

## **Transcript: Malcolm**

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### **Full Transcript**

... thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Um, yes, my name is Tasha Baron and I just got hired in at MAU in Albion, Indiana and I was just wondering if you can explain the insurance benefits to me a little bit better. Um, the, I, we got a lot of information thrown at me today, so I figured I'd just call you guys and see if you could help me figure out what I need to do to get insurance cards 'cause I did it all online. I just don't know how it works. Okay. So you say you work with MAU? Yeah. All right. What's the last four of your social? 0912. What did you say? Say that one more time. 0912. Okay. First name? Tasha. You said Tasha? Yep. T-O-S-H-A. Are you a, are you a brand new hire 'cause you're not showing up in the system? Yeah. I'm a brand new hire. Okay. So give me one moment while- Like I just had orientation today and everything, so I just, I wasn't sure when it would take an effect and all that fun stuff. Mm-hmm. So- Benefits, yeah. I'm sorry? Okay. Give me one moment while I f- uh, pull up the benefits guide. Okay. Thanks. All right. So with that, so I do wanna let you know I do have limited information 'cause we're not the carrier. We're just a plan administrator for health insurance for staffing companies. So what, what questions did you have? Well, I, I signed up online for all of this informa- like the, for the healthcare plan that I wanted and everything, but when does it take an effect? Mm-hmm. And like, what, like, will I get sent insurance cards or emailed or how does that work? Yes, ma'am. So depending on whenever you get enrolled into the health insurance, it takes one to two weeks from whatever date you got enrolled. And then- Okay. ... your ID cards, you gotta wait, you gotta wait until you see that first deduction from your paycheck. Once you see that first deduction from your paycheck, that following Monday is when your coverage will come active and your ID cards are sent one to two weeks from that Monday. Oh, okay. Perfect. So basically, like, I'll get paid next Friday and so that following, that next Monday is when it'll actually be in effect? So it totally depends on when MAU makes that deduction from your paycheck. Typically, from the date you receive, whenever you get enrolled into the coverage, but sometimes it can take longer. It's totally up to whenever MAU makes that deduction. Oh, okay. Okay. So basically, I don't, like, I just wait around for my insurance cards and everything? I mean, so- Like, I don't have- Go ahead. Um, I just, I, like I said, I did the online insurance stuff and filled all that out and so basically wait a couple paychecks, in all reality, a couple, couple weeks and then I will receive cards from them? So you, so first you, first you have to receive the first deduction. Once you receive that first deduction- Right. ... the following Monday is when your coverage will come active. Once your coverage is actually active, your ID cards are shipped one, two weeks from that Monday. Typically, it was always going to be a Monday when your coverage becomes active 'cause you have to receive the first deduction. So the deduction comes out of your paycheck a week prior to pay for the following week. So if you, say, for example, if you had a deduction last week, that would pay for this week's coverage and then this week's

deduction will pay for next week's coverage. Okay. So yeah. So really it'll be a couple weeks 'cause I literally just had an orientation today, so. All right. Well, that's all I needed to know. Like I, like I said, I had a bunch of stuff thrown at me today and I just wasn't quite understanding it all. So I'm like, "Yeah, I'm just gonna call them and see if they can explain it to where it's easier to understand." Yes, ma'am. I understand. And so with the ID cards, um, I don't know if you got enrolled into the medical, but if you got enrolled into the medical, you want to call and request, if you wanted a physical copy of it, you want to call and request it once the coverage becomes active. Otherwise, it's only sent via email. Okay. All right. Thank you so much. I appreciate your help. No problem. Was there anything else I can help you with today, ma'am? Not today. Thank you. No problem. Thanks for calling Benefits in the Card. I hope you have a great weekend. Thank you. You too.

## Conversation Format

Speaker speaker\_0: ... thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker\_1: Um, yes, my name is Tasha Baron and I just got hired in at MAU in Albion, Indiana and I was just wondering if you can explain the insurance benefits to me a little bit better. Um, the, I, we got a lot of information thrown at me today, so I figured I'd just call you guys and see if you could help me figure out what I need to do to get insurance cards 'cause I did it all online. I just don't know how it works.

