

Transcript: Chris Sofield

(deactivated)-6552381556834304-5593744856367104

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Chris. How can I help you today? Uh, yes, sir. My name's Isaac Rodriguez. I am trying to get enrolled into the, uh, the family, uh, medical. Okay. What staffing company do you work with? It's going to be Carlton Staffing. Okay, and the last four of your Social? 9385. Okay. Mr. Rodriguez, could you verify your address and your date of birth for me, please? It's, uh, 2622 Royal Place Court, Houston, Texas 77088. 04/27/1988. All right. And then we have a phone number on file of 367-4559. Is that correct? Yes, that's correct. Okay. All right then, let's see here. All right. So I show that you're currently enrolled into the Stay Healthy Tell RX Plan for employee only. Um, you said that you wanted to up, just upgrade that to you and family, or did you want to, um, add a different insurance policy for you and family? Um, I want to add the VIP+ for, for, I guess, my family, the family plan. Okay. So just to confirm, family of you, spouse and children, is that who you're covering? Correct, yes. Yes. Okay. And are you keeping the Stay Healthy Plan at employee only? Are you upgrading that to employee and family, or are you dropping that entirely? Um... Uh, man, I didn't, I didn't see... What, what would be the difference if I keep it... So, the Stay Healthy Plan will cover preventative services, so things like physicals, vaccines and cancer screenings. Those are covered under the V- under the Stay Healthy Plan. They are not covered under the VIP Plan, which is why you're allowed to enroll into both at the same time. Oh, okay. Okay. And then the price difference? What would it be like, uh... So, at employee only, it's, uh, \$16.05 per week. If you wanted to upgrade that to, uh, family, that would be \$22.25 a week, uh, which would also be, uh, on top of the \$92.87 for the VIP+ for you and family. So together for those two plans it'd be 115.12. Perfect. Um, no, I'll just go ahead with the... I'll, I'll get rid of the Stay Healthy and just continue with the VIP+. Okay. All right. And were you looking to enroll into anything else? Uh, no, that, that'll be it. Okay, so that, that is \$92.87 per week. Do you authorize Carlton to make these deductions? Uh, yes. Correct. Okay. All right. And then let's go ahead and get your family added on here. What's your spouse's first and last name? It's gonna be a Jessica Rodriguez. Do you by chance have her Social? Yes. Okay, and that is? Uh, I'm sorry. Uh, it's, uh, 637... No, I'm sorry, I'm sorry, I'm sorry. Uh, 639-842280. Okay, and what's her date of birth? 0221, 1983. Thank you. And then how many children are we covering? It's gonna be three. All right, the first one's name? It's gonna be Leah Rodriguez. L-E-A-H. All right. Her Social? It's gonna be 637-196-0555. Okay, and then her date of birth? 0225, 2009. All right, and the second child? Alexa Rodriguez. A-L-E-X-A. Okay, her Social? Um, let me see. 633311176. Okay, so, uh, sorry, 633-31-1176? 633-31-1176. Yes, yes, correct. Okay, and then her date of birth? Uh, 0528, 2011. Okay, and then the third child? Amelia Rodriguez. A-M-E-L-I-A. Okay, her Social? Uh, 064-113844. Thank you, and then her date of birth. 11/07/2019. Thank you. All right. So, it's going to take about one to two weeks for this change

