

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? Yes, hi, Josh. Um, this is, uh, Linda Crawford, and I'm calling about my, uh, insurance. I need a card, and I also, um, need, uh, the name of who my, uh, insurance is with. I don't have a name. Okay. Um, what's the staffing agency you work for? MAU. And the last four of your social? 1590. And for security purposes, can you verify your home address, including city, state and zip code, Ms. Crawford? Uh, 37 A as in apple Palmetto Drive, Inman, South Carolina 29349. And your date of birth? 03/20/1964. And a good telephone number I have is 864-205-9141. That's correct. And the email I have is lindacrawford501 at gmail? That's correct. Okay. Um, so let's see here. So looking at the file, it looks like you're not enrolled into anything. Um, we received an enrollment- I- I- yeah. Mm-hmm. We received an enrollment form from MAU dated January 23rd of 2025, where you elected you chose not to participate. No, no. That's not so. Um, that's what I'm seeing right here. It's a document you submitted. Mm-hmm. Well, I must've misunderstood. So how can I get the insurance? C- are you the person who I get the insurance with? Um, yes. But when did you start with MAU? Did you recently just start with them? Yes, I've been with them about a month, and I thought I had insurance. Okay. Let's see here. Hey, I thought it had already been done. Okay. Okay. So it looks like I can still get you enrolled since we received your hire date as February 7th of 2025. Um, so let me go ahead and get this process started for you. But as of right now, the document you submitted back on the 23rd of January, you declined the benefits. I don't even think... Uh, I- I don't... I'm- I was having problems with- with that. So I could have did that by mistake, but... 'Cause I... Yeah. But just as long as I can- I have insurance, it's okay. You know, I apologize for... No worries. Um, but what did you want to be enrolled into? Uh, all of them. That- So everything that was offered through MAU? Yeah, 'cause I- I thought I did, that I really did. Dental, eyes, a life, medical. Okay, so medical, dental and eye? 'Cause it had two different... Mm-hmm. It had two different, um, two or three different plans. I- I- I don't... I- I- I probably did it wrong. I did it and didn't... You know? Yeah, I need some insurance. So I do know that MAU, they offer four different medical plans. Four? One of them just covers preventative healthcare services at \$9.46. Then they have two medical plans that cover hospitals, doctors and medications, ranging from \$17.39 to \$24.69. And then the last medical plan is like a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week. Okay, I'll just take the, uh, that, uh... The, um... Not the- not the last one, but the other one before the last one. Not the first one, but the second. So the insurance plus add... Mm-hmm. Mm-hmm. And as well as dental, vision and term life, correct? Yeah, so that'll be all of those together, or that'll be different? Uh... Um, so the additional benefit options are separate from the medical plan. However, your dental would be \$3.51. Term life, \$2.11, while vision's \$2.15. Okay. Yeah, that's, uh- that's fine. That's- that's o- that's good. That's real good. Okay. So anything

else? Hello? I'm still here. So just those four, or anything else? That's it. I don't- I don't see where, where I would need something else. Okay, so doing those four would make your total deductions \$32.46 per week. Do you authorize MAU to make that deduction for you? Yes. Okay. And who do you want to put down as your beneficiary for the term life? Uh, Sharon Shelton. And the relationship to Sharon? Sister. Sister. Okay. Okay, so let's see here. So 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 \$32.46 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. Oh. 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, Linda, is there anything else I can help you out with today? Not today. Thank you. You're welcome. You have a great day, okay? Uh-huh. You too. All right. Excuse me, excuse me. Yes? What's the name of the, um, the, uh, insurance though, the eyes insurance? Uh, that for vision? Who are they through? Yeah. Um, so your vision would be through MetLife. Okay. Okay. Okay. Thank you. You're welcome. You have a great day, okay? Mm-hmm. You too. All right, goodbye. Bye-bye.

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: Yes, hi, Josh. Um, this is, uh, Linda Crawford, and I'm calling about my, uh, insurance. I need a card, and I also, um, need, uh, the name of who my, uh, insurance is with. I don't have a name.

Speaker speaker_0: Okay. Um, what's the staffing agency you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 1590.

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

Speaker speaker_1: Uh, 37 A as in apple Palmetto Drive, Inman, South Carolina 29349.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 03/20/1964.

Speaker speaker_0: And a good telephone number I have is 864-205-9141.

Speaker speaker_1: That's correct.

Speaker speaker_0: And the email I have is lindacrawford501 at gmail?

