

Transcript: VICTORIA

Taylor-5925133537558528-6499324091482112

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling United ... cars. This is Victoria. Can I help you? Uh, yes. I was calling to see about getting coverage set up. Okay. What's the name of the agency you work for? M-A-U. M-A-U. And the last four of your Social? 0512. Okay. And your first and last name? TraShawn Lee. I can spell my first name for you. Uh, T-R-A capital S-H-O-W-N. Last name Lee, L-E-E. Okay. Do you mind verifying your address and date of birth? Yes, ma'am. 3100 Beckman, B-E-C-K-M-A-N, Drive, Anderson, South Carolina 29624. And you said, what's the next thing you needed? Your date of birth. 11-27-1998. Okay. Phone number is 864-958-1909. Yes, ma'am. And then email is leetray15@gmail.com? Yes, ma'am. That's me. Okay. Uh, do you know what you're wanting to enroll into? Uh, I was wanting to enroll into vision, dental and, um, med- medical. Do you know what medical plan? Could you explain what's available? Sure. Um, so there's a few different ones. There's the, uh, Stay Healthy MEC, which is basically just for preventative healthcare. So it covers things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in network. Um, then we have the hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced. Neither one of these will cover the preventative care like the Stay Healthy does, but they do provide coverage for things like being admitted to the hospital, having to go to, like, the emergency room, or just a regular physician's office. Um, the only difference between the Ensure Plus and the Ensure Plus Enhanced is the Enhanced pays a little bit more towards hospitalization. Then we also have the Stay Healthy MEC Enhanced, which is pretty much like a combination, um, of preventative care, but also the non-preventative benefits. So this is the only plan that covers both ends of that. Okay. That would be probably something he would be interested in, but what would be the cost for those? So the Stay Healthy MEC for employee only is \$9.46 a week. The Ensure Plus, uh, for employee only is \$17.39 a week. The Ensure Plus Enhanced is \$24.69 a week. And then the Stay Healthy Enhanced is \$23.13 a week. Okay, which one was the one that you said that was the both preventative and hospital? Or non-preventative, sorry. Yeah, so that... Yeah, so that would be the Stay Healthy MEC Enhanced, which is \$23.13 a week. And is that with his... That will be with the dental and the vision? Dental and vision are- I mean, yeah. ... kind of separate. So the dental for employee only is \$3.51 a week and vision is \$2.15 a week. So the one that you were talking about, the, the one that's \$9 on the medical, that would- Mm-hmm. Would that cover him going to, like, the doc- to a doctor's visit? Only for preventative visits. So, like, yearly physicals, vaccinations and preventative screenings. I just wonder... Okay, so we're looking for the one that has the, both the, um, what you talked about, the preventative and the non-preventative. Okay, so the Stay Healthy MEC Enhanced? Yes, ma'am. Okay. And then you're wanting the dental and vision as well? Yes, ma'am. Was there anything else? No, I think we're good. I think that will be everything. Okay. So the MEC Enhanced dental and

vision for employee only comes out to a total of \$28.79 a week. Okay. I- Now, I do want to let you know that all three of these plans are under the IRS code as Section 125, which basically just allows you to pay your share of the premium with pre-tax dollars. Because of that, once you get enrolled into the plans, they're... uh, the IRS does put stipulations in when you can change or cancel. So your company actually happens to be in open enrollment up until the 31st of January, so you have until then to make any changes or cancellations. Okay. Once the open enrollment period closes, you would have to wait for the next company open enrollment to change or cancel unless you have a qualifying life event. Okay. Um, but from here, it'll take about one to two weeks for the enrollment to be processed through payroll. Okay. So you might not see that first deduction until two weeks from now. Okay. When you do see the first deduction, the coverage will start the following Monday. And then once the coverage is active, that's when your ID cards and policy information's being made. So it typically takes about seven to 10 business days to get those. Okay. And those will come in the mail? Yes. Your dental, vision and your preventative medical ID cards will be mailed to you, but also keep an eye on your email for the non-preventative ID card. Okay, thank you. Mama. You need help with anything else? No, ma'am. I think we're good. You helped us. All righty. You have a wonderful day. You as well. Thank you. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling United ... cars. This is Victoria. Can I help you?

Speaker speaker_2: Uh, yes. I was calling to see about getting coverage set up.

Speaker speaker_1: Okay. What's the name of the agency you work for?

Speaker speaker_3: M-A-U.

Speaker speaker_2: M-A-U.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_3: 0512.

Speaker speaker_1: Okay. And your first and last name?

Speaker speaker_3: TraShawn Lee. I can spell my first name for you. Uh, T-R-A capital S-H-O-W-N. Last name Lee, L-E-E.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_3: Yes, ma'am. 3100 Beckman, B-E-C-K-M-A-N, Drive, Anderson, South Carolina 29624. And you said, what's the next thing you needed?

