

## **Transcript: VICTORIA**

**Taylor-5549007075196928-5806802957680640**

### **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yeah, I was calling to change my benefits. Uh, I, I got a call back and I, I had opted out of all that and y'all didn't get that paperwork. Okay. What's the name of the agency you work for? MAU. And the last four of your Social? 4567. Okay. The dental is all I wanted. I don't know how it got on all that, unless something got clicked wrong online, I guess, because I don't have a laptop. It was just a mobile phone. And so I didn't under- I couldn't go back and unclick everything. It was just like everything got clicked. Okay. Yeah, no worries. Uh, I, I think that's... We've seen a, a few different files like that, and I think it's because it is... if someone does it on the mobile, uh, website. But, um, what's your first and last name again? I'm sorry. Wells, Malackey. And do you mind verifying your address and date of birth? Uh, yeah, hold on. I just have moved here, so... Okay. I got to look the address up. Uh, it's, uh, 55... Hold on. Now I can't find it. 5560 13th Street Southwest, Lanai, Alabama. 363... I don't remember the zip. And your date of birth? 07/01/71. Okay, phone number 334-476-0258. That's me. And then email is D-A-M-A-L-A-C-K-E-Y, uh, N at gmail.com? That's me. Okay. So the only thing you wanted to enroll into was the dental? Yes. Okay. And I'm assuming that is for employee only. Yes. Okay. So- What does that include? So dental- What does that cover? Um, it covers your preventative, uh, dental work at 100% and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. Um- Yeah, I want that. Now, I will say, with the dental plan, it is not going to cover any major dental work like crowns, orthodontist. And then most... It looks like it'll pay out a year is \$500. Okay. Now for just your- Well, that's 500 less than I would have to pay, so yeah. Gotcha. So for just yourself, \$3.51 would be deducted from your check on... for the dental. Okay. Yeah, I'll take that. Alrighty. So a couple of things. Um, it is under Section 125, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars. Now, because of that, once you are enrolled into this plan, um, there are stipulations on when you can change or cancel it. So of course, what you're in right now is called your personal open enrollment period. That's 30 days from the date of your first check where you're able to get enrolled, make any changes or cancellations needed. Um, outside of that, the only other time you'll be able to change or cancel your enrollment is during the company's open enrollment period that they do have yearly. Okay. Um, the actual enrollment process will take about one to two weeks, uh, to be processed through payroll. And then once you see that first deduction being made out of your check, coverage will start the following Monday. And then once it's active, the ID card is made and sent to you within seven to ten business days. Okay. Uh, was there anything else that you might need help with? Just to make sure that's all I'm getting, I'm not getting anything else. Yes, ma'am. I went ahead and changed it to dental only. Okay. And then I have 30 days from today. Well, it's 30 days- Is that what it is? ... from the date of your first check. Okay. Mm-hmm. Because I got... I don't have

the package to look at who's, who would accept it around here or anything, so... Yep. So like I said, you'll have 30 days from the date of your first check to call back and cancel or make any other changes to your enrollment. Okay. All right. Was there anything else I could help with? No. All right. You have a wonderful day. All right. Thank you. Thank you. Bye-bye. Mm, 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: Yeah, I was calling to change my benefits. Uh, I, I got a call back and I, I had opted out of all that and y'all didn't get that paperwork.

Speaker speaker\_0: Okay. 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: 4567.

Speaker speaker\_0: Okay.

Speaker speaker\_1: The dental is all I wanted. I don't know how it got on all that, unless something got clicked wrong online, I guess, because I don't have a laptop. It was just a mobile phone. And so I didn't under- I couldn't go back and unclick everything. It was just like everything got clicked.

Speaker speaker\_0: Okay. Yeah, no worries. Uh, I, I think that's... We've seen a, a few different files like that, and I think it's because it is... if someone does it on the mobile, uh, website. But, um, what's your first and last name again? I'm sorry.

Speaker speaker\_1: Wells, Malackey.

Speaker speaker\_0: And do you mind verifying your address and date of birth?

Speaker speaker\_1: Uh, yeah, hold on. I just have moved here, so...

Speaker speaker\_0: Okay.

Speaker speaker\_1: I got to look the address up. Uh, it's, uh, 55... Hold on. Now I can't find it. 5560 13th Street Southwest, Lanai, Alabama. 363... I don't remember the zip.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 07/01/71.

Speaker speaker\_0: Okay, phone number 334-476-0258.

Speaker speaker\_1: That's me.

Speaker speaker\_0: And then email is D-A-M-A-L-A-C-K-E-Y, uh, N at gmail.com?

Speaker speaker\_1: That's me.

Speaker speaker\_0: Okay. So the only thing you wanted to enroll into was the dental?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And I'm assuming that is for employee only.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So-

Speaker speaker\_1: What does that include?

Speaker speaker\_0: So dental-

Speaker speaker\_1: What does that cover?

Speaker speaker\_0: Um, it covers your preventative, uh, dental work at 100% and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. Um-

Speaker speaker\_1: Yeah, I want that.

Speaker speaker\_0: Now, I will say, with the dental plan, it is not going to cover any major dental work like crowns, orthodontist. And then most... It looks like it'll pay out a year is \$500.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now for just your-

Speaker speaker\_1: Well, that's 500 less than I would have to pay, so yeah.

Speaker speaker\_0: Gotcha. So for just yourself, \$3.51 would be deducted from your check on... for the dental.

Speaker speaker\_1: Okay. Yeah, I'll take that.

Speaker speaker\_0: Alrighty. So a couple of things. Um, it is under Section 125, which is basically an IRS code that allows you to pay your share of the premium with pre-tax dollars. Now, because of that, once you are enrolled into this plan, um, there are stipulations on when you can change or cancel it. So of course, what you're in right now is called your personal open enrollment period. That's 30 days from the date of your first check where you're able to get enrolled, make any changes or cancellations needed. Um, outside of that, the only other time you'll be able to change or cancel your enrollment is during the company's open enrollment period that they do have yearly.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, the actual enrollment process will take about one to two weeks, uh, to be processed through payroll. And then once you see that first deduction being made out of your check, coverage will start the following Monday. And then once it's active, the ID card is made and sent to you within seven to ten business days.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Uh, was there anything else that you might need help with?

Speaker speaker\_1: Just to make sure that's all I'm getting, I'm not getting anything else.

Speaker speaker\_0: Yes, ma'am. I went ahead and changed it to dental only.

Speaker speaker\_1: Okay. And then I have 30 days from today.

Speaker speaker\_0: Well, it's 30 days-

Speaker speaker\_1: Is that what it is?

Speaker speaker\_0: ... from the date of your first check.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Because I got... I don't have the package to look at who's, who would accept it around here or anything, so...

Speaker speaker\_0: Yep. So like I said, you'll have 30 days from the date of your first check to call back and cancel or make any other changes to your enrollment.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: Was there anything else I could help with?

Speaker speaker\_1: No.

Speaker speaker\_0: All right. You have a wonderful day.

Speaker speaker\_1: All right. Thank you.

Speaker speaker\_0: Thank you. Bye-bye.

Speaker speaker\_1: Mm, bye-bye.