

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Yes, this is Beth Quinn. I have started at, uh, Samsung in Newbury through MAU- Mm-hmm. ... today and, um, I was... I had put down that I wanted just the Stay Healthy Plan, but I'm thinking I want to move up. Okay. Um, you said you just started with them today, correct? Yes. Okay, so I may have to create you a file in our system to make those changes. So MAU, you said? Yes. Okay. What's, uh, your full social? 249-678-829. Nine, okay. And what was your first and last name again? I'm sorry. Beth Quinn. Quinn, okay. And your home address, including city, state and zip code. It's 7603 Highway 56 South, Clemson, South Carolina 29325. Okay. 29325. And your date of birth? 3-11-73. And a good telephone number has 871-0578? Yes. And do you have a good email by any chance? Yes. It's 0420bethquinn, all lowercase, @gmail.com. Okay, so let's see here. Mm, what medical plan did you wanna go up to? My thing is... Well, let me ask you this. I don't understand these medical plans. I know I got checked. There's the Stay Healthy Plan, the MEC, but going back and looking, it... That's just basically nothing. I mean, it is, but it's not anything, right? Um, so the MEC standalone just covers preventative healthcare services, so like physicals, diabetes, screenings, vaccinations. Pretty much things that generally make you stay healthy. Um, the Ensure Plus plans, those cover hospitals, doctors and medications. The only major difference between the Basic and the Enhanced is that the insurance carrier just pays more to cover things. While the last medical plan is the MEC Enhanced, which is just a combination of both preventative plus hospital, doctor and medication coverage. Well, see, I need something with... They help with my medicine. Okay, so let's see here. So, the Ensure Plus plans cover hospitals, doctors and medications, while the MEC Enhanced is the combination of both preventative plus hospital, doctors and medication coverage. So that one would, uh, the, uh, Ensure Plus Enhanced, that, that covers the medicines and everything? Correct. It covers hospitals, doctors and medications. Yes, ma'am. Okay. So what's the Stay Healthy MEC Enhanced? So that one's just a combination of both preventative healthcare services plus hospitals, doctors and medication coverage. So it's a combination of both. Okay. I think I want to move that one up to... That up to that one on me and my husband. Okay, so you want the MEC Enhanced? Yes. Okay. For employee plus spouse, did you have any other additional benefit options or were you just, were you just medico- Well, I had... I, I had the dental just on me and the vision just on me and I had kee- the critical illness. So if I do the other one, do I need to do the critical illness? Um, no, it's totally up to you. Um, whatever you need, it's there. You have the option to enroll into it. So what's the critical illness? Um, so the critical illness is just like a extra benefited... Benefit amount. So say if you have like major organ failure, the insurance carrier will pay 100% of the benefit, which I do believe, let me check on that. The benefit is \$5,000. So say, f- for example, a heart attack happens, the

insurance carrier pays 100% of that benefit, so the full thou- uh, 5,000. Same thing goes with permanent damage due to a stroke, major organ failure and invasive cancer, stuff like that, so major critical illnesses. Well, would it be worth doing the critical illness on me and my husband? Or just for me? Oh, no, that's totally... Uh, that's totally up to you. Uh, we're not insurance agents here at Benefits and a Card, so we're not allowed to give recommendations. All right. Just leave that. And can you tell me how much that will be for a week to come out of my check? Yeah. Um, so we have the MEC Enhanced, uh, MEC Enhanced for employee plus spouse and then we have dental and vision for employee only. Would make your total deductions \$54.17 per week. And with the critical ill- illness? Uh, with the critical illness, that's for employee plus spouse or employee only? Just me. Just you? Okay. So the new total deduction's \$56.73. Let me do, let me do that. Okay. Um, do you authorize MAU to make that deduction for you? Yes. Okay. Then I'll go ahead and add your spouse's information down. What's your spouse's first name? Bobby. B-O-B-B-Y. And do you have a social by any chance? It's in the car. Uh, his birth date's 6/19/71. You need his, um, social security number? Yes, ma'am. All right. Let me, let me go get it. Hold on. Okay. I'll take my phone with me. Take your time. I'd just rather... I'd just rather have enough on both of us. That way, if something was to happen, we would both be covered. I totally understand. Because he can't... He, um... H-He has a small company. They have, like, the workers comp insurance and stuff like that. But as far as insurance on him, he can't afford it, so I'm the one that's having to do the insurance, which I don't mind. Totally understand. All right. Here it is. 248-37-9963. And just to confirm, 248-37-9963? Yes, sir. Okay. Um, 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 \$56.73 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 periods 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, Ms. Quinn, is there anything else I can help you out with today? That is it. Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay? 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: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Yes, this is Beth Quinn. I have started at, uh, Samsung in Newbury through MAU-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... today and, um, I was... I had put down that I wanted just the Stay Healthy Plan, but I'm thinking I want to move up.

Speaker speaker_1: Okay. Um, you said you just started with them today, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, so I may have to create you a file in our system to make those changes. So MAU, you said?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. What's, uh, your full social?

Speaker speaker_2: 249-678-829.

Speaker speaker_1: Nine, okay. And what was your first and last name again? I'm sorry.

Speaker speaker_2: Beth Quinn.

Speaker speaker_1: Quinn, okay. And your home address, including city, state and zip code.

