

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits at Our Counter. My name is Francesca. How can I assist you today? Yes, my name is Kenneth Beckham and I was trying to change something on my benefits with, um, with, um, MAU Staffing. Hello? Yes, sir. I was just waiting for you to finish. Oh, yeah. What are the last four digits of your Social so that we can locate your account? Um, nine, nine-one-four-one. Nine-one-four-one? Yes, ma'am. Oh, you're saying, uh, um, last four digits of my Social, right? Yes, sir. Yes, ma'am. Nine-one-four-one. And what is the last name? Beckham. B-e-c-k-h-a-m. Are you sure you're with MAU Staffing, sir? MAU Staffing 'cause I just started Monday. That would be why. So we haven't received your file yet. That means you don't have any benefits at the moment either. In order to make any changes or to even submit an enrollment, I will need an account. Um, the only way to create an account is with your full Social. In the event that you do not feel comfortable providing it in the recorded line, what I will recommend doing is once you receive your first paycheck, give us a call. By that time, we should have that filed. If you do not want to wait that long, you can always call in throughout the week to see when we do get that filed. I mean, I don't mind giving it to you because you're with the, uh, um, insurance people, right? Because I, because I do have the right number, right? I don't mind giving it to you. Yes, sir. Yes, sir. We administer the health insurance, so that means that we will have to do the enrollment from the top. I don't have any record of what your- Oh, okay. Okay. ... selections were. Let me see. Okay, 'cause I had wanted- Hold on one moment. Go ahead. Okay. No, I was saying I had wanted to take the medical off, but I was, I was gonna leave the dental and the, and the vision on 'cause I got medical insurance. I was just trying to re- re- remove the medical. Okay. There we go. So let me place you on a quick hold before we try to make an account 'cause I do see here, it looks like a couple of those digital submit forms were received from MAU. So let me- Okay. ... skim through them to see if I find yours in there and I'll be right back, okay? Okay. Thank you. Thank you. Please hold. Thank you for holding, Mr. Beckham. Um, yes, we have not form even on the ones that we digitally received today already. Oh, you said what now? We have not received it. It's not in the files from the forms that we haven't processed yet either. Okay. Okay. So you want me to wait till I do get my first check? 'Cause I was trying not to- Well, that's coming out soon. Oh, oh, oh. Oh, we can start a process now. That's, that's, that's fine though 'cause I didn't want nothing taken out for the medical. That's what I was trying to stop. Okay What is your full Social? 260-57-9141. And what is the first name? Kenneth, K-E-N-N-E-T-H. And we see your last name is B-E-C-K-H-A-M? Yes, ma'am. What is your mailing address? Um, 1106 N, capital N, Major Road, Belton, South Carolina 29627. All right. And is there any unit or apartment numbers? No, ma'am. What is your date of birth? February 28th, 1973. And is it okay to use the phone number that you currently called us on as like a contact number for you in the

