

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, is it too late to change my benefits? Um, let me check on that. What's the staffing agency you work for? Uh, it's at MAU at Kimberly-Clark. And the last four of your social?

Three-seven-seven-seven. And what was your first and last name? Jonathan Gray. And for security purposes, can you verify your home address, including city, state and zip code, Jonathan? It's 521 Ellison Way, Augusta, Georgia 30907. And confirm your date of birth? December 19, 1984. And a good telephone number have a 706-513-8318. Th- that's correct. And the email I have is nytbird03@Yahoo? Uh, that's correct. Okay. Um, so looking at the file, it looks like MAU's still within their company open enrollment period, so we're allowed to make those changes today if need be. Okay. Okay, and what changes were you wanting to make? Uh, for the medical benefits. Okay. Just checking note history, you called back in on the 29th, um, to change your medical plan from the Ensure Plus Enhanced to the MEC Enhanced. Did you want to switch back to the Ensure Plus Enhanced, or no? Um, y- yeah, I do. Okay. Let's see here. So let me go ahead and cancel this pending enrollment for you, and your coverage should stay the same for the Ensure Plus Enhanced Dental and Vision. So I went ahead and canceled that pending enrollment for you for the MEC Enhanced. Um, is there anything else I can help you out with today? Can I add the Stay Healthy, um, uh, insurance with it? Um... You want to add the Stay Healthy in- standalone as well? Y- yeah. Okay. Anything else? All right. Does this cover outpatient sickness? Um, let me check. Let me check the benefit guide. Ensure Plus... So the Ensure Plus Enhanced will cover outpatient sickness, yes, sir. However, the Stay Healthy MEC standalone, that one just covers preventative healthcare services. So like your physical exams, diabetes screenings, uh, STD checks, uh, pretty much things that make you stay healthy. Uh, does it cover anything for asthma as well? Um, let's see. Now, there is a... Um, let me check. Now, it covers preventative medicine. Um, so if you have an inhaler, that's considered preventative. It'd be covered under that. Um, but you do have, um, medication coverage, hospitals, doctors coverage under the Ensure Plus Enhanced as well. So you would have coverage for that, uh, um, asthma under the Ensure Plus Enhanced. Okay. I'll, I'll, I'll keep the Ensure Plus Enhanced. Okay. Did you want to add the MEC, the preventative healthcare services or no? Yeah. Yeah. Yeah, I'll add that too. Okay. Um, so your current deductions right now with the Ensure Plus Enhanced Dental and Vision was \$30.35. However, adding the MEC standalone would make your new total deductions \$39.81 per week. Do you authorize MAU to make that deduction for you? Um, y- yeah. W- what, what, what's, what, what's go without it again? Um, so without the MEC standalone, it was \$30.35. A- adding the MEC, \$39.81. I- is it better with the, uh, MEC? Um, what do you mean by that? Does it add anything to it, or like a... Um, so your current medical plan is the Ensure Plus Enhanced, which covers hospitals, doctors and medications. So that one doesn't cover

any preventative healthcare services. You're adding the MEC standalone, which does cover the preventative healthcare services. So if we added both of those medical plans, you would have coverage for your hospital visits, doctor visits and medication coverage, as well as preventative healthcare services as well. Okay. I guess I'll add both. Okay. Do you authorize MAU to make that \$39.81 deduction for you? Y- yes. Okay, so let me go ahead and save that. So how this pending enrollment process works, it will take one to two weeks for this pending enrollment to go through. Then whenever you witness your first payroll deduction of the \$39.81 come off your paycheck, that's how you know the new medical plan, the MEC standalone, was added to your current coverage. Seven to 10 business days later, you'll receive an ID card and policy information for that preventative healthcare services. Um, 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. But other than that, Jonathan, is there anything else I can help you out with today? Hm. No, I still got the medi- the dental and vision, uh... Correct. Yes. All right. All right. Just adding the MEC standalone, which is another medical plan. So you have, you have the other medical plan, the dental, vision and the MEC. Mm. And the, and behavioral health. Yeah, I can put you down for that one as well. So let's see. MEC... So adding the behavioral health would make the new total deductions \$41.31 a week, okay? Mm. Oh, okay. 'Cause behavioral health- All right. ... was at \$1.50. But other than that, is there anything else that I could assist you with today, Jonathan? No, that's good. Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful weekend. All right? Thank you. You're welcome. Bye-bye. Mm. 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, is it too late to change my benefits?

Speaker speaker_0: Um, let me check on that. What's the staffing agency you work for?

Speaker speaker_1: Uh, it's at MAU at Kimberly-Clark.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: Three-seven-seven-seven.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Jonathan Gray.

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

Speaker speaker_1: It's 521 Ellison Way, Augusta, Georgia 30907.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: December 19, 1984.

Speaker speaker_0: And a good telephone number have a 706-513-8318.

Speaker speaker_1: Th- that's correct.

