

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and Incur. This is Justin. How can I help you today? Uh, my name is Cassan Janlet, um, Cassan Durant. Y'all left me an email about my, uh, medical benefits. Did we left you an email or was it a text message? A messa- a voicemail. A voicemail. What did the voicemail say? Hi. Um, the voicemail stated that he selected, um, plans that couldn't be selected together, so they current- they selected the lowest two for him and were wanting him to call to confirm what his choices were. Okay. Uh, what's the staffing agency he works for? MAU. And the last four of your social? 2104. And what was your first and last name again? I'm sorry. Cassan Durant. All right. Okay. And for security purposes, could you verify your home address, including city, state and zip code? 117 Lenar Way, Hiram, Georgia. Oh, 30141. And confirm your date of birth. 10-25-2001. And a good telephone number have a 614-732-7556. Yes. And the email has his cassandurant@gmail.com. Yes. Okay, so let's see. So checking that history I do see there was an outbound call to you regarding an enrollment form we received from MAU. Looks like you elected all of the medical plans for employee only, so we were just reaching out confirming which medical plan you wanted to be enrolled into. Okay. Okay. Um, so you have the Stay Healthy, ME/C which just covers preventative healthcare services like your physicals, diabetes screenings, vaccinations, stuff like that at \$9.46 per week. And they have two, uh, Ensure Plus plans which both cover hospitals, doctors and medications. The only major difference between the Ensure Plus Basic and the Ensure Plus Enhanced is how much the carrier pays to cover things. Um, those range from \$17.39 to \$24.69. And then the last medical plan was the ME/C Enhanced which is a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week. Does the basic one cover dental? Um, so the, the medical plans are separate from the additional benefit options. Oh, okay. So dental could be added to the, uh, medical plans, which he already elected dental, so we were just confirming a medical plan for him. Yeah. That's most... Was the basic 'cause he wants something that has hospital basically. Um, does the basic, does the basic come with dental? He said that that's a separate one, like you did collect it so you can have basic and then you also collected dental so that Yeah, that's just the basic. I don't know. Yeah, this, this is the basic one. Okay, so the Ensure Plus Basic? Yeah. Okay. So let's see here. How much is that again? It said like- Ask him. He, he... How much does that one again? Uh, the Ensure Plus Basic was \$17.39 per week. Mm-Hmm. And what was the first one? How much was the first one? Uh, the regular Stay Healthy ME/C, that one's \$9.46 per week which it just covered preventative services. Oh, okay. It's \$37.62. Um. That one. Yeah. I'm, I'm sticking to the basic one. So the Ensure Plus Basic? Yeah. Okay. So let's see here. So the Ensure Plus Basic plus all the additional benefit options you elected for employee only would make your total deductions \$37.26 per week. They authorize MAU to make that deduction for you. How much

was it? How much was it again? Uh, \$37.26. That goes for the Ensure Plus Basic which is that medical plan, and then you put down dental, short-term disability, term life which is life insurance, vision, critical illness, group accident, behavioral health and ID experts. Yeah. Yeah. Okay. So I'll go ahead and save that, and who do you want to put down as your beneficiary for the term life? Uh, my mom. Okay. And what's her first name? Cassidi. Could you spell that for me? No, no. C-A-S-S-I-D-I. D-I. Okay. And same last name Durant? Yeah. Okay. Parents. Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$37.26 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that MAU is a section 125 client. So what Section 125 is, it's an IRS code which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Cassan, is there anything else I could help you out with today? No. Awesome. Well, thank you for calling Benefits and Incur. Now hope you have a wonderful day, okay? You too. All right. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Incur. This is Justin. How can I help you today?

Speaker speaker_1: Uh, my name is Cassan Janlet, um, Cassan Durant. Y'all left me an email about my, uh, medical benefits.

Speaker speaker_0: Did we left you an email or was it a text message?

Speaker speaker_2: A messa- a voicemail.

Speaker speaker_1: A voicemail.

Speaker speaker_0: What did the voicemail say?

Speaker speaker_2: Hi. Um, the voicemail stated that he selected, um, plans that couldn't be selected together, so they current- they selected the lowest two for him and were wanting him to call to confirm what his choices were.

