

## Transcript: Francesca

**Baez-6282033645535232-5286860735168512**

### Full Transcript

Thank you for calling Benefits and Retirement. My name is Francesca. How can I assist you today? Yes, ma'am. I just wanted to see if I could, um... Uh, I just got the insurance. I don't even know if it's even hit yet but, um, I wanted to see if I could drop the dental part of it 'cause, uh, it just doesn't work for me. What staffing company do you work with? MAU. What are the last four of the social? 5955. Last name, please? Clopper. C-L-O-P-P-E-R. Please verify your mailing address and date of birth to make sure I have the right account in front of me. All right. It's 302 Crestwood Drive, Somerville, South Carolina, 29483. And it's 5667. We have that phone number to reach you down as 845... I mean, 843, sorry, 324-4643? Yes. We have your email down as babyg1171@gmail.com. I'm sorry? We have your email down as babyg1171@gmail.com. Yeah, I wanna change that. What email would you like to have under file? All right. It's pretty easy. It's g- it's my name, christopherclopper@yahoo.com. Okay, and then you wanted to drop dental from the current policy? Yeah, because I called earlier and they said basically with my dental, you know, and maybe you could reiterate this, but, um, it, it's a cap of only \$500. Is that correct? Yes, sir. It will be a total of 500,000 services that it will cover for each of you guys- Yeah, it's not worth it because- ... per year. Yeah. No, 'cause, um... It's, uh... You know, it's, it's like \$350 out of my paycheck so it's not really even worth it. Okay. It is 500 for each person, though? Yes, sir. It will be 500 for you, 500 for your spouse- Yeah. ... per year. Yeah, yeah. I mean, I do wanna just make sure. For dental, you're only paying \$6.77 per paycheck, sir. Mm-hmm. So it won't reflect the change into 100 and something dollars per paycheck being deducted. I'm sorry, now what? What? 100 and something dollars what? Yes, sir. When we were talking, you were saying that it's like 350 out of your paycheck. I'm not sure if you were counting it, like, year-wise. But for that specific dental plan, it was only \$6.70 per paycheck being deducted. And even the current policy itself is only \$73.24 per paycheck being deducted. Right. I'm not sure where the 350 came from. When you add 677 times 52, it's \$352. That's where I got that from, that I'm paying out for \$500 worth of coverage. But now I do realize it's a \$1,000 worth of coverage in all reality. I didn't realize it was times two. But, uh, it's still... I can get a... I called my doc- dentist. I don't even think they're under your thing anyway and then they had a better plan just at the office that I could get. It just seems to work for me better. Understood and that's the only plan you want me to take out of the policy, just the dental? You'd still like to keep short term disability, eye insurance, vision, critical illness, group accidents, medical behavior health, and ID expert? What is the behavioral health thing? That is virtual therapy. I'm sorry? Virtual therapy. Um, wh- what... I don't understand really what that means, so I don't... Virtual therapy? You mean... What, what is, what is, what do you get? So you get therapy but virtually through either a face c- call or either a cell phone audio call. And how much is that? It is \$2.10, I mean, \$1.50, sorry, per paycheck being deducted. \$1.50? Yes, sir. Man. I mean, yeah, just take that

