

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hey, Chris. Got a quick question. Yesterday, I have, got a text from the company I'm with, says that I can enroll into benefits. So I went online to, um, set up account and everything, and when I got there, it says... Hang on. Put you on speaker so I can pull up what it said. Uh, here it is. It says, "Enrollment's not allowed. Please or con- uh, call or contact center at your number." Okay. Um, let me, let me pull your file up and see what could be going on. What staffing company do you work with? Uh... Let me know that- ... the BSG. Okay. Yes. And the last four of your social? Uh, 5926. And your first and last name, sir? Jeremy Hayes. Thank you. All right, Mr. Hayes, could you verify your address and date of birth for me? Yeah. August 22nd, 1985, and then it's 387 County Road 2216 Gun Town, Mississippi 38849. Thank you. Phone we have on file for you, 662-681-4163? Yes. That's my number. Yes, sir. All right. Hmm. Okay, so what it could possibly be... And I'll double-check this with the team who handles the actual portals. Mm-hmm. Um, but because I see here on your file, it looks like you had previously declined any insurance, which, uh, which it may be, it may be reading that because you al- there's already technically an, uh, a field there where enrollment should be, where it's where you declined it, um, that it's not allowing you to make any further changes, which you're eligible to make changes. There's nothing wrong with that. Um, it could just be a system error. Yeah. Mm-hmm. Um, but with- Yeah, I think so. ... with that being said... Mm-hmm. Uh, with that being said, if you know what you want to enroll into, I can set that up for you over the phone. Yeah, because, um, they told me to do this, I have to call y'all. And, um, on my first go around, and they just now sent me the information. So, um, so what, what, what is your plans for med- medical, dental, and vision? Uh, so there's only a single dental and vision, uh, dental vi- plan and a single vision plan. Um, as far as medical goes, however, uh, you've got four options. Um, you've got one plan known as the Stay Healthy Plan. Uh, this plan covers things like, uh, preventative care services, physicals, vaccinations, cancer screenings, services like that. But the coverage for those kinds of services is all that plan has. Um, it does not cover any sort of standard, like sickness or injury-type visits to a doctor or hospital. Um, the other plan available, the VIP plan, there are three levels of this plan: standard, classic, and plus. Uh, the- these plans will cover more along the lines of those sickness or injury-type visits. Uh-huh. Um, with the higher level you select, be giving you more coverage. Okay. Um, however, none of the VIP plans would cover any of those preventative care services. So under- Okay. ... VIP by itself, you would not be able to get like a physical or a vaccine or anything like that. Now, if you feel like you need both types of benefits, you are allowed to enroll into VIP and Stay Healthy at the same time. Um, this would be, this would allow you to get both types of benefits, but you would be seeing the deductions for both insurance plans coming out of your check at the same time. Okay. So my thing is, what do I have to do and get just to go see a

