

## Transcript: Pearl

**Rojas-6257120130416640-6512949857402880**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who did I have the pleasure... Yes, Pearl, my name is Caleb Rasheed. Um, I'm a new employee with MAU. Hello? And how can I assist you? Okay. I would like to, um... I denied the insurance, but I think I, I need it. I just want to know the breakdown, how the insurance work and how much it is a month. Okay. So there are actually weekly deductions. The price depends on how many plans you choose because they're all separate and who you choose to cover. Um, and then as far as coverage, if you'd like I can send you a copy of the benefit guide. Okay. It'll show you the plans that are offered and how much they cover for each service. And, um, MAU gives you 30 days from the date of your first paycheck to enroll. Let me see. Enrollment is... I believe it's... Give me one moment. And then, MAU has open enrollment until the 30th of this month. Okay. And, um, I can enroll right now, can I? Yes, you can en- enroll, as long as it's before the 30th. Okay. Um, um, I want to know how much it is a month. Um, what are the last four digits of your social? 8892. Okay. So we haven't seen some of your information. How long have you been working with, sir, with MAU? Well, I'm just starting, you know. I haven't... You know, I just did the onboarding and everything. Tomorrow is my second day going. Okay. So they haven't sent us over your information yet. Um, so the price, like I said, there are weekly deductions, um, depending on what plans you're wanting to choose. You know what you're wanting? Like medical, dental, vision, short term disability, life insurance. What kind of plans are you looking for? Uh, only thing I want is medical and dental. Okay. So there's three different medical plans you can choose from. Um, there are the Ensure Plus plans. Those don't have copays or deductibles but they only cover up to a certain dollar amount. It's \$17.39 a week for just yourself and the Ensure Plus Enhanced is \$24.69 for just yourself. They also offer the MEC Enhanced. That plan is medical and preventive health in one. This plan does have copays but once you pay the copay the insurance carrier is re-... Um, takes care of the remainder of the bill. And this plan is \$23.13 a week. So in all is, for both of them is \$23? No, it's \$23.13 for your medical if you choose that one with the copays and then it's \$3.51 for your dental. So for those two plans it would be \$26.64 a week. Okay. I'll take it. And it's no copay, right? That plan has copays. The plan for \$23.13 a week does have copays. Um, the ones that don't have copays are for \$17.39 a week or \$24.69 a week. Okay. Let me get the one that don't have no copay. Okay. Did you want to do the one for \$17.39 a week or \$24.69 a week? 17. Okay. How much is it? So with the medical... And that one does not have copays. Since they haven't sent us over your information yet, I will have to create you an account. I'll need your full social name, address, date of birth, phone number and email. Okay. What do you need first? Your full social security number. 251-25-8892. Okay. And spell your first name for me. First name is Talib, T-A-L-I-B as in boy. Last name is Rashid, R-A-S-H-I-D as in dog. Okay. And what is

your address? Address is 2805 Springwood Drive, Augusta, Georgia, 30909. Okay. Your date of birth? 8/13/1966. Okay. Your phone number? 917-450-7740. Oh. And your email address? My email address is Talib, T-A-L-I-B as in boy, Rashid, R-A-S-H-I-D as in dog, 079@gmail.com. All right. Okay. So, it'll take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active and then later that week you receive your dental card in the mail and your medical will go to your email. Okay. So I don't have no copay on neither one of them, right? Um, with the dental there is a, a \$50 copay for fillings, non-surgical extractions and x-rays. Um, but your basic cleaning and checkup is covered at 100% once per six months. And things like crowns and braces are not covered. Well, how can I get them covered? The- there's only one plan and they don't cover those two, um, services. Okay. Both plans are 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 these plans. Say that again. Both of your plans are 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 those two plans. Only way I can change them is if I don't work with the company no more, right? Or, yes, or if you quit, stop working with them, there won't be nowhere to get the deduction from. Okay. I see what you mean. Okay. All right. Thank you so much for calling. You have a great day. Okay, you too. Excuse me? Yes? So when does it start, um, I can use it? It depends on when your staffing agency starts making deductions. Okay. It takes usually one to two weeks. Okay. All right. All right. Thank you so much for calling. You have a great day. Okay. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who did I have the pleasure...

Speaker speaker\_2: Yes, Pearl, my name is Caleb Rasheed. Um, I'm a new employee with MAU. Hello?

Speaker speaker\_1: And how can I assist you?

Speaker speaker\_2: Okay. I would like to, um... I denied the insurance, but I think I, I need it. I just want to know the breakdown, how the insurance work and how much it is a month.

Speaker speaker\_1: Okay. So there are actually weekly deductions. The price depends on how many plans you choose because they're all separate and who you choose to cover. Um, and then as far as coverage, if you'd like I can send you a copy of the benefit guide.

Speaker speaker\_2: Okay.

Speaker speaker\_1: It'll show you the plans that are offered and how much they cover for each service. And, um, MAU gives you 30 days from the date of your first paycheck to enroll. Let me see. Enrollment is... I believe it's... Give me one moment. And then, MAU has open enrollment until the 30th of this month.

