

Transcript: Estefania

Acevedo-6573536054820864-4745118413701120

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hello, Stephanie? Hello? Hello? Yes. How can I help you? I just want to change my plan. You want to change your plan? Not compromising for you. I'm having a hard time hearing you. Hi, he, um... Can you hear me now? Yes, now I can. Okay. I am, I'm his wife. He was just calling to change... He works for MAU and he wanted to change his insurance plan from the, um, \$14 coverage to the coverage that, um, covers, uh, emergency and, um, like, uh, physical appointments, um... Okay. Um, I can, uh, keep talking to you. I just need to get permission from him. I just need to hear his yes. Yes. Okay. Um, could, could I ask him and then I- Yes. Hello? He's going to say yes. Um, could she talk in your behalf, please? Yes, of course. Okay, thank you. All right. And then, I just need, um, the last four of his social. 3785. Okay, thank you. And then what's his first and last name? I'm going to spell them. It's a little bit easier. L-Y-U-B-O-M-I-R and his last name is A-H-A-B-I. A-H-A-B-I. Okay. Yes. And then, um, for security purposes, I do need you to verify the birthday and then the, the address. Okay. Okay, birthday is 8/31/1995. Mm-hmm. And address is 505 Spring Meadow Road, Simpsonville, 29680. Okay, thank you. Um, is the phone number still 276-206-7959? Yes, ma'am. Okay, thank you. And then for the email, I have it as the first name, last name, gmail, @gmail.com. Is that still up to date? Yes. Yes, ma'am. Okay. Okay. And it sounds like he wants the MEC Enhanced. So the MEC Enhanced, um, that one's the one that offers those benefits which would be the preventative, that covers one physical visit a year, some vaccinations, some STD screenings, as well as some cancer screenings, and even some counseling. And in the area of the hospital, it also would cover if you get sick, needs to go to the hospital, urgent care, emergency rooms. Um, did he want me to explain that plan to him or, or do you already know about it? Yeah. No, yeah, I think we pretty much understand. Okay. It is what is the physical for, for spouse and for himself, right? Yes. So the MEC Enhanced- Okay. ... um, uh, compared to the other plans, so there's the MEC... The one that he has right now is only for preventative services, but the one that he's looking at is both hospital services and the preventative care. And that one's a weekly deduction of \$24.89 for employee. Okay. And then- Oh. ... in the area for prim- primary care visits, specialty care visits, and urgent care visits, in those three areas, he's limited to four visits annually per person, or 10 per family, and then there's co-pays in that area. So for primary care visits, it would be a \$10 copay. Specialty care visits, a \$50 copay, and urgent care visits, a \$60 copay. As long as for the preventative care, um, the area for the prescriptions, he's covered with Alexar and with Pharmaville, but for the- Okay. ... preventative prescriptions, he is required a copay. So for the pharmacy option, it would be a 30-day supply and a copay of just \$5. And then for the mail-order option, it would be a 90-day supply, and that copay would be at \$15. But the MEC Enhanced would be for preventative