family doctor for like checkups and stuff like that? So e- okay. So if it's for like if you're sick or if you're injured and you need someone to look at that, then that would be VIP. But if it's just for like a standard, like a yearly physical or anything like that, that would be Stay Healthy. If you need both, then the only way to do that is to enroll into both. Okay. So how much are we talking just to go to a family clinic once I get sick to get a shot for, uh, a flu or just get a shot for a sore throat and, and, and, and just, or something like I sprain my ankle or something, or something like that, something simple- Okay. ... that I can go to a family plan? Okay. So, uh, so that would be any of the three VIP plans: um, standard, classic, and plus. Okay. Uh, standard is \$16.78 per week, classic is \$18.55 per week, and plus is \$29.74 per week. Okay. So either i- does either one of them got a co-pay? Uh, so none of these plans, uh, have any sort of deductible or co-pay. How they all work is that the in- the, uh, doctor will bill the insurance company first. Mm-hmm. Insurance will pay towards the bill up to a set dollar amount that they have put aside for whatever the service is and how it's billed to them and everything. Mm-hmm. And then once the insurance company has made their payment, you would just been responsible for any remainder. Okay. So, uh, I- I- when I go in, I don't pay a co-pay, they just bill it to the doctor, right? Yeah. They bill it to the doctor, and then anything that the doctor... Or they bill it to the insurance, and then anything that the insurance didn't cover, your- that's your responsibility. Okay. Yeah. That don't, that don't sound something like I'll... Um, okay, so what's the, um, vi- uh, vision and dental? Dental is pretty straightforward, it's a \$50 deductible. Um, aft- uh, preventative services like your standard cleanings are covered at 100%, w- um, even if, like, without that deductible being required. And then- Mm-hmm. ... basic services like, uh, cavity fillings, simple extractions and x-rays are covered- Mm-hmm. ... at 80% after you have met that \$50 deductible. Um, however- So- ... there is... Sorry, go ahead. So, if it's \$80 to pull the tooth, after I pay that \$50 isn't i- the \$30 that y'all... They pay the \$30? So, okay. Um, it's, so it's 80% of any basic services. So, it'd be, so af- so if it's \$80 and you still need to pay your deductible, it's, you, then there's \$30 left after the deductible and then the insurance will pay 80% of that and you're still responsible for the remaining \$20. Okay, so now after I go get that tooth pulled and I'm at the 50, all right? Right. So then if it's \$30 left, y'all pay up to that and then I- See- ... pay 20? So, okay. So, no, no, no. It's, it's not \$20, it's 20%. So it's... Okay, so let's say your bill is \$80, right? Yeah. Your bill is \$80. You still have to pay your \$50 deductible. So minus 50, that is 30 left of the bill. So what- Yeah. ... will happen is that the insurance will pay 80% of that \$30. Meaning that they pay \$24 and then you're responsible for the remaining \$6. Oh, okay. Okay. S- all right. Now, uh, that's, uh, kind of what I've been having, but my, my medical that I used to have, the only thing I was, they, I, it was, um, for Sunrise and this different... Yeah, medical can be tricky. Okay, so what happens if, uh, after I paid that deductible, that, say on a Monday and, um, I was out eating something and chipped a tooth and had to, had to go get it pulled. I already met my 50 at the time, so whatever the bill is, the insurance will pay, uh... 80% of it and then you're responsible for the remaining 20. Okay, okay. So if they pay 80%, say if it's a hundred, they pay 80% of the hundred. And I- Right. ... pay the remaining. Okay. Yes, ma'am. How much is that? Uh, dental is, is it just for yourself? Yes. Uh, \$3.38 per week. Okay, and then the, uh, um, the last two, um, companies I worked for that had vision, they paid, uh, they, their, the frame allowance was, uh, 180 and then they paid, uh, 20% after. So if it's 100, uh, 60, and they did 100... Uh, say it's 200 and they did 180, you know, so there's, um, 20 there or whatever, uh, they pay, say if it's \$60 left, they paid, also paid 20% on that 50 and then I just pay the

