

Transcript: VICTORIA

Taylor-5641010408767488-6030723795828736

Full Transcript

Thank you for calling Benefits on a Card. This, this is Diane. How can I help you? Yeah. So I'm just called from Justin, uh, regarding to my, uh, adding the dependents on my health in-health insurance. Okay. Let me pull up your file. What's the name of the agency you work for? Uh, Mau, M-A-U. And the last four of your social? 2793. Okay. And I'm sorry, your first and last name? Uh, first name Sean, last name Dough. Okay, gotcha here. Uh, do you mind verifying your address and date of birth? Yes. Uh, 124, 121 North Point Drive, uh, Lexington, uh, South Carolina 29072. Date of birth, 6/25/75. Okay. And then what's the apartment number? 703? Uh, yes, that's correct. I forgot the apartment number. Okay. No, you're fine. Um, let's see, phone number 727-239-9986. Yes. All right, and then email is, uh, hawkeyes4986@gmail.com. Yes, that's correct. Okay. Let's see. So it looks like on the enrollment form you filled out, you selected the EnsurePlus Basics, dental and the vision for employee plus spouse? Yes. Okay. Um, so let me just switch over. Do you have your spouse's information, like their name, date of birth and social? Uh, yeah. Okay. Give me a few seconds. Okay. What is their name? Uh, my wife's name is, uh, H-O-A first name, Hoa. And her last name is D-U, as in union, O-N, as in nick, and G, as in Gary. Okay. Date of birth? Date of birth, 4/18/1977. And then social. Um, 65354... I mean, yeah, 546431. All right. Um, so just to let you know a couple of things. Um, so your total weekly deduction will be \$39.26 for the, uh, EnsurePlus Basics medical, dental and vision for employee plus spouse. Um- Is that the total? Uh, with the vision and the dental is 39.26? Yes. So for the EnsurePlus Basics medical, dental and vision for employee plus spouse, it comes out to a total of \$39.26 a week. Okay. So from here, um, it's gonna take about one to two weeks to be processed through your payroll. You may not see that first deduction until two weeks from now. Once you do see- Oh. ... it being deducted from your check, the coverage is going to start the following Monday. Now, once the coverage is active, that is when your ID cards are made and sent to you. So it does typically take about an additional seven to ten business days to get those. Your medical and your... or I'm sorry, your dental and your vision, those ID cards are mailed to your address, and then the medical is gonna be emailed to you from the carrier. Oh, okay. So it's like a virtual card, right? Yeah. You should be able to print it out if you need it, or you could just... I don't know if your provider's office will allow just, like, a forwarded copy to them by email. But, if you print it out it's the same. Just like a... Is there, like, an app, like a print-in in the phone, like an app? Mm. I am not aware of the specific app. But there might be, once you get the card, I believe there's a website that you can go onto and set up your account with them. Okay. Mm-hmm. All the instructions though should be on the ID card for that. Oh, okay. Okay. Yes, sir. Uh, was there anything else you might need help with? Um, no, I think that's all I, uh, uh, what they call me for, but, uh, to get it set up, get it started, yeah. That's all I need. Yeah. All righty. Well, you have a wonderful day. Okay. You too. Thank you. Bye-bye. Oh, let

me... Uh, sir- Yeah. ... are you still there? Yes. I, I'm so sorry. I forgot one other thing. So, um, all three of these plans, the medical, the dental, um, and the vision, they are under Section 125. Basically that is a IRS code that allows you to pay your share of the premium with pre-tax dollars. Now, because of that, the IRS does put stipulations on when you're able to change or cancel these plans. So, of course, you'll have 30 days from the date of your first check to get enrolled, make any changes or cancellations needed. So you have that 30-day window. Now, once you're outside of that 30-day window, the only other time you'll be able to change or cancel these plans is during the company's open enrollment period that they have on a yearly basis. Um, now, if you experience something like a qualifying life event, um, you know, that is the exception. Within 30 days of that life event, you would have to contact us and submit the documentation for it. But pretty much, the only ti- two times you're able to cancel or change these plans is within your personal open enrollment period, or the company open enrollment period. Mm-hmm. All right. Good to know. 30 days, uh, make changes. Yes, sir. Um, I think that sounds... that's good enough. Uh, is, is there, like, a penalty if you don't have health insurance with the IRS? Hmm, that you might want to verify with your, your local, um, you know, your local government. I'm not aware of the local requirements, to be honest with you. Okay. All right. Appreciate your help. Thank you. You're welcome. Have a good day. You too. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Yeah. So I'm just called from Justin, uh, regarding to my, uh, adding the dependents on my health in- health insurance.

Speaker speaker_0: Okay. Let me pull up your file. What's the name of the agency you work for?

Speaker speaker_1: Uh, Mau, M-A-U.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 2793.

Speaker speaker_0: Okay. And I'm sorry, your first and last name?