off. I don't need that. Okay. Any other plan you wanted to go over before we process? Yeah, w- okay. So there's medical and then there's vision. Was... Mm-hmm. How much is the vision? Vision is \$4.35 per paycheck. Okay. And what h- what does that cover? So the vision provides a \$10 copay for eye exam, a \$25 copay for the lenses and frames, \$0 copay for the contact lens fittings, and the yearly frame allowance is \$130 each. Okay. Might keep that one. And then what's the, what's the one for \$2.54? Excuse me. Let's see. Based on the prices on the plans you have, I believe that will be their life insurance- Okay. ... um, which is currently covered- Yeah, keep that one. Yeah. Good. Keep that one? Yeah. Okay. And then I think there's one for \$3.94. I think that's what I got written here. Is that right? Yes, the \$3.94 is a critical illness pan- plan, sorry. What does that mean? What does that cover? Okay. So the covered conditions under the plan are heart attack at 100%, coronary artery bypass surgery at 25%, coronary angioplasty at \$500, permanent damage due to a stroke, major organ failure, end-of-state renal failure, permanent paralysis due to an accidental spinal cord injury, and invasive cancer, all of those are covered 100%. Carcinoma in the i-... sorry, in the SITU is cover at 25% and skin cancer is covered at \$250. And the benefit amount in total for this plan is \$5,000. Okay. Um... You think a lot of that would have been covered under just regular health insurance, but I guess it's not? No, sir, because in the event that you get cancer or you have a heart attack, depending on the reason for those two, specifically, to my knowledge, some insurance companies don't cover them due to the fact that cancer- You can't do supplemental insurance is what it is. Yeah. Okay. Okay, we'll keep that one. Um, what is, what is the 301? That one, actually, I wanted to discuss it with you. That's group accident. The MEC Enhanced Medical Plan you have already comes with a package of that. So by paying for a separate one, you're basically just doubling up those services. Well, different sounds to that one. Um, the 3- okay. Thank you. The 301 was for a group accident plan. Yeah, so that's covered under the regular insurance, you're saying? Yes, sir. The medical plan already has it and it will cover the same amount as if you had the plan separate. Yeah. Okay. So by having the separate- And then one last one... ... one and the medical one is just going to double it. Yeah. Okay. Well, thank you for telling me that. Yeah. Of course. Um, the last one is \$2.70. What was that? That one is the IDX for identity theft protection. Yeah, I don't think I need that. That's just identity stuff so, you know, you can cancel that. I'm sorry? I said, yeah, I would like to cancel that. I don't need that. All right. Okay. So from all your current plans, the only one that we have not discussed or gone over is the short-term disability. Um- That will be the \$4.02 deduction. All right, I don't even see that on here. Okay. Hmm. You must have forgot to tell me about that when I called earlier. Um, yeah, what, wh- how much is that? \$4.02? Yes, sir, per paycheck. Um, so for that one only the employee's eligible for, but it will give you a benefit period of 90 days with a benefit amount of \$650 a month of coverage. Um, it does have just one requirement, that you work at least 20 hours or more per week and it has a seven-day elimination period. So, okay. This is called short-term disability? Yes, sir. Okay. So, uh, if you're out for work, you mean y- you get disability, right? For covered conditions. For what condition? Here it is. So for covered conditions, um, so the summary that was provided to us in regards to that plan, it states that it is supposed to be a benefit that you can use to provide an income when you are disabled due to a covered injury or sickness that keeps you away from work on, for an extended period of time. Shows that you can use it to pay for your please, since it is paid directly to you, not to the doctor or your employee. The policy monthly benefit will be used for things such as living expenses, mortgage, rent, utility, grocery cards,

even credit card payments, et cetera. Okay. So- So that's the definition they put in here for it. Yeah, if, so if I'm out, for whatever reason, and then... Mm-hmm. ... I have a disability, um, they pay how much a week? Uh, it will be monthly- Per month? ... rather than weekly, but it will pay you \$650 a month. Hmm. And if you don't have that, you just get nothing? Correct. And then the benefit period amount, if we focus on ones of three day, uh, 30 days, that'll be basically 30, I mean three weeks since it is 90 days in total, but it will- I'm sorry. ... cover you for it. Oh, and it, okay, and it's only for three months? Yes, because it has to show that the benefit period amount is 90 days. So if we were to look at it objectively from a standpoint of the month having 30 days only, then it will cover you for three- for three months in total. Okay, and it, um... Yeah. Yeah, go ahead and cancel that too. Okay. So the only thing we're left with is the life insurance division, the critical illness and the medical. Okay. Um, let me see here. Life insurance was how much? 254? Yes, sir. 254 per paycheck. Um, with that plan you're being covered for \$20,000.... up to the age of 64. Once you turn 65, the \$20,000 decrease by 25% and it'll keep doing so every five years and then the spouses cover at \$2,500. Yeah. And then, what's the 394 again? Let's see. 394 is for that critical illness with the cancers, heart attacks and such. Right, right. We wanna keep that. We wanna keep the, the, um, insurance and the vision and the regular. So it's one, two, three, four things is what I have. Is that correct? Yes, sir. Okay. What does that add up to? \$55.24 per paycheck. \$55.24. Okay, that's what should start coming out. Yes, sir. Do you want me to go ahead and process for those changes for you? Yeah. All right, and then I just need the verbal consent that you authorize MAU Staffing to make the new deduction of \$55.24 for the new selected benefits. Yes, you have my permission. All right, so it's gonna take roughly seven to ten business days for this change to reflect of them dropping the other plans and your deduction going from \$73.24 to the \$55.24. Mm-hmm. Um, so I'm sure, like at this stage they're thinking it might come out this... I've gotten one paycheck. This'll be my second one coming up this week. They're thinking the 73 might come out this week. But is there any kind of like prorate on that? Would I get anything back from that or no? No, unfortunately. Um, you're able to use them to the last deduction if you wish to but it wouldn't get anything that you can be- Right. I gotcha, what you're saying. Yeah. Okay. All righty. All righty. Well, hopefully anyway, like I say, I won't be here long at all and I'll get hired on permanent. Go through this whole process all over again. That's the goal anyway. But I really appreciate you working with me and then telling me... or you told me some things I didn't even know, that, that 402 thing. Um, that, that, you know, disabled or whatever it is, disability thing, I don't... That's not that much money for me to worry about, you know. Okay. All right. Well, thank you so much. All right. And then just in case we did not go over it with you, um, the medical and the vision is gonna be the only two plans on your current policy that will be under that Section 125. So those two are gonna get taken out pre-tax and the IRS does have restrictions and regulations. You can't make changes or cancellations unless you have an open enrollment period like you did today through your company, um, or unless you have a qualified life event. Your specific personal period, 'cause there's personal which is your own and then there's company which is the full company and all of the employees. Your specific personal time does not end til the 23rd of February, so you actually have an extended time period to make changes to this policy. Right, right. But you were saying something about... This, this stuff's taken out pre-tax, right? Yes, sir, only those two plans. So the deduction of the 4401 and the deduction of the \$4.35, those two are gonna be taken pre-tax. And then after taxes, the 394 and the 254 is what's gonna be taken out of