remaining on it. Is that how y'all vision work or how does that work? Okay, so vision, um, vision is very, very simple. You have a- Okay. ... \$10 copay for any eye exams. Yes, I've been there. You ha- Okay. You have a \$25 copay for any lenses and frames. So \$25 material copay. And then- Okay. ... um, and then you have a \$130 framed allowance. Okay. And that's, that's pretty- So- ... much it. Okay, so but, uh, there, if I want a 140, I would have to pay that whole 10, y'all don't pay a percentage on it, right? Correct. It's, it's just the 130 framed allowance, you are responsible for anything over that 130. All right, so, uh, how much is that? Uh, vision is \$1.99 a week. Two of those and then... Yeah, give me that, give me them, just vision and dental. Just vision and dental, all right. So both of those together is just \$5.37 per week, do you authorize BEG Staffing to make those deductions? All right, \$5.37 a week. Yeah. All right, so- When, when will, when will it start? That, I was just about to get into that. So- Oh, okay. ... it's gonna t- it's gonna take w- uh, one to two weeks for the enrollment process. Once processing is complete, you should start seeing those deductions coming out of your checks. Your policy becomes effective the Monday following the first deduction. Um, once that happens, your, again, your policy's effective that following Monday. ID cards will typically arrive about one to two weeks after that effective date. Okay, so who, who is the vision with? Vision is through MetLife. Never met Life. I had them, they changed because that's who I had left when they offered all that other percentage. Okay. No, no, that was lmed, never mind. All right, so who, and who's the, I guess Delta Dentist? Uh, no, um, dental is not through De- uh, is not through Delta, it's through a company called American Public Life. Oh, never heard of them. Okay. All right, cool. So, uh, it would take about two, uh, another two, two checks before I see anything, right? Uh, at minimum, yeah, or, yeah. So you should see, um... Once the one- to two-t- uh, week processing period has, has gone through, then- Mm-hmm. ... any time after that, uh, is when you could start seeing those deductions. Now, deductions themselves are handled by BG Staffing, Mm-hmm. ... by their payroll teams. So- Mm-hmm. ... I wouldn't be able to tell you exactly when that's going to happen. Just keep an eye on- Mm-hmm. ... your pay stubs or s- or see if you can get with BG to, to access those. Um, but once you see the, once you see the 537 coming out of your check, um, the Monday after that is when these pol- these insurance plans should become effective, with ID cards usually arriving, like I said, about a week or two after that. Okay. No, that's no problem. That's no problem. All right. Well, cool. Thank you. Thank you so much. So, um, will y'all alert me if y'all go up on, uh, anything? Uh, t- if any premiums change, that would end up happening during, like, during an open enrollment period during a renewal. Oh, okay. And, um, yeah, because I, because it's a- as, as long as I've been here, I've been here for five, five years, over five years- Mm-hmm. ... and I've never seen insurance premiums increase without it being open enrollment. So, um- Okay. ... yes. So that wouldn't happen until open enrollment, and if that were to happen, um, BG should be able to let you know about any rate changes. But they- Okay. ... they would be, they would be minor at best. At most, like, the onl- the, the largest increase to any premiums I've ever seen is, like, maybe a little bit over a dollar. Oh, okay. Now, what... Have y'all ever had a history of changing insurance companies? Yes. Uh, s- there have, uh, because VISION used to be through a company called Superior Vision instead of MetLife, um... Mm-hmm. And, uh, and a-again, if, if any, if anything like that does happen, then, um, you will be alerted that, that- Mm-hmm. ... that will not happen without you getting some sort of notification. All right. Well, man, buddy, uh, Chris, I thank you very much. No problem. Anything else, Mr. Hayes? No, sir. No, sir. Uh, thank you very much. All right. You're

very welcome. Thanks for calling and have a wonderful day. You do the same. Thank you. You're welcome. Bye now. B- bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hey, Chris. Got a quick question. Yesterday, I have, got a text from the company I'm with, says that I can enroll into benefits. So I went online to, um, set up account and everything, and when I got there, it says... Hang on. Put you on speaker so I can pull up what it said. Uh, here it is. It says, "Enrollment's not allowed. Please or con- uh, call or contact center at your number."

Speaker speaker_0: Okay. Um, let me, let me pull your file up and see what could be going on. What staffing company do you work with?

Speaker speaker_1: Uh...

Speaker speaker_0: Let me know that-

Speaker speaker_1: ... the BSGL.

Speaker speaker_0: Okay. Yes. And the last four of your social?

Speaker speaker_1: Uh, 5926.

Speaker speaker_0: And your first and last name, sir?

Speaker speaker_1: Jeremy Hayes.

Speaker speaker_0: Thank you. All right, Mr. Hayes, could you verify your address and date of birth for me?

Speaker speaker_1: Yeah. August 22nd, 1985, and then it's 387 County Road 2216 Gun Town, Mississippi 38849.

Speaker speaker_0: Thank you. Phone we have on file for you, 662-681-4163?