future? Yes, 864-565-5080. Yes. Would you like to put an email address on the account? Yes. kennethbeckham00, like zero, zero, @gmail.com. All right, and then we see you wanted to keep dental and vision? Yes, ma'am. Do you remember if aside from dental, vision and medical there was any other plan you selected? I didn't hear you. Say that again, please. Yes, sir. Do you remember if aside from dental and vision, you selected any other plan that you would like to be enrolled into? Um, no. Um, I had medical and then I wanted to take the medical off, and the dental. I wish there's a plan I had, um, I wish, wish, well I'll get to a package, uh, you have. So we only administer the benefits, we don't own them, but your staffing company is only offering one dental plan which is \$3.51 per paycheck. Okay. Okay, cool. Okay. Okay. Okay, that's fine. So I'm going to go over what it will cover. Yes, ma'am. Yeah. It will cover your preventative services at 100%, your basic services, basic restorative services and the radiographs at 80%. And then your annual maximum that it will cover in services per year will be \$500 and you'll have a \$50 deductible. Okay. All right. And then for the vision, there's also only one plan being offered. That one plan is \$2.15 per paycheck. It will cover you with a copay of \$10 for the lenses and the frames, a \$25 copay... Sorry, the \$25 copay is actually for the lenses and the frames. There is a \$0 copay for the contact lens fittings. And then the annual frame allowance is going to be \$130. Okay. So without the medical, the only other plans they offer that you're currently not enrolled into as of yet is their short-term disability, their life insurance which is called term life, critical illness, group accident, behavior health which is basically virtual therapy like an, a video call or a cell phone call, and then IDXpert which is an identity theft protection against your identity. Okay. Uh, you can put me in the, um, uh, the short-term disability. All right. And then that one plan for short-term disability they offer will be \$4.02 per paycheck. You do have a requirement of working 20 hours or more per week. It has a seven-day elimination period. The benefit period is for 90 days with the amount of \$650 per month. So, so I'll be paying, uh, uh, uh, uh, the \$600 a month you saying? No, sir. So it will cost you \$4.02 per paycheck. Okay. The benefit amount is \$650 per month, meaning if at some point you have to submit a claim on the short-term disability and it's approved, they will only- Oh, thank you. ... cover you for 90 days in total. And out of those 90 days, you'll be having \$650 per month. Okay. Okay, cool. Okay. Okay, that's fine. Yes, sir. Was there any other plan aside from those three that you would like me to submit for your enrollment? Um, no, I'm good with that. Thank you. All right. So with those three plans you're looking at a total of \$9.68 per paycheck. Do you authorize MAU Staffing to make those deductions for you? Yes, ma'am. All right. There we go. Okay. And then I do have to advise you, the vision and the dental are under section 125 which is an IRS regulation- Okay. Uh, uh, oh my God there. Ho- hold on for one second. Hello? Yes, sir? Yes, sir. Ma'am? Okay, I'm s- Yes, sir? Uh, uh, I, I don't..... someone was calling me. All right, I'm back. Oh, no problem. I was just trying to tell you that the vision and the dental are under section 125 which is an IRS regulation. It will mean that these deductions for your vision and dental plan specifically is going to be deducted out of your pay stub prior to tax deductions, pre-tax. Um, this will be in a pre-tax plan. They do have the restrictions of you not being able to make any changes or cancellations unless you have an open enrollment period, which is basically the first 30 days after your first paycheck. That will be your personal enrollment period into coverage. And then the other time will be a company open enrollment period, which is when your company has the eligibility for all of their employees in general to be able to enroll into coverage during that one time of the year. Aside from that, from open

enrollment, it will be a qualified life event. Okay. All right. I did go ahead and put a note on this account, um, from us creating the file and enrolling you, that in the event we receive any other forms of enrollment, to keep the benefits as we submit them today with only those three plans and to not change them. Okay. All right, thank you. Of course. Was there anything else we can assist you with today aside from this? No, ma'am. I'm good. Thank you so much for your help. Of course. I do hope you have a wonderful rest of your day, and thank you so much for your time today. All right, 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 at Our Counter. My name is Francesca. How can I assist you today?

Speaker speaker_2: Yes, my name is Kenneth Beckham and I was trying to change something on my benefits with, um, with, um, MAU Staffing. Hello?

Speaker speaker_1: Yes, sir. I was just waiting for you to finish.

Speaker speaker_2: Oh, yeah.

Speaker speaker_1: What are the last four digits of your Social so that we can locate your account?

Speaker speaker_2: Um, nine, nine-one-four-one.

Speaker speaker_1: Nine-one-four-one?

Speaker speaker_2: Yes, ma'am. Oh, you're saying, uh, um, last four digits of my Social, right?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Yes, ma'am. Nine-one-four-one.

Speaker speaker_1: And what is the last name?

Speaker speaker_2: Beckham. B-e-c-k-h-a-m.

Speaker speaker_1: Are you sure you're with MAU Staffing, sir?

Speaker speaker_2: MAU Staffing 'cause I just started Monday.