your pay stub after the taxes. So truly what's gonna be deducted after they finish doing the taxes and those two Section 125 plans is \$6.48 after taxes. Hmm. I'm a little confused. Um, so what, what, what are you trying to tell me though? I mean, um, I'm not really sure what you're- That the- So I'm just advising you that your medical and vision has Section 125, it has an IRS regulations because you're not paying taxes on those two deductions. So what do I have to do for that? Nothing, sir. We just inform you in regards to it. It has restrictions where you can't make changes or cancellations to it. So we just have to advise you in regards to it. That's all. Oh, okay. It's got nothing to do with the end of the year or my taxes or anything like that. No, sir. We're just obligated to inform you of it because of the restriction that it has on it. For example- Oh, okay. Those are the two things that you, you have to change by the 23rd and the rest of them you can change any time. Is that what you're saying? Yes, sir. But in general, after your open enrollment period is over, the only change you can make is cancellations. Now when you have that Section 1- Oh, okay. Oh yeah. Oh yeah, yeah. Not a change-change but you can cancel anytime. Yeah. Yes, but then when you have that- But I guess- ... Section... Go ahead. Yeah. So you, you... So you, you can't cancel the health insurance or that, or that other one, the 394, after February 21st? Yes, sir, because of Section 125. Okay. You, you, so no matter, if you keep working at the same place, you cannot cancel that? Unless you have an open enrollment period or a qualified life event, no, sir. Gotcha. All right. Now I see why you were telling me that. I gotcha. Mm-hmm. Um, but now let me ask you this... Um, or if you quit working there? I was gonna be paying- If you quit working after the fourth consecutive week so there would not be a paycheck for where it's made the deduction, by the fifth week it cancel itself. Now, if you keep working and in less than 90 days you go back to it, the system is not gonna process it again and activate it. Yeah. Well, like I say- The only time that happens is when you have four orders. Yeah. Like I say, I'm trying to get hired on permanent, so- Mm-hmm. ... within a few months it's gonna be canceled and then I'm gonna go to the, I'm gonna go to Bosch, their insurance, you know? And that's okay, right? Yes, sir. It will cancel itself out so you don't have- Yeah. ... to worry about it. Yeah, and Also during that time- I know that's what Bosch does, uh-huh. Actually, I'm not too sure if they have that. So regardless of whether or not Bosch has a, a time period that you have to wait once you get hired on by them to become eligible, this policy would cancel itself out. Like you don't have to worry about calling it in and getting it canceled. Mm-hmm. Once there's no more paychecks that MAU has on hold that are yours, they won't have where to make the, the premium taken out from, so it cancels itself. Yeah, they... It, it's automatically, they're not gonna get paid so I guess it'll get canceled. Yeah. Mm-hmm. I get it. Yeah. All right. That's kind of automatic like you said. Yeah. All righty. Well, thank you so much for all your information and helping me out. Of course, sir. Was there anything else I can assist you with today? Nope, that's it. Thank you so much. My pleasure. I hope you enjoy the rest of your day today. You too. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and Retirement. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Yes, ma'am. I just wanted to see if I could, um... Uh, I just got the insurance. I don't even know if it's even hit yet but, um, I wanted to see if I could drop the dental part of it 'cause, uh, it just doesn't work for me.

