

## **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? Uh, yeah, I got a phone call from you. You said I messed up all my ab- all my, uh, uh, benefits or whatever. Okay. It's probably regarding the enrollment forms. What staff and agency do you work for? I work for MAU. And then what are the last four of your Social? 8689. And your first and last name, please? Johnny Wallace. For security purposes, could you verify the address on file as well as the date of birth? Uh, hold on one second, please. The address is 20523rd Street, Southeast Parish, Texas. Okay. And then your birthday? 10/29/1976. 918-933-1105 is your phone number still? Yes, ma'am. Then I have... Is it broncofan.jw@gmail.com? That is correct. Okay. So it looks like the reason why they called you is because they were processing the enrollment forms for the healthcare benefits that MAU offers, and you, um, left the enrollment form blank. So they weren't sure if you actually wanted to decline the coverage. No, I want coverage. You do want coverage? Yes, ma'am. Okay. Um, would you like me to go ahead and send you the benefit guide? That benefit guide ha- it has all the plans that they offer with the prices to those plans. And if you want, I can go ahead and go over the plans with you. That'd be fine. Okay. I'm gonna go ahead and send it first. Since it is a lot of different plans, I'm gonna just go ahead and send it, and once you've received it, I'll start going over them. So, do you want- Yes, ma'am. I- Okay. I went ahead and sent it to your email. Do you mind verifying to see if you did get it? Um, yes, ma'am. And it's gonna come from an email that says info@benefitsinacard.com. Workfor- MAU Workforce Solutions Pre-Hiring Screening Task? Uh, no. Hmm. Wait. Let me, let me double-check. It's gonna say Benefits in a Card's Special Design for MAU Workforce Solutions. And it's gonna come from an email- Benefits Guide? Yes, that one. Okay. I'm opening it up right now. Okay. So they really offer different plans depending on which ones you were to select, which ones they are, how many, and if you add dependents, has a lot to do with how much the weekly deductions are from the selected plans from your paycheck. Um, were you trying to enroll with dependents or by yourself? By myself. Okay. So it looks like MAU offers four different medical plans. The first one that I'm gonna go over is called the StayHealthyMECEnhanced, which is in page number three. This plan out of the four that they offer is the only medical plan that covers both your preventative services as well as your hospital indemnity services. Meaning for preventative, it would be considered like a physical visit, your annual checkups, um, like STD screening, cancer screening, and even some counseling. That's preventative. And your hospital indemnity means by doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So this plan right here is the only one out of the four that offers both benefits. The other three, however, either just cover your preventative services or your hospital indemnity. So the StayHealthyMECEnhanced out of the four is the only one that offers both of those benefits. With this one, it does require you to make copays though. So it covers your