Speaker speaker\_0: Okay. So you say you work with MAU?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: All right. What's the last four of your social?

Speaker speaker\_1: 0912.

Speaker speaker\_0: What did you say? Say that one more time.

Speaker speaker\_1: 0912.

Speaker speaker\_0: Okay. First name?

Speaker speaker\_1: Tasha.

Speaker speaker\_0: You said Tasha?

Speaker speaker\_1: Yep. T-O-S-H-A.

Speaker speaker\_0: Are you a, are you a brand new hire 'cause you're not showing up in the system?

Speaker speaker\_1: Yeah. I'm a brand new hire.

Speaker speaker\_0: Okay. So give me one moment while-

Speaker speaker\_1: Like I just had orientation today and everything, so I just, I wasn't sure when it would take an effect and all that fun stuff.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So-

Speaker speaker\_0: Benefits, yeah.

Speaker speaker\_1: I'm sorry?

Speaker speaker\_0: Okay. Give me one moment while I f- uh, pull up the benefits guide.

Speaker speaker\_1: Okay. Thanks.

Speaker speaker\_0: All right. So with that, so I do wanna let you know I do have limited information 'cause we're not the carrier. We're just a plan administrator for health insurance for staffing companies. So what, what questions did you have?

Speaker speaker\_1: Well, I, I signed up online for all of this informa- like the, for the healthcare plan that I wanted and everything, but when does it take an effect?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And like, what, like, will I get sent insurance cards or emailed or how does that work?

Speaker speaker\_0: Yes, ma'am. So depending on whenever you get enrolled into the health insurance, it takes one to two weeks from whatever date you got enrolled. And then-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... your ID cards, you gotta wait, you gotta wait until you see that first deduction from your paycheck. Once you see that first deduction from your paycheck, that following Monday is when your coverage will come active and your ID cards are sent one to two weeks from that Monday.

Speaker speaker\_1: Oh, okay. Perfect. So basically, like, I'll get paid next Friday and so that following, that next Monday is when it'll actually be in effect?

Speaker speaker\_0: So it totally depends on when MAU makes that deduction from your paycheck. Typically, from the date you receive, whenever you get enrolled into the coverage, but sometimes it can take longer. It's totally up to whenever MAU makes that deduction.

Speaker speaker\_1: Oh, okay. Okay. So basically, I don't, like, I just wait around for my insurance cards and everything?

Speaker speaker\_0: I mean, so-

Speaker speaker\_1: Like, I don't have-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Um, I just, I, like I said, I did the online insurance stuff and filled all that out and so basically wait a couple paychecks, in all reality, a couple, couple weeks and then I will receive cards from them?

Speaker speaker\_0: So you, so first you, first you have to receive the first deduction. Once you receive that first deduction-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... the following Monday is when your coverage will come active. Once your coverage is actually active, your ID cards are shipped one, two weeks from that Monday. Typically, it was always going to be a Monday when your coverage becomes active 'cause you have to receive the first deduction. So the deduction comes out of your paycheck a week prior to pay for the following week. So if you, say, for example, if you had a deduction last week, that would pay for this week's coverage and then this week's deduction will pay for next week's coverage.

Speaker speaker\_1: Okay. So yeah. So really it'll be a couple weeks 'cause I literally just had an orientation today, so. All right. Well, that's all I needed to know. Like I, like I said, I had a bunch of stuff thrown at me today and I just wasn't quite understanding it all. So I'm like, "Yeah, I'm just gonna call them and see if they can explain it to where it's easier to understand."

Speaker speaker\_0: Yes, ma'am. I understand. And so with the ID cards, um, I don't know if you got enrolled into the medical, but if you got enrolled into the medical, you want to call and request, if you wanted a physical copy of it, you want to call and request it once the coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker\_1: Okay. All right. Thank you so much. I appreciate your help.

Speaker speaker\_0: No problem. Was there anything else I can help you with today, ma'am?

Speaker speaker\_1: Not today. Thank you.

Speaker speaker\_0: No problem. Thanks for calling Benefits in the Card. I hope you have a great weekend.

Speaker speaker\_1: Thank you. You too.