

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... calling Benefits and Your Card. This is Justin. How can I help you today? Hey, Justin. My name is Hunter. Um, I was calling, um, I might have missed the deadline honestly, but I was calling to add my newborn daughter to my insurance plan. Okay. Um, what's the staffing agency you work for? Uh, MAU. And the last four of your social? 7971. And what was your first and last name? Hunter Jones. And for security purposes, can you verify your home address, including city, state and zip code owner? You should have 5857 Fairview Road, Batesburg, South Carolina, 29006. If not, it's going to be my new address, which is 128 Shumpert Hill Road, Leesville, South Carolina, 29072. Okay. Will you spell the street name for me 'cause I had the other address on file? Uh, Shumpert, S-H-U-M-P-E-R-T. I think that's right. Should be right. What city was that in? Leesville, L-E-E-S-V-I-L-L-E. And what's the zip code one more time? 29072. Can you confirm your date of birth? 07/10/2000. And a good telephone number I have is 843-798-8133? Yes, sir. And the email I have is hjones2018 at gmail? Yes, sir. Okay, so just to confirm, you wanted to add your child to the dental, vision and the MEC, correct? Yeah. And if I could, um, I think I have like the lowest here. Um, could I up that today with you? Yeah. Let's, let's see here. 'Cause I, she's gonna have a million doctor's appointments and everything, so... Totally understand. So, let's see here. So, I do know that at MAU, they do offer three other medical plans. Two of them are the Ensure Plus plans. Now, those cover hospitals, doctors and medications. Um, the only major difference between the Basic and the Enhanced is how much the insurance carrier pays to cover things. Um, but for employee plus family coverage, those range from \$37.29 to \$54.25. And then the last medical plan is like a combination of both preventative healthcare services plus hospital, doctor and medication coverage at \$63.45 per week. So, what would that actually cover? Like, um, like would that cover like emergency and like specialists and like her regular pediatrician? Um, so you do have access to the preventative healthcare services as well as hospitals, doctors and medications. So, preventative healthcare services are like her, you know, yearly checkups, um, stuff like that. All right. And if... So, if I went with the, uh, like let's say I went with the Insured Plus Enhanced, would that cover more than preventative? Um, so that just covers your, like the hospital visits, doctor visits and medication coverage. It doesn't cover any preventative healthcare services. So, if I wanted preventative and the doctor and like the whole deal, it would have to be the Stay Healthy Enhance? Yeah, it'd be one of those combined, yes. But you could also do the MEC standalone as well as the Insure Plus Basic as well, or the Insure Plus plans. So, it's totally up to you based off what you need or what you want. What would you personally recommend? 'Cause I don't... I'm gonna be honest, I don't really understand all this insurance stuff. Um, well, we're not insurance agents at Benefits and Your Card, so we're not allowed to give recommendations. Um, all we do know is that the

