

## Transcript: Malcolm

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### Full Transcript

... and it's not going to help you. Hey, brother. Calling you because I need a, I need to adjust my policy, or I'm fixing, um, fixing my insurance, doing my insurance. So, are you adjusting it or you wanting to get enrolled? I think I want to get enrolled. Can you hear me? What staff... Yes, sir, what staffing company do you work for? I work for MAU Staffing Agency. Sorry, what's the last four of your social? 6744. First name? Alejandro Munoz. Say that one more time, sir? Alejandro Munoz or Alex Munoz. Yeah, you did it. For security purposes, can you verify your address and date of birth for me? Yeah, um, my address, you said? Yes, sir, and date of birth. Um, all right 2151 Fowler, Ogden, Utah 84401 and then my date of birth, 11/05/1994. Can you say that address one more time? 2151 Fowler, Ogden, Utah 844- Thank you. ... 01. Let's see that, your phone number, 801-357-9955? Correct. And the email is utahnovember88@gmail.com? Yes, sir. What type of coverage were you looking to get enrolled into? Wanting to get me and my... Want to get, uh, some health insurance or s- I don't know. Um, my, my fiance's having a baby, so I want to get that covered. Let's see. All right, so I don't know what's your, uh, you mind if I put you on a brief hold? Yes, sir. Thank you. Hello? Hello. Hey, are you there Mr. Alejandro? Yes, sir. Right, so unfortunately MAU doesn't allow domestic partnerships as far as getting enrolled in coverage. Y'all actually have to be married in order to get- Oh. ... enrolled with your spouse. Hmm. That's wild. But you'll be able to get in there by yourself, but I, I wouldn't be able to enroll you with- with- without y'all being married. Without being married? How does... We have everything in the process. We have auditors, uh, the, with, with the clerk and the bir- the wedding certificate and all that. That's, that's crazy. Um, that's wild. Um, give me one moment. Is that okay if you give me a moment? Okay. Thank you. Okay. Um, and then so if I got covered, it, I wouldn't, I wouldn't... It wouldn't be able to help in any type of situation for her pregnancy or anything? No, sir, because you, it would only be for you. Okay, yeah, that, that makes sense. Okay, um, am, am I already covered under anything? Do you know if I ar- already signed up for anything as far as insurance with, with you guys? No, sir, you're, you're not signed up for anything. Okay. So do you know the... The, the coverage of all the insurance policies pretty much? What do you need? So like as far, as far as dental, do you guys cover like orthodontical care? So with the dental it says, "Preventative visits are covered at a 100% which may include your basic cleanings and checkups once per six months. Basic dental work such as fillings or extractions, X-rays, except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person. Major services like crown and orthodontia are not covered and the maximum this plan will pay per person is \$500 a year." So what was that part about the crown again? It- it's not covered, just period, that's it? Let me see. Major services like crowns and orthodontia are not covered. Oh. Okay, so that's not covered at all. But, um, and then how much is it per paycheck or per, per month or per cycle? I don't know. How, how much do you

guys charge for that? It would be taken out weekly and it depends on what- Okay. ... you get enrolled into. Okay. No, for the, for the dental, how much? What kind of dental, um, options- It'd be three oh... So it looks like you already have an pending enrollment from a, a d- a document you submitted on, uh, let's see, 3/18. It says you wanted the dental and a preventative care plan, so it looks like that's already pending. Three... 3/18-Sorry. Let me look at this calendar. 3/18. Okay. So, yes, that, this is, this is the one that I was, uh, I was, uh, r-resorting to or referring to, is... So, I do have this dental one. So, you said I have a dental one pending? Yes, and then- And then what about- ... it must be standalone. Is, is that medical? That's preventative services. It doesn't include doctors, hospitals or prescriptions. It's more so for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services. Uh, I don't know if I want to do that one. Is there any way you could adjust that one? Yes, sir. I can cancel. It didn't look like it's been sent in yet, so I just canceled that for you. Did you want to make different... did you want to get enrolled in something different? Possibly. What other options is there? I mean, I'm not, I'm not really a sick person, you know, so I don't really see, like, any type of benefits, you know, for the medical thing. Um- Yes, I wouldn't be able to... I wouldn't be able to make any recommendations. Uh-huh. But they offer you medical, dental, short-term disability, life insurance, vision, critical illness, group accidents, preventative care, behavioral health and ID experts. Preventative care. Could you explain preventative care for me? That's the one that you were enrolled into originally, the one I was just telling you about that was good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms- What about- ... for women and preventative services. What about chiropractor? That's what I'm talking about. Like, would, would a chiropractor be, uh, under that description? I wouldn't be able to tell you that because we're not the carrier, we're just the plan administrator. That would be a question you ask the carrier directly. Oh, no way. So, I would have to call somebody else. Well, we're, we're just- Oh. ... the plan administrator. All we do is get you enrolled or unenrolled from the coverage. Uh-huh. Okay. Well, let's scratch that one because I... you know, that's just a little, little niche that I'm looking at. You know what I mean? It's not really too crazy. So, let's just... uh, like how you, um, removed that medical preventive maintenance, that's, that's totally fine. We can do that. So, you just want the dental? So, we'll just... yeah, we're just gonna do the dental. And that's it? And that's it. All right. So, your total's going to be \$3.51. That'll be deducted weekly. Do you authorize your employer to make deductions? Yes, sir. Thank you. I do- So, I do have to let you know that your plan falls under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event, such as marriage or divorce, having or adopting a child or gaining- Ooh. ... coverage from another carrier. So, I get married and I can call you guys again? Yes, sir. All right. I think, uh, that's definitely, like, useful to know. I appreciate you for sharing that. No problem. Right on. Well, is there anything else I can help you with today, Mr. Alejandro? Um, no, sir. What is your name, sir? Malcolm. Malcolm. Thank you very much, Malcolm. No problem, Mr. Alejandro. If there's nothing else, thanks for calling Benefits in the Card. Hope you have a great rest of your week, man. You too, brother. You have a great one then. Have a great weekend. Thank you. You too. Thank you. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: ... and it's not going to help you.

