

## Transcript: Pearl

**Rojas-6362093888946176-4970477307510784**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hello? Hi, my name is Pearl. So who is it that I'm speaking with? Uh, this is Gary, Gary... I'm sorry, what was that? Uh, this is Gary Jeter. And how can I assist you? Um, I, I had recently, um, requested that, to get, you know, my insurance, uh, I guess, what is it called? Reinstated? And I'm actually about to get, uh, hired on. Well, and my orientation day is Monday. And I don't even know why I even did it. I mean, well, I was sick at the time two weeks ago. Uh, I needed, I was at the doctor's. Uh, and I just need, you know, needed some kind of insurance at the time and all, and you know, I didn't know I was gonna get hired on at that time. And now I'm seeing it, you know, coming out in my check, I'm like, "I don't even need it because I'm about to, you know, reapply anyway, you know, once I get hired on Monday." Or however, you know. Mm. Yeah, yeah. It's there. Okay, so are you wanting- Yeah, I, I want to, um, cancel it. Okay. What's the name of the staffing agency you work for? Uh, MAU. And the last four digits of your social? 4340. All right, you need to confirm your address for data purpose. Uh, 404 Bridgewood Court, Boiling Springs, South Carolina 29316, 05/15/1993. Okay. And your phone number is 864... Uh, you said phone number 864-497-7023. Yes. Hello? Can I have your email, yes. Can I have your email just as gjeter864@gmail.com? Yeah. Okay, give me one moment. Okay, so... Okay, so, under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot change or cancel these plans. Um, so when you- How many times do... Huh? What did you want to say? If you do get hired on, they're not, there's not gonna be a way for them to take the deduction from your check, because you no longer will be, um, working with MAU. So essentially, it will cancel out but until you, until you do leave MAU, it will be deducted. Oh, okay. Well, thank you so much. Uh, I mean, but my only issue is, I don't even like, if it's not even pro- Say if I wanted to go get my teeth cleaned next week. I don't wanna have a card. You know what I mean? I don't, I can't even go do that because I don't even have a card, like... I asked them, I said, "Can I get a," um, uh, what's the word? Um, uh- Virtual option. Yeah, virtual card. And they, "Oh, it's gonna take, uh, this and that time." Well, I'm, it don't take this and that time for y'all to take my money. You know what I'm saying? It don't take, it, it, my money came up, you know, instantly. But I, I can't even go up there 'cause I don't have a insurance card, you know. Uh, you know, people need insurance cards, you know, if the job is in the - So the date that you enrolled to... From the date that you enrolled to the date of the first deduction was actually about two weeks. So that's why you weren't able to get a card right away. It does take time for the deductions to come out, your coverage to become active. I can take a look now, because you just become active this passing Monday. I can take a look now to see if your card is ready, but that's why your card wasn't ready initially, 'cause we have to wait for that deduction to come out, and it took about two weeks. Oh, okay. Thank you so much. I'm gonna place you

