

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. This is ... I got a call about my, um, insurance, health insurance. Yes, ma'am. Um, what- And I'm- ... staffing agency do you work for? MAU. Okay. And then I just need the last four of your Social. 2-0-8-1. You said 2-0-8-1? Yes. Okay. And then what was your last name? Jenkins. Okay. And then for security purposes, I do need you to verify the address that I have on file, as well as your date of birth. 2020 7 Monty Lane, Granite Hill, South Carolina 29829, August 24th at 10:00 AM. Okay, thank you. It's 803-967-0803, your phone number? Yes. All right. Thank you, ma'am. All right. So, it looks like the reason why we called you is because, um... Give me one second. Let me verify. It looks like you selected multiple medical plans that can't be combined. Um- Right. You selected the Stay Healthy plan, which is only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings. But it doesn't cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. You also selected the Stay Healthy MEC Enhanced. So the Enhanced does cover preventatives, which would be a physical, your annuals, some vaccines, some STD and cancer screenings. And it also covers doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So it covers those benefits, but it does require you to stay within the network. And it does require copays. Um... Yes, so that's the one I had wanted. I couldn't go back and click off the other ones, so... Oh, okay. Okay. Yeah, I want to get that. So if you want, I can... Gotcha. And then, um, did you have any question regarding any of the plans that you selected? Uh, you also chose dental for employee plus child, term life for employee only, vision for employee plus child, critical illness employee plus child, uh, group accident employee only, and then I'm gonna change the MEC Enhanced. Did you still want to keep those other ones? Yes. But I want- Gotcha. ... one that cover doctor visits and hospital visits. Okay. Give me one second. Let me go ahead and make those changes so that I can give you your week, your new weekly deduction. Okay. Um, just give me one second. Okay. So I have dental for \$9.30 weekly for employee plus child, term life for \$2.11 weekly, vision for \$4.94 for employee plus child, critical illness for \$2.83 plus, employee plus child, group accident for \$3.06 for employee plus child, and then your MEC Enhanced for \$41.95 for employee plus child. Now, it looks like it's gonna be a weekly deduction of \$64.19. Um, I do have to let you know that the medical plan, which is MEC Enhanced, dental and vision are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay dental, vision, and then your medical plan with pre-tax dollars. However, if you do wanna cancel these plans or change y- the level of dependency, like from employee plus child to employee only, something like that, to make those changes, cancellation..... be within your 30 days of receiving your first check or be within company open enrollment. Which I can see what month, um, MAU's is. So just in case you do want to

cancel dental, vision, or your medical plan, um, you would have to do it within the first 30 days or within company open enrollment which is held in December. Oh. Okay? Okay. Okay? Do they have a short term plan? And then it looks like your weekly... Um, we only have short-term. Did I select one of those, or that one? You... Let me see. No. Oh. You did not. You have, um, critical illness, group accident, vision, term life, dental and then your preventative, I mean, your MEC Enhanced, which is preventative and hospital indemnity. They do offer short-term disability, which is \$4.02. And then I can read you what that, um, offers. Let me- Okay. ... pull this real quick so I can get you some information regarding that. So, is the plan that I chose, like the health plan, is that a good one? Uh, I can't really s- give recommendations, but it is the one that covers both plans, both preventative and your actual medical side, because the other ones that they offer either cover just one or the other. So you did- Okay. ... choose the one that offers both. Um... Okay. But let me read you what that short-term disability offers. So short-term disability available for all active employees working 20 hours or more per week. So, it looks like they have a elimination period, which means that the first seven days they don't pay them to you. But after those seven days, the benefit period is 90 days and the benefit amount is \$650 per month. Okay. And that, for employees, \$4.02. Um, did you want me to go over any of the other ones that you have? No, ma'am. No? Okay. All right. And you said you wanted to add- Yes. ... that one. Okay. All right. So, it looks like that's a new weekly deduction of \$68.21. Do you allow MAU to make these weekly deductions? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction from your paycheck of \$68.21, the following Monday of this first deduction is when your plans become effective. And by that first or second week of active coverage, you should be getting your dental card, your vision card, and your MEC Enhanced card mailed out to you. And if for some reason once you become active you have like an appointment coming up and you still don't have your cards, you're welcome to contact this number and we'll be happy to email them to you. Um... Okay. And then just keep in mind, if you do want to cancel dental, vision, or your medical plan, you do have to do it within the 30 days of receiving your first check or within company open enrollment. Okay? Yes, ma'am. All right. Well, I hope you have a great day. Thank you for your time. You too. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, Stephanie. This is ... I got a call about my, um, insurance, health insurance.

Speaker speaker_0: Yes, ma'am. Um, what-

Speaker speaker_1: And I'm-

Speaker speaker_0: ... staffing agency do you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: Okay. And then I just need the last four of your Social.

Speaker speaker_1: 2-0-8-1.

Speaker speaker_0: You said 2-0-8-1?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then what was your last name?

Speaker speaker_1: Jenkins.

