

## Transcript: VICTORIA

**Taylor-6226371485024256-5405670209404928**

### Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Yes, uh, good afternoon. I was calling 'cause I had information about the enrollment form. Uh, okay. Um, the question is how many children can you add into the family? There's not a... There's not a set number. Um, so the family cover people is just you, a spouse and children. That's what the, that's what the difference is between employee plus family versus employee plus spouse, or employee plus children. The family option covers you, your spouse and children. Hmm. Okay. Um, the other question is, if I'm just trying to get dental for... There's five of us in the family. I'm just trying to get dental for two of them. Can I do that? Or it has to be, like, the whole family? Uh, so, so you're just trying to get dental for your children? Yeah. So you would have to do it for employee plus children. Okay. There's not a way to do it just for your dependents. Okay. But yeah, you can do it for employee plus children. Okay. All right. Uh, that would be it, I think. So then I... Uh, do I can email you the, the form? Um, I would say the best way to get enrolled is just to call us back, or if you're ready now I can get you enrolled over the phone now. Yeah, that's fine. Okay. What's the name of your employer? Uh, it's CareBuilder. Builders. Okay. And the last four of your Social? Uh, it's 2854. Have you received your first check from them yet? No. No? Okay. So I just... Excuse me. I just need to make a file for you. And then- Mm-hmm. ... once I get it made I will be able to get you enrolled from there. Okay. What's your first and last name? Gladys Reyes. Can you, uh, spell your first name for me? G-L-A-D-Y-S. Reyes, R-E-Y-E-S. Okay. So first name G-L-A-D-Y-S. Mm-hmm. And then R-E-Y-E-S for the last name? Yes. And then your full Social? 071-41-2854. And your date of birth? 04/12/90. And then your mailing address. 3536 Avenue L, in Fort Worth, Texas, 76105. All right. So... So I've got 3536 Avenue L as in Lemur? Mm-hmm. And then is that Fort Wood, Texas? Fort Worth. Fort Worth. Okay. Sorry about that. That's nice. And the, uh, ZIP code? 76105. All right. And then phone number, 696-1792. Correct. All right. And then what's a good email? Gladysreyes48@gmail.com. Okay. So just to make sure I got you correct, you want the dental for employee plus children? Yes. And is that everything you wanted to enroll into? No. I wanted to do also the Stay & Healthy family. Okay. Is it the Stay Healthy MEC TeleRx or the Stay Healthy MEC Enhance that you want? The one that is 2038. I think that's the first one. Stay Healthy M-E-Z Plan. ACA companion. Okay. Now, I see the MEC TeleRx for \$22.25 a week for employee plus family. Must be that one. Mine says 2038, but it must be that one. Okay. Yeah, 'cause the other ones are, are more higher. Okay. Now, and just to make sure, you want that for you, a spouse, and children? Correct. Gotcha. And then was there anything else? No. That would be it. Okay. So for that, the MEC TeleRx employee plus family and then the dental for employee plus children, it comes out to a total of \$31.87 a week. Mm-hmm. And then let me go ahead and get everybody listed. What is your spouse's name? Javier Moncada. M-O-N-C-A-D-A. And just to make sure, his first name's spelled J-A-V-I-E-R?