Speaker speaker_1: That's correct.

Speaker speaker_0: Okay. Um, so let's see here. So looking at the file, it looks like you're not enrolled into anything. Um, we received an enrollment-

Speaker speaker_1: I- I- yeah. Mm-hmm.

Speaker speaker_0: We received an enrollment form from MAU dated January 23rd of 2025, where you elected you chose not to participate.

Speaker speaker_1: No, no. That's not so.

Speaker speaker_0: Um, that's what I'm seeing right here. It's a document you submitted.

Speaker speaker_1: Mm-hmm. Well, I must've misunderstood. So how can I get the insurance? C- are you the person who I get the insurance with?

Speaker speaker_0: Um, yes. But when did you start with MAU? Did you recently just start with them?

Speaker speaker_1: Yes, I've been with them about a month, and I thought I had insurance.

Speaker speaker_0: Okay. Let's see here.

Speaker speaker_2: Hey, I thought it had already been done.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So it looks like I can still get you enrolled since we received your hire date as February 7th of 2025. Um, so let me go ahead and get this process started for you. But as of right now, the document you submitted back on the 23rd of January, you declined the benefits.

Speaker speaker_1: I don't even think... Uh, I- I don't... I'm- I was having problems with- with that. So I could have did that by mistake, but... 'Cause I... Yeah. But just as long as I can- I have insurance, it's okay. You know, I apologize for...

Speaker speaker_0: No worries. Um, but what did you want to be enrolled into?

Speaker speaker_1: Uh, all of them. That-

Speaker speaker_0: So everything that was offered through MAU?

Speaker speaker_1: Yeah, 'cause I- I thought I did, that I really did. Dental, eyes, a life, medical.

Speaker speaker_0: Okay, so medical, dental and eye?

Speaker speaker_1: 'Cause it had two different... Mm-hmm. It had two different, um, two or three different plans. I- I- I don't... I- I- I probably did it wrong. I did it and didn't... You know?

Yeah, I need some insurance.

Speaker speaker_0: So I do know that MAU, they offer four different medical plans.

Speaker speaker_1: Four?

Speaker speaker_0: One of them just covers preventative healthcare services at \$9.46. Then they have two medical plans that cover hospitals, doctors and medications, ranging from \$17.39 to \$24.69. And then the last medical plan is like a combination of both preventative plus hospital, doctor and medication coverage at \$23.13 per week.

Speaker speaker_1: Okay, I'll just take the, uh, that, uh... The, um... Not the- not the last one, but the other one before the last one. Not the first one, but the second.

Speaker speaker_0: So the insurance plus add...

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_0: And as well as dental, vision and term life, correct?

Speaker speaker_1: Yeah, so that'll be all of those together, or that'll be different? Uh...

Speaker speaker_0: Um, so the additional benefit options are separate from the medical plan. However, your dental would be \$3.51. Term life, \$2.11, while vision's \$2.15.

Speaker speaker_1: Okay. Yeah, that's, uh- that's fine. That's- that's o- that's good. That's real good.

Speaker speaker_0: Okay. So anything else?

Speaker speaker_1: Hello?

Speaker speaker_0: I'm still here. So just those four, or anything else?

Speaker speaker_1: That's it. I don't- I don't see where, where I would need something else.

Speaker speaker_0: Okay, so doing those four would make your total deductions \$32.46 per week. Do you authorize MAU to make that 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, Sharon Shelton.

Speaker speaker_0: And the relationship to Sharon?

Speaker speaker_1: Sister.

Speaker speaker_0: Sister. Okay. Okay, so let's see here. So 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 \$32.46 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.

Speaker speaker_1: Oh.

Speaker speaker_0: 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, Linda, is there anything else I can help you out with today?

Speaker speaker_1: Not today. Thank you.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: Uh-huh. You too.

Speaker speaker_0: All right.

Speaker speaker_1: Excuse me, excuse me.

Speaker speaker_0: Yes?

Speaker speaker_1: What's the name of the, um, the, uh, insurance though, the eyes insurance?

Speaker speaker_0: Uh, that for vision?

Speaker speaker_1: Who are they through? Yeah.

Speaker speaker_0: Um, so your vision would be through MetLife.

Speaker speaker_1: Okay. Okay. Okay. Okay. Thank you.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: Mm-hmm. You too.

Speaker speaker_0: All right, goodbye.

Speaker speaker_1: Bye-bye.