

## Transcript: Estefania

**Acevedo-5835592619966464-6068736195477504**

### Full Transcript

Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you? How are you doing? Uh, I just have a question. I just got a message to my phone that said, unless I opted out, you will be enrolled in MEC- MEC Telirex. What is that, ma'am? So the MEC Telirex is a preventative plan that only covers things such as like your annual checkup, a physical, some vaccines, STD and cancer screening. But it does not cover urgent care, emergency room, doctor visits that's sick, nor hospitalization, nor any surgeries. So, and it does require you to only use the list of the clinics and doctors to receive coverage. So it's only for your preventative visits. Um, we are the healthcare administrators for different agencies around the nation. Some of those agencies do participate in auto-enrolling their new hires into the MEC Telirex. So by the sounds of it, you work for a staffing agency that does participate in auto-enrolling. So if you do not want to be enrolled into that plan, it's very important that you do call to opt out from the auto enrollment. Um, if not, they will automatically enroll you into the plan and start making weekly deductions from your paycheck for it. That- So it said- Mm-hmm. ... under the message, "Reply 'STOP' to opt out." Is- is that fair enough? No. Um, no. That will just stop the messages from coming into your phone. It's not gonna actually opt you out. That has happened in the past, and people think that they get opted out with the... No, you will still be charged. So I actually have to opt you out from it. Um, but I just need the I-... If you don't want to enroll, I just need the name of the staffing agency, 'cause like I said, we do administrate different agencies, and then the last four of your Social. And I just need you to verify some security questions before I can do anything to your file. Yes. Can- can we proceed with that? Yes, sir. Um, what staffing agency is it that you're with? Integrity. Okay. Let me... Just give me one second. And like I said, some of them don't participate in the auto-enrolling, but some of them do. And Integrity Trade Services is one of them. Um, ITS. Okay. And then I just need the last four of your Social. 5917. And then your first and last name, please. Eric Matthews. For security purposes, can you verify your address and date of birth? Uh, 3909 Pulaski, East Chicago, Indi- uh, East Chicago, Indiana, 46312. My birthday is 10-22-1983. Okay. I have 773-851-9208 as your phone number, and then E\_Matthews\_1@Yahoo.com. Is that up-to-date? Yes. Okay. Let's see. Okay. Um, let's see. Did you ever enroll into anything? I'm not sure. Because I see a group accident plan. It never started, but you are enrolled into it. It's \$2.04 from your paycheck. Yes, yes. Yeah, that's the only thing I enrolled in. I think that was like, uh, accidental insurance or something at the job or something. Correct. Yeah, yeah. Yes, I did that. Yes. That's the only thing I enrolled in. Did you want- Did you want to leave that still? Yeah. Y- yes, yes. Uh-huh. Yes. Okay. You just wanted to opt out from the auto-enrollment? Okay. It looks like, um, you already been opted. You must have opted out whenever you selected your plan. Feel good. Okay. No. Because that, the auto enrollment has been declined already. Um, so- Okay. ... once you decline it and let's say you get hired

again, you'll still receive those text messages because they just do that for their new hires as reminders. But it looks like you opted out already from the auto-enrollment, which was gonna be \$17.92. But you opted out and you only enrolled into group accident for \$2.04 weekly. Um, it hasn't started yet. Once you see the first deduction of the \$2.04 come out of your paycheck, the following Monday, the p- the group accident plan becomes effective. Um, so it's not effective yet 'cause they still haven't done the first deduction of the \$2.04. But once you see it come out of your paycheck the following Monday, the group accident coverage becomes effective. Um, and then you're still under your personal open enrollment. So if you did ever want to add a new plan, you would still be eligible to do so. Um, if you want, I can give you your deadline date just in case you want to know. No, that's okay. No? No, that's okay. But it's May the 14th just in case you wanted to know. Um, but yeah. Um, so yeah, you don't have to worry about the auto-enrollment 'cause it looks like you opted out when you selected that plan. So they won't enroll you into that plan whatsoever. So you can just press stop in that case if you don't want to keep receiving those reminders 'cause you're still gonna be getting them if you don't stop it from... Okay. Um, and then since you selected group accident, it looks like we are missing a beneficiary from you. So if something was to happen to you, who do you want to put down as a beneficiary? Uh, can I call back? I have to think about this. For that? Yes, sir. Okay. Yes, sir. You can. Yeah. And then there's... You just got to give them the same information you gave me 'cause they're gonna ask for the name of the agency, the last four, and then for you to verify that information. Thank you. Okay. You're welcome. Have a nice day. All right. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: How are you doing? Uh, I just have a question. I just got a message to my phone that said, unless I opted out, you will be enrolled in MEC- MEC Telirex. What is that, ma'am?

