

## Transcript: Sara

**Marulanda-5489455408398336-5528098370011136**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name, please? Enyaw, E-N-Y-A-W. DeBerge, D-E-B-E-R-G-E. Hello. Hello, Ms. DeBerge. How may I help you? Okay. I just... Earlier I spoke with Francesca and she had left me a voicemail. And I mean, she's a little under the weather, so it's kind of hard to understand. Um- Okay. Let me check that for you. Okay. May I have please the name of the agency that you are working with and the last four of your Social? Sure. EMAYU at Kimberly-Clark, and the last four is 9772. Thank you very much, Ms. Enyaw, En- Enyaw Taylor DeBerge. Mm-hmm. And just for security purposes, ma'am, can you please verify your address and date of birth? 2448 Juniper Drive, Augusta, Georgia 30906. Hazelnut1818@gmail.com. 706-829-1717. Email hazelnut1818@gmail.com? Mm-hmm. Phone number 706-829-1717? Uh-huh. Thank you very much. Okay. Um, Ms. DeBerge, may I put you on hold for a minute while I review the information here? Okay? Okay. I, it seemed like on the voicemail that she said something about \$125 or something. I don't know if that means I'm going to be billed that or if it's coming out of my check or whatever. If it is, I'm going to have to cancel it. I do not have that. Okay, let me- I mean, I- ... check that for you. Okay. Thank you. Just a minute. I'll be right back with you, ma'am. My pleasure. All right, appreciate it. You're welcome. I'll be right back. Hello, Ms. DeBerge? Uh-huh. Can you hear me now? Yes, ma'am. Okay. Uh, so the message Francesca left to you was just to explain you that, uh, your coverage will be, um, a... That you need to allow one to two weeks for- Right. ... the new deductions and for your coverage activation. And what she, what she said about the 125 is not a, a \$125, um, charge or anything. It's something called Section 125. That is an IRS regulation. Oh, okay. Uh, what that means is that you are allowed to, um... that you are not allowed to make any updates or, um, cancellations unless your company has an open enrollment period or if you have a qualified life event. And, uh, that would apply for the NEC plan, the Preventive Care Plan. Right. Well, 'cause what I told her is, I thought I had gone up to a better tier of insurance when I switched to the enhanced thing or something. And I can't even go to a doctor's appointment, and I have to have a doctor's appointment- They- ... in order to get, purchase the medicine, so I don't- I'm, I'm sorry. That, that I can't. That was my bad. She changed the coverage for Insurance Plus Enhanced instead of the NEC Preventive Care. Oh. She did change it. Uh, the Section 125 applies for, uh, Insurance Plus Enhanced as well. Okay. That, that, that was the only reason for the call. Nothing else. Can I get a booklet sent so I know what I am covered, what coverage I'll offered or what all it entails? Can I get a booklet 'cause I have a booklet from 23 to 24, but I'm going to need an updated booklet now. Okay. So let me send you the benefit guide. Give me just a minute while I do that. Okay. Yes. Will I need ■SHERI talk now too, I guess? I'm sorry, can you repeat that for me? I will need a different card? A new card? Yes. It's going to be... Yes, it's going to be a different card

because it's a different plan. Mm-hmm. Just give me just one minute while I send you the benefit guide. And that'll be sent in the mail? I'm going to send you a virtual copy for you to receive it immediately. O- well, I can't use it still for a couple weeks, right? It takes that long to go in e- into effect? Yes. The, the, the be- the new changes, yes, ma'am, uh, because we need to wait for the next, uh, deductions. Sure. For the new deductions. Yes, ma'am. I've been out of my high blood pressure medicine for a couple weeks now, so I definitely need to get it. Wow. Yes, I understand. 'Cause I was shocked when they wouldn't cover my doctor's appointments. I'm like, "Well, what the hell is... What do I need insurance for then if they're not going to cover a doctor's visit?" And I go to, like, a clinic that is for people who don't have insurance. So it's not- It was... Yes, it was because, uh, the plan that you was enrolled was a medical, it was a preventive care. But the one that a- you already upgrade at is a, uh, is medical. So you're going to have that coverage but once you see the new deductions on your paycheck. Okay. All right. Okay? Mm, other than that, uh, Ms. Debert, is there anything else that I can help you with? No, it was just, um, the, Francesca's a little under the weather and it was hard to understand her. I just heard 125 and I'm like, "Oh, God, I can't... I don't have it right now." So... It's okay. Don't worry about it. Anytime you have any question, just give us a call back. Um... Okay. As you can see, during this time of the year, everybody's having issues with cold and, uh, throat issues so probably, um, that could be one of the reasons why you can't understand her. I felt really bad for her. She needs to stay home. Yes. And we- Yes, that's what most of the people have to do now, yes. Okay, you have a blessed day. Anyway, Ms. Debert. You as well, have a wonderful day and thank you for calling Benefits and a Card. Okay, goodbye. Okay. Okay, see you then. Bye-bye.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name, please? Enyaw, E-N-Y-A-W. DeBerge, D-E-B-E-R-G-E. Hello. Hello, Ms. DeBerge. How may I help you? Okay. I just... Earlier I spoke with Francesca and she had left me a voicemail. And I mean, she's a little under the weather, so it's kind of hard to understand. Um- Okay. Let me check that for you. Okay. May I have please the name of the agency that you are working with and the last four of your Social? Sure. EMAYU at Kimberly-Clark, and the last four is 9772. Thank you very much, Ms. Enyaw, En- Enyaw Taylor DeBerge. Mm-hmm. And just for security purposes, ma'am, can you please verify your address and date of birth? 2448 Juniper Drive, Augusta, Georgia 30906. Hazelnut1818@gmail.com. 706-829-1717. Email hazelnut1818@gmail.com? Mm-hmm. Phone number 706-829-1717? Uh-huh. Thank you very much. Okay. Um, Ms. DeBerge, may I put you on hold for a minute while I review the information here? Okay? Okay. I, it seemed like on the voicemail that she said something about \$125 or something. I don't know if that means I'm going to be billed that or if it's coming out of my check or whatever. If it is, I'm going to have to cancel it. I do not have that. Okay, let me- I mean, I- ... check that for you. Okay. Thank you. Just a minute. I'll be right back with you, ma'am. My pleasure. All right, appreciate it. You're welcome. I'll be right back. Hello, Ms. DeBerge? Uh-huh. Can you hear me now? Yes, ma'am. Okay. Uh, so the message Francesca left to you was just to explain you that, uh, your coverage will be, um, a... That you