Mm-hmm. Okay. And last name is M-O-N-C-A-D-A? Yes. All right. And his date of birth? August 1986. And then full Social. Uh, he don't have Social. Does he have to have one? Uh, I don't believe so. I might need to double-check on that. Okay. Give me one second. Okay, so it should be fine. I'm just going to put all zeros. And then what is the child's name? Uh, it's also Javier Moncala, but he's a junior. Okay. And date of birth? 04-18-06. And then let me get his social. Okay. Okay, it's 644-02-34-48. Okay, and then who's next? The next one is Rosaline, R-O-S-E-A-I-L-D-E-N Moncala. All right, and then day of birth? 05-05-11. And full social. 63031-5624. All right, and then anyone else? Um, do in- 'cause the oth- my other child does have Medicaid but his expires in this September. Mm-hmm. The, do we have to enroll him every year or? Or how does it work? Can you add them or take them out, or no? So, that's kind of tricky. So I know that when it comes to adding them on, you have to be eligible to do that. So adding on dependents, you have to be eligible which right now you're in your personal open enrollment, so that's 30 days from the date of your first check. You have that time to get enrolled, make any changes, um, and you can also add on dependents during that time. Once you're outside of that 30-day window then unfortunately you would have to wait for the company open enrollment period with ATC, um, in order to make any changes- Do we know when is that? When that will be? Yeah, so... let's see. Give me just a few seconds, we work for a few staffing agencies. It looks like December timeframe for ATC. December? Yeah. Now I will also- Okay. ... say if you are outside of the company's open enrollment period as well as your personal open enrollment period, there is a way to make any changes but you would have to qualify for a life event. Um, so like I know involuntary loss of benefits is considered a life event. Um, things like getting married, getting divorced is considered a life event. There's a whole list. So... Okay. Um, I guess we'll put him on hold, um- Okay. ... since he does have insurance yeah, and then we'll go whenever they do the enrollment again. Okay so I got Javier, Javier Junior, and, uh, Rosaline? Mm-hmm. Okay and then let's see... Ch, ch, ch. All right so again just to remind you, it comes out to \$31.87 a week. Now I do want to let you know that the medical plan, this, this plan is under section 125 which basically just allows you to pay your share of the premium with pre-tax dollars. Because of that, um, the IRS does put stipulations on when you're able to change or cancel the plan. Mm-hmm. Um, so of course like I said you are in your personal open enrollment period which is 30 days from the date of your first check. Um, you have until then to change or cancel the medical plan. Outside of those 30 days, you will have to wait for the company's open enrollment period to change or cancel the medical plan. So, um, I didn't quite get about that one about the IRS and things like that. Yes, so the MEC TeleRX, that plan is under section 125. Mm-hmm. Section 125 is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of this, the IRS just put stipulations on any plans that are under this code, you just can't cancel at any time or change at any time. Mm-hmm. So the times that you can change or cancel is during the period you're in right now, which is your personal open enrollment period. That's 30 days from the date of your first check. I see. And once you're outside of this 30-day window, you'll have to wait for the company's open enrollment period to change or cancel- Okay. ... the medical plan unless you experience a qualifying life event. Hmm. Okay. Um, so do you know how much is the co-pay of the visit and all that, or...? So the plan that you chose, the MEC TeleRx, that plan is specifically designed for your preventative care. Okay. So that's like yearly physicals, vaccinations and preventative screenings. It does cover that at a 100% so there's no co-pay or deductible associated with it. Okay. However, you do have to stay in

network for those, uh, for this plan. Okay. Um, and that's pretty much the majority of what this plan is gonna cover, is your preventative services. Now, you do get the virtual urgent care benefit, um, but everything else is gonna be preventative only services. Only preventable. Yeah, only preventative which again, is like your yearly physicals, uh, vaccinations and preventative screenings. Hmm. Okay. Um, then in that case, um, let me... 'Cause my daughter does have, um, like she does go to the on- not the oncologist, gastrologist, it starts with a G, gastrologist for her liver. Okay. So would that be included in there, or no? It's hard for me to answer questions like that- Hmm. ... just because we're only administers. Yeah. Um, I would assume if she's already going to that provider for a preexisting condition, then at that point, it's no longer preventative. All right. Um, but also, I can't suggest a plan that's going to cover that because I don't- Yeah. ... we're not the insurance carrier so I don't know specifically- Correct. ... if it's gonna be covered or not. Okay. So, um, can we put it on hold until... see what I can come up with? Yeah. So, d- y- you just don't want to enroll at this time? No, not at this time. Okay, that's fine. Well, I went ahead and made your file so that when you- Okay. ... call back, they can just pull you back up. Now with me canceling the enrollment that we, uh, just put together, you will probably- Mm-hmm. ... when you do call back to enroll- Sorry about that. ... you'll probably have to provide the information again for your dependent. Okay. Um, but yeah, you have 30 days from the date of your first check- Right. ... to get enrolled, so... Okay. All right. So, I'll, I'll do that and then I'll give you a call back. Okay. Now do you have- All right. ... the benefits guide that goes over all the plans? I think they did. Um, and then I should- If not, I can email it. Yes, would you don't mind? Sure. Yeah, this will go over all the plans and kinda, uh, give you an idea of what's, you know, the difference between them, and then it also provides the pricing as well. Hmm, okay. That's good, 'cause I think they did give me something but it didn't have nothing like digested, you know, like certain things that would actually cover- Okay. ... or not, and... All right. All righty. Was there anything else- Well, that- ... I might help with? No, that should be all. Thank you. You're welcome. Have a good day. You too. Bye-bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Yes, uh, good afternoon. I was calling 'cause I had information about the enrollment form.

