

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? Who is this? This is Justin from Benefits in a Card. How can I help you today? Oh, I had got a text from you all. I didn't know what it was for. Do you mind reading out the text message for me? It says, "We will be glad to assist you regarding your enrollment form, form for benefits offered by your employer, MAU. Your assistance is needed to continue the process of your enrollment. Information in either missing or needed to be clarified. Please be advised that as of 3/12/25, you have 30 days from your first payroll check. To contact us to make any changes or enroll, please contact Benefit in a Card, LLC Customer Service Department to assist you. We can be reached at the number. We are available Monday through Friday 8:00 a.m." Yeah. So, that email or text message you received was just a courtesy reminder from us, uh. We received an enrollment form from your employer, MAU. Uh, we were just wondering whether if you wanted to enroll in the insurance or if you wanted to opt out of insurance offered through them? Yeah. I wanted to enroll. Okay. So, you do want to enroll? Yes. Okay. So, MAU, what's the last four of your Social? 7513. And your first and last name? Latasha Mayes. And for security purposes, could you verify your home address, including city, state and zip code, Latasha? 211 Fairground Road, Simpsonville, South Carolina 29680. And confirm your date of birth? 8/15/1973. And a good telephone number have as 341-1875? Yes. And the email have as latashamayes3@gmail.com? It is. Okay, so let's see here. Um, yeah. So we received an enrollment form from MAU back in February where you elected employee plus child coverage, but you also chose not to participate. Um, so we just reached out to you confirming what you wanted to do. Um, but you- Oh, they... 'Cause I was working at another place during the time, and they said that it wouldn't do me no good to fill out the form or something. Okay. Um, so let's see here. So, did you want, uh, employee plus child coverage, the same elections you put down? Yes. Yes. Okay. Let's see here. So, you... It shows that you elected three medical plans as well. The Stay Healthy MEC, which just covered preventative services at \$13.38. Two Insure Plus plans, which both cover hospitals, doctors and medications. Uh, those range from \$26.14 to \$36.51. So, which medical plan did you want? The \$26, I guess. Yeah. Okay. So the Insure Plus Basic? All right. Yes. As well as dental, life, vision, critical illness, accident, behavioral health and social plus? Yes. Okay. So we'll go ahead and do that. So, doing the Insure Plus Basic, uh, med, dental, term life, vision, critical illness, group accident, behavioral health and ID experts for employee plus child would make your total deductions \$53.01 per week. Do you authorize MAU to make the deduction for you? Yes. Okay. So I'm going to go ahead and save that. Let me add your child down. What's the child's first and last name? Keyonna. K-E-Y-O-N-N-I Mayes, M-A-Y-E-S. And do you have her Social by any chance? Uh... I think it's in my car. What's up? Yeah. I'm good, Chief. Sweet. Okay. Hey, while we're waiting on that, what's her date of birth? 12/3/12. Oh, 3H0. Oh, okay.

I'll probably have to call y'all back with that, because my daughter got in my car right now. Let's see. Is it the 784-63-9699? Yeah. I think so. Yeah. Okay. 'Cause that is on the enrollment form, so let me add that real quick. Okay. Yes. Let's see here. Okay. And is Keyonna the only dependent? Yes. Okay. Um, so I do want to let you know how this pending enrollment process works. It will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the, uh, \$53.01 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Oh. 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 could 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, Latasha, is there anything else I can assist you with today? No. Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day. Okay? You too. Thank you. 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: Who is this?

Speaker speaker_0: This is Justin from Benefits in a Card. How can I help you today?

Speaker speaker_1: Oh, I had got a text from you all. I didn't know what it was for.

Speaker speaker_0: Do you mind reading out the text message for me?

