

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria, how can I help you? Yes, I got a call earlier from y'all. Uh, my name is Nick Pearson. Okay. Um, what's the name of the agency you work for? MAU. And the last four of your Social? 0263. Okay, do you mind, uh, verifying your address and date of birth? 2736 Steep Hollow Road, Goodson, Georgia 30810, and my birthday is September the 29th, 2003. Phone number is 706-962-1458? Yes, ma'am. And then email is first initial, last name, 627 at gmail. Yes, ma'am. Okay, so it looks like we received a enrollment form that you signed and dated on the 7th of March. Um, looks like you requested a few different plans to enroll into but we were calling specifically about the medical plan you wanted, 'cause it looks like you selected all of those. Yeah, I didn't mean to. It wouldn't let me dis- deselect 'em neither. Mm-hmm. So I was doing it on my phone. I didn't have my laptop with me during my time but I just now got my laptop back and I just got out of work. So it wouldn't let me deselect 'em on my phone so I was like, "Well they'll call me eventually and I'll be able to fix it," so... Okay. Um, so are you... Well, what exactly are you wanting to enroll into? Uh, what are the options? There's the StayHealthy MEC, the EnsurePlus Basics, uh, the EnsurePlus Enhanced, and the StayHealthy MEC Enhanced for medical. And they all, they all do the same thing, don't they? No, sir. The StayHealthy MEC is just for your preventative care, which is like yearly physicals, vaccinations and preventative screenings. It does cover that at 100%. Um, however, you have to stay within the multi-plan network. Uh, the EnsurePlus plans, whether it's the Basic or the Enhance, neither one of these plans cover preventatives like the StayHealthy does. Um, they're more for non-preventatives, so like if you get admitted to the hospital, if you have to go to the emergency room or a physician's office. Uh, the only difference between the two is the Enhance pays a little bit more, um, I think, towards hospitalization than the Basic. And then the StayHealthy MEC Enhance is basically just a combination of preventative and non-preventative care. So it's the only plan that covers both ends. Okay. Well, can I get that one since it covers both ends, please? Sure. Um, and just to make sure, you're wanting the dental, short-term disability, term life, vision, critical illness, group accident, and the behavioral health as well? Yes, ma'am. Okay, give me one second. All right. So it looks like for everything being employee only, it comes out to a total of \$41.02 a week. All righty. Now, I do wanna let you know that the medical, dental and vision, uh, plans, all three of those are under Section 125, which is basically just an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS puts stipulations on when we're able to change or cancel the plans. So you will have your personal open enrollment period, which is 30 days from the date of your first check to get enrolled, make changes or cancellations. Mm-hmm. Um, then also MAU has a open enrollment period every year where you're able to make changes or cancellations. But outside of those two periods, you would have to have a

qualifying life event in order to change or cancel the medical, dental and the vision. Okay. Um, but the actual enrollment process typically takes about one to two weeks to be processed through payroll. Uh-huh. Once you see that first payroll deduction being made, coverage will start the following Monday. Uh-huh. And then once the coverage is active, your ID cards are made and sent to you within seven to ten business days. That's good. Yes, sir. Uh, dental, vision, and your preventative medical ID card is gonna be emailed, or I'm sorry, mailed to you. But keep an eye on. Uh- Oh, okay. E- I was gonna say, "Emailed?" Yeah, uh, there is an ID th- card that is emailed to you, um, so do keep an eye on your email. Um, it's for your non-preventative, uh, medical. All right. No, I'll keep a note on all that. All right. And then, let's see. Just to make sure I have your beneficiary as your mother, Brandy Pearson. Yes, ma'am. Okay. All right, well you are all set on my end. Did you need help with anything else? No, ma'am. That was it. All right, perfect. You have a wonderful day. You too. All right, bye-bye. Thank you, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria, how can I help you?

Speaker speaker_1: Yes, I got a call earlier from y'all. Uh, my name is Nick Pearson.

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

Speaker speaker_1: MAU.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 0263.