Speaker speaker\_0: Uh, okay.

Speaker speaker\_1: Um, the question is how many children can you add into the family?

Speaker speaker\_0: There's not a... There's not a set number. Um, so the family cover people is just you, a spouse and children. That's what the, that's what the difference is between employee plus family versus employee plus spouse, or employee plus children. The family option covers you, your spouse and children.

Speaker speaker\_1: Hmm. Okay. Um, the other question is, if I'm just trying to get dental for... There's five of us in the family. I'm just trying to get dental for two of them. Can I do that? Or it has to be, like, the whole family?

Speaker speaker\_0: Uh, so, so you're just trying to get dental for your children?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So you would have to do it for employee plus children.

Speaker speaker\_1: Okay.

Speaker speaker\_0: There's not a way to do it just for your dependents.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But yeah, you can do it for employee plus children.

Speaker speaker\_1: Okay. All right. Uh, that would be it, I think. So then I... Uh, do I can email you the, the form?

Speaker speaker\_0: Um, I would say the best way to get enrolled is just to call us back, or if you're ready now I can get you enrolled over the phone now.

Speaker speaker\_1: Yeah, that's fine.

Speaker speaker\_0: Okay. What's the name of your employer?

Speaker speaker\_1: Uh, it's CareBuilder.

Speaker speaker\_0: Builders. Okay. And the last four of your Social?

Speaker speaker\_1: Uh, it's 2854.

Speaker speaker\_0: Have you received your first check from them yet?

Speaker speaker\_1: No.

Speaker speaker\_0: No? Okay. So I just... Excuse me. I just need to make a file for you. And then-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... once I get it made I will be able to get you enrolled from there.

Speaker speaker\_1: Okay.

Speaker speaker\_0: What's your first and last name?

Speaker speaker\_1: Gladys Reyes.

Speaker speaker\_0: Can you, uh, spell your first name for me?

Speaker speaker\_1: G-L-A-D-Y-S. Reyes, R-E-Y-E-S.

Speaker speaker\_0: Okay. So first name G-L-A-D-Y-S.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then R-E-Y-E-S for the last name?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then your full Social?

Speaker speaker\_1: 071-41-2854.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 04/12/'90.

Speaker speaker\_0: And then your mailing address.

Speaker speaker\_1: 3536 Avenue L, in Fort Worth, Texas, 76105.

Speaker speaker\_0: All right. So... So I've got 3536 Avenue L as in lemur?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then is that Fort Wood, Texas?

Speaker speaker\_1: Fort Worth.

Speaker speaker\_0: Fort Worth. Okay. Sorry about that.

Speaker speaker\_1: That's nice.

Speaker speaker\_0: And the, uh, ZIP code?

Speaker speaker\_1: 76105.

Speaker speaker\_0: All right. And then phone number, 696-1792.

Speaker speaker\_1: Correct.

Speaker speaker\_0: All right. And then what's a good email?

Speaker speaker\_1: Gladysreyes48@gmail.com.

Speaker speaker\_0: Okay. So just to make sure I got you correct, you want the dental for employee plus children?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And is that everything you wanted to enroll into?

Speaker speaker\_1: No. I wanted to do also the Stay & Healthy family.

Speaker speaker\_0: Okay. Is it the Stay Healthy MEC TeleRx or the Stay Healthy MEC Enhance that you want?

