

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Uh, yes, hi. My name is Alexander Kurz, and I am starting a new job tomorrow, and I've collected some, uh, benefits that I might need to change. Uh, is there any possible way I could do that over the phone? Yeah. Uh, what's that staffing agency you work for? It's, uh, MAU Management Analysis and Utilization, Inc. And the last four of your Social? 6717. And what was your last name, Alexander? It's K-U-R-Z, Kurz. And you said you recently just started with MAU, correct? Uh, I plan to tomorrow morning. It's my first day. Okay, 'cause we don't have a file under you o- u- on, on you in our system yet. So in order for us to create the file in our system to enroll you or make any changes, I need your full Social. Do you need it right, uh, full so... If I give you that now, or should I wait until after tomorrow? Um, you stated you wanted to make changes to the coverage. Like I said, in order for me to create a file in our system, since I wasn't seeing your file in our system just yet, I need your full Social. Sure. Sure. It's, uh, 205-70-6717. And your home address, including city, state, and ZIP code. Sure. It's 25 River Street. That's Apartment 517. And city is Greenville, state is South Carolina, SC, and ZIP code is 29601. And your date of birth? 5/26/87. And a good telephone number. I have a 717-742-8144. That's correct. And do you have a good email? Uh, I do. It's, uh, Alexander, T as in Thomas, Kurz, K-U-R-Z, and that's @gmail.com. Okay. And what changes did you want to make? Yeah. So I wanted to get rid of the medical side of the coverage 'cause I was gonna go through my own, um, plan for that. Okay. And then I was gonna try to keep everything else, including dental, um, disability, life, vision, critical illness, accident, behavior health, ID/X social plus. I was gonna keep all the extras, but just kind of separate the medical side and get, you know, actual, uh, full medical coverage plan on my own. Okay. So no worries to opt out of medical and keep everything else? Yeah. Okay. So let's see. And you submitted that enrollment form to MAU, correct? I did. It would have been last week, I believe, that I would have done that. That's why I was just trying to get ahead of it to make the proper changes. Totally understand. Um, so since you called, um, I will update it in our system. So by the time we do receive that enrollment form, um, our data entry team will pull your file and see that you called and spoke with us and you wanted to make that change real quick. Okay. Um, but let me process this real quick. Sure thing. Appreciate it. So the dental, disability, term life, vision, critical illness, group accident, behavior health, and ID/X parts are for employee only. Correct? Yeah. So is that dental coverage... Do you know what, uh, what that would be through? Is that like a Delta Dental or something like that, or is that through you guys separately? Um, so that's through American Public Life, is the insurance carrier- Okay. ... for dental. Yeah. I mean, that'll, that'd be good. So yeah. That'll work. Okay. So doing all of those for employee only would make your total deductions \$19.87 per week. Do you authorize MAU to make the deduction for you? Yes. Okay. And who do you want to put down as your beneficiary for the

term life? Uh, can I put... I don't know my little half-brother's Social Security. Can I still put him? Um, I just need a first and last name and the relationship to them. Sure. His name is Elijah, E-L-I-J-A-H. And then his last name is Piotrowski. It's, uh, P-I-O-T-R-O-W-S-K-I. And that is my half-brother. Half-brother. Got it. Okay. Now I do want to... Mm-hmm. Now I do want to let you know that this pending enrollment will take one to two weeks to go through. And then whenever you witness your first payroll deduction of the \$19.87 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 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, Alexander, is there anything else I could assist you with today? Uh, no. That should be it. Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day. Okay? Thank you. You as well. Thank you. Bye-bye. Goodbye.

Conversation Format

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

Speaker speaker_1: Uh, yes, hi. My name is Alexander Kurz, and I am starting a new job tomorrow, and I've collected some, uh, benefits that I might need to change. Uh, is there any possible way I could do that over the phone?

Speaker speaker_0: Yeah. Uh, what's that staffing agency you work for?

Speaker speaker_1: It's, uh, MAU Management Analysis and Utilization, Inc.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 6717.

