

## Transcript: VICTORIA

**Taylor-5681655510941696-6190362208452608**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Victoria. How can I help you? Hi. I, um, just received, um, a contract position through Creative Circle. Um, I start on Monday. And I would like to sign up for the... for benefits. Okay. Uh, do you know specifically what you want to enroll into? Yeah. So there's the employee-only Stay Healthy MEC, the preventative medical plan. Okay. Hello? And then there's the Preferred-Choice Plus... So it's the InsurPlus Basic. Okay. And then the Dental, Vision and Term Life bundle. Okay. Um, so let me do this. You haven't received your first paycheck yet, have you? No. No? Okay. So I'm gonna have to make a file for you and then once I get it made, I'll be able to complete the enrollment from there. Uh, what's your first and last name? Um, Katie Kosterman. First name is K-A-T-I-E. And last name is Kosterman, K-O-S-T-E-R-M-A-N. K-L-O-S-T-E-R-M-A-N? Yeah. K-L-O-S-T-E-R-M-A-N. Okay, so just to make sure, K-L-O-S-T-E-R-M-A-N? Correct. Okay. And your full social? 391-88-4017. And your date of birth? It's 12/31/1979. And then full mailing address. It is 4615 Blaisdell Avenue. Blaisdell is spelled B-L-A-I-S-D-E-L-L. And then Avenue, the number again is 4615 Blaisdell Avenue. And then Minneapolis, Minnesota, 55419. Okay. So 4615 and then B-L-A-I-S, D as in dog, E-L-L? Yep, correct. Okay. Give me one second. And what would be a good phone number to contact you at? It is 917-434-0289. And then full mailing address? It's... That again is 4615 Blaisdell Avenue- Oh, I'm sorry. ... in Minneapolis. Oh, it's okay. Your, uh, email address. Oh, sorry. It's, um, Katie, K-A-T-I-E. And then another E. And then Kosterman, K-L-O-S-T-E-R-M-A-N, @gmail.com. So there's two Es in it. It's K-A-T-I-E-E, K-L-O-S-T-E-R-M-A-N, @gmail.com. Okay. So you wanted the MEC TelRx for employee only? Um, it's... Stay Healthy MEC is what it's called? Is that the- Yeah. It's- ... same thing? Yeah. So the... It's called Stay Healthy MEC TelRx. Okay. I would like that. And then I would like the InsurancePlus Basic on top of that. Okay, the InsurancePlus Basics? Yep. And then dental, vision and term life bundle? Okay. And then the critical illness. Okay. Then the accident. All right. And then the tele behavioral health. Okay. And then the free Rx. And those are all employee only. Okay. So the free Rx actually is included in the MEC TelRx. Oh, great. Okay. Perfect. So I have the InsurancePlus Basics, dental, term life and vision bundle, uh, critical illness, group accident, the Stay Healthy MEC TelRx, and the behavioral health for employee only. Yes. That's... Is that correct? So you're looking at, at a total of \$46.71 a week. Okay. And that's... Let me just write this down. And that's pre-tax, right? So the only portion that would be pre-tax is the, um, cost for the MEC TelRx. Everything else would be post-tax. Okay. So 46... What was the total again, 46... \$46.71 a week. A week? Mm-hmm. Okay. And that's just gonna be taken on my paycheck then? Yep, every week. Okay. All right. Thank you so much. That's all that I needed right now. Okay. Um, and who did you want to name as the, uh, beneficiary? Um, do I need one? Yes, for the term life. Oh, yeah. Okay. Um, then do...

