

## Transcript: Chris Sofield

(deactivated)-5923900221341696-6172520040415232

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Chris. How can I help you today? Yeah, uh, good morning. I'm sorry, but, um, my English not well. I need a translator. Uh, you can, uh, give me translator. Okay, um, unfortunately... Vietnamese. ... we don't have, we don't have any translators here, any translation services. Oh, yes. Um, what language do you speak, sir? I speak Vietnamese, yes. Vietnamese. Okay, yeah, unfortunately we don't have anyone here who speaks Vietnamese or anyone that... or any translator services. Okay, okay. But, uh, can you speak, uh, slowly? Okay, I, I try. Yeah, um, my, I, I need to add, uh, my insurance at, uh, dental. You need to enroll into dental insurance? Yes. Okay. What staffing company do you work for? Yeah, I work at, uh, Hayward. Hayward, okay. But did, did you get that job through another company? Yes. Uh, now I, I, I, I say my name and then my, uh, pass... well, uh, I say, uh, I, I work in a in- including, um... I, I'm sorry. Uh, uh, you wait me one minute. Okay. Uh, I'm sorry. Yeah. You're, you're fine sir. Have please- No problem. Yeah, please patient with me. Yeah. I work, uh, in casting, molding, yeah. Okay. So, we are... We help employees of, like, staffing companies, like temporary agencies. Um, d- did you... Are, are you a direct hire with where you work or did you, did you get that job through a, through another agency? Uh, I'm sorry, can you ask me again? Yes. So, um, did... Where you work, did you get the job directly from them or did you get the job through another company? Yeah, I work at Hayward. Yeah, I- I work, uh, in casting and molding. So, okay. I, I understand that, but the, the job that you have, did you get that job by ap- by, by applying directly through them or did you go through another company called a staffing company to get that job? I, I, uh, I have my sister works here and, uh, she, uh, say, uh, with supervisor and I... But I, uh, checking, uh, through f. I'm, I'm sorry. I, I, I pray I, I, I understand wrong what you, you say. No, you're, you're, you're fine. So, did... Were you given that job by like a recruiter? Recruiter? Like at like someone else got you that job or did you get this job directly by yourself? Oh, by yourself. By, by myself. Okay. So, I apologize but we wouldn't be a s-... We would not be able to enroll you because we help employees of staffing companies, temporary agencies. Not, not direct hires. Oh, yes. I, I now, I, I, I, I, uh, working in Hayward. Right, but you got your job directly from them, not through a company that we partner with, so we, we would not be able to help you. Oh, I'm sorry. I, I, uh, wait for... wait me one minute. I need, uh, my wife translate for me. ■m ■ay, ■ay. I'm sorry. Wait, wait, wait me one minute. Okay. ■he■■ ■■■■■■t ■■■■m ■ay h■■■m ■■■■■■. Yeah. Yeah. Can, can you repeat again? Okay. So, we, we help employees of staffing companies, temporary agencies. We, we help those employees get insurance benefits. But if you got your job as a direct hire, if you applied to the job directly and you got it without going through a staffing company, then we cannot help you. ■■■■m ■á■■ ■■■■ ■■■■■■ ■■■■■■. ■■■■■■ ■■■w ■■■■■■. C■■■■■ ■■■■■■ ■■■■■■ ■■■■■■ t■■■■■. T■■■■■ ■■■w ■■■■■■. C■■■■■