preventative care at 100% as long as you stay within the network. And for your primary care visits, a \$10 copay per visit would be required. You would be limited to four visits annually per person or 10 per family. For specialty care visits, a \$50 copay w- per visit would be required, and you would also be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay per visit would be required, and you would also be limited to four visits annually per person or 10 per family. Since you're covered with your preventatives- Yep. ... as well as your hospital indemnity, then that means you have two different carriers when it comes to your prescriptions. You would be covered with Elecsar and with Pharmaville. When it comes with Elecsar, for your generic prescriptions, for the pharmacy option, you will have a 30-day supply and a \$5 copayment would be required. For the mail order options, when it comes to your generic drugs, a 90-day supply would be provided and a \$15 copayment would be required. You also have prescription benefits through Pharmaville. Depending on the generic prescription that you get, you can pay up to \$10, \$20, \$30. It really just depends on the generic prescription that it is. And for the non-generics, they do offer discounts. This plan does include something called the virtual urgent care, which offers medical assistance virtually via telephone call or via, um, like a video call with medical providers. And it covers a flat fee towards your hospital indemnity services. So, for example, for surgery and hospital, it'll cover \$500 per day from that to one day.... meaning if your bill's, like, \$1,000, it would cover 500 and you would be responsible for the remaining amount- the remaining amount. And then, it also covers group accidents. So, for a hospital emergency room, they would cover a flat fee of 250. Physician office, it would cover \$50. Emergency dental work, they would cover \$50. If you select the Stay Healthy MEC Enhanced for employee only, that would be a weekly deduction of \$23.13. And like I said, this plan that I just went over is the only one out of the four that covers both your preventative and your hospital indemnity. Then the second plan that I'm going to go over, there's two different ones. There's the Ensure Plus and the Ensure Plus Enhanced. The Ensure plans are the ones that would cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. Meaning, these are your hospital indemnity plans that only cover those services. They're not going to cover your preventative services, which would be like a physical, your... any, like, annuals, STD screenings, cancer screening. That is not covered with your Ensure plans. However, with these two, you're not required to stay within the network. You could use clinics outside of the network or within the network and still be covered. Um, you do receive prescription benefits as well, but only with Pharmaville, which you can pay up to 10, 20, \$30 depending on the generic prescription that it is. And for the non-generics, they offer a discount. These two plans cover a flat fee towards your hospital indemnity services. And four areas is where the differences come. So, for your daily hospital confinement, the Ensure Plus would cover \$50 per day, while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus would cover 200 per day, while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus covers \$500, while the Ensure Plus Enhanced would cover 1,500. For surgical, the Ensure Plus would cover up to 1,000 based on surgical schedule, and the Ensure Plus Enhanced would cover up to 2,000 based on surgical schedule. Everything after that stays the exact same. So, for anesthesia benefit, both of them cover 25% of surgical benefit. Outpatient sickness, both of them cover \$75. Diagnostic testing, both of them cover 250 per year. Wellness exam, both of them cover \$75 per year. The group accident, the- the amount that they cover is the exact same as well. So, if you were to select the Ensure Plus for

an employee, it's \$17.39 from your paycheck. And the Ensure Plus Enhanced would be \$24.69. And like I said, your Ensure plans only cover hospital indemnity; they don't cover your preventative services. The last one that I'm- They sound like the first one. First one? Okay. I was going to tell you that, uh, the last plan is the Stay Healthy MEC, and that one only covers preventative and it wouldn't cover any doctor visits sick. Yeah. The first one sounds better for me. Okay. And then, um, I was also gonna inform you that for their medical plans, being the e- the two MECs, the two Ensure plans, as well as dental and vision, they're under an IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pretax dollars. However, if you do want to cancel these plans once you enroll, or if you want to, let's say, add a dependent later on, if it's under Section 125, you can only make any cancellations or changes to those plans within the first 30 days of you receiving your first check, or when the company is within company open enrollment, which for MAU, I believe it's in the month of December. So, let's say you do enroll into any of these plans that are under Section 125, and you later on want to cancel th- those plans, you would have to do it, or make any changes, you would have to do that within the first 30 days of you receiving your first check, or when the company is within company open enrollment, which for them is in the month of, um, December. Okay? I just wanted to let you know about that too, just in case. Okay. And of course, they do offer additional benefits. Um, those would be considered like your vision plan, your term life, your 24-hour group accident. All of those additional plans also have their separate deductions. So, let's say you would want to enroll into dental. Dental for employee, that's \$3.51 weekly from your paycheck. Uh, preventative visit would be covered at 100%. Something basic, like a cleansing of the teeth, that's covered at 80%. Basic restorative, so that means if they find a cavity and got to fill it, that's covered at 80%. X-rays are covered at 80%. Annual maximum for the dental plan is \$500. Um, for the dental plan, you would have to give a one-time deductible of \$50 if you were to choose the individual plan, or of 150 if you were to choose the family plan. Uh, then vision, they also have vision. For employee, that would be \$2.15 weekly. That one has its copay. So, copay for an eye exam would be \$10. Copay for lenses and frames would be 25. And your frame allowance would be \$130. And that plan, for employee, would be a weekly deduction of \$2.15. They also offer term life. For employee, that's \$2.11. Behavioral health for employee is \$1.50. Identity protection for employee is \$1.98. Critical illness with cancer benefit, the benefit amount is \$5,000. From those \$5,000, if you suffer a heart attack, 100% is covered. From those \$5,000, if you suffer coronary artery bypass surgery, 25% is covered. From those \$5,000, if you suffer permanent damage due to stroke, 100% is covered. From those \$5,000, uh, end-stage renal failure, 100% is covered. From those \$5,000, if you get permanent paralyzed due to an accidental spinal cord injury, 100% is covered. From those \$5,000 in invasive cancer, 100% is covered. Um, for employee, that plan is \$2.56. They also offer short-term disability, active for all employees working 20 hours or more per week. So, it looks like they have a elimination period of seven days, meaning that the first seven days they wouldn't pay them to you. After those seven days, the benefit amount is 90 days, and the benefit amount is \$650 per month. And for employee, that's \$4.02 weekly. And it looks like the last one would be 24-hour group accident. Hospital emergency room, they cover a flat fee of \$250. Physician office, they cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover \$250. Daily hospital confinement, they would cover \$100. Intensive care unit, \$200. AD&D; employee, up to \$15,000. Spouse, up to \$15,000. Children, up to \$7,500. Ambulance, ground

