

## Transcript: Francesca

**Baez-5948360939585536-4857029043470336**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... Francesca of Benefits In A Car, looking to speak with Ms. Encino on behalf of MAU Staffing. This is her. I'm sorry? This is her. Okay. Thank you so much for taking the call. So we're the company that administers the health insurance that MAU offers their employees, and we were calling in regarding to a form you filled out on September 29, 2025... I mean, 26, 2025. Well, you did put all of your personal information but didn't select anything or to decline the coverage, so we were just calling to verify the selection. Okay. Were you looking to decline coverage at the moment, ma'am? Uh, I just wanted coverage for me and my kid because we just moved from Arizona. Okay. And what type of plan did you want? I want health and dental, I believe. All right, so currently, MAU only offers one dental plan for employee and child. It will be \$9.30 per paycheck. It's gonna be covering you preventive services at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum: Yeah. ... that it will cover each of you guys for services will be \$500 and you guys both have a \$50 deductible. \$50 deductible? Awesome. Yes, ma'am. And then for medical there's a total of four PPO plans being offered. There's the Medical Preventative Only. Preventative services are those that you get done to make sure you're up to health, like the physical, the screenings for blood pressure, iron deficiency, counseling for healthy diet or avoiding any of the exposures from the sun, and your preventative immunizations like the influenza, varicella, and tetanus. And the prescriptions are, are generic and preventive, likes vitamins, statins, and such. That plan- Okay. ... is called Stay Healthy MEC. For an employee and child will be \$13.38 per paycheck, and it does have a network requirement. Okay. And then they offer two hospital indemnity services. Um, basically- So ho- ... hospital indemnity... Go ahead. So, it will cover, like, hospital expenses? Uh, yes, ma'am. Hospital indemnity services are those that will cover your doctor visits, urgent care, surgeries, or emergency room. The first one is their InsurPlus. For employee and child will be \$26.14. And then the second tier is InsurPlus Enhanced, which would be \$36.51 for employee and spouse. However, both InsurPlus plans do not cover anything preventative, only hospital indemnity. And they do not have any network requirement. Oh, then... Oh, never mind for that one then. Okay. And then the last PPO medical plan is Stay Healthy MEC Enhanced. With this one you do have preventative and hospital indemnity coverage. It does have a network requirement. The primary care visits will be four visits per year for each of you with a \$10 copay. The specialist visits will be four visits for each of you per year with a \$50 copay. And then the urgent care visits will be four visits per year with a \$60 copay. And it would be \$41.95 for employee plus child, keeping in mind that it does have a network requirement. Uh, can you repeat the network requirement again for me? One more time, I'm sorry? Can you repeat the network? Um, yes, ma'am. So, both Stay Healthy plans run out the MultiPlan network. Uh, how much would that, um, take full from my

paycheck for that? So for the one that covers both preventative and hospital services, the hospital indemnity, it will be \$41.95 per paycheck. And, and plus the dental, right? Yes, ma'am. So if you were to enroll into that medical plan for employee and child along with the dental, you're looking at a deduction of \$51.25 per paycheck. Um, keeping in mind both of those plans are under Section 125, which means that they're gonna be pre-taxed. You don't pay taxes on them. Okay. However, they do have restrictions where you cannot change them or cancel them unless you have an open enrollment period or a qualified event to zero paying taxes on them. Oh. Then, uh, never mind for both of those, then. Understood. So you are still- Yeah. ... going to have a chance to enroll into it if you change your mind once you start working with MAU and get your first paycheck. You'll have 30 days after that first paycheck to make any enrollment decisions. Okay. All right, so for the moment I'll go ahead and process a declination on the system and note it that we did discuss them, but for now you decided to not enroll. All right, and I'll just let you guys know. I called the same number again and see if I change my mind. Of course. Yes, ma'am. I can also, if you want me to, send you a copy of the benefit guide for those plans we went over to the email you put on file which was your first initial, your last name 2004@Gmail.com, and it will have our hours of operation and phone number. Yes, please. Of course. Bear with me one moment. All right. I sent this from our office email, which is info@benefitsinacard. If you don't see it right away in your inbox, it might be in the junk or spam mail, depending on how you have your settings set up. Okay. Well, thank you so much. Of course. It was my pleasure. Was there anything else we can assist you with today? Uh, that'll be all. Thank you so much. Of course. Thank you so much for your time, as well as taking my call. I hope you have a wonderful rest of your day. You too. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: ... Francesca of Benefits In A Car, looking to speak with Ms. Encino on behalf of MAU Staffing.

Speaker speaker\_2: This is her.

Speaker speaker\_1: I'm sorry?

Speaker speaker\_3: This is her.

Speaker speaker\_1: Okay. Thank you so much for taking the call. So we're the company that administers the health insurance that MAU offers their employees, and we were calling in regarding to a form you filled out on September 29, 2025... I mean, 26, 2025. Well, you did put all of your personal information but didn't select anything or to decline the coverage, so we were just calling to verify the selection.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Were you looking to decline coverage at the moment, ma'am?

Speaker speaker\_2: Uh, I just wanted coverage for me and my kid because we just moved from Arizona.