Speaker speaker_0: Okay. And then for security purposes, I do need you to verify the address that I have on file, as well as your date of birth.

Speaker speaker_1: 2020 7 Monty Lane, Granite Hill, South Carolina 29829, August 24th at 10:00 AM.

Speaker speaker_0: Okay, thank you. It's 803-967-0803, your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. Thank you, ma'am. All right. So, it looks like the reason why we called you is because, um... Give me one second. Let me verify. It looks like you selected multiple medical plans that can't be combined. Um-

Speaker speaker_1: Right.

Speaker speaker_0: You selected the Stay Healthy plan, which is only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screenings. But it doesn't cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. You also selected the Stay Healthy MEC Enhanced. So the Enhanced does cover preventatives, which would be a physical, your annuals, some vaccines, some STD and cancer screenings. And it also covers doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So it covers those benefits, but it does require you to stay within the network. And it does require copays. Um...

Speaker speaker_1: Yes, so that's the one I had wanted. I couldn't go back and click off the other ones, so...

Speaker speaker_0: Oh, okay. Okay.

Speaker speaker_1: Yeah, I want to get that.

Speaker speaker_0: So if you want, I can... Gotcha. And then, um, did you have any question regarding any of the plans that you selected? Uh, you also chose dental for employee plus child, term life for employee only, vision for employee plus child, critical illness employee plus child, uh, group accident employee only, and then I'm gonna change the MEC Enhanced. Did you still want to keep those other ones?

Speaker speaker_1: Yes. But I want-

Speaker speaker_0: Gotcha.

Speaker speaker_1: ... one that cover doctor visits and hospital visits.

Speaker speaker_0: Okay. Give me one second. Let me go ahead and make those changes so that I can give you your week, your new weekly deduction.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, just give me one second. Okay. So I have dental for \$9.30 weekly for employee plus child, term life for \$2.11 weekly, vision for \$4.94 for employee plus child, critical illness for \$2.83 plus, employee plus child, group accident for \$3.06 for employee plus child, and then your MEC Enhanced for \$41.95 for employee plus child. Now, it looks like it's gonna be a weekly deduction of \$64.19. Um, I do have to let you know that the medical plan, which is MEC Enhanced, dental and vision are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay dental, vision, and then your medical plan with pre-tax dollars. However, if you do wanna cancel these plans or change y- the level of dependency, like from employee plus child to employee only, something like that, to make those changes, cancellation..... be within your 30 days of receiving your first check or be within company open enrollment. Which I can see what month, um, MAU's is. So just in case you do want to cancel dental, vision, or your medical plan, um, you would have to do it within the first 30 days or within company open enrollment which is held in December.

Speaker speaker_1: Oh.

Speaker speaker_0: Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Do they have a short term plan?

Speaker speaker_0: And then it looks like your weekly... Um, we only have short-term.

Speaker speaker_1: Did I select one of those, or that one?

Speaker speaker_0: You... Let me see. No.

Speaker speaker_1: Oh.

Speaker speaker_0: You did not. You have, um, critical illness, group accident, vision, term life, dental and then your preventative, I mean, your MEC Enhanced, which is preventative and hospital indemnity. They do offer short-term disability, which is \$4.02. And then I can read you what that, um, offers. Let me-

Speaker speaker_1: Okay.

Speaker speaker_0: ... pull this real quick so I can get you some information regarding that.

Speaker speaker_1: So, is the plan that I chose, like the health plan, is that a good one?

Speaker speaker_0: Uh, I can't really s- give recommendations, but it is the one that covers both plans, both preventative and your actual medical side, because the other ones that they

offer either cover just one or the other. So you did-

Speaker speaker_1: Okay.

Speaker speaker_0: ... choose the one that offers both. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: But let me read you what that short-term disability offers. So short-term disability available for all active employees working 20 hours or more per week. So, it looks like they have a elimination period, which means that the first seven days they don't pay them to you. But after those seven days, the benefit period is 90 days and the benefit amount is \$650 per month.

Speaker speaker_1: Okay.

Speaker speaker_0: And that, for employees, \$4.02. Um, did you want me to go over any of the other ones that you have?

Speaker speaker_1: No, ma'am.

Speaker speaker_0: No? Okay. All right. And you said you wanted to add-

Speaker speaker_1: Yes.

Speaker speaker_0: ... that one. Okay. All right. So, it looks like that's a new weekly deduction of \$68.21. Do you allow MAU to make these weekly deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction from your paycheck of \$68.21, the following Monday of this first deduction is when your plans become effective. And by that first or second week of active coverage, you should be getting your dental card, your vision card, and your MEC Enhanced card mailed out to you. And if for some reason once you become active you have like an appointment coming up and you still don't have your cards, you're welcome to contact this number and we'll be happy to email them to you. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: And then just keep in mind, if you do want to cancel dental, vision, or your medical plan, you do have to do it within the 30 days of receiving your first check or within company open enrollment. Okay?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. Well, I hope you have a great day. Thank you for your time.

Speaker speaker_1: You too. Thank you.