or air, they would cover \$250. Medical imaging, they would cover \$100. 24-hour group accident, weekly deduction for employees, \$2.04. Um, did you want to add any of those? Any of, like, the add-ons? I- I'm not sure what you meant, but I just need full coverage for, um, preventative and, um, the other. Okay, for hospital... Did me, did we... Um, what I meant is, like, do you want to add any of the additional benefits? 'Cause, um, they don't have a plan that already includes, like, dental and behavioral health plan. I definitely want behavioral health. Behavioral health? Okay. And that's virtual, okay? That's, like, virtual, um- Okay. ... only. And that's \$1.50 for employee. Did you want, like, dental, short term, term life, vision, critical illness, group accident? Did you want any of those? Or just those two? Um, I guess all of them. All of them? Okay. So, the dental plan for employee is \$3.51. Short-term disability is \$4.02. Term life is \$2.11. Vision is \$2.15. Critical illness is \$2.56. Group accident is \$2.04. Um, did you also want the identity protection? That's \$1.98. I think I'm good on that one. Okay. So, I have dental being \$3.51. Short-term disability, \$4.02. Term life for \$2.11. Vision for \$2.15. Critical illness for \$2.56. Group accident for \$2.04. Behavioral health for \$1.50. And then your medical plan, which is the MEC Enhanced for \$23.13. That would be a weekly deduction from their paycheck of \$41.02. Um, do you allow MAU to make these weekly deductions? Yes. Okay. And then just keep in mind that for your dental plan, your vision plan, and then your MEC Enhanced, which is your, your medical plan, um, those are under Section 125, which means you can pay these plans with pre-tax dollars. However, if you do want to add dependents later on, or if you want to cancel those plans, you would have to do it within the first 30 days of receiving your first check, or you would have to do it within the month of December once they're within company open enrollment to either cancel those or make those changes, okay? Okay. All right, and then please allow one or two weeks for MAU to start making that weekly deduction of \$41.02. Once you see that they made the first deduction of the \$41.02 from your paycheck, the following Monday of that first deduction is when these plans become effective, and then by that first week of active coverage, either that Thursday or Friday, you should be getting your dental card, your vision card, and your medical card. And if for some reason you still don't have your card and need to go to, like, a appointment, you're welcome to call this number and we can email those cards to you via email as well. Um, can I also get a- ... beneficiary from you? Um, since you chose group accident, term life, and critical illness, who do you want to put down as a beneficiary if something was to happen? My wife. What's her name? Her name is Stephanie Wallace. Okay. Do you spell her name like S-T-E-P-H-A-N-I-E or does she spell it different? No, I spell it just like that. Okay. Did you just want to put your wife? Excuse me? Did you just want to put her down? Yes, ma'am. Okay. All right, sir, you're all set. Now you just gotta start, um... Now you just really gotta wait for your staffing agency to make that first deduction from your paycheck. And once they do that first one, that following Monday is when your plans become effective, and then you should be getting your card that same week as well. Okay, awesome. Did you have any questions? Uh, do I need to sign these day, on this? No, sir, you don't. Now you just have to wait for them to start making the deductions from your paycheck. And then just in case you do want to, like... Um, at any time, you can cancel group accident, short-term disability, critical illness, term life, behavioral health. But for dental, vision, and your medical plan, if you do want to cancel those, you'd have, you would have to do it within the first 30 days of getting that first check. If not, they're gonna tell you that you have to wait till the month of December when they're back within company open enrollment to either make changes or cancel those three plans, which is