Speaker speaker\_1: Hey, brother. Calling you because I need a, I need to adjust my policy, or I'm fixing, um, fixing my insurance, doing my insurance.

Speaker speaker\_0: So, are you adjusting it or you wanting to get enrolled?

Speaker speaker\_1: I think I want to get enrolled. Can you hear me?

Speaker speaker\_0: What staff... Yes, sir, what staffing company do you work for?

Speaker speaker\_1: I work for MAU Staffing Agency.

Speaker speaker\_0: Sorry, what's the last four of your social?

Speaker speaker\_1: 6744.

Speaker speaker\_0: First name?

Speaker speaker\_1: Alejandro Munoz.

Speaker speaker\_0: Say that one more time, sir?

Speaker speaker\_1: Alejandro Munoz or Alex Munoz.

Speaker speaker\_2: Yeah, you did it.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: Yeah, um, my address, you said?

Speaker speaker\_0: Yes, sir, and date of birth.

Speaker speaker\_1: Um, all right 2151 Fowler, Ogden, Utah 84401 and then my date of birth, 11/05/1994.

Speaker speaker\_0: Can you say that address one more time?

Speaker speaker\_1: 2151 Fowler, Ogden, Utah 844-

Speaker speaker\_0: Thank you.

Speaker speaker\_1: ... 01.

Speaker speaker\_0: Let's see that, your phone number, 801-357-9955?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And the email is utahnovember88@gmail.com?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: What type of coverage were you looking to get enrolled into?

Speaker speaker\_1: Wanting to get me and my... Want to get, uh, some health insurance or s- I don't know. Um, my, my fiance's having a baby, so I want to get that covered.

Speaker speaker\_0: Let's see. All right, so I don't know what's your, uh, you mind if I put you on a brief hold?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Thank you. Hello?

Speaker speaker\_1: Hello.

Speaker speaker\_0: Hey, are you there Mr. Alejandro?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Right, so unfortunately MAU doesn't allow domestic partnerships as far as getting enrolled in coverage. Y'all actually have to be married in order to get-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... enrolled with your spouse.

Speaker speaker\_1: Hmm. That's wild.

Speaker speaker\_0: But you'll be able to get in there by yourself, but I, I wouldn't be able to enroll you withy- with- without y'all being married.

Speaker speaker\_1: Without being married? How does... We have everything in the process. We have auditors, uh, the, with, with the clerk and the bir- the wedding certificate and all that. That's, that's crazy. Um, that's wild. Um, give me one moment. Is that okay if you give me a moment?

Speaker speaker\_0: Okay.

Speaker speaker\_1: Thank you. Okay. Um, and then so if I got covered, it, I wouldn't, I wouldn't... It wouldn't be able to help in any type of situation for her pregnancy or anything?

Speaker speaker\_0: No, sir, because you, it would only be for you.

Speaker speaker\_1: Okay, yeah, that, that makes sense. Okay, um, am, am I already covered under anything? Do you know if I ar- already signed up for anything as far as insurance with, with you guys?

Speaker speaker\_0: No, sir, you're, you're not signed up for anything.

Speaker speaker\_1: Okay. So do you know the... The, the coverage of all the insurance policies pretty much?

Speaker speaker\_0: What do you need?

Speaker speaker\_1: So like as far, as far as dental, do you guys cover like orthodontical care?