Speaker speaker_1: Yes. That's my number. Yes, sir.

Speaker speaker_0: All right. Hmm. Okay, so what it could possibly be... And I'll double-check this with the team who handles the actual portals.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, but because I see here on your file, it looks like you had previously declined any insurance, which, uh, which it may be, it may be reading that because you al- there's already technically an, uh, a field there where enrollment should be, where it's where you declined it, um, that it's not allowing you to make any further changes, which you're eligible to make changes. There's nothing wrong with that. Um, it could just be a system error.

Speaker speaker_1: Yeah. Mm-hmm.

Speaker speaker_0: Um, but with-

Speaker speaker_1: Yeah, I think so.

Speaker speaker_0: ... with that being said...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Uh, with that being said, if you know what you want to enroll into, I can set that up for you over the phone.

Speaker speaker_1: Yeah, because, um, they told me to do this, I have to call y'all. And, um, on my first go around, and they just now sent me the information. So, um, so what, what, what is your plans for med- medical, dental, and vision?

Speaker speaker_0: Uh, so there's only a single dental and vision, uh, dental vi- plan and a single vision plan. Um, as far as medical goes, however, uh, you've got four options. Um, you've got one plan known as the Stay Healthy Plan. Uh, this plan covers things like, uh, preventative care services, physicals, vaccinations, cancer screenings, services like that. But the coverage for those kinds of services is all that plan has. Um, it does not cover any sort of standard, like sickness or injury-type visits to a doctor or hospital. Um, the other plan available, the VIP plan, there are three levels of this plan: standard, classic, and plus. Uh, these plans will cover more along the lines of those sickness or injury-type visits.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Um, with the higher level you select, be giving you more coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, however, none of the VIP plans would cover any of those preventative care services. So under-

Speaker speaker_1: Okay.

Speaker speaker_0: ... VIP by itself, you would not be able to get like a physical or a vaccine or anything like that. Now, if you feel like you need both types of benefits, you are allowed to enroll into VIP and Stay Healthy at the same time. Um, this would be, this would allow you to get both types of benefits, but you would be seeing the deductions for both insurance plans coming out of your check at the same time.

Speaker speaker_1: Okay. So my thing is, what do I have to do and get just to go see a family doctor for like checkups and stuff like that?

Speaker speaker_0: So e- okay. So if it's for like if you're sick or if you're injured and you need someone to look at that, then that would be VIP. But if it's just for like a standard, like a yearly physical or anything like that, that would be Stay Healthy. If you need both, then the only way to do that is to enroll into both.

Speaker speaker_1: Okay. So how much are we talking just to go to a family clinic once I get sick to get a shot for, uh, a flu or just get a shot for a sore throat and, and, and, and just, or something like I sprain my ankle or something, or something like that, something simple-

Speaker speaker_0: Okay.

Speaker speaker_1: ... that I can go to a family plan?

Speaker speaker_0: Okay. So, uh, so that would be any of the three VIP plans: um, standard, classic, and plus.

Speaker speaker_1: Okay.

Speaker speaker_0: Uh, standard is \$16.78 per week, classic is \$18.55 per week, and plus is \$29.74 per week.

Speaker speaker_1: Okay. So either i- does either one of them got a co-pay?

Speaker speaker_0: Uh, so none of these plans, uh, have any sort of deductible or co-pay. How they all work is that the in- the, uh, doctor will bill the insurance company first.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Insurance will pay towards the bill up to a set dollar amount that they have put aside for whatever the service is and how it's billed to them and everything.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then once the insurance company has made their payment, you would just been responsible for any remainder.

Speaker speaker_1: Okay. So, uh, I- I- when I go in, I don't pay a co-pay, they just bill it to the doctor, right?

Speaker speaker_0: Yeah. They bill it to the doctor, and then anything that the doctor... Or they bill it to the insurance, and then anything that the insurance didn't cover, your- that's your responsibility.