■■■■■ ■■■■■■ ■■■■■ t■■■■■. T■■■■■ ■■■w ■■■■■. Yes. I... Now, uh, I'm sorry. ■■■■■  
■■■■■. And now I working in Hayward and, uh, when I ask, uh, uh, Holly, because I have, uh,  
uh, I have, um, I have Addie's insurance you, uh, you give me. And, uh, I want add dental and  
I ask Holly and she say, "Holly, ■■■■■ n■■■■■," she say, "Call, uh, this, uh, number and you  
can, uh, add dental for me." Okay, yes, but that's only if you are a temp. You said you work  
with a company called Hayward. We don't, we don't work with a company called Hayward.  
Oh. You don't work with the company, uh, Hayward? No, no, sir. Ah. We do not work with a  
company called Hayward. Oh, okay, okay. Okay. I, I work at a Hayward, uh, through, uh,  
resource, resource. So the... So through a company called The Resource Company? Yeah.  
Okay. See, Resource, we work with. Okay, okay. All right. Yeah. And then what's the last four  
numbers of your Social Security number? . 8-8-0-1-2. 8-0-1-2, okay. And then your first and  
last name? . Oh, . Oh, I'm sorry, I'm sorry, I'm sorry. I forgot it's my number, number phone.  
Uh, 2-0-1-5. . 2-0-1-5. Ah, oh... Uh, I'm sorry, I'm sorry, I'm sorry. Okay. 0-2-1-5. I'm sorry.  
Hang on. 0-2-1-5. Okay. No, you're fine. And then, and then, wha- uh, what's your first and  
last name, sir? Yeah. First name is Anh Tuan, A-N-H T-U-A-N. And last name is Nguyen,  
N-G-U-Y-E-N. Okay, thank you. All right. Yeah. Mr. Nguyen, um, could, uh... All right, can you  
please verify your address? Yes, so... . Uh, 4-0- . Uh, 4-6-8-0- . ... Wilcox. Okay. And the, uh,  
city, the state and the zip code as well? . Uh, city, Winston-Salem. And the... And, uh, uh, the  
code. Uh, N-C-2- 7. ... 7- 1-0-3. ... 103. Okay, thank you. And then can you also please verify  
your date of birth? Yeah. I was born in, uh, uh... . ... 20... 27 September 1981. Okay, thank  
you. And then we have your phone number as 336-997-8012. Is that correct? Yes, correct.  
Okay. All right. So you said you just need to add dental insurance for just yourself? Yes. Okay.  
Adding dental is an extra... it's an extra \$3.38, bringing your total, uh, between the medical  
plan that you have and dental, uh, your total is \$19.03 out of your check every week. Do you  
authorize The Resource to make those deductions? Yeah. Okay. All right. So it's going to take  
about one to two weeks for this change to process, to add dental. Once everything is  
processed, you should start seeing those deductions increase from the \$15.65 to the \$19.03.  
The Monday after the first deduction of \$19.03 is when your dental will go into effect, and you  
should get an ID card for that dental plan about one to two weeks after the effective date.  
Okay? Yes. All right. That's everything we needed to be able to get you... uh, to get your  
dental added on there. Was there anything else I could help you with, Mr. Nguyen? Yeah...  
Uh, oh, okay. Uh, that's enough. Yeah. All right. . All right then. Um, yeah. . Uh, excuse me. All  
right. Can, can I ask one more question? Yeah. Uh, can, can you, uh... . Can you, uh, es- uh,  
introduce, uh, what kind, uh, insurance, uh, uh, do, do you have? Uh, as far as what, like the  
dental? Yeah. Yes. Okay. Yeah. So dental is going to... All right, so the company that handles  
the dental, the actual insurance company is American Public Life. Um, how your coverage  
works, preventative services, so things like regular cleanings, are covered at 100% with no  
deductible requirement. So there's no out-of-pocket cost for you for those preventative  
services. Um, basic services like, uh, cavity fillings or simple extractions or X-rays, those kinds  
of services are covered at 80% after you have met a \$50 deductible.... um, unfortunately,  
though, major services, so things like surgeries or root canals or crowns or anything like that,  
uh, those are not covered by that dental plan. Yeah. I'm not going to..... I'm  
sorry, my listener. Yeah. Yeah. Yeah, and, uh, what, what time, what types of dental care can  
I get for my dental insurance? I... Okay, yeah. So you, so, again, that's going to be your  
preventative services, so things like your cleanings and then basic services, so things like

cavity fillings, x-rays, um, simple extractions, like pulling your teeth without any sort of, like, major work. Um, if it ro- if it requires major work like surgery or anything like that, then unfortunately it's not, it's not covered at that point, because the insurance does not cover those kinds of services. Yeah. Uh... Okay. Uh, okay, thank you. Um... Yeah, I'll, um, I'm sorry. Uh, uh- If I, I have a question, uh, can I, uh, uh, send email for your company? If, if you have any further questions, um, regarding exactly what the dental will cover, um, you'll need to- Okay. ... get in contact with the actual insurance carrier, which is American Public Life. See, all we are is just we get you enrolled into the plan, but we're not the actual, like, company for the insurance policy itself. Um, so once, once you get- ..... Once you get your- Yeah. ... ID card, um, you, there will be a phone number for the actual insurance company itself. Uh, you can... uh, you'll be able to give them a call, and they can tell you exactly what your plan would cover. Hmm. Okay. Yeah. . Yeah. . Yeah. Uh, uh, excuse me. Um, when, uh, y- y- you will send, uh, uh, ID card for me? So ID cards take one to two weeks after the policy's effective date to arrive. So w- you have to wait until you see that first deduction happen, and then your policy is effective the Monday after that. And then it, and then it takes- Yeah. ... one to two more weeks after that. Yes..... . . Okay. Yeah, thank you very much. Happy New Year. You're welcome. Happy New Year to you too. Thank you for calling. Bye-bye now. And yet... And now, now, uh, m- my, uh, my, um,..... uh, now, uh, uh- Registration finished, right? My registered, my registration finished right, yeah? I'm sorry? Excuse me. Excuse me. Uh, I, I, I, I, I, u- uh, I want to ask you, my, uh, my registered, registered status finished, right? Uh, yes, you're, you're good to go. You are currently set up to be enrolled in the insurance. You don't n- you don't need to do anything else now. Yeah. Thank you very much. Happy New Year. You're very welcome. Yeah, thank you. Happy New Year to you too. All right, mm-hmm, bye. Yeah, thank you. Yeah. You're welcome. God bless you.