Speaker speaker_1: It says, "We will be glad to assist you regarding your enrollment form, form for benefits offered by your employer, MAU. Your assistance is needed to continue the process of your enrollment. Information in either missing or needed to be clarified. Please be advised that as of 3/12/25, you have 30 days from your first payroll check. To contact us to make any changes or enroll, please contact Benefit in a Card, LLC Customer Service Department to assist you. We can be reached at the number. We are available Monday through Friday 8:00 a.m."

Speaker speaker_0: Yeah. So, that email or text message you received was just a courtesy reminder from us, uh. We received an enrollment form from your employer, MAU. Uh, we were just wondering whether if you wanted to enroll in the insurance or if you wanted to opt out of insurance offered through them?

Speaker speaker_1: Yeah. I wanted to enroll.

Speaker speaker_0: Okay. So, you do want to enroll?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So, MAU, what's the last four of your Social?

Speaker speaker_1: 7513.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Latasha Mayes.

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

Speaker speaker_1: 211 Fairground Road, Simpsonville, South Carolina 29680.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: 8/15/1973.

Speaker speaker_0: And a good telephone number have as 341-1875?

Speaker speaker_1: Yes.

Speaker speaker_0: And the email have as latashamayes3@gmail.com?

Speaker speaker_1: It is.

Speaker speaker_0: Okay, so let's see here. Um, yeah. So we received an enrollment form from MAU back in February where you elected employee plus child coverage, but you also chose not to participate. Um, so we just reached out to you confirming what you wanted to do. Um, but you-

Speaker speaker_1: Oh, they... 'Cause I was working at another place during the time, and they said that it wouldn't do me no good to fill out the form or something.

Speaker speaker_0: Okay. Um, so let's see here. So, did you want, uh, employee plus child coverage, the same elections you put down?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay. Let's see here. So, you... It shows that you elected three medical plans as well. The Stay Healthy MEC, which just covered preventative services at \$13.38. Two Insure Plus plans, which both cover hospitals, doctors and medications. Uh, those range from \$26.14 to \$36.51. So, which medical plan did you want?

Speaker speaker_1: The \$26, I guess. Yeah.

Speaker speaker_0: Okay. So the Insure Plus Basic? All right.

Speaker speaker_1: Yes.

Speaker speaker_0: As well as dental, life, vision, critical illness, accident, behavioral health and social plus?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So we'll go ahead and do that. So, doing the Insure Plus Basic, uh, med, dental, term life, vision, critical illness, group accident, behavioral health and ID experts for employee plus child would make your total deductions \$53.01 per week. Do you authorize MAU to make the deduction for you?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So I'm going to go ahead and save that. Let me add your child down. What's the child's first and last name?

Speaker speaker_1: Keyonna. K-E-Y-O-N-N-I Mayes, M-A-Y-E-S.

Speaker speaker_0: And do you have her Social by any chance?

Speaker speaker_1: Uh... I think it's in my car.

Speaker speaker_2: What's up?

Speaker speaker_1: Yeah. I'm good, Chief.

Speaker speaker_0: Sweet.

Speaker speaker_2: Okay.

Speaker speaker_0: Hey, while we're waiting on that, what's her date of birth?

Speaker speaker_1: 12/3/12.

Speaker speaker_0: Oh, 3H0. Oh, okay.

Speaker speaker_1: I'll probably have to call y'all back with that, because my daughter got in my car right now.

Speaker speaker_0: Let's see. Is it the 784-63-9699?

Speaker speaker_1: Yeah. I think so. Yeah.

Speaker speaker_0: Okay. 'Cause that is on the enrollment form, so let me add that real quick.

Speaker speaker_1: Okay.

Speaker speaker_0: Yes. Let's see here. Okay. And is Keyonna the only dependent?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so I do want to let you know how this pending enrollment process works. It will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the, uh, \$53.01 come off your paycheck, coverage begins the Monday we receive that deduction from MAU.

Speaker speaker_1: Oh.

Speaker speaker_0: 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 could 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, Latasha, is there anything else I can assist you with today?

Speaker speaker_1: No.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day. Okay?

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: Thank you. Bye-bye.