Speaker speaker_1: Your date of birth.

Speaker speaker_3: 11-27-1998.

Speaker speaker_1: Okay. Phone number is 864-958-1909.

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: And then email is leetray15@gmail.com?

Speaker speaker_3: Yes, ma'am. That's me.

Speaker speaker_1: Okay. Uh, do you know what you're wanting to enroll into?

Speaker speaker_3: Uh, I was wanting to enroll into vision, dental and, um, med- medical.

Speaker speaker_1: Do you know what medical plan?

Speaker speaker_2: Could you explain what's available?

Speaker speaker_1: Sure. Um, so there's a few different ones. There's the, uh, Stay Healthy MEC, which is basically just for preventative healthcare. So it covers things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in network. Um, then we have the hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced. Neither one of these will cover the preventative care like the Stay Healthy does, but they do provide coverage for things like being admitted to the hospital, having to go to, like, the emergency room, or just a regular physician's office. Um, the only difference between the Ensure Plus and the Ensure Plus Enhanced is the Enhanced pays a little bit more towards hospitalization. Then we also have the Stay Healthy MEC Enhanced, which is pretty much like a combination, um, of preventative care, but also the non-preventative benefits. So this is the only plan that covers both ends of that.

Speaker speaker_2: Okay. That would be probably something he would be interested in, but what would be the cost for those?

Speaker speaker_1: So the Stay Healthy MEC for employee only is \$9.46 a week. The Ensure Plus, uh, for employee only is \$17.39 a week. The Ensure Plus Enhanced is \$24.69 a week. And then the Stay Healthy Enhanced is \$23.13 a week.

Speaker speaker_2: Okay, which one was the one that you said that was the both preventative and hospital? Or non-preventative, sorry.

Speaker speaker_1: Yeah, so that... Yeah, so that would be the Stay Healthy MEC Enhanced, which is \$23.13 a week.

Speaker speaker_2: And is that with his... That will be with the dental and the vision?

Speaker speaker_1: Dental and vision are-

Speaker speaker_2: I mean, yeah.

Speaker speaker_1: ... kind of separate. So the dental for employee only is \$3.51 a week and vision is \$2.15 a week.

Speaker speaker_2: So the one that you were talking about, the, the one that's \$9 on the medical, that would-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Would that cover him going to, like, the doc- to a doctor's visit?

Speaker speaker_1: Only for preventative visits. So, like, yearly physicals, vaccinations and preventative screenings.

Speaker speaker_2: I just wonder... Okay, so we're looking for the one that has the, both the, um, what you talked about, the preventative and the non-preventative.

Speaker speaker_1: Okay, so the Stay Healthy MEC Enhanced?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Okay. And then you're wanting the dental and vision as well?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Was there anything else?

Speaker speaker_3: No, I think we're good. I think that will be everything.

Speaker speaker_1: Okay. So the MEC Enhanced dental and vision for employee only comes out to a total of \$28.79 a week.

Speaker speaker_3: Okay. I-

Speaker speaker_1: Now, I do want to let you know that all three of these plans are under the IRS code as Section 125, which basically just allows you to pay your share of the premium with pre-tax dollars. Because of that, once you get enrolled into the plans, they're... uh, the IRS does put stipulations in when you can change or cancel. So your company actually happens to be in open enrollment up until the 31st of January, so you have until then to make any changes or cancellations.

Speaker speaker_3: Okay.

Speaker speaker_1: Once the open enrollment period closes, you would have to wait for the next company open enrollment to change or cancel unless you have a qualifying life event.

Speaker speaker_3: Okay.

Speaker speaker_1: Um, but from here, it'll take about one to two weeks for the enrollment to be processed through payroll.

Speaker speaker_3: Okay.

Speaker speaker_1: So you might not see that first deduction until two weeks from now.

Speaker speaker_3: Okay.

Speaker speaker_1: When you do see the first deduction, the coverage will start the following Monday. And then once the coverage is active, that's when your ID cards and policy information's being made. So it typically takes about seven to 10 business days to get those.

Speaker speaker_3: Okay. And those will come in the mail?

Speaker speaker_1: Yes. Your dental, vision and your preventative medical ID cards will be mailed to you, but also keep an eye on your email for the non-preventative ID card.

Speaker speaker_3: Okay, thank you.

Speaker speaker_2: Mama.

Speaker speaker_1: You need help with anything else?

Speaker speaker_3: No, ma'am. I think we're good. You helped us.

Speaker speaker_1: All righty. You have a wonderful day.

Speaker speaker_3: You as well. Thank you.

Speaker speaker_1: Thank you.