Speaker speaker\_0: What staffing company do you work with?

Speaker speaker\_1: MAU.

Speaker speaker\_0: What are the last four of the social?

Speaker speaker\_1: 5955.

Speaker speaker\_0: Last name, please?

Speaker speaker\_1: Clopper. C-L-O-P-P-E-R.

Speaker speaker\_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker\_1: All right. It's 302 Crestwood Drive, Somerville, South Carolina, 29483. And it's 5667.

Speaker speaker\_0: We have that phone number to reach you down as 845... I mean, 843, sorry, 324-4643?

Speaker speaker\_1: Yes.

Speaker speaker\_0: We have your email down as babyg1171@gmail.com.

Speaker speaker\_1: I'm sorry?

Speaker speaker\_0: We have your email down as babyg1171@gmail.com.

Speaker speaker\_1: Yeah, I wanna change that.

Speaker speaker\_0: What email would you like to have under file?

Speaker speaker\_1: All right. It's pretty easy. It's g- it's my name, christopherclopper@yahoo.com.

Speaker speaker\_0: Okay, and then you wanted to drop dental from the current policy?

Speaker speaker\_1: Yeah, because I called earlier and they said basically with my dental, you know, and maybe you could reiterate this, but, um, it, it's a cap of only \$500. Is that correct?

Speaker speaker\_0: Yes, sir. It will be a total of 500,000 services that it will cover for each of you guys-

Speaker speaker\_1: Yeah, it's not worth it because-

Speaker speaker\_0: ... per year.

Speaker speaker\_1: Yeah. No, 'cause, um... It's, uh... You know, it's, it's like \$350 out of my paycheck so it's not really even worth it.

Speaker speaker\_0: Okay.

Speaker speaker\_1: It is 500 for each person, though?

Speaker speaker\_0: Yes, sir. It will be 500 for you, 500 for your spouse-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... per year.

Speaker speaker\_1: Yeah, yeah.

Speaker speaker\_0: I mean, I do wanna just make sure. For dental, you're only paying \$6.77 per paycheck, sir.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So it won't reflect the change into 100 and something dollars per paycheck being deducted.

Speaker speaker\_1: I'm sorry, now what? What? 100 and something dollars what?

Speaker speaker\_0: Yes, sir. When we were talking, you were saying that it's like 350 out of your paycheck. I'm not sure if you were counting it, like, year-wise. But for that specific dental plan, it was only \$6.70 per paycheck being deducted. And even the current policy itself is only \$73.24 per paycheck being deducted.

Speaker speaker\_1: Right.

Speaker speaker\_0: I'm not sure where the 350 came from.

Speaker speaker\_1: When you add 677 times 52, it's \$352. That's where I got that from, that I'm paying out for \$500 worth of coverage. But now I do realize it's a \$1,000 worth of coverage in all reality. I didn't realize it was times two. But, uh, it's still... I can get a... I called my dentist. I don't even think they're under your thing anyway and then they had a better plan just at the office that I could get. It just seems to work for me better.

Speaker speaker\_0: Understood and that's the only plan you want me to take out of the policy, just the dental? You'd still like to keep short term disability, eye insurance, vision, critical illness, group accidents, medical behavior health, and ID expert?

Speaker speaker\_1: What is the behavioral health thing?

Speaker speaker\_0: That is virtual therapy.

Speaker speaker\_1: I'm sorry?

Speaker speaker\_0: Virtual therapy.

Speaker speaker\_1: Um, wh- what... I don't understand really what that means, so I don't... Virtual therapy? You mean... What, what is, what is, what do you get?

Speaker speaker\_0: So you get therapy but virtually through either a face c- call or either a cell phone audio call.

Speaker speaker\_1: And how much is that?

Speaker speaker\_0: It is \$2.10, I mean, \$1.50, sorry, per paycheck being deducted.