## Conversation Format

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

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

Speaker speaker\_2: Yeah, uh, good morning. I'm sorry, but, um, my English not well. I need a translator. Uh, you can, uh, give me translator.

Speaker speaker\_1: Okay, um, unfortunately...

Speaker speaker\_2: Vietnamese.

Speaker speaker\_1: ... we don't have, we don't have any translators here, any translation services.

Speaker speaker\_2: Oh, yes.

Speaker speaker\_1: Um, what language do you speak, sir?

Speaker speaker\_2: I speak Vietnamese, yes.

Speaker speaker\_1: Vietnamese. Okay, yeah, unfortunately we don't have anyone here who speaks Vietnamese or anyone that... or any translator services.

Speaker speaker\_2: Okay, okay. But, uh, can you speak, uh, slowly? Okay, I, I try. Yeah, um, my, I, I need to add, uh, my insurance at, uh, dental.

Speaker speaker\_1: You need to enroll into dental insurance?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. What staffing company do you work for?

Speaker speaker\_2: Yeah, I work at, uh, Hayward.

Speaker speaker\_1: Hayward, okay. But did, did you get that job through another company?

Speaker speaker\_2: Yes. Uh, now I, I, I, I say my name and then my, uh, pass... well, uh, I say, uh, I, I work in a in- including, um... I, I'm sorry. Uh, uh, you wait me one minute.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Uh, I'm sorry. Yeah.

Speaker speaker\_1: You're, you're fine sir.

Speaker speaker\_2: Have please-

Speaker speaker\_1: No problem.

Speaker speaker\_2: Yeah, please patient with me. Yeah. I work, uh, in casting, molding, yeah.

Speaker speaker\_1: Okay. So, we are... We help employees of, like, staffing companies, like temporary agencies. Um, d- did you... Are, are you a direct hire with where you work or did you, did you get that job through a, through another agency?

Speaker speaker\_2: Uh, I'm sorry, can you ask me again?

Speaker speaker\_1: Yes. So, um, did... Where you work, did you get the job directly from them or did you get the job through another company?

Speaker speaker\_2: Yeah, I work at Hayward.

Speaker speaker\_1: Yeah, I-

Speaker speaker\_2: I work, uh, in casting and molding.

Speaker speaker\_1: So, okay. I, I understand that, but the, the job that you have, did you get that job by ap- by, by applying directly through them or did you go through another company called a staffing company to get that job?

Speaker speaker\_2: I, I, uh, I have my sister works here and, uh, she, uh, say, uh, with supervisor and I... But I, uh, checking, uh, through f. I'm, I'm sorry. I, I, I pray I, I, I understand wrong what you, you say.

Speaker speaker\_1: No, you're, you're, you're fine. So, did... Were you given that job by like a recruiter?

Speaker speaker\_2: Recruiter?

Speaker speaker\_1: Like at like someone else got you that job or did you get this job directly by yourself?

Speaker speaker\_2: Oh, by yourself. By, by myself.

Speaker speaker\_1: Okay. So, I apologize but we wouldn't be a s-... We would not be able to enroll you because we help employees of staffing companies, temporary agencies. Not, not direct hires.

Speaker speaker\_2: Oh, yes. I, I now, I, I, I, I, uh, working in Hayward.

Speaker speaker\_1: Right, but you got your job directly from them, not through a company that we partner with, so we, we would not be able to help you.

Speaker speaker\_2: Oh, I'm sorry. I, I, uh, wait for... wait me one minute. I need, uh, my wife translate for me. ■m ■ay, ■ay. I'm sorry. Wait, wait, wait me one minute.

Speaker speaker\_1: Okay.

Speaker speaker\_2: ■he■■ ■■■■■t ■■■m ■ay h■■m ■■■■■.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Yeah. Can, can you repeat again?

Speaker speaker\_1: Okay. So, we, we help employees of staffing companies, temporary agencies. We, we help those employees get insurance benefits. But if you got your job as a direct hire, if you applied to the job directly and you got it without going through a staffing company, then we cannot help you.