Speaker speaker_1: Uh, first name Sean, last name Dough.

Speaker speaker_0: Okay, gotcha here. Uh, do you mind verifying your address and date of birth?

Speaker speaker_1: Yes. Uh, 124, 121 North Point Drive, uh, Lexington, uh, South Carolina 29072. Date of birth, 6/25/75.

Speaker speaker_0: Okay. And then what's the apartment number? 703?

Speaker speaker_1: Uh, yes, that's correct. I forgot the apartment number.

Speaker speaker_0: Okay. No, you're fine. Um, let's see, phone number 727-239-9986.

Speaker speaker_1: Yes.

Speaker speaker_0: All right, and then email is, uh, hawkeyes4986@gmail.com.

Speaker speaker_1: Yes, that's correct.

Speaker speaker_0: Okay. Let's see. So it looks like on the enrollment form you filled out, you selected the EnsurePlus Basics, dental and the vision for employee plus spouse?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so let me just switch over. Do you have your spouse's information, like their name, date of birth and social?

Speaker speaker_1: Uh, yeah.

Speaker speaker_0: Okay. Give me a few seconds. Okay. What is their name?

Speaker speaker_1: Uh, my wife's name is, uh, H-O-A first name, Hoa. And her last name is D-U, as in union, O-N, as in nick, and G, as in Gary.

Speaker speaker_0: Okay. Date of birth?

Speaker speaker_1: Date of birth, 4/18/1977.

Speaker speaker_0: And then social.

Speaker speaker_1: Um, 65354... I mean, yeah, 546431.

Speaker speaker_0: All right. Um, so just to let you know a couple of things. Um, so your total weekly deduction will be \$39.26 for the, uh, EnsurePlus Basics medical, dental and vision for employee plus spouse. Um-

Speaker speaker_1: Is that the total? Uh, with the vision and the dental is 39.26?

Speaker speaker_0: Yes. So for the EnsurePlus Basics medical, dental and vision for employee plus spouse, it comes out to a total of \$39.26 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: So from here, um, it's gonna take about one to two weeks to be processed through your payroll. You may not see that first deduction until two weeks from now. Once you do see-

Speaker speaker_1: Oh.

Speaker speaker_0: ... it being deducted from your check, the coverage is going to start the following Monday. Now, once the coverage is active, that is when your ID cards are made and sent to you. So it does typically take about an additional seven to ten business days to get those. Your medical and your... or I'm sorry, your dental and your vision, those ID cards are

mailed to your address, and then the medical is gonna be emailed to you from the carrier.

Speaker speaker_1: Oh, okay. So it's like a virtual card, right?

Speaker speaker_0: Yeah. You should be able to print it out if you need it, or you could just... I don't know if your provider's office will allow just, like, a forwarded copy to them by email. But, if you print it out it's the same.

Speaker speaker_1: Just like a... Is there, like, an app, like a print-in in the phone, like an app?

Speaker speaker_0: Mm. I am not aware of the specific app. But there might be, once you get the card, I believe there's a website that you can go onto and set up your account with them.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm. All the instructions though should be on the ID card for that.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: Yes, sir. Uh, was there anything else you might need help with?

Speaker speaker_1: Um, no, I think that's all I, uh, uh, what they call me for, but, uh, to get it set up, get it started, yeah. That's all I need. Yeah.

Speaker speaker_0: All righty. Well, you have a wonderful day.

Speaker speaker_1: Okay. You too. Thank you. Bye-bye.

Speaker speaker_0: Oh, let me... Uh, sir-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... are you still there?

Speaker speaker_1: Yes.

Speaker speaker_0: I, I'm so sorry. I forgot one other thing. So, um, all three of these plans, the medical, the dental, um, and the vision, they are under Section 125. Basically that is a IRS code that allows you to pay your share of the premium with pre-tax dollars. Now, because of that, the IRS does put stipulations on when you're able to change or cancel these plans. So, of course, you'll have 30 days from the date of your first check to get enrolled, make any changes or cancellations needed. So you have that 30-day window. Now, once you're outside of that 30-day window, the only other time you'll be able to change or cancel these plans is during the company's open enrollment period that they have on a yearly basis. Um, now, if you experience something like a qualifying life event, um, you know, that is the exception. Within 30 days of that life event, you would have to contact us and submit the documentation for it. But pretty much, the only ti- two times you're able to cancel or change these plans is within your personal open enrollment period, or the company open enrollment period.

Speaker speaker_1: Mm-hmm. All right. Good to know. 30 days, uh, make changes.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Um, I think that sounds... that's good enough. Uh, is, is there, like, a penalty if you don't have health insurance with the IRS?

Speaker speaker_0: Hmm, that you might want to verify with your, your local, um, you know, your local government. I'm not aware of the local requirements, to be honest with you.

Speaker speaker_1: Okay. All right. Appreciate your help. Thank you.

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

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye-bye.