on a brief hold, while I, um, get this page loaded and see if your card is ready, okay? Thank you so much. No problem. Thank you so much for holding, Mr. Jeter. So your card currently isn't ready, but I can reach out to our main office and you can get a card, um, within the next 24 to 48 hours. Okay. That's it. So, you, you said you, you'll be, uh, will somebody be able to do it over the next 24 hours, you said? Or you said 48 hours? 24 to 48, I'm gonna reach, I'm gonna reach out to our main office and have them reach out to the insurance carrier and, and, um, see if they can send us over those cards sooner, since you did become active, uh, this Monday passing. Okay. So, so I do, I mean, do I ... say if I ... I mean say if I set up an appointment, can I just call or, you know, what I mean? Um. You can- And... You can provide them with our phone number and we'll be able to verify coverage for you. Okay. Well, an- and I don't... I asked the guy, like, "What is the... is it, like, a co-pay?" 'Cause I want to say it's a co-pay and it's like with the dentists and everything. Um, so as long as you go to a participating provider, the preventative visits are covered at 100%, which is your basic cleaning and check-up, once for six months. Things like fillings, non-surgical extractions and X-rays are covered at 80% after you pay the \$50 deductible and then things like crowns and braces are not covered. Dang. I need to... I know it's just hard to get in there though, you know, a certain one because, you know, you ain't really haven't been there or... but I don't know. I have to see if I... 'cause I mean okay. So, um, say next week, um, my hiring on date, Monday. Um, how long will it be active? You know, after, like, immediately will, will it cancel? You know, or, you know, or will it still be active, like, for one or two weeks? So it depends. So your last paycheck will pay for one more week of coverage. I'm just ... Can we give us a call to confirm that information? If you wanted to keep your coverage, say, for one more week, you can give us a call on Monday and make a direct payment of this \$13.78 and your coverage will become active for another week. So, you can do that four times. Say, your insurance with your s- your permanent job doesn't kick in for a month. For four weeks you can come... call us and give us direct payments and your dental and preventive health will be active for the next four weeks. Okay. Yeah, 'cause I, I think I just have one more, um... I know it's gonna be one more week and it's next week. So I, I'll, I'll probably see, um, you know, take it from there. I, I'll probably give y'all a call and let you know. Uh-huh. Anything else I can assist you with? Oh, that's all. Thank you so much for, for your help. No problem. As soon as I, I get word back, um, about those cards I'll give you a call back and send them to your email, okay? Okay. Thank you so much. Yeah, no problem. No problem. Thank you so much for calling. Have a great day.

## Conversation Format

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

Speaker speaker\_1: Hello?

Speaker speaker\_0: Hi, my name is Pearl. So who is it that I'm speaking with?

Speaker speaker\_2: Uh, this is Gary, Gary...

Speaker speaker\_0: I'm sorry, what was that?

Speaker speaker\_2: Uh, this is Gary Jeter.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_2: Um, I, I had recently, um, requested that, to get, you know, my insurance, uh, I guess, what is it called? Reinstated? And I'm actually about to get, uh, hired on. Well, and my orientation day is Monday. And I don't even know why I even did it. I mean, well, I was sick at the time two weeks ago. Uh, I needed, I was at the doctor's. Uh, and I just need, you know, needed some kind of insurance at the time and all, and you know, I didn't know I was gonna get hired on at that time. And now I'm seeing it, you know, coming out in my check, I'm like, "I don't even need it because I'm about to, you know, reapply anyway, you know, once I get hired on Monday." Or however, you know.

Speaker speaker\_0: Mm.

Speaker speaker\_2: Yeah, yeah. It's there.

Speaker speaker\_0: Okay, so are you wanting-

Speaker speaker\_2: Yeah, I, I want to, um, cancel it.

Speaker speaker\_0: Okay. What's the name of the staffing agency you work for?

Speaker speaker\_2: Uh, MAU.

Speaker speaker\_0: And the last four digits of your social?

Speaker speaker\_2: 4340.

Speaker speaker\_0: All right, you need to confirm your address for data purpose.

Speaker speaker\_2: Uh, 404 Bridgewood Court, Boiling Springs, South Carolina 29316, 05/15/1993.

Speaker speaker\_0: Okay. And your phone number is 864...

Speaker speaker\_2: Uh, you said phone number 864-497-7023.

Speaker speaker\_0: Yes.

Speaker speaker\_2: Hello?

Speaker speaker\_0: Can I have your email, yes. Can I have your email just as gjeter864@gmail.com?

Speaker speaker\_2: Yeah.

Speaker speaker\_0: Okay, give me one moment. Okay, so... Okay, so, under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot change or cancel these plans. Um, so when you-

Speaker speaker\_2: How many times do... Huh? What did you want to say?

Speaker speaker\_0: If you do get hired on, they're not, there's not gonna be a way for them to take the deduction from your check, because you no longer will be, um, working with MAU. So essentially, it will cancel out but until you, until you do leave MAU, it will be deducted.

Speaker speaker\_2: Oh, okay. Well, thank you so much. Uh, I mean, but my only issue is, I don't even like, if it's not even pro- Say if I wanted to go get my teeth cleaned next week. I don't wanna have a card. You know what I mean? I don't, I can't even go do that because I don't even have a card, like... I asked them, I said, "Can I get a," um, uh, what's the word? Um, uh-

Speaker speaker\_0: Virtual option.