Speaker speaker_1: That would be why. So we haven't received your file yet. That means you don't have any benefits at the moment either. In order to make any changes or to even submit an enrollment, I will need an account. Um, the only way to create an account is with your full Social. In the event that you do not feel comfortable providing it in the recorded line, what I will recommend doing is once you receive your first paycheck, give us a call. By that time, we should have that filed. If you do not want to wait that long, you can always call in throughout

the week to see when we do get that filed.

Speaker speaker_2: I mean, I don't mind giving it to you because you're with the, uh, um, insurance people, right? Because I, because I do have the right number, right? I don't mind giving it to you.

Speaker speaker_1: Yes, sir. Yes, sir. We administer the health insurance, so that means that we will have to do the enrollment from the top. I don't have any record of what your-

Speaker speaker_2: Oh, okay. Okay.

Speaker speaker_1: ... selections were. Let me see.

Speaker speaker_2: Okay, 'cause I had wanted-

Speaker speaker_1: Hold on one moment. Go ahead.

Speaker speaker_2: Okay. No, I was saying I had wanted to take the medical off, but I was, I was gonna leave the dental and the, and the vision on 'cause I got medical insurance. I was just trying to re- re- remove the medical.

Speaker speaker_1: Okay.

Speaker speaker_2: There we go.

Speaker speaker_1: So let me place you on a quick hold before we try to make an account 'cause I do see here, it looks like a couple of those digital submit forms were received from MAU. So let me-

Speaker speaker_2: Okay.

Speaker speaker_1: ... skim through them to see if I find yours in there and I'll be right back, okay?

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: Thank you. Please hold. Thank you for holding, Mr. Beckham. Um, yes, we have not form even on the ones that we digitally received today already.

Speaker speaker_2: Oh, you said what now?

Speaker speaker_1: We have not received it. It's not in the files from the forms that we haven't processed yet either.

Speaker speaker_2: Okay. Okay. So you want me to wait till I do get my first check? 'Cause I was trying not to-

Speaker speaker_1: Well, that's coming out soon.

Speaker speaker_2: Oh, oh, oh. Oh, we can start a process now. That's, that's, that's fine though 'cause I didn't want nothing taken out for the medical. That's what I was trying to stop.

Speaker speaker_1: Okay What is your full Social?

Speaker speaker_2: 260-57-9141.

Speaker speaker_1: And what is the first name?

Speaker speaker_3: Kenneth, K-E-N-N-E-T-H.

Speaker speaker_1: And we see your last name is B-E-C-K-H-A-M?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: What is your mailing address?

Speaker speaker_3: Um, 1106 N, capital N, Major Road, Belton, South Carolina 29627.

Speaker speaker_1: All right. And is there any unit or apartment numbers?

Speaker speaker_3: No, ma'am.

Speaker speaker_1: What is your date of birth?

Speaker speaker_3: February 28th, 1973.

Speaker speaker_1: And is it okay to use the phone number that you currently called us on as like a contact number for you in the future?

Speaker speaker_3: Yes, 864-565-5080. Yes.

Speaker speaker_1: Would you like to put an email address on the account?

Speaker speaker_3: Yes. kennethbeckham00, like zero, zero, @gmail.com.

Speaker speaker_1: All right, and then we see you wanted to keep dental and vision?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Do you remember if aside from dental, vision and medical there was any other plan you selected?

Speaker speaker_3: I didn't hear you. Say that again, please.

Speaker speaker_1: Yes, sir. Do you remember if aside from dental and vision, you selected any other plan that you would like to be enrolled into?

Speaker speaker_3: Um, no. Um, I had medical and then I wanted to take the medical off, and the dental. I wish there's a plan I had, um, I wish, wish, well I'll get to a package, uh, you have.

Speaker speaker_1: So we only administer the benefits, we don't own them, but your staffing company is only offering one dental plan which is \$3.51 per paycheck.

Speaker speaker_3: Okay. Okay, cool. Okay. Okay. Okay, that's fine.

Speaker speaker_1: So I'm going to go over what it will cover.

