

## Transcript: Chris Sofield

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Yes, I'm calling, um, I'm calling to see what kind of bene- is this, like, health and dental, vision benefits? Uh, yes, we're a plan administrator for those kinds of benefits for staffing companies. Okay. I just got a, um, a email telling me to call y- um, to call you guys, since I work with ATC, about the benefits to enroll. Yeah, so that's probably just advising that as a new hire you're eligible to enroll into those benefits, uh, for the first 30 days after your first check, um, if you wish to do so. If you don't want to enroll into any of those kind of benefits, you can just ignore that, that communication. Okay, but I want to enroll in, so. Oh, okay. Um, you said it was through ATC? Uh, what's the last four of your Social, sir? 1483. And your first and last name? Cosco Grayson . All right, Mr. Grayson, could you verify your address and date of birth for me, please? It's 20 Belmont Road, Dixons Mills, Alabama. The zip is 36736. My date of birth is 03-20-94. Thank you. I have a phone on file for you at 601-685-9978. Is that correct? Correct. Okay. All right. Let's see here. And did you have, uh, did you have any, uh, like, any chance to review any information as to the benefits that ATC offers, or did you kind of have an idea of what kind of insurance you wanted to enroll into? I just have an idea of what kind. I know I want dental, vision, and health. Okay. Uh, now, as far as health, there's four options. There's the VIP... There's the, uh, sorry, the Stay Healthy Plan, uh, which covers preventative care services only, things like physicals, vaccines, cancer screenings, and the like, along with providing a membership to FreeRX, which is a prescription plan. Uh, then there's VIP Plus & Prime. These cover more along the lines of doctor's visits, hospital visits, and things like that, uh, but by themselves do not cover the preventative care services. And then finally, there is the Stay Healthy Enhanced Plan, which is kind of a combination. It'll cover both preventative services as well as standard doctor's visits and the like. Okay, I'll probably do the last, well, the standard and the doctor visits. Okay. All right, then. Um, so the Stay Healthy Enhanced and then dental and vision. Um, is this gonna be for just yourself? Are you covering anyone else? Just for myself. All right, and then second question, there are other additional be- benefits available, things like, uh, life insurance, short-term disability, critical illness, accident coverage, behavioral health and identity protection. Were you interested in any of that? I'll do, um, the short-term disability. Okay. All right. Uh, let's see here. So we're looking at medical, dental, vision, short-term disability, all employee only. Uh, this totals out to \$53.50 per week for these four plans. Do you authorize ATC to make these deductions? Um, yes. All right. It's gonna take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Uh, the Monday following the first deduction is when the policy becomes effective. ID cards will typically arrive one to two weeks after that effective date. Uh, please be aware that, um, the

medical plan specifically is known as a Section 125 plan. This is an IRS regulation that allows ATC to make the deduction for the plan pre-tax; however, because they allow this to happen, they then require that as long as you're a t- temp through ATC and if you pick this plan, uh, you have to stay enrolled into this plan. As such, you're only allowed to make changes to it or cancel it during open enrollment windows, either open enrollment once a year for the entire company or your new hire window. Um, again, first 30 days after your first check. Mm-hmm. Um, outside of those windows, you are effectively locked into this plan unless you have a qualifying life event, which would be something like getting married or divorced, having or adopting a child, gaining or losing coverage from another insurance company. Um, any questions regarding that? No. All right, and just so you are aware, you have until November 22nd to make any final decisions. Um, so between now and the November 22nd, you're free to call and make whatever changes you want if you're still eligible for that. Um, but for right now, that's everything I needed to go over for your enrollment and all the disclaimers I needed to make sure you were aware of. Was there anything else I could help you with? No, that'll be all. All right. If that's everything, thanks again for calling and have a wonderful day. All right, you too. Bye-bye. Bye now.

## Conversation Format

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

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

Speaker speaker\_2: Yes, I'm calling, um, I'm calling to see what kind of bene- is this, like, health and dental, vision benefits?

Speaker speaker\_1: Uh, yes, we're a plan administrator for those kinds of benefits for staffing companies.