Speaker speaker\_1: \$1.50?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Man. I mean, yeah, just take that off. I don't need that.

Speaker speaker\_0: Okay. Any other plan you wanted to go over before we process?

Speaker speaker\_1: Yeah, w- okay. So there's medical and then there's vision. Was...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: How much is the vision?

Speaker speaker\_0: Vision is \$4.35 per paycheck.

Speaker speaker\_1: Okay. And what h- what does that cover?

Speaker speaker\_0: So the vision provides a \$10 copay for eye exam, a \$25 copay for the lenses and frames, \$0 copay for the contact lens fittings, and the yearly frame allowance is \$130 each.

Speaker speaker\_1: Okay. Might keep that one. And then what's the, what's the one for \$2.54?

Speaker speaker\_0: Excuse me. Let's see. Based on the prices on the plans you have, I believe that will be their life insurance-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... um, which is currently covered-

Speaker speaker\_1: Yeah, keep that one. Yeah.

Speaker speaker\_0: Good. Keep that one?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And then I think there's one for \$3.94. I think that's what I got written here. Is that right?

Speaker speaker\_0: Yes, the \$3.94 is a critical illness pan- plan, sorry.

Speaker speaker\_1: What does that mean? What does that cover?

Speaker speaker\_0: Okay. So the covered conditions under the plan are heart attack at 100%, coronary artery bypass surgery at 25%, coronary angioplasty at \$500, permanent damage due to a stroke, major organ failure, end-of-state renal failure, permanent paralysis due to an accidental spinal cord injury, and invasive cancer, all of those are covered 100%.

Carcinoma in the i-... sorry, in the SITU is cover at 25% and skin cancer is covered at \$250. And the benefit amount in total for this plan is \$5,000.

Speaker speaker\_1: Okay. Um... You think a lot of that would have been covered under just regular health insurance, but I guess it's not?

Speaker speaker\_0: No, sir, because in the event that you get cancer or you have a heart attack, depending on the reason for those two, specifically, to my knowledge, some insurance companies don't cover them due to the fact that cancer-

Speaker speaker\_1: You can't do supplemental insurance is what it is. Yeah. Okay. Okay, we'll keep that one. Um, what is, what is the 301?

Speaker speaker\_0: That one, actually, I wanted to discuss it with you. That's group accident. The MEC Enhanced Medical Plan you have already comes with a package of that. So by paying for a separate one, you're basically just doubling up those services.

Speaker speaker\_1: Well, different sounds to that one.

Speaker speaker\_0: Um, the 3- okay.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: The 301 was for a group accident plan.

Speaker speaker\_1: Yeah, so that's covered under the regular insurance, you're saying?

Speaker speaker\_0: Yes, sir. The medical plan already has it and it will cover the same amount as if you had the plan separate.

Speaker speaker\_1: Yeah. Okay.

Speaker speaker\_0: So by having the separate-

Speaker speaker\_1: And then one last one...

Speaker speaker\_0: ... one and the medical one is just going to double it.

Speaker speaker\_1: Yeah. Okay. Well, thank you for telling me that. Yeah.

Speaker speaker\_0: Of course.

Speaker speaker\_1: Um, the last one is \$2.70. What was that?

Speaker speaker\_0: That one is the IDX for identity theft protection.

Speaker speaker\_1: Yeah, I don't think I need that. That's just identity stuff so, you know, you can cancel that.

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: I said, yeah, I would like to cancel that. I don't need that.



Speaker speaker\_0: All right. Okay. So from all your current plans, the only one that we have not discussed or gone over is the short-term disability.

Speaker speaker\_1: Um-

Speaker speaker\_0: That will be the \$4.02 deduction.

Speaker speaker\_1: All right, I don't even see that on here. Okay.

Speaker speaker\_0: Hmm.

Speaker speaker\_1: You must have forgot to tell me about that when I called earlier. Um, yeah, what, wh- how much is that? \$4.02?

Speaker speaker\_0: Yes, sir, per paycheck. Um, so for that one only the employee's eligible for, but it will give you a benefit period of 90 days with a benefit amount of \$650 a month of coverage. Um, it does have just one requirement, that you work at least 20 hours or more per week and it has a seven-day elimination period.

Speaker speaker\_1: So, okay. This is called short-term disability?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. So, uh, if you're out for work, you mean y- you get disability, right?

Speaker speaker\_0: For covered conditions.

Speaker speaker\_1: For what condition?

