

## Transcript: Justin

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### Full Transcript

Thank you for calling Benefits and Incur. This is Justin. How can I help you today? Um, hi. This is Jeremiah Bradshaw with MAU. Okay. How can I help you today? Um, so, um, I'm here to clarify... I accidentally filled in for the same insurance twice, and I was told to give y'all a call back. Okay. Um, so MAU, what's the last four of your social? 7832. And for security purposes, could you verify your home address, including city, state and zip code, Jeremiah? Uh, 127, uh, h- apartment B Heatherbrook Court, um, Henderson, South Carolina 29625. And your date of birth? 07/28/1987. And a good telephone number I have is 864-973-5054. Yes, sir. That's all they're speaking on. And the email I have is bradshaw728@gmail.com? Yes, sir. Okay, so checking that history, I do see there was an outbound call to you regarding an enrollment form we received from MAU. So it looks like you elected all of the medical plans when technically you're only allowed to choose one of them. So we're just reaching out confirming which medical plan you wanted. Gotcha. Yeah. It was my fault on that one. Um... Could you read them out again? Yeah. Give me the options on those again. I was just one of those nervous jitters first day things. No worries. Um, so they have the Stay Healthy MEC. Uh, that just covers preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, stuff like that. That one's \$9.46 per week. And then they offer two Ensure Plus plans, the basic and the enhanced, which both cover hospitals, doctors and medications. The only major difference between the basic and the enhanced is how much the insurance carrier pays to cover things. But those range from \$17.39 to \$24.69. However, 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. That one? Yeah. Let's do, uh, the third one. That sounds pretty good. So the last one? Yeah. So the MEC Enhanced? Yes, sir. Okay. Let's see here. And you wanted all of the additional benefit options as well, correct? Like dental- Mm-hmm. Disability, term life, stuff like that? Uh, yes. Okay. So let me go ahead and make that change for you. Let's see. Because I was trying to, um, just get the best, uh, benefit package- Mm-hmm. ... and I guess I got those, um, first higher jitters and I just selected everything. Okay. So let's see. So I have you put down for the MEC Enhanced, um, which was your medical plan. Just to confirm, you wanted the dental, short term disability, the term life, vision, critical illness, group accident, behavioral health and ID experts, correct? Yes, sir. Okay. Um, so doing all of those for employee only would make your total deductions \$43 even. Do you authorize MAU to make that deduction for you? Would that be... Would that be per, uh, paycheck? Correct. Yeah, that's not bad. Okay. So I'm gonna go ahead and save that. And who do you want to put down as a beneficiary for your term life? Um, Jessica Grant. Thank you for calling Benefits and Incur today. Can I help you? All right. What was the last name? Grant. G-R-A-N-T. And the relationship with Jessica? Um, long term girlfriend. Okay. So I do want to let you know how this pending enrollment process works. It will take one to

two weeks to go through. And whenever you witness your first payroll deduction of the \$43, that comes 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. 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, Jeremiah, is there anything else I can assist you with today? Um, that'll be it. Awesome. Well, thank you for calling Benefits and Incur. I hope you have a wonderful day. All right? Yes, sir. Thank you. Okay. Goodbye. 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: Um, hi. This is Jeremiah Bradshaw with MAU.

Speaker speaker\_0: Okay. How can I help you today?

Speaker speaker\_1: Um, so, um, I'm here to clarify... I accidentally filled in for the same insurance twice, and I was told to give y'all a call back.

Speaker speaker\_0: Okay. Um, so MAU, what's the last four of your social?

Speaker speaker\_1: 7832.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code, Jeremiah?

Speaker speaker\_1: Uh, 127, uh, h- apartment B Heatherbrook Court, um, Henderson, South Carolina 29625.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 07/28/1987.

Speaker speaker\_0: And a good telephone number I have is 864-973-5054.

Speaker speaker\_1: Yes, sir. That's all they're speaking on.

Speaker speaker\_0: And the email I have is bradshaw728@gmail.com?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Okay, so checking that history, I do see there was an outbound call to you regarding an enrollment form we received from MAU. So it looks like you elected all of the medical plans when technically you're only allowed to choose one of them. So we're just reaching out confirming which medical plan you wanted.

Speaker speaker\_1: Gotcha. Yeah. It was my fault on that one. Um...

Speaker speaker\_2: Could you read them out again?

Speaker speaker\_1: Yeah. Give me the options on those again. I was just one of those nervous jitters first day things.

Speaker speaker\_0: No worries. Um, so they have the Stay Healthy MEC. Uh, that just covers preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, stuff like that. That one's \$9.46 per week. And then they offer two Ensure Plus plans, the basic and the enhanced, which both cover hospitals, doctors and medications. The only major difference between the basic and the enhanced is how much the insurance carrier pays to cover things. But those range from \$17.39 to \$24.69. However, 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\_2: That one?

Speaker speaker\_1: Yeah. Let's do, uh, the third one. That sounds pretty good.

Speaker speaker\_2: So the last one? Yeah.

Speaker speaker\_0: So the MEC Enhanced?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. Let's see here. And you wanted all of the additional benefit options as well, correct? Like dental-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Disability, term life, stuff like that?

Speaker speaker\_1: Uh, yes.

Speaker speaker\_0: Okay. So let me go ahead and make that change for you. Let's see.

Speaker speaker\_1: Because I was trying to, um, just get the best, uh, benefit package-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... and I guess I got those, um, first higher jitters and I just selected everything.

Speaker speaker\_0: Okay. So let's see. So I have you put down for the MEC Enhanced, um, which was your medical plan. Just to confirm, you wanted the dental, short term disability, the term life, vision, critical illness, group accident, behavioral health and ID experts, correct?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. Um, so doing all of those for employee only would make your total deductions \$43 even. Do you authorize MAU to make that deduction for you?

Speaker speaker\_1: Would that be... Would that be per, uh, paycheck?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Yeah, that's not bad.

Speaker speaker\_0: Okay. So I'm gonna go ahead and save that. And who do you want to put down as a beneficiary for your term life?

Speaker speaker\_1: Um, Jessica Grant.

Speaker speaker\_2: Thank you for calling Benefits and Incur today.

Speaker speaker\_3: Can I help you?

Speaker speaker\_0: All right. What was the last name?

Speaker speaker\_1: Grant. G-R-A-N-T.

Speaker speaker\_0: And the relationship with Jessica?

Speaker speaker\_1: Um, long term girlfriend.

Speaker speaker\_0: Okay. So I do want to let you know how this pending enrollment process works. It will take one to two weeks to go through. And whenever you witness your first payroll deduction of the \$43, that comes 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. 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, Jeremiah, is there anything else I can assist you with today?

Speaker speaker\_1: Um, that'll be it.

Speaker speaker\_0: Awesome. Well, thank you for calling Benefits and Incur. I hope you have a wonderful day. All right?

Speaker speaker\_1: Yes, sir. Thank you.

Speaker speaker\_0: Okay. Goodbye.

Speaker speaker\_1: Bye.