Speaker speaker_1: Okay. Yeah. That don't, that don't sound something like I'll... Um, okay, so what's the, um, vi- uh, vision and dental?

Speaker speaker_0: Dental is pretty straightforward, it's a \$50 deductible. Um, aft- uh, preventative services like your standard cleanings are covered at 100%, w- um, even if, like, without that deductible being required. And then-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... basic services like, uh, cavity fillings, simple extractions and x-rays are covered-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... at 80% after you have met that \$50 deductible. Um, however-

Speaker speaker_1: So-

Speaker speaker_0: ... there is... Sorry, go ahead.

Speaker speaker_1: So, if it's \$80 to pull the tooth, after I pay that \$50 isn't it the \$30 that y'all... They pay the \$30?

Speaker speaker_0: So, okay. Um, it's, so it's 80% of any basic services. So, it'd be, so af- so if it's \$80 and you still need to pay your deductible, it's, you, then there's \$30 left after the deductible and then the insurance will pay 80% of that and you're still responsible for the remaining \$20.

Speaker speaker_1: Okay, so now after I go get that tooth pulled and I'm at the 50, all right?

Speaker speaker_0: Right.

Speaker speaker_1: So then if it's \$30 left, y'all pay up to that and then I-

Speaker speaker_0: See-

Speaker speaker_1: ... pay 20?

Speaker speaker_0: So, okay. So, no, no, no. It's, it's not \$20, it's 20%. So it's... Okay, so let's say your bill is \$80, right?

Speaker speaker_1: Yeah.

Speaker speaker_0: Your bill is \$80. You still have to pay your \$50 deductible. So minus 50, that is 30 left of the bill. So what-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... will happen is that the insurance will pay 80% of that \$30. Meaning that they pay \$24 and then you're responsible for the remaining \$6.

Speaker speaker_1: Oh, okay. Okay. S- all right. Now, uh, that's, uh, kind of what I've been having, but my, my medical that I used to have, the only thing I was, they, I, it was, um, for Sunrise and this different... Yeah, medical can be tricky. Okay, so what happens if, uh, after I paid that deductible, that, say on a Monday and, um, I was out eating something and chipped a tooth and had to, had to go get it pulled. I already met my 50 at the time, so whatever the bill is, the insurance will pay, uh...

Speaker speaker_0: 80% of it and then you're responsible for the remaining 20.

Speaker speaker_1: Okay, okay. So if they pay 80%, say if it's a hundred, they pay 80% of the hundred. And I-

Speaker speaker_0: Right.

Speaker speaker_1: ... pay the remaining. Okay.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: How much is that?

Speaker speaker_0: Uh, dental is, is it just for yourself?

Speaker speaker_1: Yes.

Speaker speaker_0: Uh, \$3.38 per week.

Speaker speaker_1: Okay, and then the, uh, um, the last two, um, companies I worked for that had vision, they paid, uh, they, their, the frame allowance was, uh, 180 and then they paid, uh, 20% after. So if it's 100, uh, 60, and they did 100... Uh, say it's 200 and they did 180, you know, so there's, um, 20 there or whatever, uh, they pay, say if it's \$60 left, they paid, also paid 20% on that 50 and then I just pay the remaining on it. Is that how y'all vision work or how does that work?

Speaker speaker_0: Okay, so vision, um, vision is very, very simple. You have a-

Speaker speaker_1: Okay.

Speaker speaker_0: ... \$10 copay for any eye exams.

Speaker speaker_1: Yes, I've been there.

Speaker speaker_0: You ha-

Speaker speaker_1: Okay.

Speaker speaker_0: You have a \$25 copay for any lenses and frames. So \$25 material copay. And then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... um, and then you have a \$130 framed allowance.

Speaker speaker_1: Okay.

Speaker speaker_0: And that's, that's pretty-

Speaker speaker_1: So-

Speaker speaker_0: ... much it.

Speaker speaker_1: Okay, so but, uh, there, if I want a 140, I would have to pay that whole 10, y'all don't pay a percentage on it, right?