Speaker speaker\_0: Here it is. So for covered conditions, um, so the summary that was provided to us in regards to that plan, it states that it is supposed to be a benefit that you can use to provide an income when you are disabled due to a covered injury or sickness that keeps you away from work on, for an extended period of time. Shows that you can use it to pay for your please, since it is paid directly to you, not to the doctor or your employee. The policy monthly benefit will be used for things such as living expenses, mortgage, rent, utility, grocery cards, even credit card payments, et cetera.

Speaker speaker\_1: Okay. So-

Speaker speaker\_0: So that's the definition they put in here for it.

Speaker speaker\_1: Yeah, if, so if I'm out, for whatever reason, and then...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... I have a disability, um, they pay how much a week?

Speaker speaker\_0: Uh, it will be monthly-

Speaker speaker\_1: Per month?

Speaker speaker\_0: ... rather than weekly, but it will pay you \$650 a month. Hmm.

Speaker speaker\_1: And if you don't have that, you just get nothing?

Speaker speaker\_0: Correct. And then the benefit period amount, if we focus on ones of three day, uh, 30 days, that'll be basically 30, I mean three weeks since it is 90 days in total, but it will-

Speaker speaker\_1: I'm sorry.

Speaker speaker\_0: ... cover you for it.

Speaker speaker\_1: Oh, and it, okay, and it's only for three months?

Speaker speaker\_0: Yes, because it has to show that the benefit period amount is 90 days. So if we were to look at it objectively from a standpoint of the month having 30 days only, then it will cover you for thir- for three months in total.

Speaker speaker\_1: Okay, and it, um... Yeah. Yeah, go ahead and cancel that too.

Speaker speaker\_0: Okay. So the only thing we're left with is the life insurance division, the critical illness and the medical.

Speaker speaker\_1: Okay. Um, let me see here. Life insurance was how much? 254?

Speaker speaker\_0: Yes, sir. 254 per paycheck. Um, with that plan you're being covered for \$20,000.... up to the age of 64. Once you turn 65, the \$20,000 decrease by 25% and it'll keep doing so every five years and then the spouses cover at \$2,500.

Speaker speaker\_1: Yeah. And then, what's the 394 again?

Speaker speaker\_0: Let's see. 394 is for that critical illness with the cancers, heart attacks and such.

Speaker speaker\_1: Right, right. We wanna keep that. We wanna keep the, the, um, insurance and the vision and the regular. So it's one, two, three, four things is what I have. Is that correct?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. What does that add up to?

Speaker speaker\_0: \$55.24 per paycheck.

Speaker speaker\_1: \$55.24. Okay, that's what should start coming out.

Speaker speaker\_0: Yes, sir. Do you want me to go ahead and process for those changes for you?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: All right, and then I just need the verbal consent that you authorize MAU Staffing to make the new deduction of \$55.24 for the new selected benefits.

Speaker speaker\_1: Yes, you have my permission.

Speaker speaker\_0: All right, so it's gonna take roughly seven to ten business days for this change to reflect of them dropping the other plans and your deduction going from \$73.24 to

the \$55.24.

Speaker speaker\_1: Mm-hmm. Um, so I'm sure, like at this stage they're thinking it might come out this... I've gotten one paycheck. This'll be my second one coming up this week. They're thinking the 73 might come out this week. But is there any kind of like prorate on that? Would I get anything back from that or no?

Speaker speaker\_0: No, unfortunately. Um, you're able to use them to the last deduction if you wish to but it wouldn't get anything that you can be-

Speaker speaker\_1: Right. I gotcha, what you're saying.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Okay. All righty. All righty. Well, hopefully anyway, like I say, I won't be here long at all and I'll get hired on permanent. Go through this whole process all over again. That's the goal anyway. But I really appreciate you working with me and then telling me... or you told me some things I didn't even know, that, that 402 thing. Um, that, that, you know, disabled or whatever it is, disability thing, I don't... That's not that much money for me to worry about, you know. Okay. All right. Well, thank you so much.

Speaker speaker\_0: All right. And then just in case we did not go over it with you, um, the medical and the vision is gonna be the only two plans on your current policy that will be under that Section 125. So those two are gonna get taken out pre-tax and the IRS does have restrictions and regulations. You can't make changes or cancellations unless you have an open enrollment period like you did today through your company, um, or unless you have a qualified life event. Your specific personal period, 'cause there's personal which is your own and then there's company which is the full company and all of the employees. Your specific personal time does not end til the 23rd of February, so you actually have an extended time period to make changes to this policy.