need to allow one to two weeks for- Right. ... the new deductions and for your coverage activation. And what she, what she said about the 125 is not a, a \$125, um, charge or anything. It's something called Section 125. That is an IRS regulation. Oh, okay. Uh, what that means is that you are allowed to, um... that you are not allowed to make any updates or, um, cancellations unless your company has an open enrollment period or if you have a qualified life event. And, uh, that would apply for the NEC plan, the Preventive Care Plan. Right. Well, 'cause what I told her is, I thought I had gone up to a better tier of insurance when I switched to the enhanced thing or something. And I can't even go to a doctor's appointment, and I have to have a doctor's appointment- They- ... in order to get, purchase the medicine, so I don't- I'm, I'm sorry. That, that I can't. That was my bad. She changed the coverage for Insurance Plus Enhanced instead of the NEC Preventive Care. Oh. She did change it. Uh, the Section 125 applies for, uh, Insurance Plus Enhanced as well. Okay. That, that, that was the only reason for the call. Nothing else. Can I get a booklet sent so I know what I am covered, what coverage I'll offered or what all it entails? Can I get a booklet 'cause I have a booklet from 23 to 24, but I'm going to need an updated booklet now. Okay. So let me send you the benefit guide. Give me just a minute while I do that. Okay. Yes. Will I need ■SHERI talk now too, I guess? I'm sorry, can you repeat that for me? I will need a different card? A new card? Yes. It's going to be... Yes, it's going to be a different card because it's a different plan. Mm-hmm. Just give me just one minute while I send you the benefit guide. And that'll be sent in the mail? I'm going to send you a virtual copy for you to receive it immediately. O- well, I can't use it still for a couple weeks, right? It takes that long to go in e- into effect? Yes. The, the, the be- the new changes, yes, ma'am, uh, because we need to wait for the next, uh, deductions. Sure. For the new deductions. Yes, ma'am. I've been out of my high blood pressure medicine for a couple weeks now, so I definitely need to get it. Wow. Yes, I understand. 'Cause I was shocked when they wouldn't cover my doctor's appointments. I'm like, "Well, what the hell is... What do I need insurance for then if they're not going to cover a doctor's visit?" And I go to, like, a clinic that is for people who don't have insurance. So it's not- It was... Yes, it was because, uh, the plan that you was enrolled was a medical, it was a preventive care. But the one that a- you already upgrade at is a, uh, is medical. So you're going to have that coverage but once you see the new deductions on your paycheck. Okay. All right. Okay? Mm, other than that, uh, Ms. Debert, is there anything else that I can help you with? No, it was just, um, the, Francesca's a little under the weather and it was hard to understand her. I just heard 125 and I'm like, "Oh, God, I can't... I don't have it right now." So... It's okay. Don't worry about it. Anytime you have any question, just give us a call back. Um... Okay. As you can see, during this time of the year, everybody's having issues with cold and, uh, throat issues so probably, um, that could be one of the reasons why you can't understand her. I felt really bad for her. She needs to stay home. Yes. And we- Yes, that's what most of the people have to do now, yes. Okay, you have a blessed day. Anyway, Ms. Debert. You as well, have a wonderful day and thank you for calling Benefits and a Card. Okay, goodbye. Okay. Okay, see you then. Bye-bye.