

Transcript: VICTORIA

Taylor-4529543089537024-6110731239473152

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? I'm just, I work for MAU and I'm calling to set up my, uh, benefits. Okay. What's the last four of your Social? 4150. Okay. And your first and last name? Willis Mays. And, uh, your full mailing address and date of birth. 345 Summer Bend Road, Columbia, South Carolina, 29223. You said my, my date of birth? Yes, sir. August 17th, 1986. Phone number is 803-476-2883? Correct. And email is first initial- So- ... last name, 81786 at gmail.com? Yeah. Okay. What are you wanting to- It's W-M-A-Y-S, it's W-M-A-Y-S, 81786 at Gmail. Okay. That's what I have. What are you wanting to enroll in? Uh... What? Do you want, do you want us... Hold on, hold on for one minute. Hold on. You mean, get the emails you're supposed to? Do all y'all with the, uh, on the phone? On there. I can't do it. I'm take my phone and go do that. Can you read one of the, um, benefits off? Here you go. It was one that was offered he get preventative care as well as, um, like a routine care. Um, there's the Stay Healthy MEC Enhanced which covers the preventative and the non-preventative together. And do you know the deductible for the year? There's no deductible associated with that plan because this is not major medical insurance. So, the way that it works is like the primary care, specialist care and urgent care visits have a copay, but the rest of the- Mm-hmm. ... benefits that are under that plan, the insurance will pay us that dollar amount for a certain amount of days and he would just pay the remainder of the bill, but there's no copay, or I'm sorry, there's no, um, deductible either way. Okay, so what he pay, is that considered co-insurance or is that's just how the plan is set? I mean, that's just how the insurance works. Like I said, this is not major medical insurance, so it's not going to cover a large portion of the medical bills and it doesn't work like normal, you know, major medical insurance. Okay, what's the other option after that? What's the major medical? What was that? We don't offer any major medical plans. We offer one plan that works similar to a major medical plan. Uh, it's called the Minimum Value Plan. Uh- Uh-huh. ... the deductible associated with this plan, just to give you an example if he- ... stays in-network and he gets the plan for himself, the deductible- Mm-hmm. ... is \$6,500. Okay. So I think I'll go with the other one with the preventative care and primary care. How much is that, um, gonna be taken out of his hand? So, the Stay Healthy MEC Enhanced for employee only is \$23.13 a week. Okay. You want that? I mean, whenever is clever. I don't have a problem now. Okay. Well, then let us know if this what you want. Yeah, that's what I want to do. Okay. Um, are you wanting to enroll into anything else? No. Okay. Now, So I just need to sign here with this little stamp? So, just to let you know- I mean, I get, I get a card and stuff, right? Yes, sir. I'll go over all that information with you. So, just to let you know before I enroll you into this plan, it is under Section 125, which is basically a IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, once you're enrolled into this plan, they do put stipulations on when you're able to change or cancel. Um, so the only time you would be able

to cancel this plan specifically is during the company's open enrollment period, uh, which is today's the last day for that. Um, unless you experience a qualifying life event. All right. Um, so from here, it will take about one to two weeks for the enrollment to be processed through your payroll department. Once you see the first deduction being made out of your check, the coverage will start following Monday. And then- ... after that cards and policy information is made, um, so it t- it typically takes about seven to 10 business days to get the ID cards. Um, the preventative medical ID card is gonna be mailed- Oh, thank you. ... to you. So keep an eye on your email because the non-preventative ID card is emailed. All right. Was there anything else that you might need help with? No, I'm fine. I just want to get enrolled in a little, um, healthcare. Thank you, ma'am. You're welcome. Have a wonderful day. All right. You do the same. Thank you. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: I'm just, I work for MAU and I'm calling to set up my, uh, benefits.

Speaker speaker_0: Okay. What's the last four of your Social?

Speaker speaker_1: 4150.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Willis Mays.

Speaker speaker_0: And, uh, your full mailing address and date of birth.

Speaker speaker_1: 345 Summer Bend Road, Columbia, South Carolina, 29223. You said my, my date of birth?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: August 17th, 1986.

Speaker speaker_0: Phone number is 803-476-2883?

Speaker speaker_1: Correct.