Speaker speaker\_1: Right, right. But you were saying something about... This, this stuff's taken out pre-tax, right?

Speaker speaker\_0: Yes, sir, only those two plans. So the deduction of the 4401 and the deduction of the \$4.35, those two are gonna be taken pre-tax. And then after taxes, the 394 and the 254 is what's gonna be taken out of your pay stub after the taxes. So truly what's gonna be deducted after they finish doing the taxes and those two Section 125 plans is \$6.48 after taxes.

Speaker speaker\_1: Hmm. I'm a little confused. Um, so what, what, what are you trying to tell me though? I mean, um, I'm not really sure what you're-

Speaker speaker\_0: That the- So I'm just advising you that your medical and vision has Section 125, it has an IRS regulations because you're not paying taxes on those two deductions.

Speaker speaker\_1: So what do I have to do for that?

Speaker speaker\_0: Nothing, sir. We just inform you in regards to it. It has restrictions where you can't make changes or cancellations to it. So we just have to advise you in regards to it. That's all.

Speaker speaker\_1: Oh, okay. It's got nothing to do with the end of the year or my taxes or anything like that.

Speaker speaker\_0: No, sir. We're just obligated to inform you of it because of the restriction that it has on it. For example-

Speaker speaker\_1: Oh, okay. Those are the two things that you, you have to change by the 23rd and the rest of them you can change any time. Is that what you're saying?

Speaker speaker\_0: Yes, sir. But in general, after your open enrollment period is over, the only change you can make is cancellations. Now when you have that Section 1-

Speaker speaker\_1: Oh, okay. Oh yeah. Oh yeah, yeah. Not a change-change but you can cancel anytime. Yeah.

Speaker speaker\_0: Yes, but then when you have that-

Speaker speaker\_1: But I guess-

Speaker speaker\_0: ... Section... Go ahead.

Speaker speaker\_1: Yeah. So you, you... So you, you can't cancel the health insurance or that, or that other one, the 394, after February 21st?

Speaker speaker\_0: Yes, sir, because of Section 125.

Speaker speaker\_1: Okay. You, you, so no matter, if you keep working at the same place, you cannot cancel that?

Speaker speaker\_0: Unless you have an open enrollment period or a qualified life event, no, sir.

Speaker speaker\_1: Gotcha. All right. Now I see why you were telling me that. I gotcha.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, but now let me ask you this... Um, or if you quit working there? I was gonna be paying-

Speaker speaker\_0: If you quit working after the fourth consecutive week so there would not be a paycheck for where it's made the deduction, by the fifth week it cancel itself. Now, if you keep working and in less than 90 days you go back to it, the system is not gonna process it again and activate it.

Speaker speaker\_1: Yeah. Well, like I say-

Speaker speaker\_0: The only time that happens is when you have four orders.

Speaker speaker\_1: Yeah. Like I say, I'm trying to get hired on permanent, so-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... within a few months it's gonna be canceled and then I'm gonna go to the, I'm gonna go to Bosch, their insurance, you know? And that's okay, right?

Speaker speaker\_0: Yes, sir. It will cancel itself out so you don't have-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... to worry about it.

Speaker speaker\_1: Yeah, and

Speaker speaker\_2: Also during that time-

Speaker speaker\_1: I know that's what Bosch does, uh-huh.

Speaker speaker\_0: Actually, I'm not too sure if they have that. So regardless of whether or not Bosch has a, a time period that you have to wait once you get hired on by them to become eligible, this policy would cancel itself out. Like you don't have to worry about calling it in and getting it canceled.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Once there's no more paychecks that MAU has on hold that are yours, they won't have where to make the, the premium taken out from, so it cancels itself.

Speaker speaker\_1: Yeah, they... It, it's automatically, they're not gonna get paid so I guess it'll get canceled. Yeah.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I get it. Yeah. All right. That's kind of automatic like you said. Yeah. All righty. Well, thank you so much for all your information and helping me out.

Speaker speaker\_0: Of course, sir. Was there anything else I can assist you with today?

Speaker speaker\_1: Nope, that's it. Thank you so much.

Speaker speaker\_0: My pleasure. I hope you enjoy the rest of your day today.

Speaker speaker\_1: You too. Bye-bye.

Speaker speaker\_0: Bye.