Speaker speaker\_1: Okay. And what type of plan did you want?

Speaker speaker\_2: I want health and dental, I believe.

Speaker speaker\_1: All right, so currently, MAU only offers one dental plan for employee and child. It will be \$9.30 per paycheck. It's gonna be covering you preventive services at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum:

Speaker speaker\_4: Yeah.

Speaker speaker\_1: ... that it will cover each of you guys for services will be \$500 and you guys both have a \$50 deductible.

Speaker speaker\_4: \$50 deductible? Awesome.

Speaker speaker\_1: Yes, ma'am. And then for medical there's a total of four PPO plans being offered. There's the Medical Preventative Only. Preventative services are those that you get done to make sure you're up to health, like the physical, the screenings for blood pressure, iron deficiency, counseling for healthy diet or avoiding any of the exposures from the sun, and your preventative immunizations like the influenza, varicella, and tetanus. And the prescriptions are, are generic and preventive, likes vitamins, statins, and such. That plan-

Speaker speaker\_4: Okay.

Speaker speaker\_1: ... is called Stay Healthy MEC. For an employee and child will be \$13.38 per paycheck, and it does have a network requirement.

Speaker speaker\_4: Okay.

Speaker speaker\_1: And then they offer two hospital indemnity services. Um, basically-

Speaker speaker\_4: So ho-

Speaker speaker\_1: ... hospital indemnity... Go ahead.

Speaker speaker\_4: So, it will cover, like, hospital expenses?

Speaker speaker\_1: Uh, yes, ma'am. Hospital indemnity services are those that will cover your doctor visits, urgent care, surgeries, or emergency room. The first one is their InsurPlus. For employee and child will be \$26.14. And then the second tier is InsurPlus Enhanced, which would be \$36.51 for employee and spouse. However, both InsurPlus plans do not cover anything preventative, only hospital indemnity. And they do not have any network requirement.

Speaker speaker\_4: Oh, then... Oh, never mind for that one then.

Speaker speaker\_1: Okay. And then the last PPO medical plan is Stay Healthy MEC Enhanced. With this one you do have preventative and hospital indemnity coverage. It does have a network requirement. The primary care visits will be four visits per year for each of you

with a \$10 copay. The specialist visits will be four visits for each of you per year with a \$50 copay. And then the urgent care visits will be four visits per year with a \$60 copay. And it would be \$41.95 for employee plus child, keeping in mind that it does have a network requirement.

Speaker speaker\_4: Uh, can you repeat the network requirement again for me?

Speaker speaker\_1: One more time, I'm sorry?

Speaker speaker\_4: Can you repeat the network?

Speaker speaker\_1: Um, yes, ma'am. So, both Stay Healthy plans run out the MultiPlan network.

Speaker speaker\_4: Uh, how much would that, um, take full from my paycheck for that?

Speaker speaker\_1: So for the one that covers both preventative and hospital services, the hospital indemnity, it will be \$41.95 per paycheck.

Speaker speaker\_4: And, and plus the dental, right?

Speaker speaker\_1: Yes, ma'am. So if you were to enroll into that medical plan for employee and child along with the dental, you're looking at a deduction of \$51.25 per paycheck. Um, keeping in mind both of those plans are under Section 125, which means that they're gonna be pre-taxed. You don't pay taxes on them.

Speaker speaker\_4: Okay.

Speaker speaker\_1: However, they do have restrictions where you cannot change them or cancel them unless you have an open enrollment period or a qualified event to zero paying taxes on them.

Speaker speaker\_4: Oh. Then, uh, never mind for both of those, then.

Speaker speaker\_1: Understood. So you are still-

Speaker speaker\_4: Yeah.

Speaker speaker\_1: ... going to have a chance to enroll into it if you change your mind once you start working with MAU and get your first paycheck. You'll have 30 days after that first paycheck to make any enrollment decisions.

Speaker speaker\_4: Okay.

Speaker speaker\_1: All right, so for the moment I'll go ahead and process a declination on the system and note it that we did discuss them, but for now you decided to not enroll.

Speaker speaker\_4: All right, and I'll just let you guys know. I called the same number again and see if I change my mind.

Speaker speaker\_1: Of course. Yes, ma'am. I can also, if you want me to, send you a copy of the benefit guide for those plans we went over to the email you put on file which was your first initial, your last name 2004@Gmail.com, and it will have our hours of operation and phone

number.

Speaker speaker\_4: Yes, please.

Speaker speaker\_1: Of course. Bear with me one moment. All right. I sent this from our office email, which is info@benefitsinacard. If you don't see it right away in your inbox, it might be in the junk or spam mail, depending on how you have your settings set up.

Speaker speaker\_4: Okay. Well, thank you so much.

Speaker speaker\_1: Of course. It was my pleasure. Was there anything else we can assist you with today?

Speaker speaker\_4: Uh, that'll be all. Thank you so much.

Speaker speaker\_1: Of course. Thank you so much for your time, as well as taking my call. I hope you have a wonderful rest of your day.

Speaker speaker\_4: You too.

Speaker speaker\_1: Thank you. Bye-bye.