Speaker speaker\_0: So with the dental it says, "Preventative visits are covered at a 100% which may include your basic cleanings and checkups once per six months. Basic dental work such as fillings or extractions, X-rays, except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person. Major services like crown and orthodontia are not covered and the maximum this plan will pay per person is \$500 a year."

Speaker speaker\_1: So what was that part about the crown again? It- it's not covered, just period, that's it?

Speaker speaker\_0: Let me see. Major services like crowns and orthodontia are not covered.

Speaker speaker\_1: Oh. Okay, so that's not covered at all. But, um, and then how much is it per paycheck or per, per month or per cycle? I don't know. How, how much do you guys charge for that?

Speaker speaker\_0: It would be taken out weekly and it depends on what-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you get enrolled into.

Speaker speaker\_1: Okay. No, for the, for the dental, how much? What kind of dental, um, options-

Speaker speaker\_0: It'd be three oh... So it looks like you already have an pending enrollment from a, a d- a document you submitted on, uh, let's see, 3/18. It says you wanted the dental and a preventative care plan, so it looks like that's already pending.

Speaker speaker\_1: Three... 3/18-Sorry. Let me look at this calendar. 3/18. Okay. So, yes, that, this is, this is the one that I was, uh, I was, uh, r- resorting to or referring to, is... So, I do have this dental one. So, you said I have a dental one pending?

Speaker speaker\_0: Yes, and then-

Speaker speaker\_1: And then what about-

Speaker speaker\_0: ... it must be standalone.

Speaker speaker\_1: Is, is that medical?

Speaker speaker\_0: That's preventative services. It doesn't include doctors, hospitals or prescriptions. It's more so for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services.

Speaker speaker\_1: Uh, I don't know if I want to do that one. Is there any way you could adjust that one?

Speaker speaker\_0: Yes, sir. I can cancel. It didn't look like it's been sent in yet, so I just canceled that for you. Did you want to make different... did you want to get enrolled in something different?

Speaker speaker\_1: Possibly. What other options is there? I mean, I'm not, I'm not really a sick person, you know, so I don't really see, like, any type of benefits, you know, for the medical thing. Um-

Speaker speaker\_0: Yes, I wouldn't be able to... I wouldn't be able to make any recommendations.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: But they offer you medical, dental, short-term disability, life insurance, vision, critical illness, group accidents, preventative care, behavioral health and ID experts.

Speaker speaker\_1: Preventative care. Could you explain preventative care for me?

Speaker speaker\_0: That's the one that you were enrolled into originally, the one I was just telling you about that was good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms-

Speaker speaker\_1: What about-

Speaker speaker\_0: ... for women and preventative services.

Speaker speaker\_1: What about chiropractor? That's what I'm talking about. Like, would, would a chiropractor be, uh, under that description?

Speaker speaker\_0: I wouldn't be able to tell you that because we're not the carrier, we're just the plan administrator. That would be a question you ask the carrier directly.

Speaker speaker\_1: Oh, no way. So, I would have to call somebody else.

Speaker speaker\_0: Well, we're, we're just-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... the plan administrator. All we do is get you enrolled or unenrolled from the coverage.

Speaker speaker\_1: Uh-huh. Okay. Well, let's scratch that one because I... you know, that's just a little, little niche that I'm looking at. You know what I mean? It's not really too crazy. So, let's just... uh, like how you, um, removed that medical preventive maintenance, that's, that's totally fine. We can do that.

Speaker speaker\_0: So, you just want the dental?

Speaker speaker\_1: So, we'll just... yeah, we're just gonna do the dental.

Speaker speaker\_0: And that's it?

Speaker speaker\_1: And that's it.

Speaker speaker\_0: All right. So, your total's going to be \$3.51. That'll be deducted weekly. Do you authorize your employer to make deductions?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: I do-

Speaker speaker\_0: So, I do have to let you know that your plan falls under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event, such as marriage or divorce, having or adopting a child or gaining-

Speaker speaker\_1: Ooh.

Speaker speaker\_0: ... coverage from another carrier.

Speaker speaker\_1: So, I get married and I can call you guys again?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: All right. I think, uh, that's definitely, like, useful to know. I appreciate you for sharing that.

Speaker speaker\_0: No problem.

Speaker speaker\_1: Right on.

Speaker speaker\_0: Well, is there anything else I can help you with today, Mr. Alejandro?

Speaker speaker\_1: Um, no, sir. What is your name, sir?

Speaker speaker\_0: Malcolm.

Speaker speaker\_1: Malcolm. Thank you very much, Malcolm.

Speaker speaker\_0: No problem, Mr. Alejandro. If there's nothing else, thanks for calling Benefits in the Card. Hope you have a great rest of your week, man.

Speaker speaker\_1: You too, brother. You have a great one then. Have a great weekend.

Speaker speaker\_0: Thank you. You too. Thank you.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_0: Bye.