Mary Closterman. And then the relation? Mother. Okay. So a couple things before I let you go. Um, the MEC TelRx is under, um, an IRS code of Section 125 which basically allows you to pay your share of the premium with, uh, pre-tax dollars. Okay. So because of that, they will put stipulations on when you're able to change or cancel the plan. So you will have 30 days from the date of your first check to make any changes or cancellations to the enrollment. Outside of that- Which, which benefit is this? Which, which benefit is that one again? The MEC TelRx, the Stay Healthy MEC TelRx. Okay. Okay. So outside of 30 days from the date of your first check, the only other time that you would be able to cancel or change that specific plan is during the company's open enrollment period- Okay. ... unless you experience a qualifying life event. Okay. That sounds good. Um, and then the actual enrollment process takes about one to two weeks to be processed through payroll. Okay. So you might not see your first deduction until two weeks from now. But once you do see it being deducted out of your check, the coverage will start the following Monday. And then once it's active, that's when your policy information's being made. So it typically takes about seven to ten business days to get the ID card. Okay. So you said two weeks till I may see it coming out of my paycheck, um, and then once it does, it'll start the following Monday? Yep. So two weeks for the enrollment to be processed through payroll and then coverage would start the following Monday of your first payroll deduction. Okay, great. Yes, ma'am. Uh, was there anything else we might need help with? Nope, that's it. All righty. You are good to go. You have a wonderful day. Thanks. You too. Thank you. Bye-bye. Bye-bye. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits and a Card. This is Victoria. How can I help you?

Speaker speaker\_2: Hi. I, um, just received, um, a contract position through Creative Circle. Um, I start on Monday. And I would like to sign up for the... for benefits.

Speaker speaker\_1: Okay. Uh, do you know specifically what you want to enroll into?

Speaker speaker\_2: Yeah. So there's the employee-only Stay Healthy MEC, the preventative medical plan.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Hello? And then there's the Preferred-Choice Plus... So it's the InsurPlus Basic.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And then the Dental, Vision and Term Life bundle.

Speaker speaker\_1: Okay. Um, so let me do this. You haven't received your first paycheck yet, have you?

Speaker speaker\_2: No.

Speaker speaker\_1: No? Okay. So I'm gonna have to make a file for you and then once I get it made, I'll be able to complete the enrollment from there. Uh, what's your first and last name?

Speaker speaker\_2: Um, Katie Kosterman. First name is K-A-T-I-E. And last name is Kosterman, K-O-S-T-E-R-M-A-N.

Speaker speaker\_1: K-L-O-S-T-E-R-M-A-N?

Speaker speaker\_2: Yeah. K-L-O-S-T-E-R-M-A-N.

Speaker speaker\_1: Okay, so just to make sure, K-L-O-S-T-E-R-M-A-N?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. And your full social?

Speaker speaker\_2: 391-88-4017.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_2: It's 12/31/1979.

Speaker speaker\_1: And then full mailing address.

Speaker speaker\_2: It is 4615 Blaisdell Avenue. Blaisdell is spelled B-L-A-I-S-D-E-L-L. And then Avenue, the number again is 4615 Blaisdell Avenue. And then Minneapolis, Minnesota, 55419.

Speaker speaker\_1: Okay. So 4615 and then B-L-A-I-S, D as in dog, E-L-L?

Speaker speaker\_2: Yep, correct.

Speaker speaker\_1: Okay. Give me one second. And what would be a good phone number to contact you at?

Speaker speaker\_2: It is 917-434-0289.

Speaker speaker\_1: And then full mailing address?

Speaker speaker\_2: It's... That again is 4615 Blaisdell Avenue-

Speaker speaker\_1: Oh, I'm sorry.

Speaker speaker\_2: ... in Minneapolis. Oh, it's okay.

Speaker speaker\_1: Your, uh, email address.

Speaker speaker\_2: Oh, sorry. It's, um, Katie, K-A-T-I-E. And then another E. And then Kosterman, K-L-O-S-T-E-R-M-A-N, @gmail.com. So there's two Es in it. It's K-A-T-I-E-E, K-L-O-S-T-E-R-M-A-N, @gmail.com.

Speaker speaker\_1: Okay. So you wanted the MEC TelRx for employee only?

Speaker speaker\_2: Um, it's... Stay Healthy MEC is what it's called? Is that the-

Speaker speaker\_1: Yeah. It's-

Speaker speaker\_2: ... same thing?

