

Transcript: VICTORIA

Taylor-6435003829108736-6425400785551360

Full Transcript

Thank you for calling Benefits on the Card. This is Victoria. How can I help you? Yeah, it's ... So I was calling you because, uh, I've started working with MAU like a month ago. And they gave me, uh, a booklet about, uh, insurance, health insurance and all of that. But I haven't had time to call. And I was, uh, calling 'cause I wanted to add it on. Okay. What's the last four digits of your Social? Uh, 6000. And your first and last name? Uh, my name is Jose Salgado. Do you mind verifying your address and date of birth? Yeah. Date of birth is, uh, December 7th, 2001. And my address is, uh, 135 New Hope Drive and that's in Dallas, Georgia. Phone number's 616-6471? Yes. Email is gonna be your last name.jr@icloud.com? It's, uh, J-S. Oh, so it should be your last name.jS@icloud.com? Yes. Okay. Do you know what you're wanting to enroll into? Uh, no. That's what I was also calling to see what are the different plans. Do you not have the benefits guide? Uh, yes, but I really don't understand like what the difference between each of them. Okay. So the Stay Healthy MEC is basically a preventative medical plan. It covers your preventative care at 100% as long as you stay in network. Yeah. That's things like the yearly physicals, vaccinations and preventative screenings. Okay. But that's all that the Stay Healthy is gonna cover. Okay. We then have our Hospital Indemnity Plans, the Ensure Plus and the Ensure Plus Enhanced. Okay. Neither of these plans will cover preventative care like the Stay Healthy does. Okay. But they do provide coverage for things like being admitted to the hospital, having to go to the emergency room or a physician's office. Um... Okay. There's a few additional benefits on there, but the benefit guide will lay those out for you. Okay. The only difference is the Ensure Plus Enhanced pays a little bit more... Yeah. ... towards hospitalization than the Plus. Okay. We also have a, um, Stay Healthy MEC Enhanced which this plan covers preventative and non-preventative together. Okay. All right. So, uh, that one, uh, sounds a bit, like, more of what I would like to get. So would that one, that one would cover, like, let's say my, uh, yearly check-ups? But it would also cover, like, if I ever needed to go to emergencies, right? Are you referring to the last one I just reviewed, the Stay Healthy Enhanced? Yes. Yes. Yes. The Stay Healthy Enhanced covers your preventative care, yearly physicals, vaccinations... Yeah. ... preventative screenings. Okay. Along with your non-preventative care which is things... Okay. ... like being admitted to the hospital. Yeah. Having to go to the doctor and things of that nature. Okay. Uh, yeah. So that one would probably, uh, catch my eye. Uh, you know what the cost would be for that would be? The MEC Enhanced is \$23.13 a week for employee only. Okay, yeah. Uh, is that for, like, the enhanced one now? So, uh, \$23. I have a question, uh, about that. So, uh, I have a little sister which I would like to add her. Is there any way I could? Do you have custody over her? No. Okay. Yeah, unfortunately there's not a way for us to do that. Okay. All right. So it'll only be for me, right? Correct. All right. So, yeah. Okay. So, uh, yeah, I would like to go ahead and add that one, the one you said, uh, Stay Healthy Enhanced one. Okay. Are you wanting to

enroll into anything else? Uh, yes. Can I also... Give me a spec. Let me look over again which other things. So, uh, can I add the vision and dental? Okay. Yeah, 'cause th- those are, those are additional, right? Correct. Yeah, yeah. Okay. All right. Yeah. So what would it be for that, adding those two in? So the MEC Enhanced, the dental and the vision for employee only comes out to a total of \$28.79 a week. All right. Yeah. I'll go ahead and add that. Okay. Now I do want to let you know, all three of these plans are under Section 125. That is an IRS code that allows you to, um, pay your share of the premiums with pre-tax, um, dollars. Okay. Because of that, the IRS puts stipulations on when you're able to change or cancel the plans once you're enrolled. All right. So your personal open enrollment period is actually ending over the weekend, uh... Okay. ... on Sunday, March 16th. You have until then to change or cancel the plans. All right. Now, we are on the weekends, so any changes or cancellations you need to make past 8:00 PM tonight, you will need to do so online. Okay. All right. Um, you will not be able to change or cancel the plans unless it's within the company's open enrollment period and they do have that yearly. Okay. All right. Um, now the, uh, actual enrollment can take about one to two weeks to be processed through your payroll department. Uh, so once you see that first deduction being ... coverage will start the following Monday. And then once the coverage is active, your ID cards are made and sent to you. Now, the majority of your ID cards are gonna be mailed. You're gonna get your preventative medical ID card by mail. You're gonna get the dental and vision by mail. But also keep an eye on your email 'cause you will get the non-preventative medical ID card sent to your email. Okay. Sure. Uh, did you have any other questions for me? No, that would be it. All righty. You have a wonderful night. Uh, you too. Thanks. Thank you. Bye-bye. Thank you, bye.

Conversation Format

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

Speaker speaker_1: Yeah, it's ... So I was calling you because, uh, I've started working with MAU like a month ago. And they gave me, uh, a booklet about, uh, insurance, health insurance and all of that. But I haven't had time to call. And I was, uh, calling 'cause I wanted to add it on.

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

Speaker speaker_1: Uh, 6000.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Uh, my name is Jose Salgado.

Speaker speaker_0: Do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. Date of birth is, uh, December 7th, 2001. And my address is, uh, 135 New Hope Drive and that's in Dallas, Georgia.

Speaker speaker_0: Phone number's 616-6471?

Speaker speaker_1: Yes.

