Transcript: VICTORIA
Taylor-5618228833075200-5552500499070976

## **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, yes, hello. My name's Juan Alvarenga. So, um, last weekend they give me a, a, like, uh, a brochure with all the benefits. Uh, I think I'm ready to choose one. Okay. Well, what's the name of the agency you work for? Uh, Department of Personnel. And the last four of your Social? 6840. And I'm sorry, your first and last name again? Juan Alvarenga. Do you mind verifying your address and date of birth? Okay. My address 4048 Ryland Avenue, Apartment B10, the city of East Baltimore. Uh, postal code 91706. Uh, what else, what else do you ask for? Your date of birth. Oh, July 6th, 1979. Phone number is 626-274-0563. Uh, what is that? Your phone number, 626-274-0563. Yeah. That is my phone number. That's right. Okay. Email is gonna be invalid\_legacyID\_16419742@email.com. Uh... Uh, the email I give you to them was, uh, letter J, uh, A-L-V-A-R-E 903@gmail.com. Okay. I will go ahead and update that. Give me just one second. All right. Okay. Uh, what plans were you wanting to enroll into? The one where they say I can take, um, virtually, um, uh... How do you say? Uh, instead of going to the office physically, I can take it virtually. Like, it's a meeting or something with the doctor. I, I forgot the number. I think it's MEC. I think that is the name of the plan. Okay. So we have two different plans, uh, that are called MEC. There's the MEC TeleRx and then there's the MEC Enhanced. No, the first one. The MEC TeleRx? Yes. Okay. Is that all you're wanting to enroll into? Uh, additionally you, uh, you mentioned you had, like, a dental plan for a few bucks more. Yes. The dental- Oh, right. ... for employee... Yes, the dental is \$3.63 a week for employee only. Okay. Okay. I'm gonna take it. It's just for me, by the way. Okay. So you just want the MEC TeleRx and the dental for employee only? Yes. Okay. So you're looking at a total of \$20.43 a week. Mm-hmm. Okay. Now both of these plans are under Section 125, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars. Oh. Because of that, the IRS does put stipulations on when you're able to change or cancel the plans. Mm-hmm. So of course, right now you have the remainder of your open enrollment period, your personal open enrollment period, which is 30 days from the date of your first check. Mm-hmm. Outside of that, you'll have to wait for the company's open enrollment period that they have yearly to make changes or cancellations to the medical and the dental. Okay. Um, as far as the enrollment process is concerned, it will take about one to two weeks for the enrollment to be processed through your payroll. Once you see that first payroll deduction, coverage will start the following Monday. And then, um, once the coverage is active, your ID cards are made and sent to you within seven to ten business days. Mm-hmm. Okay. Was there anything else that you might need help with? No. No, I understood everything. All right. Thank you so much for... All right. You have a wonderful day. Thank you. Have a good day too. Bye-bye. 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: Uh, yes, hello. My name's Juan Alvarenga. So, um, last weekend they give me a, a, like, uh, a brochure with all the benefits. Uh, I think I'm ready to choose one.

Speaker speaker\_0: Okay. Well, what's the name of the agency you work for?

Speaker speaker\_1: Uh, Department of Personnel.

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

Speaker speaker\_1: 6840.

Speaker speaker\_0: And I'm sorry, your first and last name again?

Speaker speaker\_1: Juan Alvarenga.

Speaker speaker\_0: Do you mind verifying your address and date of birth?

Speaker speaker\_1: Okay. My address 4048 Ryland Avenue, Apartment B10, the city of East Baltimore. Uh, postal code 91706. Uh, what else, what else do you ask for?

Speaker speaker\_0: Your date of birth.

Speaker speaker\_1: Oh, July 6th, 1979.

Speaker speaker 0: Phone number is 626-274-0563.

Speaker speaker\_1: Uh, what is that?

Speaker speaker\_0: Your phone number, 626-274-0563.

Speaker speaker 1: Yeah. That is my phone number. That's right.

Speaker speaker\_0: Okay. Email is gonna be invalid\_legacyID\_16419742@email.com.

Speaker speaker\_1: Uh... Uh, the email I give you to them was, uh, letter J, uh, A-L-V-A-R-E 903@gmail.com.

Speaker speaker\_0: Okay. I will go ahead and update that. Give me just one second.

Speaker speaker\_1: All right.

Speaker speaker\_0: Okay. Uh, what plans were you wanting to enroll into?

Speaker speaker\_1: The one where they say I can take, um, virtually, um, uh... How do you say? Uh, instead of going to the office physically, I can take it virtually. Like, it's a meeting or something with the doctor. I, I forgot the number. I think it's MEC. I think that is the name of the plan.

Speaker speaker\_0: Okay. So we have two different plans, uh, that are called MEC. There's the MEC TeleRx and then there's the MEC Enhanced.

Speaker speaker\_1: No, the first one.

Speaker speaker\_0: The MEC TeleRx?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Is that all you're wanting to enroll into?

Speaker speaker\_1: Uh, additionally you, uh, you mentioned you had, like, a dental plan for a few bucks more.

Speaker speaker 0: Yes. The dental-

Speaker speaker\_1: Oh, right.

Speaker speaker\_0: ... for employee... Yes, the dental is \$3.63 a week for employee only.

Speaker speaker\_1: Okay. Okay. I'm gonna take it. It's just for me, by the way.

Speaker speaker\_0: Okay. So you just want the MEC TeleRx and the dental for employee only?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So you're looking at a total of \$20.43 a week.

Speaker speaker\_1: Mm-hmm. Okay.

Speaker speaker\_0: Now both of these plans are under Section 125, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Because of that, the IRS does put stipulations on when you're able to change or cancel the plans.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So of course, right now you have the remainder of your open enrollment period, your personal open enrollment period, which is 30 days from the date of your first check.

Speaker speaker 1: Mm-hmm.

Speaker speaker\_0: Outside of that, you'll have to wait for the company's open enrollment period that they have yearly to make changes or cancellations to the medical and the dental.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, as far as the enrollment process is concerned, it will take about one to two weeks for the enrollment to be processed through your payroll. Once you see that first

payroll deduction, coverage will start the following Monday. And then, um, once the coverage is active, your ID cards are made and sent to you within seven to ten business days.

Speaker speaker\_1: Mm-hmm. Okay.

Speaker speaker\_0: Was there anything else that you might need help with?

Speaker speaker\_1: No. No, I understood everything.

Speaker speaker\_0: All right.

Speaker speaker\_1: Thank you so much for...

Speaker speaker\_0: All right. You have a wonderful day.

Speaker speaker\_1: Thank you. Have a good day too. Bye-bye.

Speaker speaker\_0: Thank you. Bye.