

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 dot carb. This is Chris. How can I help you today? Yes, my name is Michael Jones, and, uh, I need to add some benefit... or r- I guess it'd be beneficiary or benefits for my daughters. Okay. Uh, what staffing company do you work with? Uh, American Staff Company. American Staff Corps? Yes, ma'am... uh, sir. Yes, sir. Okay. And the last four of your Social? 4841. Okay. Okay. Are you a brand new hire with, with American Staff Corps? Yes. I go in tomorrow to get a tour of the place, and I did a bunch of paperwork and it told me to call this number to add, uh, dependents. Okay. Um. All right. So in order to... so d- by add dependents, do you mean tax dependents or do you mean dependents to a health insurance plan? Uh, to a health insurance plan. Okay, I just wanted to make sure that, that you were in the right place. Um, in order to enroll you into any insurance benefits, I'll need to create a file on our system. In order to get that done, I am going to need to get more information from you, uh, starting with I will need to get your, uh, full Social at this time. Okay. It's 498- Mm-hmm. ... 90- Mm-hmm. ... 48, 41. Oh, got it. And you said y- your name was Michael Jones? Yes, sir. All right, Mr. Jones. What's your current mailing address? 204 West Dallas Street, Mount Vernon, Missouri, 65712. Got it. Your date of birth? Uh, June 17th, 1971. All right, and then, a good phone number for you? 417 229 7124. All right. And then, did you have an idea of what kind of insurance you wanted to enroll into? No, 'cause it didn't show anything like that, so... Okay. So, um, really, um, American Staff Corps only offers, um, medical, dental or vision benefits, um, with four different options for medical. Uh, there's one pla- sorry, one plan that is a preventative care only policy, uh, for things like physicals, vaccines, cancer screenings and the likes, but not really anything else. Um, and then there's three plans, VIP, Classic Plus, and Excel, which will cover more, like, doctor's visits, hospital visits, um, things like that. Uh, they just, by themselves, do not cover those preventative care services. Uh, if you feel like you need both types of insurance benefits, you can enroll into both. Um, it would just be seeing both plans' deductions at once. And then, again, there's dental and vision available as well. Okay. Yeah, I want something that'll... hospital, doctors. Okay. So that would be any of the, any of the VIP plans. Um, the, the quick explanation is that the higher level you select, the more coverage you will get for those covered services, the more the insurance will pay on those bills. Um, for you and children, Classic is going to be \$30.21 a week, Plus is \$51.24, and XL is \$72.68. How much is the second one? Uh, the Plus is \$51.24 a week. Well, let's do th- that one. Okay. And then did you want dental and vision as well or did you want just the medical? Uh, dental and vision also, please. All right. Dental for you and children's nine fif- uh, \$9.59 a week, and then vision's \$4.94 a week. Um, these three- Okay. ... total out to \$65.77 per week. Do you authorize American Staff Corps to make those deductions? Yeah, that'd be fine. All right. Let's get your daughters added on here. Um, how ma- uh, how many are you

covering? Two. Two. What's the first one's name? Autumn, A-s U-t-u-m-n. Mm-hmm.... Uh, same last name? Jones. Yeah. Yep. All right. Do you by chance have Autumn's Social? Yep. It's, uh, 491-21-8550. All right, and then her date of birth? October 25th, 2003. All right, and then what's the second daughter's name? Leah, L-E-A-H Jones. All right, and then her Social? 494-27-2992. And then her date of birth? February 11th, 2009. All right. Okay. So, uh, it's just you, Autumn, and Leah on this policy? All right. So we're- Yes. ... looking at, again, that \$65.77 a week. It'll take about one to two weeks for this enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following that first deduction is when the policy should become effective. ID cards should arrive about a week or two after that effective date, okay? Okay. I appreciate it. All right. And then there is one other thing that I do need to make sure you're aware of. Um, these plans are known as Section 125 plans. This is an IRS regulation that allows American Staff Corps to make the deductions for the plans pre-tax. Uh, because they allow this to happen, though, they then require as long as you are temped through American Staff Corps, you have to stay enrolled into these plans if you select them. Um, as such, you're only allowed to make changes to these plans during o- uh, during your, uh, open enrollment eligibility windows, either your new hire window, which is the first 30 days after your first check, or open enrollment once, uh, once a year, typically in December. Um, so outside of those windows, you're more or less locked into this plan. You're not allowed to make any changes or cancel the policy unless you have a qualifying life event, uh, something like having another child, um, getting married or getting divorced, uh, or gaining another, uh, insurance policy from another insurance company. Any, any questions regarding that? No, sir. All right. So that's everything I needed to go over and all the information I needed to get, uh, I needed to be able to get you enrolled. Was there anything else I could help you with? That'll be it. I appreciate it. You're very welcome. Thanks again for calling and have a wonderful day. You too. Bye-bye. All right. Mm, 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 dot carb. This is Chris. How can I help you today?

Speaker speaker_2: Yes, my name is Michael Jones, and, uh, I need to add some benefit... or r- I guess it'd be beneficiary or benefits for my daughters.

Speaker speaker_1: Okay. Uh, what staffing company do you work with?

Speaker speaker_2: Uh, American Staff Company.

Speaker speaker_1: American Staff Corps?

Speaker speaker_2: Yes, ma'am... uh, sir. Yes, sir.

Speaker speaker_1: Okay. And the last four of your Social?

Speaker speaker_2: 4841.

Speaker speaker_1: Okay. Okay. Are you a brand new hire with, with American Staff Corps?

Speaker speaker_2: Yes. I go in tomorrow to get a tour of the place, and I did a bunch of paperwork and it told me to call this number to add, uh, dependents.