Speaker speaker_0: Correct. It's, it's just the 130 framed allowance, you are responsible for anything over that 130.

Speaker speaker_1: All right, so, uh, how much is that?

Speaker speaker_0: Uh, vision is \$1.99 a week.

Speaker speaker_1: Two of those and then... Yeah, give me that, give me them, just vision and dental.

Speaker speaker_0: Just vision and dental, all right. So both of those together is just \$5.37 per week, do you authorize BEG Staffing to make those deductions?

Speaker speaker_1: All right, \$5.37 a week. Yeah.

Speaker speaker_0: All right, so-

Speaker speaker_1: When, when will, when will it start?

Speaker speaker_0: That, I was just about to get into that. So-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... it's gonna t- it's gonna take w- uh, one to two weeks for the enrollment process. Once processing is complete, you should start seeing those deductions coming out of your checks. Your policy becomes effective the Monday following the first deduction. Um, once that happens, your, again, your policy's effective that following Monday. ID cards will typically arrive about one to two weeks after that effective date.

Speaker speaker_1: Okay, so who, who is the vision with?

Speaker speaker_0: Vision is through MetLife.

Speaker speaker_1: Never met Life. I had them, they changed because that's who I had left when they offered all that other percentage. Okay. No, no, that was Imed, never mind. All right, so who, and who's the, I guess Delta Dentist?

Speaker speaker_0: Uh, no, um, dental is not through De- uh, is not through Delta, it's through a company called American Public Life.

Speaker speaker_1: Oh, never heard of them. Okay. All right, cool. So, uh, it would take about two, uh, another two, two checks before I see anything, right?

Speaker speaker_0: Uh, at minimum, yeah, or, yeah. So you should see, um... Once the one-to-two-t- uh, week processing period has, has gone through, then-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... any time after that, uh, is when you could start seeing those deductions. Now, deductions themselves are handled by BG Staffing,

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... by their payroll teams. So-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I wouldn't be able to tell you exactly when that's going to happen. Just keep an eye on-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... your pay stubs or s- or see if you can get with BG to, to access those. Um, but once you see the, once you see the 537 coming out of your check, um, the Monday

after that is when these pol- these insurance plans should become effective, with ID cards usually arriving, like I said, about a week or two after that.

Speaker speaker_1: Okay. No, that's no problem. That's no problem. All right. Well, cool. Thank you. Thank you so much. So, um, will y'all alert me if y'all go up on, uh, anything?

Speaker speaker_0: Uh, t- if any premiums change, that would end up happening during, like, during an open enrollment period during a renewal.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And, um, yeah, because I, because it's a- as, as long as I've been here, I've been here for five, five years, over five years-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and I've never seen insurance premiums increase without it being open enrollment. So, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... yes. So that wouldn't happen until open enrollment, and if that were to happen, um, BG should be able to let you know about any rate changes. But they-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they would be, they would be minor at best. At most, like, the onl- the, the largest increase to any premiums I've ever seen is, like, maybe a little bit over a dollar.

Speaker speaker_1: Oh, okay. Now, what... Have y'all ever had a history of changing insurance companies?

Speaker speaker_0: Yes. Uh, s- there have, uh, because VISION used to be through a company called Superior Vision instead of MetLife, um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And, uh, and a-again, if, if any, if anything like that does happen, then, um, you will be alerted that, that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that will not happen without you getting some sort of notification.

Speaker speaker_1: All right. Well, man, buddy, uh, Chris, I thank you very much.

Speaker speaker_0: No problem. Anything else, Mr. Hayes?

Speaker speaker_1: No, sir. No, sir. Uh, thank you very much.

Speaker speaker_0: All right. You're very welcome. Thanks for calling and have a wonderful day.

Speaker speaker_1: You do the same. Thank you.

Speaker speaker_0: You're welcome. Bye now.

Speaker speaker_1: B- bye-bye.