dental, vision, and then the MEC Enhanced. That'd be fine. Okay. All right, well, you're all set. Did you have any questions, comments? Oh, no, ma'am. Okay. Well, I hope you have a great day today. Thank you. Thank you. Have a nice day, sir. You too.

## 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: Uh, yeah, I got a phone call from you. You said I messed up all my ab- all my, uh, uh, benefits or whatever.

Speaker speaker\_0: Okay. It's probably regarding the enrollment forms. What staff and agency do you work for?

Speaker speaker\_1: I work for MAU.

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

Speaker speaker\_1: 8689.

Speaker speaker\_0: And your first and last name, please?

Speaker speaker\_1: Johnny Wallace.

Speaker speaker\_0: For security purposes, could you verify the address on file as well as the date of birth?

Speaker speaker\_1: Uh, hold on one second, please. The address is 20523rd Street, Southeast Parish, Texas.

Speaker speaker\_0: Okay. And then your birthday?

Speaker speaker\_1: 10/29/1976.

Speaker speaker\_0: 918-933-1105 is your phone number still?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Then I have... Is it broncofan.jw@gmail.com?

Speaker speaker\_1: That is correct.

Speaker speaker\_0: Okay. So it looks like the reason why they called you is because they were processing the enrollment forms for the healthcare benefits that MAU offers, and you, um, left the enrollment form blank. So they weren't sure if you actually wanted to decline the coverage.

Speaker speaker\_1: No, I want coverage.

Speaker speaker\_0: You do want coverage?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Um, would you like me to go ahead and send you the benefit guide? That benefit guide ha- it has all the plans that they offer with the prices to those plans. And if you want, I can go ahead and go over the plans with you.

Speaker speaker\_1: That'd be fine.

Speaker speaker\_0: Okay. I'm gonna go ahead and send it first. Since it is a lot of different plans, I'm gonna just go ahead and send it, and once you've received it, I'll start going over them. So, do you want-

Speaker speaker\_1: Yes, ma'am. I-

Speaker speaker\_0: Okay. I went ahead and sent it to your email. Do you mind verifying to see if you did get it?

Speaker speaker\_1: Um, yes, ma'am.

Speaker speaker\_0: And it's gonna come from an email that says info@benefitsinacard.com.

Speaker speaker\_1: Workfor- MAU Workforce Solutions Pre-Hiring Screening Task?

Speaker speaker\_0: Uh, no. Hmm. Wait. Let me, let me double-check. It's gonna say Benefits in a Card's Special Design for MAU Workforce Solutions. And it's gonna come from an email-

Speaker speaker\_1: Benefits Guide?

Speaker speaker\_0: Yes, that one.

Speaker speaker\_1: Okay. I'm opening it up right now.

Speaker speaker\_0: Okay. So they really offer different plans depending on which ones you were to select, which ones they are, how many, and if you add dependents, has a lot to do with how much the weekly deductions are from the selected plans from your paycheck. Um, were you trying to enroll with dependents or by yourself?

Speaker speaker\_1: By myself.

