

## Transcript: Pearl

**Rojas-5938193027088384-5786594103312384**

### Full Transcript

Good afternoon. Thank you for calling Benefits Internet Card. My name is Pearl, who do you want to speak to next? Hi, my name is Kanav Bharadwaj. And how can I assist you? Uh, uh, I'm an employee with MAU, um, Workforce Solutions, and I was, uh, wanting to get enrolled in the health insurance plans. So- Okay. What is the last four digits- ... can you ask me which ones? Okay. What is the last four digits of your social? 9546. Okay. Repeat your name for me. Um, Kanav Bharadwaj. K-A-N-A-V. Okay. And if you can verify your address and date of birth. My address is 97 Market Point Drive, Apartment 211, Greenville, South Carolina. Date of birth is December 22nd, 1999. We have a different address on file. It could be 119 Old Airport Road, Apartment 103, LaGrange, Georgia, 30240, but I've already moved out of that address. No, I still have a different address. If you want, you can give me your full social and I can change that address for you. 329... 325-399-5466 is my full social. Okay. And what is your, your current address? 97 Market Point Drive, Apartment 211, Greenville, South Carolina. Zip code is 29607. Okay. And your phone number is 652-4606? Correct. And I have your email address as your last name, your first name, 1999 at gmail.com. Yeah. Okay. You are eligible to enroll in coverage. Do you know what you're wanting to enroll in today? Uh, just health insurance. Okay. So just medical, dental, vision? Just medical. Okay. So there are four choices, three plans you can choose from. There's the Insure, um, Plus Plan. The basic is \$17.39 a week. The Enhanced is \$24.69 a week. These plans do not have copays or deductibles, but they only cover up to a certain dollar amount for each service. And then there's the MEC Enhanced. This plan is \$23.13 a week. It does have copays, but once you pay the copay, the insurance carrier pays the remainder of the bill. The most basic one is how much you said? Uh... \$17.39. But I talked to my other peers, they're paying like \$11 or \$12 a week. Hmm, there's a preventative health plan that's \$9.46 a week, but that doesn't cover with the doctor or ER. That's why I'm here. It only covers, like, your adult physical. Okay. Do you want that plan? Yeah. Okay. So your weekly deductions are going to be of \$9.46. It will take one to three weeks for this to happen and you to, to start making deductions. Once they do, the following Monday you become active, and then later that week you receive your benefit card in the mail. Okay. But can't it be activated, like, 'cause my current insurance is already expired? Your car insurance? My current ex- insurance- Sorry. ... is, is already expired. It takes one to two weeks to process. There's no way to, to make that any faster. Oh, okay. Okay. This plan is under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan. I'm sorry, what? This plan is under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan. Um, even if I'm not enrolled in the company? If you no longer work with the company, there won't be a way for them to, to take the money out for the plan, so it will cancel itself out. But if

you keep working with the company, you will be able to cancel until open enrollment. Okay. Do you have any questions? Nope. And the coverage is just for yourself, correct? Yes. All righty. Thank you so much for calling. You have a great day. Thank you. You too. Yeah.

## Conversation Format

Speaker speaker\_0: Good afternoon. Thank you for calling Benefits Internet Card. My name is Pearl, who do you want to speak to next?

Speaker speaker\_1: Hi, my name is Kanav Bharadwaj.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Uh, uh, I'm an employee with MAU, um, Workforce Solutions, and I was, uh, wanting to get enrolled in the health insurance plans. So-

Speaker speaker\_0: Okay. What is the last four digits-

Speaker speaker\_1: ... can you ask me which ones?

Speaker speaker\_0: Okay. What is the last four digits of your social?

Speaker speaker\_1: 9546.

Speaker speaker\_0: Okay. Repeat your name for me.

Speaker speaker\_1: Um, Kanav Bharadwaj. K-A-N-A-V.

Speaker speaker\_0: Okay. And if you can verify your address and date of birth.

Speaker speaker\_1: My address is 97 Market Point Drive, Apartment 211, Greenville, South Carolina. Date of birth is December 22nd, 1999.

Speaker speaker\_0: We have a different address on file.

Speaker speaker\_1: It could be 119 Old Airport Road, Apartment 103, LaGrange, Georgia, 30240, but I've already moved out of that address.

Speaker speaker\_0: No, I still have a different address. If you want, you can give me your full social and I can change that address for you.

Speaker speaker\_1: 329... 325-399-5466 is my full social.

Speaker speaker\_0: Okay. And what is your, your current address?

Speaker speaker\_1: 97 Market Point Drive, Apartment 211, Greenville, South Carolina. Zip code is 29607.

Speaker speaker\_0: Okay. And your phone number is 652-4606?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And I have your email address as your last name, your first name, 1999 at gmail.com.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. You are eligible to enroll in coverage. Do you know what you're wanting to enroll in today?

Speaker speaker\_1: Uh, just health insurance.

Speaker speaker\_0: Okay. So just medical, dental, vision?

Speaker speaker\_1: Just medical.

Speaker speaker\_0: Okay. So there are four cha- um, three plans you can choose from. There's the Insure, um, Plus Plan. The basic is \$17.39 a week. The Enhanced is \$24.69 a week. These plans do not have copays or deductibles, but they only cover up to a certain dollar amount for each service. And then there's the MEC Enhanced. This plan is \$23.13 a week. It does have copays, but once you pay the copay, the insurance carrier pays the remainder of the bill.

Speaker speaker\_1: The most basic one is how much you said? Uh...

Speaker speaker\_0: \$17.39.

Speaker speaker\_1: But I talked to my other peers, they're paying like \$11 or \$12 a week.

Speaker speaker\_0: Hmm, there's a preventative health plan that's \$9.46 a week, but that doesn't cover with the doctor or ER.

Speaker speaker\_1: That's why I'm here.

Speaker speaker\_0: It only covers, like, your adult physical. Okay. Do you want that plan?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. So your weekly deductions are going to be of \$9.46. It will take one to three weeks for this to happen and you to, to start making deductions. Once they do, the following Monday you become active, and then later that week you receive your benefit card in the mail.

Speaker speaker\_1: Okay. But can't it be activated, like, 'cause my current insurance is already expired?

Speaker speaker\_0: Your car insurance?

Speaker speaker\_1: My current ex- insurance-

Speaker speaker\_0: Sorry.

Speaker speaker\_1: ... is, is already expired.

Speaker speaker\_0: It takes one to two weeks to process. There's no way to, to make that any faster.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: Okay. This plan is under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan.

Speaker speaker\_1: I'm sorry, what?

Speaker speaker\_0: This plan is under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan.

Speaker speaker\_1: Um, even if I'm not enrolled in the company?

Speaker speaker\_0: If you no longer work with the company, there won't be a way for them to, to take the money out for the plan, so it will cancel itself out. But if you keep working with the company, you will be able to cancel until open enrollment.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you have any questions?

Speaker speaker\_1: Nope.

Speaker speaker\_0: And the coverage is just for yourself, correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All righty. Thank you so much for calling. You have a great day.

Speaker speaker\_1: Thank you. You too. Yeah.