Speaker speaker\_2: ■■■m ■á■■ ■■■ ■■■■ ■■■■■ ■■■■.

Speaker speaker\_3: ■■■■ ■w ■■■■.

Speaker speaker\_2: C■■■ ■■■■ ■■■■■ ■■■■ t■■■■.

Speaker speaker\_3: T■■■■ ■w ■■■■.

Speaker speaker\_2: C■■■ ■■■■ ■■■■■ ■■■■ t■■■■.

Speaker speaker\_3: T■■■■ ■w ■■■■.

Speaker speaker\_2: Yes. I... Now, uh, I'm sorry. ■■■■ ■■■■. And now I working in Hayward and, uh, when I ask, uh, uh, Holly, because I have, uh, uh, I have, um, I have Addie's insurance you, uh, you give me. And, uh, I want add dental and I ask Holly and she say,

"Holly, ■■■■■ n■■■■■," she say, "Call, uh, this, uh, number and you can, uh, add dental for me."

Speaker speaker\_1: Okay, yes, but that's only if you are a temp. You said you work with a company called Hayward. We don't, we don't work with a company called Hayward.

Speaker speaker\_2: Oh. You don't work with the company, uh, Hayward?

Speaker speaker\_1: No, no, sir.

Speaker speaker\_2: Ah.

Speaker speaker\_1: We do not work with a company called Hayward.

Speaker speaker\_2: Oh, okay, okay. Okay. I, I work at a Hayward, uh, through, uh, resource, resource.

Speaker speaker\_1: So the... So through a company called The Resource Company?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. See, Resource, we work with. Okay, okay. All right.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And then what's the last four numbers of your Social Security number?

Speaker speaker\_4: .

Speaker speaker\_2: 8-8-0-1-2.

Speaker speaker\_1: 8-0-1-2, okay. And then your first and last name?

Speaker speaker\_4: .

Speaker speaker\_2: Oh, . Oh, I'm sorry, I'm sorry, I'm sorry. I forgot it's my number, number phone. Uh, 2-0-1-5.

Speaker speaker\_4: .

Speaker speaker\_1: 2-0-1-5.

Speaker speaker\_2: Ah, oh... Uh, I'm sorry, I'm sorry, I'm sorry.

Speaker speaker\_1: Okay.

Speaker speaker\_2: 0-2-1-5. I'm sorry. Hang on.

Speaker speaker\_1: 0-2-1-5. Okay. No, you're fine. And then, and then, wha- uh, what's your first and last name, sir?

Speaker speaker\_2: Yeah. First name is Anh Tuan, A-N-H T-U-A-N. And last name is Nguyen, N-G-U-Y-E-N.

Speaker speaker\_1: Okay, thank you. All right.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Mr. Nguyen, um, could, uh... All right, can you please verify your address?

Speaker speaker\_2: Yes, so...

Speaker speaker\_4: .

Speaker speaker\_2: Uh, 4-0-

Speaker speaker\_4: .

Speaker speaker\_2: Uh, 4-6-8-0-

Speaker speaker\_4: .

Speaker speaker\_2: ... Wilcox.

Speaker speaker\_1: Okay. And the, uh, city, the state and the zip code as well?

Speaker speaker\_4: .

Speaker speaker\_2: Uh, city, Winston-Salem.

Speaker speaker\_4: And the...

Speaker speaker\_2: And, uh, uh, the code. Uh, N-C-2-

Speaker speaker\_4: 7.

Speaker speaker\_2: ... 7-

Speaker speaker\_4: 1-0-3.

Speaker speaker\_2: ... 103.

Speaker speaker\_1: Okay, thank you. And then can you also please verify your date of birth?

Speaker speaker\_2: Yeah. I was born in, uh, uh...

Speaker speaker\_4: .

Speaker speaker\_2: ... 20... 27 September 1981.

Speaker speaker\_1: Okay, thank you. And then we have your phone number as 336-997-8012. Is that correct?

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: Okay. All right. So you said you just need to add dental insurance for just yourself?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Adding dental is an extra... it's an extra \$3.38, bringing your total, uh, between the medical plan that you have and dental, uh, your total is \$19.03 out of your check every week. Do you authorize The Resource to make those deductions?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. All right. So it's going to take about one to two weeks for this change to process, to add dental. Once everything is processed, you should start seeing those deductions increase from the \$15.65 to the \$19.03. The Monday after the first deduction of \$19.03 is when your dental will go into effect, and you should get an ID card for that dental plan about one to two weeks after the effective date. Okay?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right. That's everything we needed to be able to get you... uh, to get your dental added on there. Was there anything else I could help you with, Mr. Nguyen?