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

Speaker speaker_1: It's K-U-R-Z, Kurz.

Speaker speaker_0: And you said you recently just started with MAU, correct?

Speaker speaker_1: Uh, I plan to tomorrow morning. It's my first day.

Speaker speaker_0: Okay, 'cause we don't have a file under you o- u- on, on you in our system yet. So in order for us to create the file in our system to enroll you or make any changes, I need your full Social.

Speaker speaker_1: Do you need it right, uh, full so... If I give you that now, or should I wait until after tomorrow?

Speaker speaker_0: Um, you stated you wanted to make changes to the coverage. Like I said, in order for me to create a file in our system, since I wasn't seeing your file in our system just yet, I need your full Social.

Speaker speaker_1: Sure. Sure. It's, uh, 205-70-6717.

Speaker speaker_0: And your home address, including city, state, and ZIP code.

Speaker speaker_1: Sure. It's 25 River Street. That's Apartment 517. And city is Greenville, state is South Carolina, SC, and ZIP code is 29601.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 5/26/87.

Speaker speaker_0: And a good telephone number. I have a 717-742-8144.

Speaker speaker_1: That's correct.

Speaker speaker_0: And do you have a good email?

Speaker speaker_1: Uh, I do. It's, uh, Alexander, T as in Thomas, Kurz, K-U-R-Z, and that's @gmail.com.

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

Speaker speaker_1: Yeah. So I wanted to get rid of the medical side of the coverage 'cause I was gonna go through my own, um, plan for that.

Speaker speaker_0: Okay.

Speaker speaker_1: And then I was gonna try to keep everything else, including dental, um, disability, life, vision, critical illness, accident, behavior health, ID/X social plus. I was gonna keep all the extras, but just kind of separate the medical side and get, you know, actual, uh, full medical coverage plan on my own.

Speaker speaker_0: Okay. So no worries to opt out of medical and keep everything else?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So let's see. And you submitted that enrollment form to MAU, correct?

Speaker speaker_1: I did. It would have been last week, I believe, that I would have done that. That's why I was just trying to get ahead of it to make the proper changes.

Speaker speaker_0: Totally understand. Um, so since you called, um, I will update it in our system. So by the time we do receive that enrollment form, um, our data entry team will pull your file and see that you called and spoke with us and you wanted to make that change real quick.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but let me process this real quick.

Speaker speaker_1: Sure thing. Appreciate it.

Speaker speaker_0: So the dental, disability, term life, vision, critical illness, group accident, behavior health, and ID/X parts are for employee only. Correct?

Speaker speaker_1: Yeah. So is that dental coverage... Do you know what, uh, what that would be through? Is that like a Delta Dental or something like that, or is that through you guys separately?

Speaker speaker_0: Um, so that's through American Public Life, is the insurance carrier-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for dental.

Speaker speaker_1: Yeah. I mean, that'll, that'd be good. So yeah. That'll work.

Speaker speaker_0: Okay. So doing all of those for employee only would make your total deductions \$19.87 per week. Do you authorize MAU to make the deduction for you?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And who do you want to put down as your beneficiary for the term life?

Speaker speaker_1: Uh, can I put... I don't know my little half-brother's Social Security. Can I still put him?

Speaker speaker_0: Um, I just need a first and last name and the relationship to them.

Speaker speaker_1: Sure. His name is Elijah, E-L-I-J-A-H. And then his last name is Piotrowski. It's, uh, P-I-O-T-R-O-W-S-K-I. And that is my half-brother.

Speaker speaker_0: Half-brother. Got it. Okay. Now I do want to...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Now I do want to let you know that this pending enrollment will take one to two weeks to go through. And then whenever you witness your first payroll deduction of the \$19.87 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 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, Alexander, is there anything else I could assist you with today?

Speaker speaker_1: Uh, no. That should be it.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day. Okay?

Speaker speaker_1: Thank you. You as well.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Goodbye.