Insure Plus plans does cover hospitals, doctors and medications, while the MEC standalone just covers preventative healthcare services, and the MEC Enhanced covers preventative healthcare services as well as hospitals, doctors and medications. Uh, lemme do the preventative and the, um, uh, and the doctor's visit one. So, the MEC Enhanced? Uh, yeah. All right, as well as keep dental and vision as well? Yes. All right. So, let's see here. So, your current deductions right now with the MEC standalone dental and vision for employee plus spouse was \$25.30 per week. However, adding the MEC, uh, Enhanced as well as dental and vision for employee plus family, that would make your new total deductions \$85.08 per week. Do you authorize MAU to make that deduction? Yeah. So, that's what, 320 a month? Um, give or take. It's weekly deductions. Yeah. Good Lord. Yeah, yeah, go ahead and authorize that. Okay. So, I'll go and save that. Let me add your child's dependent information down. What's your child's first name? It's going to be Luna, L-U-N-A. And her last name? Jones. Do you have her social by any chance? Uh, not yet. Not yet? Okay. Hopefully it's in the mail, but that's like, really far away. It's like a three-minute drive for some reason. I understand. And what's her date of birth? Uh, hers is 12/22/24. Okay. There's Christmas. And do you by, by any chance have your spouse's, uh, social? 'Cause your spouse's social's not on the, listed. She does not have one. Does not have one, okay, okay. No worries. So, let's see. Which she's still eligible for the coverage though, right? Correct. Okay. She has an ATN number. I don't know if that helps, but I don't think so. Let's see here. Okay, so I do, uh, so just when- whenever you do get Luna's social, just give us a call back so we can add her to the cover- or add it to the coverage. Um, but I do want to let you know that pending enrollments do take one to two weeks to go through, and then whenever you witness your first payroll deduction of the \$85.08 come off your paycheck, that's how you know that everything was switched to employee plus family coverage. 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 can 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. But other than that, Hunter, is there anything else I can help you out with today? Uh, and just to make sure, you said that was, um, 86.13? Uh, \$85.08. Gotcha. 85.8. Yes, sir. Every week, and social security number for Luna. And two weeks for papers. All right. No, that's gonna be all. Thank you. You're welcome. Have a great day, okay? Thank you. 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: ... calling Benefits and Your Card. This is Justin. How can I help you today?

Speaker speaker_2: Hey, Justin. My name is Hunter. Um, I was calling, um, I might have missed the deadline honestly, but I was calling to add my newborn daughter to my insurance plan.

Speaker speaker_1: Okay. Um, what's the staffing agency you work for?

Speaker speaker_2: Uh, MAU.

Speaker speaker_1: And the last four of your social?

Speaker speaker_2: 7971.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_2: Hunter Jones.

Speaker speaker_1: And for security purposes, can you verify your home address, including city, state and zip code owner?

Speaker speaker_2: You should have 5857 Fairview Road, Batesburg, South Carolina, 29006. If not, it's going to be my new address, which is 128 Shumpert Hill Road, Leesville, South Carolina, 29072.

Speaker speaker_1: Okay. Will you spell the street name for me 'cause I had the other address on file?

Speaker speaker_2: Uh, Shumpert, S-H-U-M-P-E-R-T. I think that's right. Should be right.

Speaker speaker_1: What city was that in?

Speaker speaker_2: Leesville, L-E-E-S-V-I-L-L-E.

Speaker speaker_1: And what's the zip code one more time?

Speaker speaker_2: 29072.

Speaker speaker_1: Can you confirm your date of birth?

Speaker speaker_2: 07/10/2000.

Speaker speaker_1: And a good telephone number I have is 843-798-8133?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And the email I have is hjones2018 at gmail?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay, so just to confirm, you wanted to add your child to the dental, vision and the MEC, correct?

Speaker speaker_2: Yeah. And if I could, um, I think I have like the lowest here. Um, could I up that today with you?

Speaker speaker_1: Yeah. Let's, let's see here.

Speaker speaker_2: 'Cause I, she's gonna have a million doctor's appointments and everything, so...

Speaker speaker_1: Totally understand. So, let's see here. So, I do know that at MAU, they do offer three other medical plans. Two of them are the Ensure Plus plans. Now, those cover hospitals, doctors and medications. Um, the only major difference between the Basic and the Enhanced is how much the insurance carrier pays to cover things. Um, but for employee plus family coverage, those range from \$37.29 to \$54.25. And then the last medical plan is like a combination of both preventative healthcare services plus hospital, doctor and medication coverage at \$63.45 per week.

Speaker speaker_2: So, what would that actually cover? Like, um, like would that cover like emergency and like specialists and like her regular pediatrician?

Speaker speaker_1: Um, so you do have access to the preventative healthcare services as well as hospitals, doctors and medications. So, preventative healthcare services are like her, you know, yearly checkups, um, stuff like that.

Speaker speaker_2: All right. And if... So, if I went with the, uh, like let's say I went with the Insured Plus Enhanced, would that cover more than preventative?