Speaker speaker\_2: Yeah... Uh, oh, okay. Uh, that's enough. Yeah.

Speaker speaker\_1: All right.

Speaker speaker\_4: .

Speaker speaker\_1: All right then.

Speaker speaker\_2: Um, yeah.

Speaker speaker\_4: .

Speaker speaker\_2: Uh, excuse me.

Speaker speaker\_1: All right.

Speaker speaker\_2: Can, can I ask one more question?

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Uh, can, can you, uh...

Speaker speaker\_4: .

Speaker speaker\_2: Can you, uh, es- uh, introduce, uh, what kind, uh, insurance, uh, uh, do, do you have?

Speaker speaker\_1: Uh, as far as what, like the dental?

Speaker speaker\_4: Yeah.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Yeah. So dental is going to... All right, so the company that handles the dental, the actual insurance company is American Public Life. Um, how your coverage works, preventative services, so things like regular cleanings, are covered at 100% with no deductible requirement. So there's no out-of-pocket cost for you for those preventative



services. Um, basic services like, uh, cavity fillings or simple extractions or X-rays, those kinds of services are covered at 80% after you have met a \$50 deductible.... um, unfortunately, though, major services, so things like surgeries or root canals or crowns or anything like that, uh, those are not covered by that dental plan.

Speaker speaker\_2: Yeah. I'm not going to.....

Speaker speaker\_5: I'm sorry, my listener.

Speaker speaker\_2: Yeah. Yeah. Yeah, and, uh, what, what time, what types of dental care can I get for my dental insurance?

Speaker speaker\_1: I... Okay, yeah. So you, so, again, that's going to be your preventative services, so things like your cleanings and then basic services, so things like cavity fillings, x-rays, um, simple extractions, like pulling your teeth without any sort of, like, major work. Um, if it ro- if it requires major work like surgery or anything like that, then unfortunately it's not, it's not covered at that point, because the insurance does not cover those kinds of services.

Speaker speaker\_2: Yeah. Uh... Okay. Uh, okay, thank you. Um... Yeah, I'll, um, I'm sorry. Uh, uh- If I, I have a question, uh, can I, uh, uh, send email for your company?

Speaker speaker\_1: If, if you have any further questions, um, regarding exactly what the dental will cover, um, you'll need to-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... get in contact with the actual insurance carrier, which is American Public Life. See, all we are is just we get you enrolled into the plan, but we're not the actual, like, company for the insurance policy itself. Um, so once, once you get-

Speaker speaker\_2: .....

Speaker speaker\_1: Once you get your-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... ID card, um, you, there will be a phone number for the actual insurance company itself. Uh, you can... uh, you'll be able to give them a call, and they can tell you exactly what your plan would cover.

Speaker speaker\_6: Hmm.

Speaker speaker\_2: Okay. Yeah.

Speaker speaker\_6: .

Speaker speaker\_2: Yeah.

Speaker speaker\_6: .

Speaker speaker\_2: Yeah. Uh, uh, excuse me. Um, when, uh, y- y- you will send, uh, uh, ID card for me?

Speaker speaker\_1: So ID cards take one to two weeks after the policy's effective date to arrive. So w- you have to wait until you see that first deduction happen, and then your policy is effective the Monday after that. And then it, and then it takes-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... one to two more weeks after that.

Speaker speaker\_2: Yes..... .

Speaker speaker\_6: .

Speaker speaker\_2: Okay. Yeah, thank you very much. Happy New Year.

Speaker speaker\_1: You're welcome. Happy New Year to you too. Thank you for calling.

Speaker speaker\_6: Bye-bye now.

Speaker speaker\_2: And yet... And now, now, uh, m- my, uh, my, um,..... uh, now, uh, uh-

Speaker speaker\_6: Registration finished, right?

Speaker speaker\_2: My registered, my registration finished right, yeah?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: Excuse me. Excuse me. Uh, I, I, I, I, I, u- uh, I want to ask you, my, uh, my registered, registered status finished, right?

Speaker speaker\_1: Uh, yes, you're, you're good to go. You are currently set up to be enrolled in the insurance. You don't n- you don't need to do anything else now.

Speaker speaker\_2: Yeah. Thank you very much. Happy New Year.

Speaker speaker\_1: You're very welcome.

Speaker speaker\_2: Yeah, thank you.

Speaker speaker\_1: Happy New Year to you too. All right, mm-hmm, bye.

Speaker speaker\_2: Yeah, thank you. Yeah.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: God bless you.