to process. Once everything processes, you should see your deductions increase to that 92.87. The Monday following the first deduction of 92.87 is when the policy will go into effect. Um, you'll receive an ID card for that policy about a week or two afterwards. Please be aware that this plan falls under the same restriction as the one that you just canceled, Section 125. This is an IRS regulation that only allows you to make changes to this plan or cancel it during open enrollment. So, once open enrollment ends, you're more or less locked into this plan unless you have a qualifying life event, something like getting an insurance company from another insurance c-, uh, carrier, or having, like, another child, or anything like that, okay? Uh, o-okay. So, like, if... So, like, I'm through the, uh, staffing agency, right? What about when I get hired? Is that qualified as well? So, so that's, while that's not considered a qualifying life event for insurance purposes, this is being deducted out of your paychecks from Carleton Staffing. If those paychecks no longer exist, then obviously there's nothing to deduct from, meaning the coverage will eventually terminate on its own due to non-payment. Oh, okay. Okay, but... Okay, so I guess it, it, it will, it will be okay, right? Yeah. No- So it's- ... I mean, it's, you, you're not going to get charged for anything. It just doesn't deduct, meaning that you just don't have coverage while that happens. But like I said, eventually, it will then, it will terminate on its own after four weeks of non-payment. So, while you can't, say, call in and manually request to cancel the policy, there's nothing stopping the policy from canceling on its own if it's not getting paid for. Yeah, because e- essentially, because technically I'll be getting a, another job with a different company, right? Right. Yeah, because, because you won't- Mm-hmm. ... you won't be on Carleton's payroll anymore. Oh, right. Okay, okay. Thank you, sir. I'm, I'm sorry. No, you're not. I haven't, I hadn't done this in 15 years, so... That's why I called you, sir. No problem. Anything else? Uh, that'll be it, sir. All right. Thanks again for calling and have a wonderful day. Alrighty. Thank you. You're welcome. 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 and a Card. This is Chris. How can I help you today?

Speaker speaker_2: Uh, yes, sir. My name's Isaac Rodriguez. I am trying to get enrolled into the, uh, the family, uh, medical.

Speaker speaker_1: Okay. What staffing company do you work with?

Speaker speaker_2: It's going to be Carlton Staffing.

Speaker speaker_1: Okay, and the last four of your Social?

Speaker speaker_2: 9385.

Speaker speaker_1: Okay. Mr. Rodriguez, could you verify your address and your date of birth for me, please?

Speaker speaker_2: It's, uh, 2622 Royal Place Court, Houston, Texas 77088. 04/27/1988.

Speaker speaker_1: All right. And then we have a phone number on file of 367-4559. Is that correct?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: Okay. All right then, let's see here. All right. So I show that you're currently enrolled into the Stay Healthy Tell RX Plan for employee only. Um, you said that you wanted to up, just upgrade that to you and family, or did you want to, um, add a different insurance policy for you and family?

Speaker speaker_2: Um, I want to add the VIP+ for, for, I guess, my family, the family plan.

Speaker speaker_1: Okay. So just to confirm, family of you, spouse and children, is that who you're covering?

Speaker speaker_2: Correct, yes. Yes.

Speaker speaker_1: Okay. And are you keeping the Stay Healthy Plan at employee only? Are you upgrading that to employee and family, or are you dropping that entirely?

Speaker speaker_2: Um... Uh, man, I didn't, I didn't see... What, what would be the difference if I keep it...

Speaker speaker_1: So, the Stay Healthy Plan will cover preventative services, so things like physicals, vaccines and cancer screenings. Those are covered under the V- under the Stay Healthy Plan. They are not covered under the VIP Plan, which is why you're allowed to enroll into both at the same time.

Speaker speaker_2: Oh, okay. Okay. And then the price difference? What would it be like, uh...

Speaker speaker_1: So, at employee only, it's, uh, \$16.05 per week. If you wanted to upgrade that to, uh, family, that would be \$22.25 a week, uh, which would also be, uh, on top of the \$92.87 for the VIP+ for you and family. So together for those two plans it'd be 115.12. Perfect.

Speaker speaker_2: Um, no, I'll just go ahead with the... I'll, I'll get rid of the Stay Healthy and just continue with the VIP+.

Speaker speaker_1: Okay. All right. And were you looking to enroll into anything else?

Speaker speaker_2: Uh, no, that, that'll be it.

Speaker speaker_1: Okay, so that, that is \$92.87 per week. Do you authorize Carlton to make these deductions?

Speaker speaker_2: Uh, yes. Correct.

Speaker speaker_1: Okay. All right. And then let's go ahead and get your family added on here. What's your spouse's first and last name?

Speaker speaker_2: It's gonna be a Jessica Rodriguez.

Speaker speaker_1: Do you by chance have her Social?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, and that is?