Speaker speaker\_1: The one that is 2038. I think that's the first one. Stay Healthy M-E-Z Plan. ACA companion.

Speaker speaker\_0: Okay. Now, I see the MEC TeleRx for \$22.25 a week for employee plus family.

Speaker speaker\_1: Must be that one. Mine says 2038, but it must be that one.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah, 'cause the other ones are, are more higher.

Speaker speaker\_0: Okay. Now, and just to make sure, you want that for you, a spouse, and children?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Gotcha. And then was there anything else?

Speaker speaker\_1: No. That would be it.

Speaker speaker\_0: Okay. So for that, the MEC TeleRx employee plus family and then the dental for employee plus children, it comes out to a total of \$31.87 a week.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then let me go ahead and get everybody listed. What is your spouse's name?

Speaker speaker\_1: Javier Moncada. M-O-N-C-A-D-A.

Speaker speaker\_0: And just to make sure, his first name's spelled J-A-V-I-E-R?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. And last name is M-O-N-C-A-D-A?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. And his date of birth?

Speaker speaker\_1: August 1986.

Speaker speaker\_0: And then full Social.

Speaker speaker\_1: Uh, he don't have Social. Does he have to have one?

Speaker speaker\_0: Uh, I don't believe so. I might need to double-check on that.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Give me one second. Okay, so it should be fine. I'm just going to put all zeros. And then what is the child's name?

Speaker speaker\_1: Uh, it's also Javier Moncala, but he's a junior.

Speaker speaker\_0: Okay. And date of birth?

Speaker speaker\_1: 04-18-06. And then let me get his social.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Okay, it's 644-02-34-48.

Speaker speaker\_0: Okay, and then who's next?

Speaker speaker\_1: The next one is Rosaline, R-O-S-E-A-I-L-D-E-N Moncala.

Speaker speaker\_0: All right, and then day of birth?

Speaker speaker\_1: 05-05-11.

Speaker speaker\_0: And full social.

Speaker speaker\_1: 63031-5624.

Speaker speaker\_0: All right, and then anyone else?

Speaker speaker\_1: Um, do in- 'cause the oth- my other child does have Medicaid but his expires in this September.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: The, do we have to enroll him every year or? Or how does it work? Can you add them or take them out, or no?

Speaker speaker\_0: So, that's kind of tricky. So I know that when it comes to adding them on, you have to be eligible to do that. So adding on dependents, you have to be eligible which right now you're in your personal open enrollment, so that's 30 days from the date of your first check. You have that time to get enrolled, make any changes, um, and you can also add on dependents during that time. Once you're outside of that 30-day window then unfortunately you would have to wait for the company open enrollment period with ATC, um, in order to make any changes-

Speaker speaker\_1: Do we know when is that? When that will be?

Speaker speaker\_0: Yeah, so... let's see. Give me just a few seconds, we work for a few staffing agencies. It looks like December timeframe for ATC.

Speaker speaker\_1: December?

Speaker speaker\_0: Yeah. Now I will also-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... say if you are outside of the company's open enrollment period as well as your personal open enrollment period, there is a way to make any changes but you would have to qualify for a life event. Um, so like I know involuntary loss of benefits is considered a life event. Um, things like getting married, getting divorced is considered a life event. There's a whole list. So...

Speaker speaker\_1: Okay. Um, I guess we'll put him on hold, um-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... since he does have insurance yeah, and then we'll go whenever they do the enrollment again.

Speaker speaker\_0: Okay so I got Javier, Javier Junior, and, uh, Rosaline?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay and then let's see... Ch, ch, ch. All right so again just to remind you, it comes out to \$31.87 a week. Now I do want to let you know that the medical plan, this, this plan is under section 125 which basically just allows you to pay your share of the premium with pre-tax dollars. Because of that, um, the IRS does put stipulations on when you're able to change or cancel the plan.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, so of course like I said you are in your personal open enrollment period which is 30 days from the date of your first check. Um, you have until then to change or cancel the medical plan. Outside of those 30 days, you will have to wait for the company's open enrollment period to change or cancel the medical plan.

