

## **Transcript: Malcolm**

**Nash-5703112904720384-5828435285688320**

### **Full Transcript**

Thanks for calling Benefits in the Card. This is Malcolm, how can I help you? Hey, Malcolm. I have a couple questions. I just started with MAU and I signed up for the insurance on the 4th, and I'm just trying to figure out when do the insurance goes into effect? Uh, so I wouldn't be able to tell you when the, it goes in effect because it's solely up to MAU whenever they make that first deduction. So the way that it works, the enrollment process takes one to two weeks from whatever date you got enrolled. And once you see that first deduction from your paycheck, and we see it in our system, that following Monday is when your coverage will become active. Oh. Tell me what the dental, uh, covers. Does it cover dentures? So with the dental, the information I have, it says preventative visits are covered at 100%, which may include your basic cleanings and checkups once per six months. Basic dental work such as fillings or extractions, except for surgical extractions and X-rays will be covered at 80% once you met your annual deductible of \$50 per person. Any major services like crowns or orthodontia are not covered and the maximum that this plan would pay per year is \$500. All right. So how would I go about dropping insurance? Say that again? How would I go on about dropping the insurance? You want me to cancel it? I can cancel it for you. What staffing company do you work for? You say MAU - MAU, yeah, but- I'll look that up for you. Yeah, but I do- I don't, I don't know if I want to cancel. I just kind of want to think about it because the big thing is why I got dental is because I need to get dentures and I can go to a different place right now and pay \$39 a month to get dental and I will cover everything. So let me think about it a little bit and if, if I could just call you back but - So just to let you know- ... thank you for this. ... you do, you do only have 30 days from the date you received your first paycheck to get enrolled and make any changes. After those 30 days, you wouldn't be able to cancel because it's under Section 125. Okay. Okay. Well, I just, I just been here like last week, so I got a little bit of time to think about it. Okay. So you do, you have 30 days from the date you receive your first paycheck to get enrolled and to not get- Yeah. ... anything done enrolled. Yeah, I haven't got paid yet at all, so I haven't even started work yet. Okay. I just got enrolled, so. Okay. Cool. All right. I appreciate it, man. Thank you. No problem. Thank you. Bye.

### **Conversation Format**

Speaker speaker\_0: Thanks for calling Benefits in the Card. This is Malcolm, how can I help you?

Speaker speaker\_1: Hey, Malcolm. I have a couple questions. I just started with MAU and I signed up for the insurance on the 4th, and I'm just trying to figure out when do the insurance

goes into effect?

Speaker speaker\_0: Uh, so I wouldn't be able to tell you when the, it goes in effect because it's solely up to MAU whenever they make that first deduction. So the way that it works, the enrollment process takes one to two weeks from whatever date you got enrolled. And once you see that first deduction from your paycheck, and we see it in our system, that following Monday is when your coverage will become active.

Speaker speaker\_1: Oh. Tell me what the dental, uh, covers. Does it cover dentures?

Speaker speaker\_0: So with the dental, the information I have, it says preventative visits are covered at 100%, which may include your basic cleanings and checkups once per six months. Basic dental work such as fillings or extractions, except for surgical extractions and X-rays will be covered at 80% once you met your annual deductible of \$50 per person. Any major services like crowns or orthodontia are not covered and the maximum that this plan would pay per year is \$500.

Speaker speaker\_1: All right. So how would I go about dropping insurance?

Speaker speaker\_0: Say that again?

Speaker speaker\_1: How would I go on about dropping the insurance?

Speaker speaker\_0: You want me to cancel it? I can cancel it for you. What staffing company do you work for? You say MAU -

Speaker speaker\_1: MAU, yeah, but-

Speaker speaker\_0: I'll look that up for you.

Speaker speaker\_1: Yeah, but I do- I don't, I don't know if I want to cancel. I just kind of want to think about it because the big thing is why I got dental is because I need to get dentures and I can go to a different place right now and pay \$39 a month to get dental and I will cover everything. So let me think about it a little bit and if, if I could just call you back but -

Speaker speaker\_0: So just to let you know-

Speaker speaker\_1: ... thank you for this.

Speaker speaker\_0: ... you do, you do only have 30 days from the date you received your first paycheck to get enrolled and make any changes. After those 30 days, you wouldn't be able to cancel because it's under Section 125.

Speaker speaker\_1: Okay. Okay. Well, I just, I just been here like last week, so I got a little bit of time to think about it.

Speaker speaker\_0: Okay. So you do, you have 30 days from the date you receive your first paycheck to get enrolled and to not get-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... anything done enrolled.

Speaker speaker\_1: Yeah, I haven't got paid yet at all, so I haven't even started work yet.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I just got enrolled, so.

Speaker speaker\_0: Okay. Cool.

Speaker speaker\_1: All right. I appreciate it, man. Thank you.

Speaker speaker\_0: No problem. Thank you. Bye.