

## **Transcript: Estefania**

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### **Full Transcript**

Your call was recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Centennial Cards on behalf of MAU. I'm actually looking to speak with Miss Kim. Okay. H-hello? MAU? Oh. Hello? Hi. Hey. We're calling because we're currently processing an enrollment form that you filled out on February the 28th for the healthcare benefits that MAU offers. Um, you didn't select any of the plans, but you didn't also select to not participate, so I was actually wondering, did you mean to, um, decline the coverage or did you, did you want to enroll? I sort of Can you talk to my husband and hear normal and me? Yeah. Yeah. Yeah. That's fine. Okay? Mm-hmm. Yes. Yes. That's fine. Okay. Okay. Hello? Hey. Good afternoon. Um, I was telling her that we're currently processing the enrollment form that she filled out on February for the healthcare benefits that the staffing agency- Correct. ... offers. Um, she didn't select any of the plans, but she also didn't select not to participate. So I was actually- Right. ... wondering if she wanted to enroll or if she wanted to decline the coverage. Uh, the, the reason that, uh, that we did that because, uh, I, I want to find out more about the in- in- insurance coverage, uh- Mm-hmm. ... like what, what it, what, what it covers and, and, and all that. Uh, and, and, and which doctor, uh, because I'm not, uh, I'm not too, too familiar with, with, with the in- in- insurance company or, or, or, or the product that, that y'all offer. Mm-hmm. Okay. Yeah, that's fine. Um, did you want me to go over any of the plans? So it's, it's not a major medical plan, none of the plans that we offer. Okay. Um, so..... And they, depending on the plan that you select, some of them do require you to only stay within the network and only use their doctors and clinics, but some of them don't. So it just depends on what you select, um, but it's not a major- Okay. ... medical plan. Uh, let, let, me ask you this. Uh, if, if, if, if we chose not to, uh, be enrolled and insured, uh, how about the dentist? Uh, is, is she able to, if, if she chose to, to get the dental coverage or no? Yeah. She, she doesn't have to get the medical if she doesn't want to. They do offer dental. If you just wanted to be enrolled into dental, she could, um, enroll into dental by itself. She doesn't have to be enrolled in the medicals if she doesn't want to. Um, if she just wants to add- And, and- ... on the add-on, she can do that as well. Yeah. Uh, how much are, are the dental for her, for her, her and the wife? Um, so the only dental plan, for the dental plan- Okay. ... for employee spouse, it would be \$6.77, um, weekly from her paycheck. So she, they would be deducting \$6.77 from her paycheck weekly. And I was gonna tell you that for the dental plan, it is under a IRS regulation, as well as dental, vision, and the medical plans. They're under a IRS regulation called Section 125. So Section 125 allows you to pay these plans with pre-tax dollars. However, if you do want to cancel the plan in the future or, um, change the level of dependency, so let's say she wants to go to employee only or employee and child, employee and family after enrolling for employee and spouse, the only times that she could make a cancellation or a change to those plans are within her first 30 days of receiving her paycheck.

If she p- passes the 30 days, the next period would be within company open enrollment, which I believe for them it's held in December. Okay. Uh, but, uh, which, uh, uh, dental, uh, company do y'all use? So you actually have to call, um, a phone number, and they'll actually give you the providers that you can go to, I believe. No. I mean, uh, is, is, is it, is it Delta Dental or, or.....? So I have the list of the providers. No. No. I mean, the, the, uh, in- insurance, um, the, the, the dental- Oh. It's, um, it's- ... in insurance. ... it's, um, through American Public Life and Network District. Oh. Okay. Uh, go, go ahead then, uh, just, uh, just offer the, uh, the, uh, plan. Okay. And just so you know, she en- she has 30 days from the time that she receives her first check to give us a call if she does change her mind. Okay. Okay? After those 30 days- Okay. ... if she doesn't call us, she will have to wait for the next company open enrollment, which is in December. Okay? Okay. Okay. I mean, that's, that's fine. Okay. Well, thank you for your time. I hope you have a great day. Okay. You too. Thank you. Thank you.

## Conversation Format

Speaker speaker\_0: Your call was recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Centennial Cards on behalf of MAU. I'm actually looking to speak with Miss Kim.

Speaker speaker\_1: Okay. H- hello? MAU?

Speaker speaker\_2: Oh. Hello? Hi.

Speaker speaker\_0: Hey. We're calling because we're currently processing an enrollment form that you filled out on February the 28th for the healthcare benefits that MAU offers. Um, you didn't select any of the plans, but you didn't also select to not participate, so I was actually wondering, did you mean to, um, decline the coverage or did you, did you want to enroll?