Speaker speaker\_1: So, um, I didn't quite get about that one about the IRS and things like that.

Speaker speaker\_0: Yes, so the MEC TeleRX, that plan is under section 125.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Section 125 is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of this, the IRS just put stipulations on any plans that are under this code, you just can't cancel at any time or change at any time.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So the times that you can change or cancel is during the period you're in right now, which is your personal open enrollment period. That's 30 days from the date of your first check.

Speaker speaker\_1: I see.

Speaker speaker\_0: And once you're outside of this 30-day window, you'll have to wait for the company's open enrollment period to change or cancel-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the medical plan unless you experience a qualifying life event.

Speaker speaker\_1: Hmm. Okay. Um, so do you know how much is the co-pay of the visit and all that, or...?

Speaker speaker\_0: So the plan that you chose, the MEC TeleRx, that plan is specifically designed for your preventative care.

Speaker speaker\_1: Okay.



Speaker speaker\_0: So that's like yearly physicals, vaccinations and preventative screenings. It does cover that at a 100% so there's no co-pay or deductible associated with it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: However, you do have to stay in network for those, uh, for this plan.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, and that's pretty much the majority of what this plan is gonna cover, is your preventative services. Now, you do get the virtual urgent care benefit, um, but everything else is gonna be preventative only services.

Speaker speaker\_1: Only preventable.

Speaker speaker\_0: Yeah, only preventative which again, is like your yearly physicals, uh, vaccinations and preventative screenings.

Speaker speaker\_1: Hmm. Okay. Um, then in that case, um, let me... 'Cause my daughter does have, um, like she does go to the on- not the oncologist, gastrologist, it starts with a G, gastrologist for her liver.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So would that be included in there, or no?

Speaker speaker\_0: It's hard for me to answer questions like that-

Speaker speaker\_1: Hmm.

Speaker speaker\_0: ... just because we're only administrators.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, I would assume if she's already going to that provider for a preexisting condition, then at that point, it's no longer preventative.

Speaker speaker\_1: All right.

Speaker speaker\_0: Um, but also, I can't suggest a plan that's going to cover that because I don't-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... we're not the insurance carrier so I don't know specifically-

Speaker speaker\_1: Correct.

Speaker speaker\_0: ... if it's gonna be covered or not.

Speaker speaker\_1: Okay. So, um, can we put it on hold until... see what I can come up with?

Speaker speaker\_0: Yeah. So, d- y- you just don't want to enroll at this time?

Speaker speaker\_1: No, not at this time.

Speaker speaker\_0: Okay, that's fine. Well, I went ahead and made your file so that when you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... call back, they can just pull you back up. Now with me canceling the enrollment that we, uh, just put together, you will probably-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... when you do call back to enroll-

Speaker speaker\_1: Sorry about that.

Speaker speaker\_0: ... you'll probably have to provide the information again for your dependent.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, but yeah, you have 30 days from the date of your first check-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... to get enrolled, so...

Speaker speaker\_1: Okay. All right. So, I'll, I'll do that and then I'll give you a call back.

Speaker speaker\_0: Okay. Now do you have-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... the benefits guide that goes over all the plans?

Speaker speaker\_1: I think they did. Um, and then I should-

Speaker speaker\_0: If not, I can email it.

Speaker speaker\_1: Yes, would you don't mind?

Speaker speaker\_0: Sure. Yeah, this will go over all the plans and kinda, uh, give you an idea of what's, you know, the difference between them, and then it also provides the pricing as well.

Speaker speaker\_1: Hmm, okay. That's good, 'cause I think they did give me something but it didn't have nothing like digested, you know, like certain things that would actually cover-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... or not, and... All right.

Speaker speaker\_0: All righty. Was there anything else-

Speaker speaker\_1: Well, that-

Speaker speaker\_0: ... I might help with?

Speaker speaker\_1: No, that should be all. Thank you.

Speaker speaker\_0: You're welcome. Have a good day.

Speaker speaker\_1: You too. Bye-bye.

Speaker speaker\_0: Bye-bye.