Speaker speaker_2: Uh, I'm sorry. Uh, it's, uh, 637... No, I'm sorry, I'm sorry, I'm sorry. Uh, 639-842280.

Speaker speaker_1: Okay, and what's her date of birth?

Speaker speaker_2: 0221, 1983.

Speaker speaker_1: Thank you. And then how many children are we covering?

Speaker speaker_2: It's gonna be three.

Speaker speaker_1: All right, the first one's name?

Speaker speaker_2: It's gonna be Leah Rodriguez. L-E-A-H.

Speaker speaker_1: All right. Her Social?

Speaker speaker_2: It's gonna be 637-196-0555.

Speaker speaker_1: Okay, and then her date of birth?

Speaker speaker_2: 0225, 2009.

Speaker speaker_1: All right, and the second child?

Speaker speaker_2: Alexa Rodriguez. A-L-E-X-A.

Speaker speaker_1: Okay, her Social?

Speaker speaker_2: Um, let me see. 633311176.

Speaker speaker_1: Okay, so, uh, sorry, 633-31-1176?

Speaker speaker_2: 633-31-1176. Yes, yes, correct.

Speaker speaker_1: Okay, and then her date of birth?

Speaker speaker_2: Uh, 0528, 2011.

Speaker speaker_1: Okay, and then the third child?

Speaker speaker_2: Amelia Rodriguez. A-M-E-L-I-A.

Speaker speaker_1: Okay, her Social?

Speaker speaker_2: Uh, 064-113844.

Speaker speaker_1: Thank you, and then her date of birth.

Speaker speaker_2: 11/07/2019.

Speaker speaker_1: Thank you. All right. So, it's going to take about one to two weeks for this change to process. Once everything processes, you should see your deductions increase to

that 92.87. The Monday following the first deduction of 92.87 is when the policy will go into effect. Um, you'll receive an ID card for that policy about a week or two afterwards. Please be aware that this plan falls under the same restriction as the one that you just canceled, Section 125. This is an IRS regulation that only allows you to make changes to this plan or cancel it during open enrollment. So, once open enrollment ends, you're more or less locked into this plan unless you have a qualifying life event, something like getting an insurance company from another insurance c-, uh, carrier, or having, like, another child, or anything like that, okay?

Speaker speaker_2: Uh, o-okay. So, like, if... So, like, I'm through the, uh, staffing agency, right? What about when I get hired? Is that qualified as well?

Speaker speaker_1: So, so that's, while that's not considered a qualifying life event for insurance purposes, this is being deducted out of your paychecks from Carleton Staffing. If those paychecks no longer exist, then obviously there's nothing to deduct from, meaning the coverage will eventually terminate on its own due to non-payment.

Speaker speaker_2: Oh, okay. Okay, but... Okay, so I guess it, it, it will, it will be okay, right?

Speaker speaker_1: Yeah. No-

Speaker speaker_2: So it's-

Speaker speaker_1: ... I mean, it's, you, you're not going to get charged for anything. It just doesn't deduct, meaning that you just don't have coverage while that happens. But like I said, eventually, it will then, it will terminate on its own after four weeks of non-payment. So, while you can't, say, call in and manually request to cancel the policy, there's nothing stopping the policy from canceling on its own if it's not getting paid for.

Speaker speaker_2: Yeah, because e- essentially, because technically I'll be getting a, another job with a different company, right?

Speaker speaker_1: Right. Yeah, because, because you won't-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you won't be on Carleton's payroll anymore.

Speaker speaker_2: Oh, right. Okay, okay. Thank you, sir. I'm, I'm sorry.

Speaker speaker_1: No, you're not.

Speaker speaker_2: I haven't, I hadn't done this in 15 years, so... That's why I called you, sir.

Speaker speaker_1: No problem. Anything else?

Speaker speaker_2: Uh, that'll be it, sir.

Speaker speaker_1: All right. Thanks again for calling and have a wonderful day.

Speaker speaker_2: Alrighty. Thank you.

Speaker speaker_1: You're welcome. Bye now.