care as well as the doctor visits, hospital visits. So it includes both benefits. But for that one, it's a weekly deduction of \$24.89, okay? For the plan of employee only. Um, and then for employee and- Oh, okay. ... spouse, it would be- Yes, that's what we need. It would be \$48.51. Yes, okay. Employee and spouse. Yeah, employee and spouse is \$48. Yes. Yeah, it would be my appointments as well or emergencies or anything. And it's four visits per person to, uh- Yes. ... urgent care and stuff? Right. Okay, that's great. Okay, yes. That's what we would like to do. Okay. For, uh- Okay. ... employee and spouse. And then do you still want to keep the other ones, the dental and then the term life? Uh, oh, life insurance and dental insurance. Okay, so leave it how it is but don't- Is that right? ... replace... Yes, ma'am. Yes. Yes. Is the, the, um... His dental insurance, is that a good coverage? I don't think I read the whole plan for that one. I can explain it to you. So for dental, for employee and spouse, it's a weekly deduction of \$6.77. For a preventative prescription... I'm sorry, for a preventative visit, that would be covered at 100%. A basic visit, so like a cleaning or something like that- Mm-hmm. ... that would be covered at 80%. Okay. Basic restorative, so they got to fill in a cavity or something, that would be covered at 80%. Any X-rays that they may do would be covered at 80%. And your annual maximum is the \$500. And you would have to give a one-time deductible if you were to choose the individual plan of \$50 and then the family plan at \$150.... for the back- Okay. Okay, perfect. Let's leave, let's leave, uh, let's leave everything else like it is and just upgrade the, the medical. Okay. Okay. All right, give me one second. So I have the Insure Plus Enhance for employee and spouse of \$41.98. I have the dental plan for employee and spouse for \$6.77, and then I have the Term Life, um, for employee and spouse for \$2.54. And then, yep, that's it. I'm not sure. Oh, I'm sorry. I d- I s- I said the wrong one, I actually meant the MEC Enhance for \$48.51. Yeah, okay. Perfect. That was my question. I'm sorry, I butchered the name. No, no, no. Um, so for those three, it would be a weekly deduction of \$57.82. So the MEC Enhance would be for \$48.51, Term Life's \$2.54- Oh, it's a weekly deduction? It's not a monthly? Yeah, it's weekly. Okay. Mm-hmm. Okay, that's okay. You got it, okay? Yes, ma'am. And then they did explain... Did they ever explain Section 125 to you? No, ma'am. No. Okay, so those three, um, plans, the dental... Well, just the two, just dental and the medical plan, which is the MEC Enhance, those are under a IRS regulation, it's called Section 125. So it allows you to pay those particular plans, so the medical, medical plan, which is the MEC Enhance, and then the dental plan with pre-tax dollars. However, if you ever want to cancel that plan, or, like, choose different levels of dependents, so let's say change it to employee only or employee and s- employee and child, or the family plan, you would have to be within your first 30 days of receiving your very first check, or be within the company's open enrollment period, okay? So this i- Okay. Okay, yes, ma'am. That actually is for him tonight. Like this is- Okay. ... this is his last chance to change anything? Yes, correct. Okay. All right. Um, do you allow MAU to make the weekly deduction of \$57.82 for the MEC Enhance for employee and spouse, the Term Life for employee and spouse, and the dental for employee and spouse? Yes, ma'am. Okay. Please allow one or two weeks for your employer to start making that new deduction. Once you see that new deduction of \$57.82, the following Monday is when that new, um, plan comes in effect, and then that first week of your activation week, that Thursday or Friday, you should be receiving your MEC Enhance card, okay? Okay. So you just gotta- Okay, perfect. ... wait for, um, for them to make that new deduction. So it may take one or two weeks for that new one to roll over- Okay. ... okay? Okay. Did you have any questions for me? Um, no, ma'am. That's all. Thank you so much.

You're welcome. Have a nice day. You too. Bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hello, Stephanie? Hello?

Speaker speaker_1: Hello? Yes. How can I help you?

Speaker speaker_2: I just want to change my plan.

Speaker speaker_1: You want to change your plan?

Speaker speaker_2: Not compromising for you.

Speaker speaker_3: I'm having a hard time hearing you.

Speaker speaker_1: Hi, he, um... Can you hear me now?

Speaker speaker_3: Yes, now I can.

Speaker speaker_1: Okay. I am, I'm his wife. He was just calling to change... He works for MAU and he wanted to change his insurance plan from the, um, \$14 coverage to the coverage that, um, covers, uh, emergency and, um, like, uh, physical appointments, um... Okay. Um, I can, uh, keep talking to you. I just need to get permission from him. I just need to hear his yes.

Speaker speaker_3: Yes. Okay.

Speaker speaker_1: Um, could, could I ask him and then I-

Speaker speaker_2: Yes. Hello?

Speaker speaker_1: He's going to say yes. Um, could she talk in your behalf, please?

Speaker speaker_2: Yes, of course.

Speaker speaker_1: Okay, thank you. All right. And then, I just need, um, the last four of his social.

