

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 on a Card. This is Chris. How can I help you today? Hi, Chris. My name is Lori Arnold and I work for WorkSource. Mm-hmm. And I was needing some help with the, um, uh, insurance. Okay. Uh, the, uh, what kind of help were you looking for, ma'am? Um, this is the open enrollment line, is it not? Y- yes. Were you just looking to enroll or did you have, like, questions on the plans or anything like that? I was, I guess, needing help to enroll over the phone, if I could. Oh, okay. Yeah, that... yeah, that's no problem. We can help out with that. I was just trying to, like I said, make sure that I was giving you the help that you needed. Um... Okay. What's the last four of your social, ma'am? 4831. Thank you. Uh-huh. Miss Arnold, could you verify your address- Sure. ... and your date of birth for me, please? It's 1103 North 10th Street and it's Barling, Arkansas 72923. Uh, 10/21 of 63. All right. And are you spelling Lori... Lori... Uh, yes. We, uh, we've- I have a twin sister. Sorry. Go ahead. I have a twin sister. That's the reason why I was asking. I have a twin sister, but she works- Okay. ... at now. Okay. Yeah, no, we've, we've got it, we've got it Lori. Uh, yeah, Lori Veronica Arnold. Yes. Okay. All right, Miss Arnold. Uh, we have a phone on file of 414-7397. Is that correct? Yeah. All right. Um, and did you have an idea of what kind of insurance you wanted to enroll into from WorkSource? What are they offering? Uh, they offer medical, dental, vision, short-term disability, life insurance, critical illness, accident coverage, behavioral health and identity protection. Um, and along with, uh, what they offer... so, um, if you were to enroll into anything at all, uh, then- Mm-hmm. ... uh, your vision insurance is provided by them for free at no cost to you. Okay. Um, I definitely want to do, um, the health, vision and dental. Okay. Uh, now, as far as health, there are five plans. Uh, well, really two plans- Okay. ... but one of those has four levels. Um, there's the, uh, Stay Healthy Plan, which covers preventative care services such as things like physicals, vaccinations, cancer screenings, Pap smears, mammograms and services along those lines. Mm-hmm. Um, but those preventative care services are all that plan's going to cover. Doctors visits are not covered, hospital visits are not covered. Um, it's purely- Okay. ... just for preventative care. Uh, that's where the, uh- Yeah. ... second, the second plan comes in, the VIP plan. This plan- Okay. ... um, all levels of this plan, uh, cover the doctor's visits, the hospital visits, prescriptions and the things that the Stay Healthy Plan does not cover. Mm-hmm. However, they do not cover what Stay Healthy covers. Um, so VIP by itself would not cover those physicals or vaccines, et cetera. Now- Mm-hmm. ... it... because of that or in re- is, like, kind of as a caveat of that, you are allowed to enroll into Stay Healthy and your choice of, uh, level of VIP, uh, at the same time to get both- Mm-hmm. ... uh, both lines of coverage. You would just be seeing- Okay. ... the, uh, the deduction amounts for both plans coming- Okay. ... out of your check at once. Okay. Um... Um, the VIP sounds good 'cause I- Okay. ... I do, uh, have prescriptions that need to be filled. Right. Um, and then-

Yeah. ... as far as VIP goes, um, I've stated there are four levels of that plan, Standard, Classic- Okay. ... Plus and Pro. Um, th- more or less, like, the, the, the extremely, like, short description of that is the higher level you select, starting with Standard and going all the way up to Pro, uh, the higher levels you- Mm-hmm. ... you select, the more coverage you have towards covered services. Um- Mm-hmm. ... so, like, Classic will cover more than Standard, Plus will cover more than Classic, Pro will cover more than Plus. Pretty, pretty straightforward ladder on that. Um... Mm-hmm. ... but as a result, the, uh, pricing for those plans does get higher the, the higher level that you select. Um... Right. ... with, uh... So as far as pricing for those plans go, um, just, just so I'm giving you the right pricing, is it all going to be for just yourself or are you covering anyone else? No, just myself. All right. VI... With VIP, Standard is 17.72 a week, Classic, 19.63 a week, Plus, 31.71 a week and Pro, 40.43 a week. Ooh, I'll have to go with the first one. The Standard? The Standard. Got it. Yeah. All right. And then we're looking at dental and vision as well? Yeah. All right. And then did you want that preventative care plan as well or did you want to just stay with VIP only? So the preventative, um, that'll take care of all of it? Like, uh... Uh, so... I don't, I don't really need, like, the Pap smears or anything like that, but more so, like, a mammogram once a year. Yeah. That, uh, that preventative care plan should cover those as well. So-... um, like examples, yeah, it would cover mammograms, it would cover physicals, it would cover any vaccines, any cancer screenings, colonoscopies. Things like that, the... that's all what kind of falls under that coverage of the, uh, of the preventative care plan. Can I add that later on if I need to? Or, or is it just- Uh, o- only during the open enrollment window so, uh- Okay. ... between... Yeah, between now and... Let me double check on the ending of that. Okay. I believe it's January 10th. Um, I'm gonna, I'm gonna pass on that. Okay. All right. I'm good. So VIP standard, dental and vision, um- Mm-hmm. ... and then any of the other additional options like the life insurance, the short-term disability, any of that? No. All right. No, 'cause, uh, I've been at a company working with them since the latter part of July, and I just... I think maybe after the holidays, I might be getting hired, but I don't know. Uh, I mean, I don't know yet. Understood. I haven't signed... Yeah. I, I understand. So give me just a moment. So on the- All right. So that- On... On the dental, will it cover, like, crowns? So dental will cov-... Sorry. Dental will cover preventative services like routine cleanings and basic services like cavity fillings, simple extractions, and X-rays. Uh, but- Okay. ... when it gets to major services like crowns, braces, dentures, uh, surgeries- Oh, right. ... root canals, uh, those are not covered by the dental plan offered. Okay. All right. That's fine. Okay. That's fair enough. All right. All right. So then VIP standard at 17.72 a week, dental at 364 a week, and then vision is at no cost because WorkSource pay for that. Uh, this totals out- Okay. ... to be \$21.36 per week. Do you authorize them to make those deductions? Yes. All right. So it's gonna take about one to two weeks for the enrollment to process. Once everything processes, you should start seeing those deductions coming out of your checks. Uh, the Monday following the first deduction- Mm-hmm. ... is when the policy becomes effective. ID cards should arrive about a week or two after that effective date. Okay? Okay. All right. Thank you so much. No problem. Was there anything else I could help you with? No, that's it. You've been a blessing. Thank you. All right, then. And Ha- You're very welcome. ... happy Thanksgiving. Same to you, ma'am. Thanks for calling. Bye now. Uh-huh. Bye-bye.