Speaker speaker_0: Okay. Uh, what's the staffing agency he works for?

Speaker speaker_1: MAU.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 2104.

Speaker speaker_0: And what was your first and last name again? I'm sorry.

Speaker speaker_1: Cassan Durant.

Speaker speaker_0: All right. Okay. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker_1: 117 Lenar Way, Hiram, Georgia. Oh, 30141.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: 10-25-2001.

Speaker speaker_0: And a good telephone number have a 614-732-7556.

Speaker speaker_1: Yes.

Speaker speaker_0: And the email has his cassandurant@gmail.com.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so let's see. So checking that history I do see there was an outbound call to you regarding an enrollment form we received from MAU. Looks like you elected all of the medical plans for employee only, so we were just reaching out confirming which medical plan you wanted to be enrolled into.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Um, so you have the Stay Healthy, ME/C which just covers preventative healthcare services like your physicals, diabetes screenings, vaccinations, stuff like that at \$9.46 per week. And they have two, uh, Ensure Plus plans which both cover hospitals, doctors and medications. The only major difference between the Ensure Plus Basic and the Ensure Plus Enhanced is how much the carrier pays to cover things. Um, those range from \$17.39 to \$24.69. And then the last medical plan was the ME/C Enhanced which is a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week.

Speaker speaker_2: Does the basic one cover dental?

Speaker speaker_0: Um, so the, the medical plans are separate from the additional benefit options.

Speaker speaker_2: Oh, okay.

Speaker speaker_0: So dental could be added to the, uh, medical plans, which he already elected dental, so we were just confirming a medical plan for him.

Speaker speaker_2: Yeah. That's most... Was the basic 'cause he wants something that has hospital basically.

Speaker speaker_1: Um, does the basic, does the basic come with dental?

Speaker speaker_2: He said that that's a separate one, like you did collect it so you can have basic and then you also collected dental so that

Speaker speaker_3: Yeah, that's just the basic.

Speaker speaker_2: I don't know.

Speaker speaker_1: Yeah, this, this is the basic one.

Speaker speaker_0: Okay, so the Ensure Plus Basic?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So let's see here.

Speaker speaker_2: How much is that again?

Speaker speaker_1: It said like-

Speaker speaker_2: Ask him. He, he...

Speaker speaker_1: How much does that one again?

Speaker speaker_0: Uh, the Ensure Plus Basic was \$17.39 per week.

Speaker speaker_1: Mm-Hmm. And what was the first one? How much was the first one?

Speaker speaker_0: Uh, the regular Stay Healthy ME/C, that one's \$9.46 per week which it just covered preventative services.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: It's \$37.62.

Speaker speaker_1: Um.

Speaker speaker_2: That one.

Speaker speaker_1: Yeah. I'm, I'm sticking to the basic one.

Speaker speaker_0: So the Ensure Plus Basic?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So let's see here. So the Ensure Plus Basic plus all the additional benefit options you elected for employee only would make your total deductions \$37.26 per week. They authorize MAU to make that deduction for you.

Speaker speaker_2: How much was it?

Speaker speaker_1: How much was it again?

Speaker speaker_0: Uh, \$37.26. That goes for the Ensure Plus Basic which is that medical plan, and then you put down dental, short-term disability, term life which is life insurance, vision, critical illness, group accident, behavioral health and ID experts.

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_0: Okay. So I'll go ahead and save that, and who do you want to put down as your beneficiary for the term life?

Speaker speaker_1: Uh, my mom.

Speaker speaker_0: Okay. And what's her first name?

Speaker speaker_1: Cassidi.

Speaker speaker_0: Could you spell that for me?

Speaker speaker_1: No, no.

Speaker speaker_2: C-A-S-S-I-D-I.

Speaker speaker_0: D-I. Okay. And same last name Durant?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Parents. Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$37.26 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that MAU is a section 125 client. So what Section 125 is, it's an IRS code which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Cassan, is there anything else I could help you out with today?

Speaker speaker_1: No.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits and Incur. Now hope you have a wonderful day, okay?

Speaker speaker_1: You too.

Speaker speaker_0: All right. Bye-bye.