

Speaker speaker\_1: Thank you so much. You too.

Speaker speaker\_0: Thank you. Bye-bye.