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: Hi, Chris. My name is Lori Arnold and I work for WorkSource.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I was needing some help with the, um, uh, insurance.

Speaker speaker_1: Okay. Uh, the, uh, what kind of help were you looking for, ma'am?

Speaker speaker_2: Um, this is the open enrollment line, is it not?

Speaker speaker_1: Y- yes. Were you just looking to enroll or did you have, like, questions on the plans or anything like that?

Speaker speaker_2: I was, I guess, needing help to enroll over the phone, if I could.

Speaker speaker_1: Oh, okay. Yeah, that... yeah, that's no problem. We can help out with that. I was just trying to, like I said, make sure that I was giving you the help that you needed. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: What's the last four of your social, ma'am?

Speaker speaker_2: 4831.

Speaker speaker_1: Thank you.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Miss Arnold, could you verify your address-

Speaker speaker_2: Sure.

Speaker speaker_1: ... and your date of birth for me, please?

Speaker speaker_2: It's 1103 North 10th Street and it's Barling, Arkansas 72923. Uh, 10/21 of 63.

Speaker speaker_1: All right.

Speaker speaker_2: And are you spelling Lori... Lori...

Speaker speaker_1: Uh, yes. We, uh, we've-

Speaker speaker_2: I have a twin sister.

Speaker speaker_1: Sorry. Go ahead.

Speaker speaker_2: I have a twin sister. That's the reason why I was asking. I have a twin sister, but she works-

Speaker speaker_1: Okay.

Speaker speaker_2: ... at now.

Speaker speaker_1: Okay. Yeah, no, we've, we've got it, we've got it Lori. Uh, yeah, Lori Veronica Arnold.

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right, Miss Arnold. Uh, we have a phone on file of 414-7397. Is that correct?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. Um, and did you have an idea of what kind of insurance you wanted to enroll into from WorkSource?

Speaker speaker_2: What are they offering?

Speaker speaker_1: Uh, they offer medical, dental, vision, short-term disability, life insurance, critical illness, accident coverage, behavioral health and identity protection. Um, and along with, uh, what they offer... so, um, if you were to enroll into anything at all, uh, then-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, your vision insurance is provided by them for free at no cost to you.

Speaker speaker_2: Okay. Um, I definitely want to do, um, the health, vision and dental.

Speaker speaker_1: Okay. Uh, now, as far as health, there are five plans. Uh, well, really two plans-

Speaker speaker_2: Okay.

Speaker speaker_1: ... but one of those has four levels. Um, there's the, uh, Stay Healthy Plan, which covers preventative care services such as things like physicals, vaccinations, cancer screenings, Pap smears, mammograms and services along those lines.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, but those preventative care services are all that plan's going to cover. Doctors visits are not covered, hospital visits are not covered. Um, it's purely-

Speaker speaker_2: Okay.

Speaker speaker_1: ... just for preventative care. Uh, that's where the, uh-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... second, the second plan comes in, the VIP plan. This plan-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, all levels of this plan, uh, cover the doctor's visits, the hospital visits, prescriptions and the things that the Stay Healthy Plan does not cover.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, they do not cover what Stay Healthy covers. Um, so VIP by itself would not cover those physicals or vaccines, et cetera. Now-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... it... because of that or in re- is, like, kind of as a caveat of that, you are allowed to enroll into Stay Healthy and your choice of, uh, level of VIP, uh, at the same time to get both-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, both lines of coverage. You would just be seeing-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the, uh, the deduction amounts for both plans coming-

Speaker speaker_2: Okay.