Speaker speaker_0: Email is gonna be your last name.jr@icloud.com?

Speaker speaker_1: It's, uh, J-S.

Speaker speaker_0: Oh, so it should be your last name.jS@icloud.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Do you know what you're wanting to enroll into?

Speaker speaker_1: Uh, no. That's what I was also calling to see what are the different plans.

Speaker speaker_0: Do you not have the benefits guide?

Speaker speaker_1: Uh, yes, but I really don't understand like what the difference between each of them.

Speaker speaker_0: Okay. So the Stay Healthy MEC is basically a preventative medical plan. It covers your preventative care at 100% as long as you stay in network.

Speaker speaker_1: Yeah.

Speaker speaker_0: That's things like the yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: But that's all that the Stay Healthy is gonna cover.

Speaker speaker_1: Okay.

Speaker speaker_0: We then have our Hospital Indemnity Plans, the Ensure Plus and the Ensure Plus Enhanced.

Speaker speaker_1: Okay.

Speaker speaker_0: Neither of these plans will cover preventative care like the Stay Healthy does.

Speaker speaker_1: Okay.

Speaker speaker_0: But they do provide coverage for things like being admitted to the hospital, having to go to the emergency room or a physician's office. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: There's a few additional benefits on there, but the benefit guide will lay those out for you.

Speaker speaker_1: Okay.

Speaker speaker_0: The only difference is the Ensure Plus Enhanced pays a little bit more...

Speaker speaker_1: Yeah.

Speaker speaker_0: ... towards hospitalization than the Plus.

Speaker speaker_1: Okay.

Speaker speaker_0: We also have a, um, Stay Healthy MEC Enhanced which this plan covers preventative and non-preventative together.

Speaker speaker_1: Okay. All right. So, uh, that one, uh, sounds a bit, like, more of what I would like to get. So would that one, that one would cover, like, let's say my, uh, yearly check-ups? But it would also cover, like, if I ever needed to go to emergencies, right?

Speaker speaker_0: Are you referring to the last one I just reviewed, the Stay Healthy Enhanced?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Yes. The Stay Healthy Enhanced covers your preventative care, yearly physicals, vaccinations...

Speaker speaker_1: Yeah.

Speaker speaker_0: ... preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: Along with your non-preventative care which is things...

Speaker speaker_1: Okay.

Speaker speaker_0: ... like being admitted to the hospital.

Speaker speaker_1: Yeah.

Speaker speaker_0: Having to go to the doctor and things of that nature.

Speaker speaker_1: Okay. Uh, yeah. So that one would probably, uh, catch my eye. Uh, you know what the cost would be for that would be?

Speaker speaker_0: The MEC Enhanced is \$23.13 a week for employee only.

Speaker speaker_1: Okay, yeah. Uh, is that for, like, the enhanced one now? So, uh, \$23. I have a question, uh, about that. So, uh, I have a little sister which I would like to add her. Is there any way I could?

Speaker speaker_0: Do you have custody over her?

Speaker speaker_1: No.

Speaker speaker_0: Okay. Yeah, unfortunately there's not a way for us to do that.

Speaker speaker_1: Okay. All right. So it'll only be for me, right?

Speaker speaker_0: Correct.

Speaker speaker_1: All right. So, yeah. Okay. So, uh, yeah, I would like to go ahead and add that one, the one you said, uh, Stay Healthy Enhanced one.

Speaker speaker_0: Okay. Are you wanting to enroll into anything else?

Speaker speaker_1: Uh, yes. Can I also... Give me a spec. Let me look over again which other things. So, uh, can I add the vision and dental?

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah, 'cause th- those are, those are additional, right?

Speaker speaker_0: Correct.

Speaker speaker_1: Yeah, yeah. Okay. All right. Yeah. So what would it be for that, adding those two in?

Speaker speaker_0: So the MEC Enhanced, the dental and the vision for employee only comes out to a total of \$28.79 a week.

Speaker speaker_1: All right. Yeah. I'll go ahead and add that.

Speaker speaker_0: Okay. Now I do want to let you know, all three of these plans are under Section 125. That is an IRS code that allows you to, um, pay your share of the premiums with pre-tax, um, dollars.

Speaker speaker_1: Okay.

Speaker speaker_0: Because of that, the IRS puts stipulations on when you're able to change or cancel the plans once you're enrolled.

Speaker speaker_1: All right.

Speaker speaker_0: So your personal open enrollment period is actually ending over the weekend, uh...

Speaker speaker_1: Okay.

Speaker speaker_0: ... on Sunday, March 16th. You have until then to change or cancel the plans.

Speaker speaker_1: All right.

Speaker speaker_0: Now, we are on the weekends, so any changes or cancellations you need to make past 8:00 PM tonight, you will need to do so online.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: Um, you will not be able to change or cancel the plans unless it's within the company's open enrollment period and they do have that yearly.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: Um, now the, uh, actual enrollment can take about one to two weeks to be processed through your payroll department. Uh, so once you see that first deduction being ... coverage will start the following Monday. And then once the coverage is active, your ID cards are made and sent to you. Now, the majority of your ID cards are gonna be mailed. You're gonna get your preventative medical ID card by mail. You're gonna get the dental and vision by mail. But also keep an eye on your email 'cause you will get the non-preventative medical ID card sent to your email.

Speaker speaker_1: Okay.

Speaker speaker_0: Sure. Uh, did you have any other questions for me?

Speaker speaker_1: No, that would be it.

Speaker speaker_0: All righty. You have a wonderful night.

Speaker speaker_1: Uh, you too. Thanks.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Thank you, bye.