Speaker speaker\_2: Okay. I just got a, um, a email telling me to call y- um, to call you guys, since I work with ATC, about the benefits to enroll.

Speaker speaker\_1: Yeah, so that's probably just advising that as a new hire you're eligible to enroll into those benefits, uh, for the first 30 days after your first check, um, if you wish to do so. If you don't want to enroll into any of those kind of benefits, you can just ignore that, that communication.

Speaker speaker\_2: Okay, but I want to enroll in, so.

Speaker speaker\_1: Oh, okay. Um, you said it was through ATC? Uh, what's the last four of your Social, sir?

Speaker speaker\_2: 1483.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Cosco Grayson .

Speaker speaker\_1: All right, Mr. Grayson, could you verify your address and date of birth for me, please?

Speaker speaker\_2: It's 20 Belmont Road, Dixons Mills, Alabama. The zip is 36736. My date of birth is 03-20-94.

Speaker speaker\_1: Thank you. I have a phone on file for you at 601-685-9978. Is that correct?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. All right. Let's see here. And did you have, uh, did you have any, uh, like, any chance to review any information as to the benefits that ATC offers, or did you kind of have an idea of what kind of insurance you wanted to enroll into?

Speaker speaker\_2: I just have an idea of what kind. I know I want dental, vision, and health.

Speaker speaker\_1: Okay. Uh, now, as far as health, there's four options. There's the VIP... There's the, uh, sorry, the Stay Healthy Plan, uh, which covers preventative care services only, things like physicals, vaccines, cancer screenings, and the like, along with providing a membership to FreeRX, which is a prescription plan. Uh, then there's VIP Plus & Prime. These cover more along the lines of doctor's visits, hospital visits, and things like that, uh, but by themselves do not cover the preventative care services. And then finally, there is the Stay Healthy Enhanced Plan, which is kind of a combination. It'll cover both preventative services as well as standard doctor's visits and the like.

Speaker speaker\_2: Okay, I'll probably do the last, well, the standard and the doctor visits.

Speaker speaker\_1: Okay. All right, then. Um, so the Stay Healthy Enhanced and then dental and vision. Um, is this gonna be for just yourself? Are you covering anyone else?

Speaker speaker\_2: Just for myself.

Speaker speaker\_1: All right, and then second question, there are other additional benefits available, things like, uh, life insurance, short-term disability, critical illness, accident coverage, behavioral health and identity protection. Were you interested in any of that?

Speaker speaker\_2: I'll do, um, the short-term disability.

Speaker speaker\_1: Okay. All right. Uh, let's see here. So we're looking at medical, dental, vision, short-term disability, all employee only. Uh, this totals out to \$53.50 per week for these four plans. Do you authorize ATC to make these deductions?

Speaker speaker\_2: Um, yes.

Speaker speaker\_1: All right. It's gonna take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Uh, the Monday following the first deduction is when the policy becomes effective. ID cards will typically arrive one to two weeks after that effective date. Uh, please be aware that, um, the medical plan specifically is known as a Section 125 plan. This is an IRS regulation that allows ATC to make the deduction for the plan pre-tax; however, because they

allow this to happen, they then require that as long as you're a t- temp through ATC and if you pick this plan, uh, you have to stay enrolled into this plan. As such, you're only allowed to make changes to it or cancel it during open enrollment windows, either open enrollment once a year for the entire company or your new hire window. Um, again, first 30 days after your first check.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, outside of those windows, you are effectively locked into this plan unless you have a qualifying life event, which would be something like getting married or divorced, having or adopting a child, gaining or losing coverage from another insurance company. Um, any questions regarding that?

Speaker speaker\_2: No.

Speaker speaker\_1: All right, and just so you are aware, you have until November 22nd to make any final decisions. Um, so between now and the November 22nd, you're free to call and make whatever changes you want if you're still eligible for that. Um, but for right now, that's everything I needed to go over for your enrollment and all the disclaimers I needed to make sure you were aware of. Was there anything else I could help you with?

Speaker speaker\_2: No, that'll be all.

Speaker speaker\_1: All right. If that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_2: All right, you too. Bye-bye.

Speaker speaker\_1: Bye now.