Speaker speaker_3: Yes, ma'am. Yeah.

Speaker speaker_1: It will cover your preventative services at 100%, your basic services, basic restorative services and the radiographs at 80%. And then your annual maximum that it will cover in services per year will be \$500 and you'll have a \$50 deductible.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. And then for the vision, there's also only one plan being offered. That one plan is \$2.15 per paycheck. It will cover you with a copay of \$10 for the lenses and the frames, a \$25 copay... Sorry, the \$25 copay is actually for the lenses and the frames. There is a \$0 copay for the contact lens fittings. And then the annual frame allowance is going to be \$130.

Speaker speaker_3: Okay.

Speaker speaker_1: So without the medical, the only other plans they offer that you're currently not enrolled into as of yet is their short-term disability, their life insurance which is called term life, critical illness, group accident, behavior health which is basically virtual therapy like an, a video call or a cell phone call, and then IDXpert which is an identity theft protection against your identity.

Speaker speaker_3: Okay. Uh, you can put me in the, um, uh, the short-term disability.

Speaker speaker_1: All right. And then that one plan for short-term disability they offer will be \$4.02 per paycheck. You do have a requirement of working 20 hours or more per week. It has a seven-day elimination period. The benefit period is for 90 days with the amount of \$650 per month.

Speaker speaker_3: So, so I'll be paying, uh, uh, uh, uh, the \$600 a month you saying?

Speaker speaker_1: No, sir. So it will cost you \$4.02 per paycheck.

Speaker speaker_3: Okay.

Speaker speaker_1: The benefit amount is \$650 per month, meaning if at some point you have to submit a claim on the short-term disability and it's approved, they will only-

Speaker speaker_3: Oh, thank you.

Speaker speaker_1: ... cover you for 90 days in total. And out of those 90 days, you'll be having \$650 per month.

Speaker speaker_3: Okay. Okay, cool. Okay. Okay, that's fine.

Speaker speaker_1: Yes, sir. Was there any other plan aside from those three that you would like me to submit for your enrollment?

Speaker speaker_3: Um, no, I'm good with that. Thank you.

Speaker speaker_1: All right. So with those three plans you're looking at a total of \$9.68 per paycheck. Do you authorize MAU Staffing to make those deductions for you?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: All right. There we go. Okay. And then I do have to advise you, the vision and the dental are under section 125 which is an IRS regulation-

Speaker speaker_3: Okay. Uh, uh, oh my God there. Ho- hold on for one second. Hello?

Speaker speaker_1: Yes, sir?

Speaker speaker_3: Yes, sir. Ma'am? Okay, I'm s-

Speaker speaker_1: Yes, sir?

Speaker speaker_3: Uh, uh, I, I don't..... someone was calling me. All right, I'm back.

Speaker speaker_1: Oh, no problem. I was just trying to tell you that the vision and the dental are under section 125 which is an IRS regulation. It will mean that these deductions for your vision and dental plan specifically is going to be deducted out of your pay stub prior to tax deductions, pre-tax. Um, this will be in a pre-tax plan. They do have the restrictions of you not being able to make any changes or cancellations unless you have an open enrollment period, which is basically the first 30 days after your first paycheck. That will be your personal enrollment period into coverage. And then the other time will be a company open enrollment period, which is when your company has the eligibility for all of their employees in general to be able to enroll into coverage during that one time of the year. Aside from that, from open enrollment, it will be a qualified life event.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. I did go ahead and put a note on this account, um, from us creating the file and enrolling you, that in the event we receive any other forms of enrollment, to keep the benefits as we submit them today with only those three plans and to not change them.

Speaker speaker_3: Okay. All right, thank you.

Speaker speaker_1: Of course. Was there anything else we can assist you with today aside from this?

Speaker speaker_3: No, ma'am. I'm good. Thank you so much for your help.

Speaker speaker_1: Of course. I do hope you have a wonderful rest of your day, and thank you so much for your time today.

Speaker speaker_3: All right, bye-bye.