

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hello, Mr. Patel, this is Francesca giving you a call. Yes. Um, yes, sir. Um, I did forgot to mention, that dental plan that you are going to be enrolled into is still only that 120... I mean, that you're gonna keep only, is still under that Section 125, which means that it will be free of taxes. But you still have that restriction of not making changes or cancellations unless you have an open enrollment period or qualified live event. But you're still able to make policy changes till May 4th. Okay. Uh, I, I'm so sorry, uh, 'cause I'm new to this. Um, I recently just got hired at MAU. Uh, I do have a question. So you're saying that if I keep the Enhance, which was I think \$44 and some change for me and my wife, uh, the medical that I just, uh, told you to cancel it, ma'am. Is that pre-taxed, meaning that I don't get taxed on, on that amount? That is correct. Yes, sir. So the dental plan that you're keeping is also under that. So it means that for both of those plans, any plans that are under Section 125 that are pre-taxed, it means that they're gonna deduct that amount from your full paycheck prior to tax deductions. Okay 'cause I'm thinking if I need to keep it on there. Uh, I usually... The reason I'm, I wanted to cancel is because I hardly go to doctor 'cause I... There's no need for it for me. Um, now I do have dental appointments, uh, regularly that I... That's why I wanted to keep the dental. But the Enhance benefit, uh, if, I don't know if you can go over with me a little bit about... I, I, I do have the, the thing that they gave me at MAU where it tells me my... the summary of the benefits and everything. Um, but as far as I... The reason I wanted to cancel is because let's say if I get hospitalized or something, uh... It's not like a out of max that I just pay that and then remainder is taken care of by insurance, right? It, it... That's not how it works? Is that correct? So this plan has a network requirement which means that there are specific hospitals and clinics that you have to go to in order for the insurance to cover the services. The only plans that would apply in the sense that you're saying that there's a specific amount you pay and the insurance takes care of the rest, is for your primary care visits, the specialist visits, and the urgent care visits. But aside from that, your hospital indemnity services, like for example, hospital admission or surgery, those are a set dollar amount that the insurance will cover and you're responsible for the remainder. For instance, your hospital admission benefit is \$1,000 from the bill once a year. Let's say you're admitted into the hospital for four days in total, and out of those four days, the total comes out to be \$5,000. The MAC Enhance will cover \$8,000 and you're responsible for the remaining \$4,000. Okay. I, I see. Uh... Yeah. I, I think I'll just keep the dent- dental at the moment. Uh, and I... You, you said I have until May 4th to make any changes? Yes, sir. Any additional changes that you wanna make to your policy, you have till May 4th. After May 4th, let's see. You'll have to wait for the company to have their open enrollment period, which means that all of the employees in general are able to make changes. So that won't be till December. So after May 4th, you have to wait till December to make any policy changes. All

right. And once I... Like right now, I'm, uh, considered employee of MAU, but I work Four Seasons 4. Uh, once I become employee of Seasons 4, they... Do they offer same insurance that MAU's offering or is it different? That specific question we wouldn't be able to answer due to, to the fact that we only administer the health insurance of the staffing companies. I will suggest looking into which benefits they offer with Four Seasons directly. Okay. All right. Do you have any other questions for me? Uh, no, ma'am. Thank you for calling me back and, uh, going over with me. Of course, my pleasure. Have a great day and thank you for your time today. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hello, Mr. Patel, this is Francesca giving you a call.

Speaker speaker_2: Yes.

Speaker speaker_1: Um, yes, sir. Um, I did forgot to mention, that dental plan that you are going to be enrolled into is still only that 120... I mean, that you're gonna keep only, is still under that Section 125, which means that it will be free of taxes. But you still have that restriction of not making changes or cancellations unless you have an open enrollment period or qualified live event. But you're still able to make policy changes till May 4th.

Speaker speaker_2: Okay. Uh, I, I'm so sorry, uh, 'cause I'm new to this. Um, I recently just got hired at MAU. Uh, I do have a question. So you're saying that if I keep the Enhance, which was I think \$44 and some change for me and my wife, uh, the medical that I just, uh, told you to cancel it, ma'am. Is that pre-taxed, meaning that I don't get taxed on, on that amount?

Speaker speaker_1: That is correct. Yes, sir. So the dental plan that you're keeping is also under that. So it means that for both of those plans, any plans that are under Section 125 that are pre-taxed, it means that they're gonna deduct that amount from your full paycheck prior to tax deductions.

Speaker speaker_2: Okay 'cause I'm thinking if I need to keep it on there. Uh, I usually... The reason I'm, I wanted to cancel is because I hardly go to doctor 'cause I... There's no need for it for me. Um, now I do have dental appointments, uh, regularly that I... That's why I wanted to keep the dental. But the Enhance benefit, uh, if, I don't know if you can go over with me a little bit about... I, I, I do have the, the thing that they gave me at MAU where it tells me my... the summary of the benefits and everything. Um, but as far as I... The reason I wanted to cancel is because let's say if I get hospitalized or something, uh... It's not like a out of max that I just pay that and then remainder is taken care of by insurance, right? It, it... That's not how it works? Is that correct?

Speaker speaker_1: So this plan has a network requirement which means that there are specific hospitals and clinics that you have to go to in order for the insurance to cover the services. The only plans that would apply in the sense that you're saying that there's a specific amount you pay and the insurance takes care of the rest, is for your primary care visits, the

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Speaker speaker_2: Okay. I, I see. Uh... Yeah. I, I think I'll just keep the dent- dental at the moment. Uh, and I... You, you said I have until May 4th to make any changes?

Speaker speaker_1: Yes, sir. Any additional changes that you wanna make to your policy, you have till May 4th. After May 4th, let's see. You'll have to wait for the company to have their open enrollment period, which means that all of the employees in general are able to make changes. So that won't be till December. So after May 4th, you have to wait till December to make any policy changes.

Speaker speaker_2: All right. And once I... Like right now, I'm, uh, considered employee of MAU, but I work Four Seasons 4. Uh, once I become employee of Seasons 4, they... Do they offer same insurance that MAU's offering or is it different?

Speaker speaker_1: That specific question we wouldn't be able to answer due to, to the fact that we only administer the health insurance of the staffing companies. I will suggest looking into which benefits they offer with Four Seasons directly.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Do you have any other questions for me?

Speaker speaker_2: Uh, no, ma'am. Thank you for calling me back and, uh, going over with me.

Speaker speaker_1: Of course, my pleasure. Have a great day and thank you for your time today.

Speaker speaker_2: Thank you. Bye-bye.