Speaker speaker_2: 3785.

Speaker speaker_1: Okay, thank you. And then what's his first and last name?

Speaker speaker_3: I'm going to spell them. It's a little bit easier. L-Y-U-B-O-M-I-R and his last name is A-H-A-B-I.

Speaker speaker_1: A-H-A-B-I. Okay.

Speaker speaker_3: Yes.

Speaker speaker_1: And then, um, for security purposes, I do need you to verify the birthday and then the, the address.

Speaker speaker_3: Okay. Okay, birthday is 8/31/1995.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: And address is 505 Spring Meadow Road, Simpsonville, 29680.

Speaker speaker_1: Okay, thank you. Um, is the phone number still 276-206-7959?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Okay, thank you. And then for the email, I have it as the first name, last name, gmail, @gmail.com. Is that still up to date?

Speaker speaker_3: Yes. Yes, ma'am.

Speaker speaker_1: Okay. Okay. And it sounds like he wants the MEC Enhanced. So the MEC Enhanced, um, that one's the one that offers those benefits which would be the preventative, that covers one physical visit a year, some vaccinations, some STD screenings, as well as some cancer screenings, and even some counseling. And in the area of the hospital, it also would cover if you get sick, needs to go to the hospital, urgent care, emergency rooms. Um, did he want me to explain that plan to him or, or do you already know about it? Yeah.

Speaker speaker_3: No, yeah, I think we pretty much understand.

Speaker speaker_1: Okay.

Speaker speaker_3: It is what is the physical for, for spouse and for himself, right?

Speaker speaker_1: Yes. So the MEC Enhanced-

Speaker speaker_3: Okay.

Speaker speaker_1: ... um, uh, compared to the other plans, so there's the MEC... The one that he has right now is only for preventative services, but the one that he's looking at is both hospital services and the preventative care. And that one's a weekly deduction of \$24.89 for employee.

Speaker speaker_2: Okay.

Speaker speaker_1: And then-

Speaker speaker_2: Oh.

Speaker speaker_1: ... in the area for prim- primary care visits, specialty care visits, and urgent care visits, in those three areas, he's limited to four visits annually per person, or 10 per family, and then there's co-pays in that area. So for primary care visits, it would be a \$10 copay. Specialty care visits, a \$50 copay, and urgent care visits, a \$60 copay. As long as for

the preventative care, um, the area for the prescriptions, he's covered with Alexar and with Pharmaville, but for the-

Speaker speaker_3: Okay.

Speaker speaker_1: ... preventative prescriptions, he is required a copay. So for the pharmacy option, it would be a 30-day supply and a copay of just \$5. And then for the mail-order option, it would be a 90-day supply, and that copay would be at \$15. But the MEC Enhanced would be for preventative care as well as the doctor visits, hospital visits. So it includes both benefits. But for that one, it's a weekly deduction of \$24.89, okay? For the plan of employee only. Um, and then for employee and-

Speaker speaker_3: Oh, okay.

Speaker speaker_1: ... spouse, it would be-

Speaker speaker_3: Yes, that's what we need.

Speaker speaker_1: It would be \$48.51.

Speaker speaker_3: Yes, okay.

Speaker speaker_2: Employee and spouse.

Speaker speaker_3: Yeah, employee and spouse is \$48. Yes. Yeah, it would be my appointments as well or emergencies or anything.

Speaker speaker_2: And it's four visits per person to, uh-

Speaker speaker_3: Yes.

Speaker speaker_2: ... urgent care and stuff?

Speaker speaker_3: Right.

Speaker speaker_2: Okay, that's great.

Speaker speaker_3: Okay, yes. That's what we would like to do.

Speaker speaker_1: Okay.

Speaker speaker_3: For, uh-

Speaker speaker_1: Okay.

Speaker speaker_3: ... employee and spouse.

Speaker speaker_1: And then do you still want to keep the other ones, the dental and then the term life?

Speaker speaker_3: Uh, oh, life insurance and dental insurance.

Speaker speaker_1: Okay, so leave it how it is but don't-

Speaker speaker_3: Is that right?