Speaker speaker_1: Um, so that just covers your, like the hospital visits, doctor visits and medication coverage. It doesn't cover any preventative healthcare services.

Speaker speaker_2: So, if I wanted preventative and the doctor and like the whole deal, it would have to be the Stay Healthy Enhance?

Speaker speaker_1: Yeah, it'd be one of those combined, yes. But you could also do the MEC standalone as well as the Insure Plus Basic as well, or the Insure Plus plans. So, it's totally up to you based off what you need or what you want.

Speaker speaker_2: What would you personally recommend? 'Cause I don't... I'm gonna be honest, I don't really understand all this insurance stuff.

Speaker speaker_1: Um, well, we're not insurance agents at Benefits and Your Card, so we're not allowed to give recommendations. Um, all we do know is that the Insure Plus plans does cover hospitals, doctors and medications, while the MEC standalone just covers preventative healthcare services, and the MEC Enhanced covers preventative healthcare services as well as hospitals, doctors and medications.

Speaker speaker_2: Uh, lemme do the preventative and the, um, uh, and the doctor's visit one.

Speaker speaker_1: So, the MEC Enhanced?

Speaker speaker_2: Uh, yeah.

Speaker speaker_1: All right, as well as keep dental and vision as well?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. So, let's see here. So, your current deductions right now with the MEC standalone dental and vision for employee plus spouse was \$25.30 per week. However, adding the MEC, uh, Enhanced as well as dental and vision for employee plus family, that

would make your new total deductions \$85.08 per week. Do you authorize MAU to make that deduction?

Speaker speaker_2: Yeah. So, that's what, 320 a month?

Speaker speaker_1: Um, give or take. It's weekly deductions.

Speaker speaker_2: Yeah. Good Lord. Yeah, yeah, go ahead and authorize that.

Speaker speaker_1: Okay. So, I'll go and save that. Let me add your child's dependent information down. What's your child's first name?

Speaker speaker_2: It's going to be Luna, L-U-N-A.

Speaker speaker_1: And her last name?

Speaker speaker_2: Jones.

Speaker speaker_1: Do you have her social by any chance?

Speaker speaker_2: Uh, not yet.

Speaker speaker_1: Not yet? Okay.

Speaker speaker_2: Hopefully it's in the mail, but that's like, really far away. It's like a three-minute drive for some reason.

Speaker speaker_1: I understand. And what's her date of birth?

Speaker speaker_2: Uh, hers is 12/22/24.

Speaker speaker_1: Okay.

Speaker speaker_2: There's Christmas.

Speaker speaker_1: And do you by, by any chance have your spouse's, uh, social? 'Cause your spouse's social's not on the, listed.

Speaker speaker_2: She does not have one.

Speaker speaker_1: Does not have one, okay, okay. No worries. So, let's see.

Speaker speaker_2: Which she's still eligible for the coverage though, right?

Speaker speaker_1: Correct. Okay.

Speaker speaker_2: She has an ATN number. I don't know if that helps, but I don't think so.

Speaker speaker_1: Let's see here. Okay, so I do, uh, so just when- whenever you do get Luna's social, just give us a call back so we can add her to the cover- or add it to the coverage. Um, but I do want to let you know that pending enrollments do take one to two weeks to go through, and then whenever you witness your first payroll deduction of the \$85.08 come off your paycheck, that's how you know that everything was switched to employee plus family coverage. 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 can 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. But other than that, Hunter, is there anything else I can help you out with today?

Speaker speaker_2: Uh, and just to make sure, you said that was, um, 86.13?

Speaker speaker_1: Uh, \$85.08.

Speaker speaker_2: Gotcha. 85.8.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Every week, and social security number for Luna. And two weeks for papers. All right. No, that's gonna be all. Thank you.

Speaker speaker_1: You're welcome. Have a great day, okay?

Speaker speaker_2: Thank you. You too.

Speaker speaker_1: Thank you. Bye-bye.