Speaker speaker\_1: Yeah. So the... It's called Stay Healthy MEC TelRx.

Speaker speaker\_2: Okay. I would like that. And then I would like the InsurancePlus Basic on top of that.

Speaker speaker\_1: Okay, the InsurancePlus Basics?

Speaker speaker\_2: Yep. And then dental, vision and term life bundle?

Speaker speaker\_1: Okay.

Speaker speaker\_2: And then the critical illness.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Then the accident.

Speaker speaker\_1: All right.

Speaker speaker\_2: And then the tele behavioral health.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And then the free Rx. And those are all employee only.

Speaker speaker\_1: Okay. So the free Rx actually is included in the MEC TelRx.

Speaker speaker\_2: Oh, great. Okay. Perfect.

Speaker speaker\_1: So I have the InsurancePlus Basics, dental, term life and vision bundle, uh, critical illness, group accident, the Stay Healthy MEC TelRx, and the behavioral health for employee only.

Speaker speaker\_2: Yes. That's... Is that correct?

Speaker speaker\_1: So you're looking at, at a total of \$46.71 a week.

Speaker speaker\_2: Okay. And that's... Let me just write this down. And that's pre-tax, right?

Speaker speaker\_1: So the only portion that would be pre-tax is the, um, cost for the MEC TelRx. Everything else would be post-tax.

Speaker speaker\_2: Okay. So 46... What was the total again, 46...

Speaker speaker\_1: \$46.71 a week.

Speaker speaker\_2: A week?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay. And that's just gonna be taken on my paycheck then?

Speaker speaker\_1: Yep, every week.

Speaker speaker\_2: Okay. All right. Thank you so much. That's all that I needed right now.

Speaker speaker\_1: Okay. Um, and who did you want to name as the, uh, beneficiary?

Speaker speaker\_2: Um, do I need one?

Speaker speaker\_1: Yes, for the term life.

Speaker speaker\_2: Oh, yeah. Okay. Um, then do... Mary Closterman.

Speaker speaker\_1: And then the relation?

Speaker speaker\_2: Mother.

Speaker speaker\_1: Okay. So a couple things before I let you go. Um, the MEC TelRx is under, um, an IRS code of Section 125 which basically allows you to pay your share of the premium with, uh, pre-tax dollars.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So because of that, they will put stipulations on when you're able to change or cancel the plan. So you will have 30 days from the date of your first check to make any changes or cancellations to the enrollment. Outside of that-

Speaker speaker\_2: Which, which benefit is this? Which, which benefit is that one again?

Speaker speaker\_1: The MEC TelRx, the Stay Healthy MEC TelRx.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: So outside of 30 days from the date of your first check, the only other time that you would be able to cancel or change that specific plan is during the company's open enrollment period-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... unless you experience a qualifying life event.

Speaker speaker\_2: Okay. That sounds good.

Speaker speaker\_1: Um, and then the actual enrollment process takes about one to two weeks to be processed through payroll.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So you might not see your first deduction until two weeks from now. But once you do see it being deducted out of your check, the coverage will start the following Monday. And then once it's active, that's when your policy information's being made. So it typically takes about seven to ten business days to get the ID card.

Speaker speaker\_2: Okay. So you said two weeks till I may see it coming out of my paycheck, um, and then once it does, it'll start the following Monday?

Speaker speaker\_1: Yep. So two weeks for the enrollment to be processed through payroll and then coverage would start the following Monday of your first payroll deduction.

Speaker speaker\_2: Okay, great.

Speaker speaker\_1: Yes, ma'am. Uh, was there anything else we might need help with?

Speaker speaker\_2: Nope, that's it.

Speaker speaker\_1: All righty. You are good to go. You have a wonderful day.

Speaker speaker\_2: Thanks. You too.

Speaker speaker\_1: Thank you. Bye-bye.

Speaker speaker\_2: Bye-bye.

Speaker speaker\_1: Bye-bye.