Speaker speaker_1: ... out of your check at once.

Speaker speaker_2: Okay.

Speaker speaker_1: Um...

Speaker speaker_2: Um, the VIP sounds good 'cause I-

Speaker speaker_1: Okay.

Speaker speaker_2: ... I do, uh, have prescriptions that need to be filled.

Speaker speaker_1: Right. Um, and then-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... as far as VIP goes, um, I've stated there are four levels of that plan, Standard, Classic-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Plus and Pro. Um, th- more or less, like, the, the, the extremely, like, short description of that is the higher level you select, starting with Standard and going all the way up to Pro, uh, the higher levels you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you select, the more coverage you have towards covered services. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... so, like, Classic will cover more than Standard, Plus will cover more than Classic, Pro will cover more than Plus. Pretty, pretty straightforward ladder on that. Um...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... but as a result, the, uh, pricing for those plans does get higher the, the higher level that you select. Um...

Speaker speaker_2: Right.

Speaker speaker_1: ... with, uh... So as far as pricing for those plans go, um, just, just so I'm giving you the right pricing, is it all going to be for just yourself or are you covering anyone else?

Speaker speaker_2: No, just myself.

Speaker speaker_1: All right. VI... With VIP, Standard is 17.72 a week, Classic, 19.63 a week, Plus, 31.71 a week and Pro, 40.43 a week.

Speaker speaker_2: Ooh, I'll have to go with the first one.

Speaker speaker_1: The Standard?

Speaker speaker_2: The Standard.

Speaker speaker_1: Got it.

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. And then we're looking at dental and vision as well?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. And then did you want that preventative care plan as well or did you want to just stay with VIP only?

Speaker speaker_2: So the preventative, um, that'll take care of all of it? Like, uh...

Speaker speaker_1: Uh, so...

Speaker speaker_2: I don't, I don't really need, like, the Pap smears or anything like that, but more so, like, a mammogram once a year.

Speaker speaker_1: Yeah. That, uh, that preventative care plan should cover those as well. So... um, like examples, yeah, it would cover mammograms, it would cover physicals, it would cover any vaccines, any cancer screenings, colonoscopies. Things like that, the... that's all what kind of falls under that coverage of the, uh, of the preventative care plan.

Speaker speaker_2: Can I add that later on if I need to? Or, or is it just-

Speaker speaker_1: Uh, o- only during the open enrollment window so, uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... between... Yeah, between now and... Let me double check on the ending of that.

Speaker speaker_2: Okay.

Speaker speaker_1: I believe it's January 10th.

Speaker speaker_2: Um, I'm gonna, I'm gonna pass on that.

Speaker speaker_1: Okay. All right.

Speaker speaker_2: I'm good.

Speaker speaker_1: So VIP standard, dental and vision, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and then any of the other additional options like the life insurance, the short-term disability, any of that?

Speaker speaker_2: No.

Speaker speaker_1: All right.

Speaker speaker_2: No, 'cause, uh, I've been at a company working with them since the latter part of July, and I just... I think maybe after the holidays, I might be getting hired, but I don't know. Uh, I mean, I don't know yet.

Speaker speaker_1: Understood.

Speaker speaker_2: I haven't signed... Yeah.

Speaker speaker_1: I, I understand. So give me just a moment.

Speaker speaker_2: So on the-

Speaker speaker_1: All right. So that-

Speaker speaker_2: On... On the dental, will it cover, like, crowns?

Speaker speaker_1: So dental will cov-... Sorry. Dental will cover preventative services like routine cleanings and basic services like cavity fillings, simple extractions, and X-rays. Uh, but-

Speaker speaker_2: Okay.

Speaker speaker_1: ... when it gets to major services like crowns, braces, dentures, uh, surgeries-

Speaker speaker_2: Oh, right.

Speaker speaker_1: ... root canals, uh, those are not covered by the dental plan offered.

Speaker speaker_2: Okay. All right. That's fine.

Speaker speaker_1: Okay.

Speaker speaker_2: That's fair enough.

Speaker speaker_1: All right. All right. So then VIP standard at 17.72 a week, dental at 364 a week, and then vision is at no cost because WorkSource pay for that. Uh, this totals out-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to be \$21.36 per week. Do you authorize them to make those deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. So it's gonna take about one to two weeks for the enrollment to process. Once everything processes, you should start seeing those deductions coming out of your checks. Uh, the Monday following the first deduction-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is when the policy becomes effective. ID cards should arrive about a week or two after that effective date. Okay?

Speaker speaker_2: Okay. All right. Thank you so much.

Speaker speaker_1: No problem. Was there anything else I could help you with?

Speaker speaker_2: No, that's it. You've been a blessing. Thank you.

Speaker speaker_1: All right, then.

Speaker speaker_2: And Ha-

Speaker speaker_1: You're very welcome.

Speaker speaker_2: ... happy Thanksgiving.

Speaker speaker_1: Same to you, ma'am. Thanks for calling. Bye now.

Speaker speaker_2: Uh-huh. Bye-bye.