Speaker speaker_1: ... replace... Yes, ma'am.

Speaker speaker_3: Yes. Yes. Is the, the, um... His dental insurance, is that a good coverage? I don't think I read the whole plan for that one.

Speaker speaker_1: I can explain it to you. So for dental, for employee and spouse, it's a weekly deduction of \$6.77. For a preventative prescription... I'm sorry, for a preventative visit, that would be covered at 100%. A basic visit, so like a cleaning or something like that-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... that would be covered at 80%.

Speaker speaker_3: Okay.

Speaker speaker_1: Basic restorative, so they got to fill in a cavity or something, that would be covered at 80%. Any X-rays that they may do would be covered at 80%. And your annual maximum is the \$500. And you would have to give a one-time deductible if you were to choose the individual plan of \$50 and then the family plan at \$150.

Speaker speaker_4: ... for the back-

Speaker speaker_3: Okay. Okay, perfect. Let's leave, let's leave, uh, let's leave everything else like it is and just upgrade the, the medical.

Speaker speaker_4: Okay.

Speaker speaker_1: Okay. All right, give me one second. So I have the Insure Plus Enhance for employee and spouse of \$41.98. I have the dental plan for employee and spouse for \$6.77, and then I have the Term Life, um, for employee and spouse for \$2.54. And then, yep, that's it.

Speaker speaker_4: I'm not sure.

Speaker speaker_1: Oh, I'm sorry. I d- I s- I said the wrong one, I actually meant the MEC Enhance for \$48.51.

Speaker speaker_3: Yeah, okay. Perfect. That was my question.

Speaker speaker_1: I'm sorry, I butchered the name.

Speaker speaker_3: No, no, no.

Speaker speaker_1: Um, so for those three, it would be a weekly deduction of \$57.82. So the MEC Enhance would be for \$48.51, Term Life's \$2.54-

Speaker speaker_3: Oh, it's a weekly deduction? It's not a monthly?

Speaker speaker_1: Yeah, it's weekly.

Speaker speaker_3: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: Okay, that's okay.

Speaker speaker_1: You got it, okay?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: And then they did explain... Did they ever explain Section 125 to you?

Speaker speaker_3: No, ma'am.

Speaker speaker_4: No.

Speaker speaker_1: Okay, so those three, um, plans, the dental... Well, just the two, just dental and the medical plan, which is the MEC Enhance, those are under a IRS regulation, it's called Section 125. So it allows you to pay those particular plans, so the medical, medical plan, which is the MEC Enhance, and then the dental plan with pre-tax dollars. However, if you ever want to cancel that plan, or, like, choose different levels of dependents, so let's say change it to employee only or employee and s- employee and child, or the family plan, you would have to be within your first 30 days of receiving your very first check, or be within the company's open enrollment period, okay? So this i-

Speaker speaker_3: Okay. Okay, yes, ma'am. That actually is for him tonight. Like this is-

Speaker speaker_1: Okay.

Speaker speaker_3: ... this is his last chance to change anything?

Speaker speaker_1: Yes, correct.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. Um, do you allow MAU to make the weekly deduction of \$57.82 for the MEC Enhance for employee and spouse, the Term Life for employee and spouse, and the dental for employee and spouse?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making that new deduction. Once you see that new deduction of \$57.82, the following Monday is when that new, um, plan comes in effect, and then that first week of your activation week, that Thursday or Friday, you should be receiving your MEC Enhance card, okay?

Speaker speaker_3: Okay.

Speaker speaker_1: So you just gotta-

Speaker speaker_3: Okay, perfect.

Speaker speaker_1: ... wait for, um, for them to make that new deduction. So it may take one or two weeks for that new one to roll over-

Speaker speaker_3: Okay.

Speaker speaker_1: ... okay?

Speaker speaker_3: Okay.

Speaker speaker_1: Did you have any questions for me?

Speaker speaker_3: Um, no, ma'am. That's all. Thank you so much.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_3: You too. Bye.

Speaker speaker_1: Bye.