Speaker speaker\_0: So the MEC Telirex is a preventative plan that only covers things such as like your annual checkup, a physical, some vaccines, STD and cancer screening. But it does not cover urgent care, emergency room, doctor visits that's sick, nor hospitalization, nor any surgeries. So, and it does require you to only use the list of the clinics and doctors to receive coverage. So it's only for your preventative visits. Um, we are the healthcare administrators for different agencies around the nation. Some of those agencies do participate in auto-enrolling their new hires into the MEC Telirex. So by the sounds of it, you work for a staffing agency that does participate in auto-enrolling. So if you do not want to be enrolled into that plan, it's very important that you do call to opt out from the auto enrollment. Um, if not, they will automatically enroll you into the plan and start making weekly deductions from your paycheck for it. That-

Speaker speaker\_1: So it said-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... under the message, "Reply 'STOP' to opt out." Is- is that fair enough?

Speaker speaker\_0: No. Um, no. That will just stop the messages from coming into your phone. It's not gonna actually opt you out. That has happened in the past, and people think that they get opted out with the... No, you will still be charged. So I actually have to opt you out from it. Um, but I just need the I-... If you don't want to enroll, I just need the name of the staffing agency, 'cause like I said, we do administrate different agencies, and then the last four of your Social. And I just need you to verify some security questions before I can do anything to your file.

Speaker speaker\_1: Yes. Can- can we proceed with that?

Speaker speaker\_0: Yes, sir. Um, what staffing agency is it that you're with?

Speaker speaker\_1: Integrity.

Speaker speaker\_0: Okay. Let me... Just give me one second. And like I said, some of them don't participate in the auto-enrolling, but some of them do. And Integrity Trade Services is one of them. Um, ITS. Okay. And then I just need the last four of your Social.

Speaker speaker\_1: 5917.

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

Speaker speaker\_1: Eric Matthews.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: Uh, 3909 Pulaski, East Chicago, Indi- uh, East Chicago, Indiana, 46312. My birthday is 10-22-1983.

Speaker speaker\_0: Okay. I have 773-851-9208 as your phone number, and then E\_Matthews\_1@Yahoo.com. Is that up-to-date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Let's see. Okay. Um, let's see. Did you ever enroll into anything?

Speaker speaker\_1: I'm not sure.

Speaker speaker\_0: Because I see a group accident plan. It never started, but you are enrolled into it. It's \$2.04 from your paycheck.

Speaker speaker\_1: Yes, yes. Yeah, that's the only thing I enrolled in. I think that was like, uh, accidental insurance or something at the job or something.

Speaker speaker\_0: Correct. Yeah, yeah.

Speaker speaker\_1: Yes, I did that. Yes. That's the only thing I enrolled in.

Speaker speaker\_0: Did you want- Did you want to leave that still?

Speaker speaker\_1: Yeah. Y- yes, yes. Uh-huh. Yes.

Speaker speaker\_0: Okay. You just wanted to opt out from the auto-enrollment? Okay. It looks like, um, you already been opted. You must have opted out whenever you selected your plan.

Speaker speaker\_1: Feel good. Okay. No.

Speaker speaker\_0: Because that, the auto enrollment has been declined already. Um, so-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... once you decline it and let's say you get hired again, you'll still receive those text messages because they just do that for their new hires as reminders. But it looks like you opted out already from the auto-enrollment, which was gonna be \$17.92. But you opted out and you only enrolled into group accident for \$2.04 weekly. Um, it hasn't started yet. Once you see the first deduction of the \$2.04 come out of your paycheck, the following Monday, the p- the group accident plan becomes effective. Um, so it's not effective yet 'cause they still haven't done the first deduction of the \$2.04. But once you see it come out of your paycheck the following Monday, the group accident coverage becomes effective. Um, and then you're still under your personal open enrollment. So if you did ever want to add a new plant, you would still be eligible to do so. Um, if you want, I can give you your deadline date just in case you want to know.

Speaker speaker\_1: No, that's okay.

Speaker speaker\_0: No?

Speaker speaker\_1: No, that's okay.

Speaker speaker\_0: But it's May the 14th just in case you wanted to know. Um, but yeah. Um, so yeah, you don't have to worry about the auto-enrollment 'cause it looks like you opted out when you selected that plan. So they won't enroll you into that plan whatsoever. So you can just press stop in that case if you don't want to keep receiving those reminders 'cause you're still gonna be getting them if you don't stop it from...

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, and then since you selected group accident, it looks like we are missing a beneficiary from you. So if something was to happen to you, who do you want to put down as a beneficiary?

Speaker speaker\_1: Uh, can I call back? I have to think about this.

Speaker speaker\_0: For that? Yes, sir. Okay. Yes, sir. You can.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then there's... You just got to give them the same information you gave me 'cause they're gonna ask for the name of the agency, the last four, and then for you to verify that information.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Okay. You're welcome. Have a nice day.

Speaker speaker\_1: All right. You too.