

Transcript: Justin

Mills-5030120205762560-5482844789587968

Full Transcript

Hello, Austin. How can I help you today? Hey, my name's Jose Madison, and I was wondering if I could switch my insurance plan 'cause, um, I did it wrong. You're wanting to switch insurance. Is that correct? Yes, sir. Okay. What's that staffing agency you work for? Say that again? What's the staffing agency you work for? Oh, yes, sir. Um, MAU. And the last four of your social? 3643. And what was your last name, Jose? Yes, sir. Madison. Madison, okay. And for security purposes, can you verify your home address, including city, state and zip code? Yeah. My address is 6 Limbert Court. And what was the other thing you said you needed? Your home address, including city, state and zip code. Okay. It's 6 Limbert Court, Greenville, South Carolina, 29607. And your date of birth? November 1st, 2001. And a good telephone number I have is 864-516-0336. Yes, sir. 516-0336, yes, sir. And the email has josemadison@gmail.com? Yes, sir. Okay. And what changes did you want to make? Um, what's the... Uh, I just want to do the insurance that it... where it does, like, the most. So, like, that's Medicare. I'm sorry, you keep breaking in and out, so it's kinda hard to understand what you're saying. Oh, I'm sorry about that. Um, what's my two options? Um, so I do know that at MAU, they offer four different medical plans. Um, one of them is the MEC standalone, which just covers preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, stuff like that. It's \$9.46 per week. Two other medical plans are the Ensure Plus plans. Those cover hospitals, doctors and medications. The only major difference between the Basics and the Enhanced is how much the insurance carrier pays to cover things. Those range from \$17.39 to \$24.69. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week. Let's do... Let's do that one. So the MEC Enhanced? Okay. Did you want- You said it comes with both of 'em, right? It covers preventative services as well as hospitals, doctors and medications, yes. Is it, is it just that they doesn't cover up to the, a certain amount, like as much as if it was... if you just had the one? Uh, what was that again? I'm sorry. Is it, is it... The only difference is that in the percentage wise on what they cover? Is it just not as much as if you were to do like a specific one as so? Um, correct. So in the insur- in the benefit guide, under that MEC Enhanced medical plan, um, there are limits, uh, to how many visits you do, you do have. Um, so I do know that the insurance carrier will pay set dollar amounts to cover things as long as co-pays have been met. Um, and then with the MEC Enhanced, let me see. Give me one second. So you have four, uh, primary care visits annually, um, specialty care visits, urgent care visits limited to four visits, um, and same with the co-pays, \$10 co-pay for primary care, \$50 co-pay for specialty and then \$60 for urgent care. However, y- to answer your question, yes, the insurance carrier pays a set dollar amount to cover things as long as those co-pays have been met. All right. Yeah. Let's do the Enhanced. Did you say, repeat that again? I'm sorry. We're gonna do the Enhanced. My fault. Uh-huh. I know I'm... Sorry, I'm in a

rush There we go. No worries. Um, so did you want to keep Dental, Group Accident and Behavioral Health as well? No, just dental. Just dental? Okay. Thank you. You're welcome. So doing just the MEC Enhanced and Dental for employee only, correct? Yes, sir. Okay. So doing those two would make your total deductions \$26.64 per week. Okay. Do you authorize MAU to make the deduction for you? Yes, I do. Okay. So I'll go ahead and save that. 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 \$26.64 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to ten 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. Now 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. Other than that, Jose, is there anything else I can help you out with today? No, sir. Appreciate you, brother. You have a good one. You do the same. Have a great weekend.

Conversation Format

Speaker speaker_0: Hello, Austin. How can I help you today?

Speaker speaker_1: Hey, my name's Jose Madison, and I was wondering if I could switch my insurance plan 'cause, um, I did it wrong.

Speaker speaker_0: You're wanting to switch insurance. Is that correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. What's that staffing agency you work for?

Speaker speaker_1: Say that again?

Speaker speaker_0: What's the staffing agency you work for?