Speaker speaker\_0: Okay. So it looks like MAU offers four different medical plans. The first one that I'm gonna go over is called the StayHealthyMECEnhanced, which is in page number three. This plan out of the four that they offer is the only medical plan that covers both your preventative services as well as your hospital indemnity services. Meaning for preventative, it would be considered like a physical visit, your annual checkups, um, like STD screening, cancer screening, and even some counseling. That's preventative. And your hospital indemnity means by doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So this plan right here is the only one out of the four that offers both benefits. The other three, however, either just cover your preventative services or your hospital indemnity. So the StayHealthyMECEnhanced out of the four is the only one that offers both of those benefits. With this one, it does require you to make copays though. So it covers your preventative care at 100% as long as you stay within the network. And for your primary care

visits, a \$10 copay per visit would be required. You would be limited to four visits annually per person or 10 per family. For specialty care visits, a \$50 copay w- per visit would be required, and you would also be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay per visit would be required, and you would also be limited to four visits annually per person or 10 per family. Since you're covered with your preventatives-

Speaker speaker\_1: Yep.

Speaker speaker\_0: ... as well as your hospital indemnity, then that means you have two different carriers when it comes to your prescriptions. You would be covered with Elecsar and with Pharmaville. When it comes with Elecsar, for your generic prescriptions, for the pharmacy option, you will have a 30-day supply and a \$5 copayment would be required. For the mail order options, when it comes to your generic drugs, a 90-day supply would be provided and a \$15 copayment would be required. You also have prescription benefits through Pharmaville. Depending on the generic prescription that you get, you can pay up to \$10, \$20, \$30. It really just depends on the generic prescription that it is. And for the non-generics, they do offer discounts. This plan does include something called the virtual urgent care, which offers medical assistance virtually via telephone call or via, um, like a video call with medical providers. And it covers a flat fee towards your hospital indemnity services. So, for example, for surgery and hospital, it'll cover \$500 per day from that to one day.... meaning if your bill's, like, \$1,000, it would cover 500 and you would be responsible for the remaining amount- the remaining amount. And then, it also covers group accidents. So, for a hospital emergency room, they would cover a flat fee of 250. Physician office, it would cover \$50. Emergency dental work, they would cover \$50. If you select the Stay Healthy MEC Enhanced for employee only, that would be a weekly deduction of \$23.13. And like I said, this plan that I just went over is the only one out of the four that covers both your preventative and your hospital indemnity. Then the second plan that I'm going to go over, there's two different ones. There's the Ensure Plus and the Ensure Plus Enhanced. The Ensure plans are the ones that would cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. Meaning, these are your hospital indemnity plans that only cover those services. They're not going to cover your preventative services, which would be like a physical, your... any, like, annuals, STD screenings, cancer screening. That is not covered with your Ensure plans. However, with these two, you're not required to stay within the network. You could use clinics outside of the network or within the network and still be covered. Um, you do receive prescription benefits as well, but only with Pharmaville, which you can pay up to 10, 20, \$30 depending on the generic prescription that it is. And for the non-generics, they offer a discount. These two plans cover a flat fee towards your hospital indemnity services. And four areas is where the differences come. So, for your daily hospital confinement, the Ensure Plus would cover \$50 per day, while the Ensure Plus Enhanced would cover \$100 per day. For intensive care, the Ensure Plus would cover 200 per day, while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus covers \$500, while the Ensure Plus Enhanced would cover 1,500. For surgical, the Ensure Plus would cover up to 1,000 based on surgical schedule, and the Ensure Plus Enhanced would cover up to 2,000 based on surgical schedule. Everything after that stays the exact same. So, for anesthesia benefit, both of them cover 25% of surgical benefit. Outpatient sickness, both of them cover \$75. Diagnostic testing, both of them cover 250 per year. Wellness exam, both

of them cover \$75 per year. The group accident, the- the amount that they cover is the exact same as well. So, if you were to select the Ensure Plus for an employee, it's \$17.39 from your paycheck. And the Ensure Plus Enhanced would be \$24.69. And like I said, your Ensure plans only cover hospital indemnity; they don't cover your preventative services. The last one that I'm-

Speaker speaker\_2: They sound like the first one.

