

## Transcript: Justin

**Mills-5126075991506944-5805005698285568**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Yes, I'm just calling on getting a follow-up on the MAU cards. Uh, following up on MAU cards? What do... What do you mean? Like, benefits cards? Yeah. Okay, so MAU, what's the last four of your Social? 7423. 7423. And your first and last name? Ismail Bilal. Ismail, okay. And for security purposes, could you verify your home address, including city, state and zip codes? 1385 Ashley River Road, Apartment 39F, Charleston, South Carolina, 29407. Looks like we have a different address on file. Yeah, oh, 2408, but that's no longer my address. Okay, will you verify that old address for me, please? 2408 Etiwan Avenue, Apartment G3, Charleston, South Carolina, 29414. Okay. And what was the new address, so I can go ahead and update it for you? 1385 Ashley River Road, Apartment 39F, Charleston, South Carolina, 29407. 3407. And confirm your date of birth. March 20th, 1985. And a good telephone number you have is 530-5207. No, it's 224-0849. And just to confirm, 224-0849? Yes. And the email I have is I-S-H-K-U-S-H-I85@gmail.com? I'm sorry, what was that? The email I have is I-S-H-K-U-S-H-I85@gmail.com? Oh. But @icloud.com. iCloud, okay. Okay. So let's see here. So looking at the file, looks like you're not currently enrolled in anything. However, you're eligible to be enrolled since MAU is in their company open enrollment period until December 1st. Okay. Okay. Did you have an idea of what you wanted to be enrolled into or no? Um, just, um, whatever they got available. Okay. Uh, well, MAU, they offer four different medical plans. One of 'em just covers preventative healthcare services at \$9.46. Two of 'em are the Ensure Plus plans that cover hospitals, doctors and medications. They range from \$17.39 to \$24.69. Last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctors and medication at \$23.13. And then they do offer other things like dental, short-term disability, term life, which is life insurance, vision, critical illness, group accident and behavior health. Um, dentist is one of 'em? What was that again? I'm sorry. Benefits for the dentist. Okay, so you want dental insurance. Anything else? Um, that's it. Okay, so doing dental for employee only would make your total deductions \$3.51 a week. Do you authorize MAU to make that deduction for you? Mm-hmm. Okay. 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 \$3.51 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. But other than that, is there anything else I could help you out with today? No, that'll be all. Okay. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, all right? Thank you. All right, bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Yes, I'm just calling on getting a follow-up on the MAU cards.

Speaker speaker\_1: Uh, following up on MAU cards? What do... What do you mean? Like, benefits cards?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, so MAU, what's the last four of your Social?

Speaker speaker\_2: 7423.

Speaker speaker\_1: 7423. And your first and last name?

Speaker speaker\_2: Ismail Bilal.

Speaker speaker\_1: Ismail, okay. And for security purposes, could you verify your home address, including city, state and zip codes?

Speaker speaker\_2: 1385 Ashley River Road, Apartment 39F, Charleston, South Carolina, 29407.

Speaker speaker\_1: Looks like we have a different address on file.

Speaker speaker\_2: Yeah, oh, 2408, but that's no longer my address.

Speaker speaker\_1: Okay, will you verify that old address for me, please?

Speaker speaker\_2: 2408 Etiwan Avenue, Apartment G3, Charleston, South Carolina, 29414.

Speaker speaker\_1: Okay. And what was the new address, so I can go ahead and update it for you?

Speaker speaker\_2: 1385 Ashley River Road, Apartment 39F, Charleston, South Carolina, 29407. 3407.

Speaker speaker\_1: And confirm your date of birth.

Speaker speaker\_2: March 20th, 1985.

Speaker speaker\_1: And a good telephone number you have is 530-5207.

Speaker speaker\_2: No, it's 224-0849.

Speaker speaker\_1: And just to confirm, 224-0849?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And the email I have is I-S-H-K-U-S-H-l85@gmail.com?

Speaker speaker\_2: I'm sorry, what was that?

Speaker speaker\_1: The email I have is I-S-H-K-U-S-H-l85@gmail.com?

Speaker speaker\_2: Oh. But @icloud.com.

Speaker speaker\_1: iCloud, okay. Okay. So let's see here. So looking at the file, looks like you're not currently enrolled in anything. However, you're eligible to be enrolled since MAU is in their company open enrollment period until De- February 1st.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. Did you have an idea of what you wanted to be enrolled into or no?

Speaker speaker\_2: Um, just, um, whatever they got available.

Speaker speaker\_1: Okay. Uh, well, MAU, they offer four different medical plans. One of 'em just covers preventative healthcare services at \$9.46. Two of 'em are the Ensure Plus plans that cover hospitals, doctors and medications. They range from \$17.39 to \$24.69. Last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctors and medication at \$23.13. And then they do offer other things like dental, short-term disability, term life, which is life insurance, vision, critical illness, group accident and behavior health.

Speaker speaker\_2: Um, dentist is one of 'em?

Speaker speaker\_1: What was that again? I'm sorry.

Speaker speaker\_2: Benefits for the dentist.

Speaker speaker\_1: Okay, so you want dental insurance. Anything else?

Speaker speaker\_2: Um, that's it.

Speaker speaker\_1: Okay, so doing dental for employee only would make your total deductions \$3.51 a week. Do you authorize MAU to make that deduction for you?

Speaker speaker\_2: Mm-hmm. Okay.

Speaker speaker\_1: 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 \$3.51 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. But other than that, is there anything else I could help you out with today?

Speaker speaker\_2: No, that'll be all.

Speaker speaker\_1: Okay. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, all right?

Speaker speaker\_2: Thank you.

Speaker speaker\_1: All right, bye-bye.