Speaker speaker_1: Okay. Um. All right. So in order to... so d- by add dependents, do you mean tax dependents or do you mean dependents to a health insurance plan?

Speaker speaker_2: Uh, to a health insurance plan.

Speaker speaker_1: Okay, I just wanted to make sure that, that you were in the right place. Um, in order to enroll you into any insurance benefits, I'll need to create a file on our system. In order to get that done, I am going to need to get more information from you, uh, starting with I will need to get your, uh, full Social at this time.

Speaker speaker_2: Okay. It's 498-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... 90-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... 48, 41.

Speaker speaker_1: Oh, got it. And you said y- your name was Michael Jones?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right, Mr. Jones. What's your current mailing address?

Speaker speaker_2: 204 West Dallas Street, Mount Vernon, Missouri, 65712.

Speaker speaker_1: Got it. Your date of birth?

Speaker speaker_2: Uh, June 17th, 1971.

Speaker speaker_1: All right, and then, a good phone number for you?

Speaker speaker_2: 417 229 7124.

Speaker speaker_1: All right. And then, did you have an idea of what kind of insurance you wanted to enroll into?

Speaker speaker_2: No, 'cause it didn't show anything like that, so...

Speaker speaker_1: Okay. So, um, really, um, American Staff Corps only offers, um, medical, dental or vision benefits, um, with four different options for medical. Uh, there's one pla- sorry, one plan that is a preventative care only policy, uh, for things like physicals, vaccines, cancer screenings and the likes, but not really anything else. Um, and then there's three plans, VIP, Classic Plus, and Excel, which will cover more, like, doctor's visits, hospital visits, um, things like that. Uh, they just, by themselves, do not cover those preventative care services. Uh, if

you feel like you need both types of insurance benefits, you can enroll into both. Um, it would just be seeing both plans' deductions at once. And then, again, there's dental and vision available as well.

Speaker speaker_2: Okay. Yeah, I want something that'll... hospital, doctors.

Speaker speaker_1: Okay. So that would be any of the, any of the VIP plans. Um, the, the quick explanation is that the higher level you select, the more coverage you will get for those covered services, the more the insurance will pay on those bills. Um, for you and children, Classic is going to be \$30.21 a week, Plus is \$51.24, and XL is \$72.68.

Speaker speaker_2: How much is the second one?

Speaker speaker_1: Uh, the Plus is \$51.24 a week.

Speaker speaker_2: Well, let's do th- that one.

Speaker speaker_1: Okay. And then did you want dental and vision as well or did you want just the medical?

Speaker speaker_2: Uh, dental and vision also, please.

Speaker speaker_1: All right. Dental for you and children's nine fif- uh, \$9.59 a week, and then vision's \$4.94 a week. Um, these three-

Speaker speaker_2: Okay.

Speaker speaker_1: ... total out to \$65.77 per week. Do you authorize American Staff Corps to make those deductions?

Speaker speaker_2: Yeah, that'd be fine.

Speaker speaker_1: All right. Let's get your daughters added on here. Um, how ma- uh, how many are you covering?

Speaker speaker_2: Two.

Speaker speaker_1: Two. What's the first one's name?

Speaker speaker_2: Autumn, A-s U-t-u-m-n.

Speaker speaker_1: Mm-hmm.... Uh, same last name?

Speaker speaker_2: Jones.

Speaker speaker_1: Yeah.

Speaker speaker_2: Yep.

Speaker speaker_1: All right. Do you by chance have Autumn's Social?

Speaker speaker_2: Yep. It's, uh, 491-21-8550.

Speaker speaker_1: All right, and then her date of birth?

Speaker speaker_2: October 25th, 2003.

Speaker speaker_1: All right, and then what's the second daughter's name?

Speaker speaker_2: Leah, L-E-A-H Jones.

Speaker speaker_1: All right, and then her Social?

Speaker speaker_2: 494-27-2992.

Speaker speaker_1: And then her date of birth?

Speaker speaker_2: February 11th, 2009.

Speaker speaker_1: All right. Okay. So, uh, it's just you, Autumn, and Leah on this policy? All right. So we're-

Speaker speaker_2: Yes.

Speaker speaker_1: ... looking at, again, that \$65.77 a week. It'll take about one to two weeks for this enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following that first deduction is when the policy should become effective. ID cards should arrive about a week or two after that effective date, okay?

Speaker speaker_2: Okay. I appreciate it.

Speaker speaker_1: All right. And then there is one other thing that I do need to make sure you're aware of. Um, these plans are known as Section 125 plans. This is an IRS regulation that allows American Staff Corps to make the deductions for the plans pre-tax. Uh, because they allow this to happen, though, they then require as long as you are temped through American Staff Corps, you have to stay enrolled into these plans if you select them. Um, as such, you're only allowed to make changes to these plans during o- uh, during your, uh, open enrollment eligibility windows, either your new hire window, which is the first 30 days after your first check, or open enrollment once, uh, once a year, typically in December. Um, so outside of those windows, you're more or less locked into this plan. You're not allowed to make any changes or cancel the policy unless you have a qualifying life event, uh, something like having another child, um, getting married or getting divorced, uh, or gaining another, uh, insurance policy from another insurance company. Any, any questions regarding that?

Speaker speaker_2: No, sir.

Speaker speaker_1: All right. So that's everything I needed to go over and all the information I needed to get, uh, I needed to be able to get you enrolled. Was there anything else I could help you with?

Speaker speaker_2: That'll be it. I appreciate it.

Speaker speaker_1: You're very welcome. Thanks again for calling and have a wonderful day.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: All right. Mm, bye now.