Speaker speaker_0: And the email I have is nytbird03@Yahoo?

Speaker speaker_1: Uh, that's correct.

Speaker speaker_0: Okay. Um, so looking at the file, it looks like MAU's still within their company open enrollment period, so we're allowed to make those changes today if need be.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, and what changes were you wanting to make?

Speaker speaker_1: Uh, for the medical benefits.

Speaker speaker_0: Okay. Just checking note history, you called back in on the 29th, um, to change your medical plan from the Ensure Plus Enhanced to the MEC Enhanced. Did you want to switch back to the Ensure Plus Enhanced, or no?

Speaker speaker_1: Um, y- yeah, I do.

Speaker speaker_0: Okay. Let's see here. So let me go ahead and cancel this pending enrollment for you, and your coverage should stay the same for the Ensure Plus Enhanced Dental and Vision. So I went ahead and canceled that pending enrollment for you for the MEC Enhanced. Um, is there anything else I can help you out with today?

Speaker speaker_1: Can I add the Stay Healthy, um, uh, insurance with it? Um...

Speaker speaker_0: You want to add the Stay Healthy in- standalone as well?

Speaker speaker_1: Y- yeah.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: All right. Does this cover outpatient sickness?

Speaker speaker_0: Um, let me check. Let me check the benefit guide. Ensure Plus... So the Ensure Plus Enhanced will cover outpatient sickness, yes, sir. However, the Stay Healthy MEC standalone, that one just covers preventative healthcare services. So like your physical exams, diabetes screenings, uh, STD checks, uh, pretty much things that make you stay healthy.

Speaker speaker_1: Uh, does it cover anything for asthma as well?

Speaker speaker_0: Um, let's see. Now, there is a... Um, let me check. Now, it covers preventative medicine. Um, so if you have an inhaler, that's considered preventative. It'd be

covered under that. Um, but you do have, um, medication coverage, hospitals, doctors coverage under the Ensure Plus Enhanced as well. So you would have coverage for that, uh, um, asthma under the Ensure Plus Enhanced.

Speaker speaker_1: Okay. I'll, I'll, I'll keep the Ensure Plus Enhanced.

Speaker speaker_0: Okay. Did you want to add the MEC, the preventative healthcare services or no?

Speaker speaker_1: Yeah. Yeah. Yeah, I'll add that too.

Speaker speaker_0: Okay. Um, so your current deductions right now with the Ensure Plus Enhanced Dental and Vision was \$30.35. However, adding the MEC standalone would make your new total deductions \$39.81 per week. Do you authorize MAU to make that deduction for you?

Speaker speaker_1: Um, y- yeah. W- what, what, what's, what, what's go without it again?

Speaker speaker_0: Um, so without the MEC standalone, it was \$30.35. A- adding the MEC, \$39.81.

Speaker speaker_1: I- is it better with the, uh, MEC?

Speaker speaker_0: Um, what do you mean by that?

Speaker speaker_1: Does it add anything to it, or like a...

Speaker speaker_0: Um, so your current medical plan is the Ensure Plus Enhanced, which covers hospitals, doctors and medications. So that one doesn't cover any preventative healthcare services. You're adding the MEC standalone, which does cover the preventative healthcare services. So if we added both of those medical plans, you would have coverage for your hospital visits, doctor visits and medication coverage, as well as preventative healthcare services as well.

Speaker speaker_1: Okay. I guess I'll add both.

Speaker speaker_0: Okay. Do you authorize MAU to make that \$39.81 deduction for you?

Speaker speaker_1: Y- yes.

Speaker speaker_0: Okay, so let me go ahead and save that. So how this pending enrollment process works, it will take one to two weeks for this pending enrollment to go through. Then whenever you witness your first payroll deduction of the \$39.81 come off your paycheck, that's how you know the new medical plan, the MEC standalone, was added to your current coverage. Seven to 10 business days later, you'll receive an ID card and policy information for that preventative healthcare services. Um, 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. But other than that, Jonathan, is there anything else I can help

you out with today?

Speaker speaker_1: Hm. No, I still got the medi- the dental and vision, uh...

Speaker speaker_0: Correct. Yes.

Speaker speaker_1: All right. All right.

Speaker speaker_0: Just adding the MEC standalone, which is another medical plan. So you have, you have the other medical plan, the dental, vision and the MEC.

Speaker speaker_1: Mm. And the, and behavioral health.

Speaker speaker_0: Yeah, I can put you down for that one as well. So let's see. MEC... So adding the behavioral health would make the new total deductions \$41.31 a week, okay?

Speaker speaker_1: Mm. Oh, okay.

Speaker speaker_0: 'Cause behavioral health-

Speaker speaker_1: All right.

Speaker speaker_0: ... was at \$1.50. But other than that, is there anything else that I could assist you with today, Jonathan?

Speaker speaker_1: No, that's good.

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: Thank you.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_1: Mm. Bye-bye.