Speaker speaker\_0: First one? Okay. I was going to tell you that, uh, the last plan is the Stay Healthy MEC, and that one only covers preventative and it wouldn't cover any doctor visits sick.

Speaker speaker\_2: Yeah. The first one sounds better for me.

Speaker speaker\_0: Okay. And then, um, I was also gonna inform you that for their medical plans, being the e- the two MECs, the two Ensure plans, as well as dental and vision, they're under an IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pretax dollars. However, if you do want to cancel these plans once you enroll, or if you want to, let's say, add a dependent later on, if it's under Section 125, you can only make any cancellations or changes to those plans within the first 30 days of you receiving your first check, or when the company is within company open enrollment, which for MAU, I believe it's in the month of December. So, let's say you do enroll into any of these plans that are under Section 125, and you later on want to cancel th- those plans, you would have to do it, or make any changes, you would have to do that within the first 30 days of you receiving your first check, or when the company is within company open enrollment, which for them is in the month of, um, December. Okay? I just wanted to let you know about that too, just in case.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And of course, they do offer additional benefits. Um, those would be considered like your vision plan, your term life, your 24-hour group accident. All of those additional plans also have their separate deductions. So, let's say you would want to enroll into dental. Dental for employee, that's \$3.51 weekly from your paycheck. Uh, preventative visit would be covered at 100%. Something basic, like a cleansing of the teeth, that's covered at 80%. Basic restorative, so that means if they find a cavity and got to fill it, that's covered at 80%. X-rays are covered at 80%. Annual maximum for the dental plan is \$500. Um, for the dental plan, you would have to give a one-time deductible of \$50 if you were to choose the individual plan, or of 150 if you were to choose the family plan. Uh, then vision, they also have vision. For employee, that would be \$2.15 weekly. That one has its copay. So, copay for an eye exam would be \$10. Copay for lenses and frames would be 25. And your frame allowance would be \$130. And that plan, for employee, would be a weekly deduction of \$2.15. They also offer term life. For employee, that's \$2.11. Behavioral health for employee is \$1.50. Identity protection for employee is \$1.98. Critical illness with cancer benefit, the benefit amount is \$5,000. From those \$5,000, if you suffer a heart attack, 100% is covered. From those \$5,000, if you suffer coronary artery bypass surgery, 25% is covered. From those \$5,000, if you suffer permanent damage due to stroke, 100% is covered. From those \$5,000, uh, end-stage renal failure, 100% is covered. From those \$5,000, if you get permanent paralyzed



due to an accidental spinal cord injury, 100% is covered. From those \$5,000 in invasive cancer, 100% is covered. Um, for employee, that plan is \$2.56. They also offer short-term disability, active for all employees working 20 hours or more per week. So, it looks like they have a elimination period of seven days, meaning that the first seven days they wouldn't pay them to you. After those seven days, the benefit amount is 90 days, and the benefit amount is \$650 per month. And for employee, that's \$4.02 weekly. And it looks like the last one would be 24-hour group accident. Hospital emergency room, they cover a flat fee of \$250. Physician office, they cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover \$250. Daily hospital confinement, they would cover \$100. Intensive care unit, \$200. AD&D; employee, up to \$15,000. Spouse, up to \$15,000. Children, up to \$7,500. Ambulance, ground or air, they would cover \$250. Medical imaging, they would cover \$100. 24-hour group accident, weekly deduction for employees, \$2.04. Um, did you want to add any of those? Any of, like, the add-ons?

Speaker speaker\_3: I- I'm not sure what you meant, but I just need full coverage for, um, preventative and, um, the other.

Speaker speaker\_0: Okay, for hospital... Did me, did we... Um, what I meant is, like, do you want to add any of the additional benefits? 'Cause, um, they don't have a plan that already includes, like, dental and behavioral health plan.

Speaker speaker\_3: I definitely want behavioral health.

Speaker speaker\_0: Behavioral health? Okay. And that's virtual, okay? That's, like, virtual, um-

Speaker speaker\_3: Okay.