Speaker speaker\_1: I sort of

Speaker speaker\_3: Can you talk to my husband and hear normal and me?

Speaker speaker\_0: Yeah. Yeah. Yeah. That's fine.

Speaker speaker\_3: Okay? Mm-hmm.

Speaker speaker\_4: Yes. Yes. That's fine.

Speaker speaker\_3: Okay. Okay.

Speaker speaker\_4: Hello?

Speaker speaker\_0: Hey. Good afternoon. Um, I was telling her that we're currently processing the enrollment form that she filled out on February for the healthcare benefits that the staffing agency-

Speaker speaker\_4: Correct.

Speaker speaker\_0: ... offers. Um, she didn't select any of the plans, but she also didn't select not to participate. So I was actually-

Speaker speaker\_4: Right.

Speaker speaker\_0: ... wondering if she wanted to enroll or if she wanted to decline the coverage.

Speaker speaker\_1: Uh, the, the reason that, uh, that we did that because, uh, I, I want to find out more about the in- in- insurance coverage, uh-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... like what, what it, what, what it covers and, and, and all that. Uh, and, and, and which doctor, uh, because I'm not, uh, I'm not too, too familiar with, with, with the in- in- insurance company or, or, or, or the product that, that y'all offer.

Speaker speaker\_0: Mm-hmm. Okay. Yeah, that's fine. Um, did you want me to go over any of the plans? So it's, it's not a major medical plan, none of the plans that we offer.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so..... And they, depending on the plan that you select, some of them do require you to only stay within the network and only use their doctors and clinics, but some of them don't. So it just depends on what you select, um, but it's not a major-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... medical plan.

Speaker speaker\_1: Uh, let, let, me ask you this. Uh, if, if, if, if we chose not to, uh, be enrolled and insured, uh, how about the dentist? Uh, is, is she able to, if, if she chose to, to get the dental coverage or no?

Speaker speaker\_0: Yeah. She, she doesn't have to get the medical if she doesn't want to. They do offer dental. If you just wanted to be enrolled into dental, she could, um, enroll into dental by itself. She doesn't have to be enrolled in the medicals if she doesn't want to. Um, if she just wants to add-

Speaker speaker\_1: And, and-

Speaker speaker\_0: ... on the add-on, she can do that as well.

Speaker speaker\_1: Yeah. Uh, how much are, are the dental for her, for her, her and the wife?

Speaker speaker\_0: Um, so the only dental plan, for the dental plan-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... for employee spouse, it would be \$6.77, um, weekly from her paycheck. So she, they would be deducting \$6.77 from her paycheck weekly. And I was

gonna tell you that for the dental plan, it is under a IRS regulation, as well as dental, vision, and the medical plans. They're under a IRS regulation called Section 125. So Section 125 allows you to pay these plans with pre-tax dollars. However, if you do want to cancel the plan in the future or, um, change the level of dependency, so let's say she wants to go to employee only or employee and child, employee and family after enrolling for employee and spouse, the only times that she could make a cancellation or a change to those plans are within her first 30 days of receiving her paycheck. If she p- passes the 30 days, the next period would be within company open enrollment, which I believe for them it's held in December.

Speaker speaker\_1: Okay. Uh, but, uh, which, uh, uh, dental, uh, company do y'all use?

Speaker speaker\_0: So you actually have to call, um, a phone number, and they'll actually give you the providers that you can go to, I believe.

Speaker speaker\_1: No. I mean, uh, is, is, is it, is it Delta Dental or, or.....?

Speaker speaker\_0: So I have the list of the providers.

Speaker speaker\_1: No. No. I mean, the, the, uh, in- insurance, um, the, the, the dental-

Speaker speaker\_0: Oh. It's, um, it's-

Speaker speaker\_1: ... in insurance.

Speaker speaker\_0: ... it's, um, through American Public Life and Network District.

Speaker speaker\_1: Oh. Okay. Uh, go, go ahead then, uh, just, uh, just offer the, uh, the, uh, plan.

Speaker speaker\_0: Okay. And just so you know, she en- she has 30 days from the time that she receives her first check to give us a call if she does change her mind.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? After those 30 days-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if she doesn't call us, she will have to wait for the next company open enrollment, which is in December. Okay?

Speaker speaker\_1: Okay. Okay. I mean, that's, that's fine.

Speaker speaker\_0: Okay. Well, thank you for your time. I hope you have a great day.

Speaker speaker\_1: Okay. You too. Thank you.

Speaker speaker\_0: Thank you.