

## Transcript: Francesca

**Baez-6013353661349888-5520060561276928**

### Full Transcript

Thank you ... for benefit 10. My name is Francesca. How can I assist you today? Hi, my name is Jacqueline Uribe-Gonzalez and I work for MAU and I wanted to, um, apply for the, um, benefits... for health plan. Um, what are the last four of your Social Security number? I'm sorry, the fi- the... Which, which one? The last four digits of your Social Security number. It's 1110. What is the last name one more time? Uribe-Gonzalez. I think they misspelled it. Can you provide the spelling of it? It's U-R-I-B-E for Uribe and Gonzalez is G-O-N-Z-A-L-E-Z. Yeah, they did have a misspell. Um, can you verify your mailing address and date of birth before I correct it? It's 5349 Stewart Mill Road, Douglasville, Georgia, 30135 and the date of birth is April 13, 2005. We have best point of contact for 404-242-8097, same as the one you called on? Yes. Let me have your email then as first name Gonzalez830@gmail.com? Yes. Did you know which benefit plans you wanted to be enrolled into? Um, well, I did have a question on for the medical one. I see there's the Insure Plus Basic and the Insure Plus Enhanced and I, I just wanted to know what's the difference between them. So the Insure Plus will be the lowest tier and the Enhanced will be the highest tier. The difference between them is just the amount that it will cover you for daily hospital confinement, intensive care or coronary care unit, as well as your annual first occurrence of the hospital. Oh. More into detail with the Standard, I mean the Basic, you'll have a coverage for a daily hospital confinement of \$50 per day. Mm-hmm. Whereas with the Plus Enhanced, it will be \$100 per day. And then the intensive care, coronary care unit will be \$200 with the Standard, \$400 per day with the Enhanced. Um, and then the other two was your annual first occurrence hospital with the Basic will be covered at \$500 and with the Enhanced, it will cover at \$1,500. And lastly, um, the surgical benefit with the Standard is up to \$1,000. Mm-hmm. Whereas with the Enhanced, it's up to \$2,000. Okay. Um, so could I, could I, uh, apply for the Enhanced one? Will it be for yourself or will you be putting a spouse or children's on it? Just myself. Was there any other plan aside from that one you wanted to be enrolled into? Uh, could I also, um, apply the dental on there? All right. Any other plan? Uh, no, that would... That would be it. Okay, so just that medical and dental for now? Yes. That will be \$28.20 per paycheck. Do you authorize any new staffing to make those deductions for you? Yes. It's about one to two weeks for your employer to start making your deductions. When you see the very first deduction, probably Monday will be when your coverage becomes effective. Okay. That's when you need activation. Friday is gonna be when your carrier send out your benefit cards. Okay. All right, and then both plans are under Section 125. So that means that both of those plans are gonna- Okay. Thank you. Of course. Um, so that means that both of those plans are gonna be free of taxes. Just so you're not paying taxes on them, the IRS has restrictions on them where you cannot make changes or cancellations unless you have an open enrollment period, whether it's personal or companywide. Mm-hmm. Or if you have a qualified life event. Okay,

thank you. Of course. And then last piece of information, your personal enrollment period ends on March 2nd, 2025. That'll be the last day you can make any changes. All right, okay. All right. Anything else we can assist you with today? Uh, no, that should be it. All right, I hope you have a wonderful rest of your day and thank you for your time today. Thank you. You too. Bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you ... for benefit 10. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hi, my name is Jacqueline Uribe-Gonzalez and I work for MAU and I wanted to, um, apply for the, um, benefits... for health plan.

Speaker speaker\_0: Um, what are the last four of your Social Security number?

Speaker speaker\_1: I'm sorry, the fi- the... Which, which one?

Speaker speaker\_0: The last four digits of your Social Security number.

Speaker speaker\_1: It's 1110.

Speaker speaker\_0: What is the last name one more time?

Speaker speaker\_1: Uribe-Gonzalez.

Speaker speaker\_0: I think they misspelled it. Can you provide the spelling of it?

Speaker speaker\_1: It's U-R-I-B-E for Uribe and Gonzalez is G-O-N-Z-A-L-E-Z.

Speaker speaker\_0: Yeah, they did have a misspell. Um, can you verify your mailing address and date of birth before I correct it?

Speaker speaker\_1: It's 5349 Stewart Mill Road, Douglasville, Georgia, 30135 and the date of birth is April 13, 2005.

Speaker speaker\_0: We have best point of contact for 404-242-8097, same as the one you called on?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Let me have your email then as first name Gonzalez830@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Did you know which benefit plans you wanted to be enrolled into?

Speaker speaker\_1: Um, well, I did have a question on for the medical one. I see there's the Insure Plus Basic and the Insure Plus Enhanced and I, I just wanted to know what's the difference between them.

Speaker speaker\_0: So the Insure Plus will be the lowest tier and the Enhanced will be the highest tier. The difference between them is just the amount that it will cover you for daily hospital confinement, intensive care or coronary care unit, as well as your annual first occurrence of the hospital.

Speaker speaker\_1: Oh.

Speaker speaker\_0: More into detail with the Standard, I mean the Basic, you'll have a coverage for a daily hospital confinement of \$50 per day.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Whereas with the Plus Enhanced, it will be \$100 per day. And then the intensive care, coronary care unit will be \$200 with the Standard, \$400 per day with the Enhanced. Um, and then the other two was your annual first occurrence hospital with the Basic will be covered at \$500 and with the Enhanced, it will cover at \$1,500. And lastly, um, the surgical benefit with the Standard is up to \$1,000.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Whereas with the Enhanced, it's up to \$2,000.

Speaker speaker\_1: Okay. Um, so could I, could I, uh, apply for the Enhanced one?

Speaker speaker\_0: Will it be for yourself or will you be putting a spouse or children's on it?

Speaker speaker\_1: Just myself.

Speaker speaker\_0: Was there any other plan aside from that one you wanted to be enrolled into?

Speaker speaker\_1: Uh, could I also, um, apply the dental on there?

Speaker speaker\_0: All right. Any other plan?

Speaker speaker\_1: Uh, no, that would... That would be it.

Speaker speaker\_0: Okay, so just that medical and dental for now?

Speaker speaker\_1: Yes.

Speaker speaker\_0: That will be \$28.20 per paycheck. Do you authorize any new staffing to make those deductions for you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: It's about one to two weeks for your employer to start making your deductions. When you see the very first deduction, probably Monday will be when your coverage becomes effective.

Speaker speaker\_1: Okay.

Speaker speaker\_0: That's when you need activation. Friday is gonna be when your carrier send out your benefit cards.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, and then both plans are under Section 125. So that means that both of those plans are gonna-

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: Of course. Um, so that means that both of those plans are gonna be free of taxes. Just so you're not paying taxes on them, the IRS has restrictions on them where you cannot make changes or cancellations unless you have an open enrollment period, whether it's personal or companywide.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Or if you have a qualified life event.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_0: Of course. And then last piece of information, your personal enrollment period ends on March 2nd, 2025. That'll be the last day you can make any changes.

Speaker speaker\_1: All right, okay.

Speaker speaker\_0: All right. Anything else we can assist you with today?

Speaker speaker\_1: Uh, no, that should be it.

Speaker speaker\_0: All right, I hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker\_1: Thank you. You too. Bye.

Speaker speaker\_0: Bye.