

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? Hi, yes. Um, I'm Jo- my name is Jordan Bennett, and I have started a job at MAU, and I was trying to get an insurance for, um, for my job. Okay, so MAU. What's the last four of your Social, so I can pull your file for you? Um, it's 0076. And for security purposes, could you verify your home address, including city, state and zip code, Jordan? 640, 640 2/4 Street, Apartment 16, 29470. 294070. And your date of birth? 2/12, February 12th, 2007 for '06. And if your telephone number I have is 843-534-7341? Yes, sir. And the email I have is jordanb37- Wait. Hold on. Yes, sir. Yeah, that's my phone number. And the email is jordanb3748@gmail? Yes, sir. Okay. Now, what did you want to be enrolled into through MAU? Um, my insurance. Okay. Um, well, I do know that MAU does offer multiple things, like, uh, different medical plans. One of 'em covers h- uh, preventative services at \$9.46. Two of 'em might cover hospitals, doctors and medications ranging from \$17.39 to \$24.69. And then the last medical plan is like a combination of both preventative plus hospital, doctor and medication coverage at \$23.13. And then they do offer other things like dental, short-term disability, term life, which is life insurance, vision, critical illness, group accident, and behavioral health. Am I allowed to get both the doctor and the medications? Um, yeah, I can put you down for the MEC Enhanced. Did you want the combination one or did you want the individual, uh, insured plus- Second. ... plus the MEC? Maybe the 22, \$23 one that you had said. Okay, so the MEC Enhanced? Yes, sir. Okay. So just medical. Anything else? Um... think that's it. If I, um, if I had need like something that was... am I allowed to come back and you would come back and let you know? Or do I just... or is it too late? Um, well, I do know you have 30 days from your first paycheck to be enrolled in be- benefits, 'cause that's considered your personal open enrollment period. Okay. 'Cause I don't know. 'Cause I think I can do dentists too, but I don't know when this makes them 40. Um, I mean, I can put you down for dental if you wanted it, and that's only \$3.51 per week. Hmm. Nah, that's good. No worries. Okay. So just the MEC Enhanced for employee only? Yes, sir. I'm sorry. I just, this is my first time doing it. No worries. Totally understand. Um, so your total do- deductions would be \$23.13 per week. Do you authorize MAU to make that deduction for you? Yes, sir. Okay. Um, so I do wanna 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 \$23.13 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 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, Jordan, is there anything else I could help you out with today? No, sir. That's it. Awesome. Well, thank you for calling Benefits and A Card, and I hope you have a wonderful day, all right? You too. All right. 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: Hi, yes. Um, I'm Jo- my name is Jordan Bennett, and I have started a job at MAU, and I was trying to get an insurance for, um, for my job.

Speaker speaker_0: Okay, so MAU. What's the last four of your Social, so I can pull your file for you?

Speaker speaker_1: Um, it's 0076.

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

Speaker speaker_1: 640, 640 2/4 Street, Apartment 16, 29470. 294070.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 2/12, February 12th, 2007 for '06.

Speaker speaker_0: And if your telephone number I have is 843-534-7341?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And the email I have is jordanb37-

Speaker speaker_1: Wait. Hold on. Yes, sir. Yeah, that's my phone number.

Speaker speaker_0: And the email is jordanb3748@gmail?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. Now, what did you want to be enrolled into through MAU?

Speaker speaker_1: Um, my insurance.

Speaker speaker_0: Okay. Um, well, I do know that MAU does offer multiple things, like, uh, different medical plans. One of 'em covers h- uh, preventative services at \$9.46. Two of 'em might cover hospitals, doctors and medications ranging from \$17.39 to \$24.69. And then the last medical plan is like a combination of both preventative plus hospital, doctor and medication coverage at \$23.13. And then they do offer other things like dental, short-term disability, term life, which is life insurance, vision, critical illness, group accident, and behavioral health.

Speaker speaker_1: Am I allowed to get both the doctor and the medications?

Speaker speaker_0: Um, yeah, I can put you down for the MEC Enhanced. Did you want the combination one or did you want the individual, uh, insured plus-

Speaker speaker_1: Second.

Speaker speaker_0: ... plus the MEC?

Speaker speaker_1: Maybe the 22, \$23 one that you had said.

Speaker speaker_0: Okay, so the MEC Enhanced?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. So just medical. Anything else?

Speaker speaker_1: Um... think that's it. If I, um, if I had need like something that was... am I allowed to come back and you would come back and let you know? Or do I just... or is it too late?

Speaker speaker_0: Um, well, I do know you have 30 days from your first paycheck to be enrolled in be- benefits, 'cause that's considered your personal open enrollment period.

Speaker speaker_1: Okay. 'Cause I don't know. 'Cause I think I can do dentists too, but I don't know when this makes them 40.

Speaker speaker_0: Um, I mean, I can put you down for dental if you wanted it, and that's only \$3.51 per week.

Speaker speaker_1: Hmm. Nah, that's good.

Speaker speaker_0: No worries. Okay. So just the MEC Enhanced for employee only?

Speaker speaker_1: Yes, sir. I'm sorry. I just, this is my first time doing it.

Speaker speaker_0: No worries. Totally understand. Um, so your total do- deductions would be \$23.13 per week. Do you authorize MAU to make that deduction for you?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. Um, so I do wanna 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 \$23.13 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 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, Jordan, is there anything else I could help you out with today?

Speaker speaker_1: No, sir. That's it.

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

Speaker speaker_1: You too.

Speaker speaker_0: All right. Bye-bye.