Speaker speaker_2: It's 7603 Highway 56 South, Clemson, South Carolina 29325.

Speaker speaker_1: Okay. 29325. And your date of birth?

Speaker speaker_2: 3-11-73.

Speaker speaker_1: And a good telephone number has 871-0578?

Speaker speaker_2: Yes.

Speaker speaker_1: And do you have a good email by any chance?

Speaker speaker_2: Yes. It's 0420bethquinn, all lowercase, @gmail.com.

Speaker speaker_1: Okay, so let's see here. Mm, what medical plan did you wanna go up to?

Speaker speaker_2: My thing is... Well, let me ask you this. I don't understand these medical plans. I know I got checked. There's the Stay Healthy Plan, the MEC, but going back and looking, it... That's just basically nothing. I mean, it is, but it's not anything, right?

Speaker speaker_1: Um, so the MEC standalone just covers preventative healthcare services, so like physicals, diabetes, screenings, vaccinations. Pretty much things that generally make you stay healthy. Um, the Ensure Plus plans, those cover hospitals, doctors and medications. The only major difference between the Basic and the Enhanced is that the insurance carrier just pays more to cover things. While the last medical plan is the MEC Enhanced, which is just a combination of both preventative plus hospital, doctor and medication coverage.

Speaker speaker_2: Well, see, I need something with... They help with my medicine.

Speaker speaker_1: Okay, so let's see here. So, the Ensure Plus plans cover hospitals, doctors and medications, while the MEC Enhanced is the combination of both preventative

plus hospital, doctors and medication coverage.

Speaker speaker_2: So that one would, uh, the, uh, Ensure Plus Enhanced, that, that covers the medicines and everything?

Speaker speaker_1: Correct. It covers hospitals, doctors and medications. Yes, ma'am.

Speaker speaker_2: Okay. So what's the Stay Healthy MEC Enhanced?

Speaker speaker_1: So that one's just a combination of both preventative healthcare services plus hospitals, doctors and medication coverage. So it's a combination of both.

Speaker speaker_2: Okay. I think I want to move that one up to... That up to that one on me and my husband.

Speaker speaker_1: Okay, so you want the MEC Enhanced?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. For employee plus spouse, did you have any other additional benefit options or were you just, were you just medico-

Speaker speaker_2: Well, I had... I, I had the dental just on me and the vision just on me and I had kee- the critical illness. So if I do the other one, do I need to do the critical illness?

Speaker speaker_1: Um, no, it's totally up to you. Um, whatever you need, it's there. You have the option to enroll into it.

Speaker speaker_2: So what's the critical illness?

Speaker speaker_1: Um, so the critical illness is just like a extra benefited... Benefit amount. So say if you have like major organ failure, the insurance carrier will pay 100% of the benefit, which I do believe, let me check on that. The benefit is \$5,000. So say, f- for example, a heart attack happens, the insurance carrier pays 100% of that benefit, so the full thou- uh, 5,000. Same thing goes with permanent damage due to a stroke, major organ failure and invasive cancer, stuff like that, so major critical illnesses.

Speaker speaker_2: Well, would it be worth doing the critical illness on me and my husband? Or just for me?

Speaker speaker_1: Oh, no, that's totally... Uh, that's totally up to you. Uh, we're not insurance agents here at Benefits and a Card, so we're not allowed to give recommendations.

Speaker speaker_2: All right. Just leave that. And can you tell me how much that will be for a week to come out of my check?

Speaker speaker_1: Yeah. Um, so we have the MEC Enhanced, uh, MEC Enhanced for employee plus spouse and then we have dental and vision for employee only. Would make your total deductions \$54.17 per week.

Speaker speaker_2: And with the critical ill- illness?

Speaker speaker_1: Uh, with the critical illness, that's for employee plus spouse or employee only?

Speaker speaker_2: Just me.

Speaker speaker_1: Just you? Okay. So the new total deduction's \$56.73.

Speaker speaker_2: Let me do, let me do that.

Speaker speaker_1: Okay. Um, do you authorize MAU to make that deduction for you?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Then I'll go ahead and add your spouse's information down. What's your spouse's first name?

Speaker speaker_2: Bobby. B-O-B-B-Y.

Speaker speaker_1: And do you have a social by any chance?

Speaker speaker_2: It's in the car. Uh, his birth date's 6/19/71. You need his, um, social security number?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: All right. Let me, let me go get it. Hold on.

Speaker speaker_1: Okay.

Speaker speaker_2: I'll take my phone with me.

Speaker speaker_1: Take your time.

Speaker speaker_2: I'd just rather... I'd just rather have enough on both of us. That way, if something was to happen, we would both be covered.

Speaker speaker_1: I totally understand.

Speaker speaker_2: Because he can't... He, um... H-He has a small company. They have, like, the workers comp insurance and stuff like that. But as far as insurance on him, he can't afford it, so I'm the one that's having to do the insurance, which I don't mind.

Speaker speaker_1: Totally understand.

Speaker speaker_2: All right. Here it is. 248-37-9963.

Speaker speaker_1: And just to confirm, 248-37-9963?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay. Um, 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 \$56.73 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 periods 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, Ms. Quinn, is there anything else I can help you out with today?

Speaker speaker_2: That is it.

Speaker speaker_1: Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay?

Speaker speaker_2: You too.

Speaker speaker_1: Thank you. Bye-bye.