

## **Transcript: Sara**

**Marulanda-4655531018895360-6353445474746368**

### **Full Transcript**

Your call is being recorded for quality services. Can I speak with Kya Albany? Hi. Who is this? This is Benefits in a Cart calling on behalf of ATC Assessing for ATC Healthcare. Okay. Hi, ma'am. Um, ma'am, we're processing the enrollment forms for healthcare coverage. You request coverage for employee plus child for a BIP plan, which is medical- Mm-hmm. ... and short-term disability and illness for yourself only, but we are missing the child information. So, um, the question is do you still want it for yourself and the child, or just yourself? Uh, you could just do myself. That's fine. Oh, okay. So just to let you know, uh, your coverage will be activated by January the 6th. Uh, the medical portion, the BIP plan, it's under section 125. That is an IRS regulation, and what that means is that you're gonna be allowed to prepay, uh, to pay with pretax dollars for that coverage, but you cannot make any cancellations or update, uh, upgrade on that plan unless your company has an open enrollment period or if you have a qualified life event. Okay? Do you have any questions for us, ma'am? Yeah, that's fine. All righty, ma'am. So have a great day and thank you for answer our call from Benefits in a Cart. Thank you. You're welcome. Bye-bye.

### **Conversation Format**

Speaker None: Your call is being recorded for quality services. Can I speak with Kya Albany? Hi. Who is this? This is Benefits in a Cart calling on behalf of ATC Assessing for ATC Healthcare. Okay. Hi, ma'am. Um, ma'am, we're processing the enrollment forms for healthcare coverage. You request coverage for employee plus child for a BIP plan, which is medical- Mm-hmm. ... and short-term disability and illness for yourself only, but we are missing the child information. So, um, the question is do you still want it for yourself and the child, or just yourself? Uh, you could just do myself. That's fine. Oh, okay. So just to let you know, uh, your coverage will be activated by January the 6th. Uh, the medical portion, the BIP plan, it's under section 125. That is an IRS regulation, and what that means is that you're gonna be allowed to prepay, uh, to pay with pretax dollars for that coverage, but you cannot make any cancellations or update, uh, upgrade on that plan unless your company has an open enrollment period or if you have a qualified life event. Okay? Do you have any questions for us, ma'am? Yeah, that's fine. All righty, ma'am. So have a great day and thank you for answer our call from Benefits in a Cart. Thank you. You're welcome. Bye-bye.