

Transcript: Sara

Marulanda-5879736789057536-4655276425691136

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Yes, Sarah. My name is Claudio Romero. Hello, Mr. Romero. How may I help you? Yes, I would like to enroll on a benefits plan. Sure, um, may I have, please, the name of the company or agency that you are working with and the last four of your Social? Personal, um, staffing. Personal, okay. And, um, 85... No, sorry. 7802. Okay, Mr. Claudio Romero. And just for security purposes, sir, can you please provide your address and date of birth? 6522 Motz Street, M-O-T-Z as in zebra. Apartment Number five, Oakland, California, 90723. And what was the next question, the next thing? Your date of birth. Oh, oh, 06/04/1962. And is your email opusdei2005@sbcglobal.net? That's correct. And is your phone number 424-406-5094? Correct. Thank you very much. Okay, give me just a minute. Um... I'm sorry, I'm waiting for the system to finish downloading. That's okay now. Yeah, it's a lot of information. Yes. Okay, we good. Your hire date, November. Okay, yes today is the last day you have to enroll. Mm-hmm. Okay, so did you already know what you would like to enroll at? Yes, I would like... Okay, just tell me what you want to be enrolled at and what, uh, what level, like if it's for an employee only, employee plus a spouse. Uh, uh, VIP, VIP Plus. VIP Plus, okay. Yeah. Is that gonna be for yourself only, with a spouse, with children? Only for myself. Only for myself, yes. Only yourself, okay. So that's gonna be \$31- And I would like to add the dental plan. Dental? Mm-hmm. And what else? That's, uh, that's it, I, I think. Okay, so we got VIP Plus, which is medical, and a dental plan. That correct? Uh-huh, correct. Okay, so the total weekly deduction is gonna be \$35.24. Okay. Please... Okay, give me just a minute. I'm sorry, I'm still waiting. Oh, my goodness. Okay, please allow to one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following month that's when your coverage became active. And you're gonna receive an ID card by the end of that week. Once you see the first deduction by the end of the following week, that's when you're gonna see your, uh, ID card. Please remember your, um, these two plans that you have enrolled at are under Section 125. That is an IRS regulation. Um, what that means is that you are allowed to pay with pre-tax dollars for those plans, but you're not allowed to make any cancellations or upgrades unless your company has an open enrollment period, or if you have a qualified life event. Yes, yes. Mm-hmm. Mm-hmm. Okay. Uh, one more thing. Uh- Sure. This is, this is, uh, to avoid all the, um, penalties if you don't, if you don't have any medical- The insurance. Um. Well- Okay. What you mean is it ACA compliant? Uh-huh. Okay, Affordable Care Act. The only one that is ACA compliant is the preventive care plan, the MEC TeleRx. Oh, and this one is not? No, the VIP is not. So that means that I have to enroll to another one to, to compliant, to compliant with the IRS? Yes, to com- to comply with that, uh, the only plan that, um, has everything what they ask we enroll at is the Stay Healthy MEC TeleRx, which is the preventive care plan. You

are allowed to enroll on one of the VIPs. That means one of the medicals and the, the preventive care, the Stay Healthy MEC, or just the Stay Healthy MEC, or just the, any of the VIPs. So, you can mix them and play with them as you want. Like if you want just the, the, the one that you need to be compliant with the ACA, with the Affordable Care Act. So, if you just want to evade the- those penalties, you just need to enroll on the, on the MEC TeleRx. But if you want to enroll on- I would like to do that. Like to do that also? Yeah, I would like to do that. Yeah. Okay, just remember that, um, that ACA compliant plan, that one does not cover any doctor visitations. It's just prevention, okay? Okay, that's fine. Uh, and how much do I pay on that one? Okay, this one is going to be cheaper. Hold on, let me... This one- Yeah, because..... is killing me with the penalties, that's why, because I didn't..... agencies. Yeah. I gotcha. And uh- This, this MEC TelRx is going to be \$16.80 per week. Well, that's fine. And you want the dental, right? Yes. Okay, but you don't want the VIP+? Okay, I got you. No, because I need to complete with, uh, IRS. Yes, I understand you. Because they've, they, they've been charging me like \$500 per, per year. Well, this year they did. For next... No. They don't do, no. Huh. Yeah, I need to com... yeah. I mean, I'm- Okay. ... barely having a job and then, uh, paying the IRS. But- I got you. I complete understand you. Okay, so in this case, the, um, the ACA compliant plus the dental is going to be \$20.43. Hmm, cheaper than the other one. It's not... that is..... The complaint, uh, I mean, I would like to have a nice coverage, you know? But, uh... Yeah, I would love to, but it's so expensive now. I need the, uh, also to keep your job. Yeah. Yeah, everything is so expensive right now. But yeah, in that case, everything is the same, the same Section 125, uh, the same, uh, period of time for your coverage to, to become active. But, um, j- instead of the medical, you are enrolled on the MEC TelRx, which is the ACA, ACA compliant. Okay, good. All righty, sir. Other than that, is there anything else that I can help you with? No, that's it. That's my... That's it. Um, thank you for your help, Sarah. You're more than welcome, sir. Have a wonderful day and thank you for calling Benefits in a Car. All right. Sure, thank you. Thank you. Bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Yes, Sarah. My name is Claudio Romero. Hello, Mr. Romero. How may I help you? Yes, I would like to enroll on a benefits plan. Sure, um, may I have, please, the name of the company or agency that you are working with and the last four of your Social? Personal, um, staffing. Personal, okay. And, um, 85... No, sorry. 7802. Okay, Mr. Claudio Romero. And just for security purposes, sir, can you please provide your address and date of birth? 6522 Motz Street, M-O-T-Z as in zebra. Apartment Number five, Oakland, California, 90723. And what was the next question, the next thing? Your date of birth. Oh, oh, 06/04/1962. And is your email opusdei2005@sbcglobal.net? That's correct. And is your phone number 424-406-5094? Correct. Thank you very much. Okay, give me just a minute. Um... I'm sorry, I'm waiting for the system to finish downloading. That's okay now. Yeah, it's a lot of information. Yes. Okay, we good. Your hire date, November. Okay, yes today is the last day you have to enroll. Mm-hmm. Okay, so did you already know what you would like to enroll at? Yes, I would like... Okay, just