Speaker speaker\_2: Yeah, virtual card. And they, "Oh, it's gonna take, uh, this and that time." Well, I'm, it don't take this and that time for y'all to take my money. You know what I'm saying? It don't take, it, it, my money came up, you know, instantly. But I, I can't even go up there 'cause I don't have a insurance card, you know. Uh, you know, people need insurance cards, you know, if the job is in the -

Speaker speaker\_0: So the date that you enrolled to... From the date that you enrolled to the date of the first deduction was actually about two weeks. So that's why you weren't able to get a card right away. It does take time for the deductions to come out, your coverage to become active. I can take a look now, because you just become active this passing Monday. I can take a look now to see if your card is ready, but that's why your card wasn't ready initially, 'cause we have to wait for that deduction to come out, and it took about two weeks.

Speaker speaker\_2: Oh, okay. Thank you so much.

Speaker speaker\_0: I'm gonna place you on a brief hold, while I, um, get this page loaded and see if your card is ready, okay?

Speaker speaker\_2: Thank you so much.

Speaker speaker\_0: No problem. Thank you so much for holding, Mr. Jeter. So your card currently isn't ready, but I can reach out to our main office and you can get a card, um, within the next 24 to 48 hours.

Speaker speaker\_2: Okay. That's it. So, you, you said you, you'll be, uh, will somebody be able to do it over the next 24 hours, you said? Or you said 48 hours?

Speaker speaker\_0: 24 to 48, I'm gonna reach, I'm gonna reach out to our main office and have them reach out to the insurance carrier and, and, um, see if they can send us over those cards sooner, since you did become active, uh, this Monday passing.

Speaker speaker\_2: Okay. So, so I do, I mean, do I ... say if I ... I mean say if I set up an appointment, can I just call or, you know, what I mean? Um.

Speaker speaker\_0: You can-

Speaker speaker\_2: And...

Speaker speaker\_3: You can provide them with our phone number and we'll be able to verify coverage for you.

Speaker speaker\_2: Okay. Well, an- and I don't... I asked the guy, like, "What is the... is it, like, a co-pay?" 'Cause I want to say it's a co-pay and it's like with the dentists and everything.

Speaker speaker\_0: Um, so as long as you go to a participating provider, the preventative visits are covered at 100%, which is your basic cleaning and check-up, once for six months. Things like fillings, non-surgical extractions and X-rays are covered at 80% after you pay the \$50 deductible and then things like crowns and braces are not covered.

Speaker speaker\_2: Dang. I need to... I know it's just hard to get in there though, you know, a certain one because, you know, you ain't really haven't been there or... but I don't know. I have to see if I... 'cause I mean okay. So, um, say next week, um, my hiring on date, Monday. Um, how long will it be active? You know, after, like, immediately will, will it cancel? You know, or, you know, or will it still be active, like, for one or two weeks?

Speaker speaker\_0: So it depends. So your last paycheck will pay for one more week of coverage. I'm just ... Can we give us a call to confirm that information? If you wanted to keep your coverage, say, for one more week, you can give us a call on Monday and make a direct payment of this \$13.78 and your coverage will become active for another week. So, you can do that four times. Say, your insurance with your s- your permanent job doesn't kick in for a month. For four weeks you can come... call us and give us direct payments and your dental and preventive health will be active for the next four weeks.

Speaker speaker\_2: Okay. Yeah, 'cause I, I think I just have one more, um... I know it's gonna be one more week and it's next week. So I, I'll, I'll probably see, um, you know, take it from there. I, I'll probably give y'all a call and let you know.

Speaker speaker\_0: Uh-huh. Anything else I can assist you with?

Speaker speaker\_2: Oh, that's all. Thank you so much for, for your help.

Speaker speaker\_0: No problem. As soon as I, I get word back, um, about those cards I'll give you a call back and send them to your email, okay?

Speaker speaker\_2: Okay. Thank you so much.

Speaker speaker\_3: Yeah, no problem.

Speaker speaker\_0: No problem. Thank you so much for calling. Have a great day.