

## **Transcript: Justin**

**Mills-5629520364224512-5172707911057408**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hey, Justin. I was trying to add medical insurance onto my benefits. Okay. What's the staffing agency you work for? Uh, MAU. And the last four of your Social? 7015. And your first and last names? That is Dejean Whitefield. Okay. And for security purposes, can you verify your home address, including city, state and zip code? Yes, sir. 2401 Scott Road, Dothan, Alabama 36303. And confirm your date of birth. 3/24/01. And a good telephone number have as 404-791-7250. That's correct. And an email has dejeanwhitefield32416@yahoo. That's correct too. Okay, so let's see here. So, looking at the file- And the last name... Oh, go ahead. Sorry. I'm sorry. So looking at the file, you do have the MEC standalone, which is a preventative health care service plan, Dental, Vision and ID experts all for employee only. You stated you wanted to upgrade your medical plan, is that correct? Yes, sir. I do. Okay, so let's see. Because I don't have medical. I just have vision and eye. No sir, you have the MEC standalone which just covers preventative health care services. So, like physicals, diabetes, screenings, vaccinations, pretty much things that generally make you stay healthy. However, MAU does offer other medical plans that cover hospitals, doctors and medications which range from \$17.39 to \$24.69. And you said if I upgrade it, I would be able to go to my provider with the upgrade? Correct, because it covers hospitals, doctors and medications. Yes, sir. So for... Okay. I do want to upgrade. Okay, which medical plan? The Insure Plus Basic or the Insure Plus Enhanced? I'm sorry, say that again? Which one did you want to upgrade to? The Basic or the Enhanced? Enhanced. Enhanced, okay. Let's see. So your current deductions right now with just the MEC standalone, the preventative health care service plan, everything was \$17.10. That was the ID experts, the MEC, vision and dental. However, dropping the MEC and replacing it with the Insure Plus Enhanced would make your new total deductions \$32.33 a week. Okay? Okay. Okay. Do you authorize MAU to make that deduction for you? Yes. Okay. Um, now 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 \$32.33 come off your paycheck, that's how you know the new medical plan was added to the coverage. Um, seven to ten business days later, you'll receive new policy and ID card information in the mail. Other than that, is there anything else I could help you out with today? No, sir. Awesome. Well, I do know that, uh, MAU is a Section 125 client. However, 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. Um, but if there's any... If there's nothing else, uh, that I can help you with, I hope you have a wonderful

day, okay, Dejean? All right. You too. Thank you so much. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hey, Justin. I was trying to add medical insurance onto my benefits.

Speaker speaker\_1: Okay. What's the staffing agency you work for?

Speaker speaker\_2: Uh, MAU.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 7015.

Speaker speaker\_1: And your first and last names?

Speaker speaker\_2: That is Dejean Whitefield.

Speaker speaker\_1: Okay. And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker\_2: Yes, sir. 2401 Scott Road, Dothan, Alabama 36303.

Speaker speaker\_1: And confirm your date of birth.

Speaker speaker\_2: 3/24/01.

Speaker speaker\_1: And a good telephone number have as 404-791-7250.

Speaker speaker\_2: That's correct.

Speaker speaker\_1: And an email has dejeanwhitefield32416@yahoo.

Speaker speaker\_2: That's correct too.

Speaker speaker\_1: Okay, so let's see here. So, looking at the file-

Speaker speaker\_2: And the last name... Oh, go ahead. Sorry. I'm sorry.

Speaker speaker\_1: So looking at the file, you do have the MEC standalone, which is a preventative health care service plan, Dental, Vision and ID experts all for employee only. You stated you wanted to upgrade your medical plan, is that correct?

Speaker speaker\_2: Yes, sir. I do.

Speaker speaker\_1: Okay, so let's see.

Speaker speaker\_2: Because I don't have medical. I just have vision and eye. No sir, you have the MEC standalone which just covers preventative health care services. So, like physicals, diabetes, screenings, vaccinations, pretty much things that generally make you stay healthy. However, MAU does offer other medical plans that cover hospitals, doctors and medications which range from \$17.39 to \$24.69. And you said if I upgrade it, I would be able to go to my provider with the upgrade?

Speaker speaker\_1: Correct, because it covers hospitals, doctors and medications. Yes, sir.

Speaker speaker\_2: So for... Okay. I do want to upgrade.

Speaker speaker\_1: Okay, which medical plan? The Insure Plus Basic or the Insure Plus Enhanced?

Speaker speaker\_2: I'm sorry, say that again?

Speaker speaker\_1: Which one did you want to upgrade to? The Basic or the Enhanced?

Speaker speaker\_2: Enhanced.

Speaker speaker\_1: Enhanced, okay. Let's see. So your current deductions right now with just the MEC standalone, the preventative health care service plan, everything was \$17.10. That was the ID experts, the MEC, vision and dental. However, dropping the MEC and replacing it with the Insure Plus Enhanced would make your new total deductions \$32.33 a week. Okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. Do you authorize MAU to make that deduction for you?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, now 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 \$32.33 come off your paycheck, that's how you know the new medical plan was added to the coverage. Um, seven to ten business days later, you'll receive new policy and ID card information in the mail. Other than that, is there anything else I could help you out with today?

Speaker speaker\_2: No, sir.

Speaker speaker\_1: Awesome. Well, I do know that, uh, MAU is a Section 125 client. However, 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. Um, but if there's any... If there's nothing else, uh, that I can help you with, I hope you have a wonderful day, okay, Dejean?

Speaker speaker\_2: All right. You too.

Speaker speaker\_1: Thank you so much.

Speaker speaker\_2: Thank you.

Speaker speaker\_1: Bye-bye.