tell me what you want to be enrolled at and what, uh, what level, like if it's for an employee only, employee plus a spouse. Uh, uh, VIP, VIP Plus. VIP Plus, okay. Yeah. Is that gonna be for yourself only, with a spouse, with children? Only for myself. Only for myself, yes. Only yourself, okay. So that's gonna be \$31- And I would like to add the dental plan. Dental? Mm-hmm. And what else? That's, uh, that's it, I, I think. Okay, so we got VIP Plus, which is medical, and a dental plan. That correct? Uh-huh, correct. Okay, so the total weekly deduction is gonna be \$35.24. Okay. Please... Okay, give me just a minute. I'm sorry, I'm still waiting. Oh, my goodness. Okay, please allow to one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following month that's when your coverage became active. And you're gonna receive an ID card by the end of that week. Once you see the first deduction by the end of the following week, that's when you're gonna see your, uh, ID card. Please remember your, um, these two plans that you have enrolled at are under Section 125. That is an IRS regulation. Um, what that means is that you are allowed to pay with pre-tax dollars for those plans, but you're not allowed to make any cancellations or upgrades unless your company has an open enrollment period, or if you have a qualified life event. Yes, yes. Mm-hmm. Mm-hmm. Okay. Uh, one more thing. Uh- Sure. This is, this is, uh, to avoid all the, um, penalties if you don't, if you don't have any medical- The insurance. Um. Well- Okay. What you mean is it ACA compliant? Uh-huh. Okay, Affordable Care Act. The only one that is ACA compliant is the preventive care plan, the MEC TeleRx. Oh, and this one is not? No, the VIP is not. So that means that I have to enroll to another one to, to compliant, to compliant with the IRS? Yes, to com- to comply with that, uh, the only plan that, um, has everything what they ask we enroll at is the Stay Healthy MEC TeleRx, which is the preventive care plan. You are allowed to enroll on one of the VIPs. That means one of the medicals and the, the preventive care, the Stay Healthy MEC, or just the Stay Healthy MEC, or just the, any of the VIPs. So, you can mix them and play with them as you want. Like if you want just the, the, the one that you need to be compliant with the ACA, with the Affordable Care Act. So, if you just want to evade the- those penalties, you just need to enroll on the, on the MEC TeleRx. But if you want to enroll on- I would like to do that. Like to do that also? Yeah, I would like to do that. Yeah. Okay, just remember that, um, that ACA compliant plan, that one does not cover any doctor visitations. It's just prevention, okay? Okay, that's fine. Uh, and how much do I pay on that one? Okay, this one is going to be cheaper. Hold on, let me... This one- Yeah, because..... is killing me with the penalties, that's why, because I didn't..... agencies. Yeah. I gotcha. And uh- This, this MEC TelRx is going to be \$16.80 per week. Well, that's fine. And you want the dental, right? Yes. Okay, but you don't want the VIP+? Okay, I got you. No, because I need to complete with, uh, IRS. Yes, I understand you. Because they've, they, they've been charging me like \$500 per, per year. Well, this year they did. For next... No. They don't do, no. Huh. Yeah, I need to com... yeah. I mean, I'm- Okay. ... barely having a job and then, uh, paying the IRS. But- I got you. I complete understand you. Okay, so in this case, the, um, the ACA compliant plus the dental is going to be \$20.43. Hmm, cheaper than the other one. It's not... that is..... The complaint, uh, I mean, I would like to have a nice coverage, you know? But, uh... Yeah, I would love to, but it's so expensive now. I need the, uh, also to keep your job. Yeah. Yeah, everything is so expensive right now. But yeah, in that case, everything is the same, the same Section 125, uh, the same, uh, period of time for your coverage to, to became active. But, um, j- instead of the medical, you are enrolled on the MEC TelRx, which is the ACA, ACA

compliant. Okay, good. All righty, sir. Other than that, is there anything else that I can help you with? No, that's it. That's my... That's it. Um, thank you for your help, Sarah. You're more than welcome, sir. Have a wonderful day and thank you for calling Benefits in a Car. All right. Sure, thank you. Thank you. Bye.