

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Uh, yes. I'm trying to start my benefits. Trying to start benefits? That... Yes. I just started working with MAU. Okay, so MAU. What's the last four of your social? 3527. And your first and last name? Donald Robinson. And for security purposes, can you verify your home address, including city, state and zip code, Donald? It's 426 Fairmont Avenue, Smythers, North Carolina, 29301. And confirm your date of birth. 02/15/80. And a good telephone number I have is 494-1088? Yes. And the email I have is dudr439@gmail.com? Yes. Okay. And what did you want to be enrolled into? I, I need health insurance and, uh, um, short-term, long-term disability, 100%, and vision. Okay, so MAU only offers short-term disability for \$4.02, so I put you down for that one. Um, now regarding medical plans, they offer four different medical plans. Um, one of them just covers preventative services, so like physicals, diabetes screenings, vaccinations, stuff like that, \$9.46 per week. Two others that cover hospitals, doctors and medications ranging from \$17.39 to \$24.69. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week. Okay, which one has a zero out of zero copay? Um, they all have copays, sir. So what's the less, least co- copay on? What was that again? I'm sorry. Uh, what has the lesser copay? Um, the lesser copay? Um, they all have the same copays, sir. And how much is this, sir? Um, so like I said, they range from starting at \$9.46, um, is the preventative healthcare service plan. Two medical plans that cover hospitals, doctors and medications ranging from \$17.39 to \$24.69. Th- That is... You're talking about the m- monthly... These are weekly deductions, sir. Okay, weekly deductions. The co-... A copay is when you go to the doctor. Okay, I didn't understand that question that you were asking. My apologies, sir. However, the weekly deductions- I said which one has the lesser copay? Okay, so they all have the same exact copays, \$25 for regular doctor's visits, or if you visit a specialist, like a ears, nose and throat doctor, for example, \$50. Okay. Hey, you said the 22 one, how is it different? Um, the M... The, the, the 22 do- Well, which one? The MEC Enhanced is \$23.13. That's the closest one at the 22. So, uh, how is it different from the rest? So the MEC Enhanced covers preventative services as well as hospitals, doctors and medications. While the Ensure Plus plans just cover hospitals, doctors and medications. What is preventative pr- uh, plan? What is that? So preventative services are like physicals, diabetes screenings, vaccinations, yearly exams, pretty much things that generally make you stay healthy. And you said \$23 a week? Correct. Uh... Yeah, I'll go with the 23 for now. Uh, when could I... If I don't like it, I can switch it up any time? We have 30 days from your first paycheck to be enrolled in benefits, because that's considered your personal open enrollment period. However, MAU has a company-wide open enrollment period, usually in December, where all of their employees can make changes to the coverage. Okay. Okay. So the MEC Enhanced, vision and short-term disability offer

employee only. Anything else? No, that's it. You didn't get the, uh, vision? Yes, sir. I stated short-term disability, vision and the MEC Enhanced for employee only. So doing those three would make your total deductions \$29.30 per week, okay? Okay. Do you authorize MAU to make that deduction for you? Yes. Okay. So I'm going to go ahead and save that. Now, I do want to let you know, pending enrollments do take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$29.30 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to ten 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. But other than that, Donald, is there anything else I could assist you with today? Nope. Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful weekend. All right? You too. All right, bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Uh, yes. I'm trying to start my benefits.

Speaker speaker_0: Trying to start benefits?

Speaker speaker_1: That... Yes. I just started working with MAU.

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

Speaker speaker_1: 3527.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Donald Robinson.

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

Speaker speaker_1: It's 426 Fairmont Avenue, Smythers, North Carolina, 29301.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: 02/15/80.

Speaker speaker_0: And a good telephone number I have is 494-1088?

Speaker speaker_1: Yes.

Speaker speaker_0: And the email I have is dudr439@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And what did you want to be enrolled into?

Speaker speaker_1: I, I need health insurance and, uh, um, short-term, long-term disability, 100%, and vision.

Speaker speaker_0: Okay, so MAU only offers short-term disability for \$4.02, so I put you down for that one. Um, now regarding medical plans, they offer four different medical plans. Um, one of them just covers preventative services, so like physicals, diabetes screenings, vaccinations, stuff like that, \$9.46 per week. Two others that cover hospitals, doctors and medications ranging from \$17.39 to \$24.69. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week.

Speaker speaker_1: Okay, which one has a zero out of zero copay?

Speaker speaker_0: Um, they all have copays, sir.

Speaker speaker_1: So what's the less, least co- copay on?

Speaker speaker_0: What was that again? I'm sorry.

Speaker speaker_1: Uh, what has the lesser copay?

Speaker speaker_0: Um, the lesser copay? Um, they all have the same copays, sir.

Speaker speaker_1: And how much is this, sir?

Speaker speaker_0: Um, so like I said, they range from starting at \$9.46, um, is the preventative healthcare service plan. Two medical plans that cover hospitals, doctors and medications ranging from \$17.39 to \$24.69.

Speaker speaker_1: Th- That is... You're talking about the m- monthly...

Speaker speaker_0: These are weekly deductions, sir.

Speaker speaker_1: Okay, weekly deductions. The co-... A copay is when you go to the doctor.

Speaker speaker_0: Okay, I didn't understand that question that you were asking. My apologies, sir. However, the weekly deductions-

Speaker speaker_1: I said which one has the lesser copay?

Speaker speaker_0: Okay, so they all have the same exact copays, \$25 for regular doctor's visits, or if you visit a specialist, like a ears, nose and throat doctor, for example, \$50.

Speaker speaker_1: Okay. Hey, you said the 22 one, how is it different?

Speaker speaker_0: Um, the M... The, the, the 22 do- Well, which one? The MEC Enhanced is \$23.13. That's the closest one at the 22.

Speaker speaker_1: So, uh, how is it different from the rest?

Speaker speaker_0: So the MEC Enhanced covers preventative services as well as hospitals, doctors and medications. While the Ensure Plus plans just cover hospitals, doctors and medications.

Speaker speaker_1: What is preventative pr- uh, plan? What is that?

Speaker speaker_0: So preventative services are like physicals, diabetes screenings, vaccinations, yearly exams, pretty much things that generally make you stay healthy.

Speaker speaker_1: And you said \$23 a week?

Speaker speaker_0: Correct.

Speaker speaker_1: Uh... Yeah, I'll go with the 23 for now. Uh, when could I... If I don't like it, I can switch it up any time?

Speaker speaker_0: We have 30 days from your first paycheck to be enrolled in benefits, because that's considered your personal open enrollment period. However, MAU has a company-wide open enrollment period, usually in December, where all of their employees can make changes to the coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So the MEC Enhanced, vision and short-term disability offer employee only. Anything else?

Speaker speaker_1: No, that's it. You didn't get the, uh, vision?

Speaker speaker_0: Yes, sir. I stated short-term disability, vision and the MEC Enhanced for employee only. So doing those three would make your total deductions \$29.30 per week, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Do you authorize MAU to make that deduction for you?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So I'm going to go ahead and save that. Now, I do want to let you know, pending enrollments do take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$29.30 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to ten 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. But other than that, Donald, is there anything else I could assist you with today?

Speaker speaker_1: Nope.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful weekend. All right?

Speaker speaker_1: You too.

Speaker speaker_0: All right, bye-bye.

Speaker speaker_1: Bye.