Speaker speaker_0: Okay, do you mind, uh, verifying your address and date of birth?

Speaker speaker_1: 2736 Steep Hollow Road, Goodson, Georgia 30810, and my birthday is September the 29th, 2003.

Speaker speaker_0: Phone number is 706-962-1458?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then email is first initial, last name, 627 at gmail.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, so it looks like we received a enrollment form that you signed and dated on the 7th of March. Um, looks like you requested a few different plans to enroll into but we were calling specifically about the medical plan you wanted, 'cause it looks like you selected all of those.

Speaker speaker_1: Yeah, I didn't mean to. It wouldn't let me dis- deselect 'em neither.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I was doing it on my phone. I didn't have my laptop with me during my time but I just now got my laptop back and I just got out of work. So it wouldn't let me deselect 'em on my phone so I was like, "Well they'll call me eventually and I'll be able to fix it," so...

Speaker speaker_0: Okay. Um, so are you... Well, what exactly are you wanting to enroll into?

Speaker speaker_1: Uh, what are the options?

Speaker speaker_0: There's the StayHealthy MEC, the EnsurePlus Basics, uh, the EnsurePlus Enhanced, and the StayHealthy MEC Enhanced for medical.

Speaker speaker_1: And they all, they all do the same thing, don't they?

Speaker speaker_0: No, sir. The StayHealthy MEC is just for your preventative care, which is like yearly physicals, vaccinations and preventative screenings. It does cover that at 100%. Um, however, you have to stay within the multi-plan network. Uh, the EnsurePlus plans, whether it's the Basic or the Enhance, neither one of these plans cover preventatives like the StayHealthy does. Um, they're more for non-preventatives, so like if you get admitted to the hospital, if you have to go to the emergency room or a physician's office. Uh, the only difference between the two is the Enhance pays a little bit more, um, I think, towards hospitalization than the Basic. And then the StayHealthy MEC Enhance is basically just a combination of preventative and non-preventative care. So it's the only plan that covers both ends.

Speaker speaker_1: Okay. Well, can I get that one since it covers both ends, please?

Speaker speaker_0: Sure. Um, and just to make sure, you're wanting the dental, short-term disability, term life, vision, critical illness, group accident, and the behavioral health as well?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, give me one second. All right. So it looks like for everything being employee only, it comes out to a total of \$41.02 a week.

Speaker speaker_1: All righty.

Speaker speaker_0: Now, I do wanna let you know that the medical, dental and vision, uh, plans, all three of those are under Section 125, which is basically just an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS puts stipulations on when we're able to change or cancel the plans. So you will have your personal open enrollment period, which is 30 days from the date of your first check to get enrolled, make changes or cancellations.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, then also MAU has a open enrollment period every year where you're able to make changes or cancellations. But outside of those two periods, you would have to have a qualifying life event in order to change or cancel the medical, dental and the vision.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but the actual enrollment process typically takes about one to two weeks to be processed through payroll.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Once you see that first payroll deduction being made, coverage will start the following Monday.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then once the coverage is active, your ID cards are made and sent to you within seven to ten business days.

Speaker speaker_1: That's good.

Speaker speaker_0: Yes, sir. Uh, dental, vision, and your preventative medical ID card is gonna be emailed, or I'm sorry, mailed to you. But keep an eye on. Uh-

Speaker speaker_1: Oh, okay. E- I was gonna say, "Emailed?"

Speaker speaker_0: Yeah, uh, there is an ID th- card that is emailed to you, um, so do keep an eye on your email. Um, it's for your non-preventative, uh, medical.

Speaker speaker_1: All right. No, I'll keep a note on all that.

Speaker speaker_0: All right. And then, let's see. Just to make sure I have your beneficiary as your mother, Brandy Pearson.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. All right, well you are all set on my end. Did you need help with anything else?

Speaker speaker_1: No, ma'am. That was it.

Speaker speaker_0: All right, perfect. You have a wonderful day.

Speaker speaker_1: You too. All right, bye-bye.

Speaker speaker_0: Thank you, bye-bye.