Speaker speaker\_0: ... only. And that's \$1.50 for employee. Did you want, like, dental, short term, term life, vision, critical illness, group accident? Did you want any of those? Or just those two?

Speaker speaker\_3: Um, I guess all of them.

Speaker speaker\_0: All of them? Okay. So, the dental plan for employee is \$3.51. Short-term disability is \$4.02. Term life is \$2.11. Vision is \$2.15. Critical illness is \$2.56. Group accident is \$2.04. Um, did you also want the identity protection? That's \$1.98.

Speaker speaker\_3: I think I'm good on that one.

Speaker speaker\_0: Okay. So, I have dental being \$3.51. Short-term disability, \$4.02. Term life for \$2.11. Vision for \$2.15. Critical illness for \$2.56. Group accident for \$2.04. Behavioral health for \$1.50. And then your medical plan, which is the MEC Enhanced for \$23.13. That would be a weekly deduction from their paycheck of \$41.02. Um, do you allow MAU to make these weekly deductions?

Speaker speaker\_3: Yes.

Speaker speaker\_0: Okay. And then just keep in mind that for your dental plan, your vision plan, and then your MEC Enhanced, which is your, your medical plan, um, those are under

Section 125, which means you can pay these plans with pre-tax dollars. However, if you do want to add dependents later on, or if you want to cancel those plans, you would have to do it within the first 30 days of receiving your first check, or you would have to do it within the month of December once they're within company open enrollment to either cancel those or make those changes, okay?

Speaker speaker\_3: Okay.

Speaker speaker\_0: All right, and then please allow one or two weeks for MAU to start making that weekly deduction of \$41.02. Once you see that they made the first deduction of the \$41.02 from your paycheck, the following Monday of that first deduction is when these plans become effective, and then by that first week of active coverage, either that Thursday or Friday, you should be getting your dental card, your vision card, and your medical card. And if for some reason you still don't have your card and need to go to, like, a appointment, you're welcome to call this number and we can email those cards to you via email as well. Um, can I also get a- ... beneficiary from you? Um, since you chose group accident, term life, and critical illness, who do you want to put down as a beneficiary if something was to happen?

Speaker speaker\_3: My wife.

Speaker speaker\_0: What's her name?

Speaker speaker\_3: Her name is Stephanie Wallace.

Speaker speaker\_0: Okay. Do you spell her name like S-T-E-P-H-A-N-I-E or does she spell it different?

Speaker speaker\_3: No, I spell it just like that.

Speaker speaker\_0: Okay. Did you just want to put your wife?

Speaker speaker\_3: Excuse me?

Speaker speaker\_0: Did you just want to put her down?

Speaker speaker\_3: Yes, ma'am.

Speaker speaker\_0: Okay. All right, sir, you're all set. Now you just gotta start, um... Now you just really gotta wait for your staffing agency to make that first deduction from your paycheck. And once they do that first one, that following Monday is when your plans become effective, and then you should be getting your card that same week as well.

Speaker speaker\_3: Okay, awesome.

Speaker speaker\_0: Did you have any questions?

Speaker speaker\_3: Uh, do I need to sign these day, on this?

Speaker speaker\_0: No, sir, you don't. Now you just have to wait for them to start making the deductions from your paycheck. And then just in case you do want to, like... Um, at any time, you can cancel group accident, short-term disability, critical illness, term life, behavioral health. But for dental, vision, and your medical plan, if you do want to cancel those, you'd

have, you would have to do it within the first 30 days of getting that first check. If not, they're gonna tell you that you have to wait till the month of December when they're back within company open enrollment to either make changes or cancel those three plans, which is dental, vision, and then the MEC Enhanced.

Speaker speaker\_3: That'd be fine.

Speaker speaker\_0: Okay. All right, well, you're all set. Did you have any questions, comments?

Speaker speaker\_3: Oh, no, ma'am.

Speaker speaker\_0: Okay. Well, I hope you have a great day today.

Speaker speaker\_3: Thank you.

Speaker speaker\_0: Thank you. Have a nice day, sir.

Speaker speaker\_3: You too.