Speaker speaker\_2: Okay. And, um, I can enroll right now, can I?

Speaker speaker\_1: Yes, you can en- enroll, as long as it's before the 30th.

Speaker speaker\_2: Okay. Um, um, I want to know how much it is a month.

Speaker speaker\_1: Um, what are the last four digits of your social?

Speaker speaker\_2: 8892.

Speaker speaker\_1: Okay. So we haven't seen some of your information. How long have you been working with, sir, with MAU?

Speaker speaker\_2: Well, I'm just starting, you know. I haven't... You know, I just did the onboarding and everything. Tomorrow is my second day going.

Speaker speaker\_1: Okay. So they haven't sent us over your information yet. Um, so the price, like I said, there are weekly deductions, um, depending on what plans you're wanting to choose. You know what you're wanting? Like medical, dental, vision, short term disability, life insurance. What kind of plans are you looking for?

Speaker speaker\_2: Uh, only thing I want is medical and dental.

Speaker speaker\_1: Okay. So there's three different medical plans you can choose from. Um, there are the Ensure Plus plans. Those don't have copays or deductibles but they only cover up to a certain dollar amount. It's \$17.39 a week for just yourself and the Ensure Plus Enhanced is \$24.69 for just yourself. They also offer the MEC Enhanced. That plan is medical and preventive health in one. This plan does have copays but once you pay the copay the insurance carrier is re-... Um, takes care of the remainder of the bill. And this plan is \$23.13 a week.

Speaker speaker\_2: So in all is, for both of them is \$23?

Speaker speaker\_1: No, it's \$23.13 for your medical if you choose that one with the copays and then it's \$3.51 for your dental. So for those two plans it would be \$26.64 a week.

Speaker speaker\_2: Okay. I'll take it. And it's no copay, right?

Speaker speaker\_1: That plan has copays. The plan for \$23.13 a week does have copays. Um, the ones that don't have copays are for \$17.39 a week or \$24.69 a week.

Speaker speaker\_2: Okay. Let me get the one that don't have no copay.

Speaker speaker\_1: Okay. Did you want to do the one for \$17.39 a week or \$24.69 a week?

Speaker speaker\_2: 17.

Speaker speaker\_1: Okay.

Speaker speaker\_2: How much is it?

Speaker speaker\_1: So with the medical... And that one does not have copays. Since they haven't sent us over your information yet, I will have to create you an account. I'll need your

full social name, address, date of birth, phone number and email.

Speaker speaker\_2: Okay. What do you need first?

Speaker speaker\_1: Your full social security number.

Speaker speaker\_2: 251-25-8892.

Speaker speaker\_1: Okay. And spell your first name for me.

Speaker speaker\_2: First name is Talib, T-A-L-I-B as in boy. Last name is Rashid, R-A-S-H-I-D as in dog.

Speaker speaker\_1: Okay. And what is your address?

Speaker speaker\_2: Address is 2805 Springwood Drive, Augusta, Georgia, 30909.

Speaker speaker\_1: Okay. Your date of birth?

Speaker speaker\_2: 8/13/1966.

Speaker speaker\_1: Okay. Your phone number?

Speaker speaker\_2: 917-450-7740.

Speaker speaker\_1: Oh. And your email address?

Speaker speaker\_2: My email address is Talib, T-A-L-I-B as in boy, Rashid, R-A-S-H-I-D as in dog, 079@gmail.com.

Speaker speaker\_1: All right. Okay. So, it'll take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active and then later that week you receive your dental card in the mail and your medical will go to your email.

Speaker speaker\_3: Okay. So I don't have no copay on neither one of them, right?

Speaker speaker\_1: Um, with the dental there is a, a \$50 copay for fillings, non-surgical extractions and x-rays. Um, but your basic cleaning and checkup is covered at 100% once per six months. And things like crowns and braces are not covered.

Speaker speaker\_3: Well, how can I get them covered?

Speaker speaker\_1: The- there's only one plan and they don't cover those two, um, services.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Both plans are 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 these plans.

Speaker speaker\_3: Say that again.

Speaker speaker\_1: Both of your plans are 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 those two plans.

Speaker speaker\_3: Only way I can change them is if I don't work with the company no more, right?

Speaker speaker\_1: Or, yes, or if you quit, stop working with them, there won't be nowhere to get the deduction from.

Speaker speaker\_3: Okay. I see what you mean. Okay.

Speaker speaker\_1: All right. Thank you so much for calling. You have a great day.

Speaker speaker\_3: Okay, you too. Excuse me?

Speaker speaker\_1: Yes?

Speaker speaker\_3: So when does it start, um, I can use it?

Speaker speaker\_1: It depends on when your staffing agency starts making deductions.

Speaker speaker\_3: Okay.

Speaker speaker\_1: It takes usually one to two weeks.

Speaker speaker\_3: Okay. All right.

Speaker speaker\_1: All right. Thank you so much for calling. You have a great day.

Speaker speaker\_3: Okay. Bye.