Speaker speaker_0: And email is first initial-

Speaker speaker_1: So-

Speaker speaker_0: ... last name, 81786 at gmail.com?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. What are you wanting to-

Speaker speaker_1: It's W-M-A-Y-S, it's W-M-A-Y-S, 81786 at Gmail.

Speaker speaker_0: Okay. That's what I have. What are you wanting to enroll in?

Speaker speaker_1: Uh...

Speaker speaker_2: What? Do you want, do you want us...

Speaker speaker_1: Hold on, hold on for one minute. Hold on.

Speaker speaker_2: You mean, get the emails you're supposed to?

Speaker speaker_1: Do all y'all with the, uh, on the phone?

Speaker speaker_2: On there.

Speaker speaker_1: I can't do it. I'm take my phone and go do that.

Speaker speaker_3: Can you read one of the, um, benefits off?

Speaker speaker_1: Here you go.

Speaker speaker_3: It was one that was offered he get preventative care as well as, um, like a routine care.

Speaker speaker_0: Um, there's the Stay Healthy MEC Enhanced which covers the preventative and the non-preventative together.

Speaker speaker_2: And do you know the deductible for the year?

Speaker speaker_0: There's no deductible associated with that plan because this is not major medical insurance. So, the way that it works is like the primary care, specialist care and urgent care visits have a copay, but the rest of the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... benefits that are under that plan, the insurance will pay us that dollar amount for a certain amount of days and he would just pay the remainder of the bill, but there's no copay, or I'm sorry, there's no, um, deductible either way.

Speaker speaker_2: Okay, so what he pay, is that considered co-insurance or is that's just how the plan is set?

Speaker speaker_0: I mean, that's just how the insurance works. Like I said, this is not major medical insurance, so it's not going to cover a large portion of the medical bills and it doesn't work like normal, you know, major medical insurance.

Speaker speaker_2: Okay, what's the other option after that? What's the major medical? What was that?

Speaker speaker_0: We don't offer any major medical plans. We offer one plan that works similar to a major medical plan. Uh, it's called the Minimum Value Plan. Uh-

Speaker speaker_2: Uh-huh.

Speaker speaker_0: ... the deductible associated with this plan, just to give you an example if he- ... stays in-network and he gets the plan for himself, the deductible-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... is \$6,500.

Speaker speaker_2: Okay. So I think I'll go with the other one with the preventative care and primary care. How much is that, um, gonna be taken out of his hand?

Speaker speaker_0: So, the Stay Healthy MEC Enhanced for employee only is \$23.13 a week.

Speaker speaker_2: Okay. You want that?

Speaker speaker_1: I mean, whenever is clever. I don't have a problem now.

Speaker speaker_3: Okay. Well, then let us know if this what you want.

Speaker speaker_1: Yeah, that's what I want to do.

Speaker speaker_0: Okay. Um, are you wanting to enroll into anything else?

Speaker speaker_1: No.

Speaker speaker_3: Okay. Now,

Speaker speaker_4: So I just need to sign here with this little stamp?

Speaker speaker_0: So, just to let you know-

Speaker speaker_1: I mean, I get, I get a card and stuff, right?

Speaker speaker_0: Yes, sir. I'll go over all that information with you. So, just to let you know before I enroll you into this plan, it is under Section 125, which is basically a IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, once you're enrolled into this plan, they do put stipulations on when you're able to change or cancel. Um, so the only time you would be able to cancel this plan specifically is during the company's open enrollment period, uh, which is today's the last day for that. Um, unless you experience a qualifying life event.

Speaker speaker_1: All right.

Speaker speaker_0: Um, so from here, it will take about one to two weeks for the enrollment to be processed through your payroll department. Once you see the first deduction being made out of your check, the coverage will start following Monday. And then- ... after that cards and policy information is made, um, so it t- it typically takes about seven to 10 business days to get the ID cards. Um, the preventative medical ID card is gonna be mailed-

Speaker speaker_1: Oh, thank you.

Speaker speaker_0: ... to you. So keep an eye on your email because the non-preventative ID card is emailed.

Speaker speaker_1: All right.

Speaker speaker_0: Was there anything else that you might need help with?

Speaker speaker_1: No, I'm fine. I just want to get enrolled in a little, um, healthcare. Thank you, ma'am.

Speaker speaker_0: You're welcome. Have a wonderful day.

Speaker speaker_1: All right. You do the same.

Speaker speaker_0: Thank you. Bye.