Speaker speaker_1: Oh, yes, sir. Um, MAU.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 3643.

Speaker speaker_0: And what was your last name, Jose?

Speaker speaker_1: Yes, sir. Madison.

Speaker speaker_0: Madison, okay. And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker_1: Yeah. My address is 6 Limbert Court. And what was the other thing you said you needed?

Speaker speaker_0: Your home address, including city, state and zip code.

Speaker speaker_1: Okay. It's 6 Limbert Court, Greenville, South Carolina, 29607.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: November 1st, 2001.

Speaker speaker_0: And a good telephone number I have is 864-516-0336.

Speaker speaker_1: Yes, sir. 516-0336, yes, sir.

Speaker speaker_0: And the email has josemadison@gmail.com?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. And what changes did you want to make?

Speaker speaker_1: Um, what's the... Uh, I just want to do the insurance that it... where it does, like, the most. So, like, that's Medicare.

Speaker speaker_0: I'm sorry, you keep breaking in and out, so it's kinda hard to understand what you're saying.

Speaker speaker_1: Oh, I'm sorry about that. Um, what's my two options?

Speaker speaker_0: Um, so I do know that at MAU, they offer four different medical plans. Um, one of them is the MEC standalone, which just covers preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, stuff like that. It's \$9.46 per week. Two other medical plans are the Ensure Plus plans. Those cover hospitals, doctors and medications. The only major difference between the Basics and the Enhanced is how much the insurance carrier pays to cover things. Those range from \$17.39 to \$24.69. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week.

Speaker speaker_1: Let's do... Let's do that one.

Speaker speaker_0: So the MEC Enhanced? Okay. Did you want-

Speaker speaker_1: You said it comes with both of 'em, right?

Speaker speaker_0: It covers preventative services as well as hospitals, doctors and medications, yes.

Speaker speaker_1: Is it, is it just that they doesn't cover up to the, a certain amount, like as much as if it was... if you just had the one?

Speaker speaker_0: Uh, what was that again? I'm sorry.

Speaker speaker_1: Is it, is it... The only difference is that in the percentage wise on what they cover? Is it just not as much as if you were to do like a specific one as so?

Speaker speaker_0: Um, correct. So in the insur- in the benefit guide, under that MEC Enhanced medical plan, um, there are limits, uh, to how many visits you do, you do have. Um,

so I do know that the insurance carrier will pay set dollar amounts to cover things as long as co-pays have been met. Um, and then with the MEC Enhanced, let me see. Give me one second. So you have four, uh, primary care visits annually, um, specialty care visits, urgent care visits limited to four visits, um, and same with the co-pays, \$10 co-pay for primary care, \$50 co-pay for specialty and then \$60 for urgent care. However, y- to answer your question, yes, the insurance carrier pays a set dollar amount to cover things as long as those co-pays have been met.

Speaker speaker_1: All right. Yeah. Let's do the Enhanced.

Speaker speaker_0: Did you say, repeat that again? I'm sorry.

Speaker speaker_1: We're gonna do the Enhanced. My fault.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: I know I'm... Sorry, I'm in a rush

Speaker speaker_2: There we go.

Speaker speaker_0: No worries. Um, so did you want to keep Dental, Group Accident and Behavioral Health as well?

Speaker speaker_1: No, just dental.

Speaker speaker_0: Just dental? Okay.

Speaker speaker_1: Thank you.

Speaker speaker_0: You're welcome. So doing just the MEC Enhanced and Dental for employee only, correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. So doing those two would make your total deductions \$26.64 per week. Okay. Do you authorize MAU to make the deduction for you?

Speaker speaker_1: Yes, I do.

Speaker speaker_0: Okay. So I'll go ahead and save that. 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 \$26.64 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to ten 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. Now 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. Other than that, Jose, is there anything else I can help you out with today?

Speaker speaker_1: No, sir. Appreciate you, brother. You have a good one.

Speaker speaker_0: You do the same. Have a great weekend.