

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you? Hi. Hello. Uh- How can I help you? Hello. Um, Ashraf Hamid. How can I help you? Uh-huh. Uh-huh, I need to register or newly s- or benefit on, in the card. Okay. You want to sign up for benefits? Yeah. I have one- Okay. ... mm-hmm. Um, who do you work for? What staff and agency? Uh, again, uh, Morales Group. Okay. And then what are the last four of your social? Last four, uh, social? Yes, sir. 5190. And your first and last name? Uh, Ashraf Hamid. Okay. Thank you. For security purposes, could you verify your address and your date of birth? Address, 263 Foulcursion Drive, uh, Apartment B, Charlottetown, Indiana, zip code 47111. Okay. Thank you. Mm-hmm. And then what was your date of birth? Uh, November 1st, 1983. Okay. Is your phone number 812-942-4557? Yeah, it's correct. And then I have your first name, 188@hotmail.com. Is that up to date? Yeah, 188@hotmail.com. Yes. Okay, sir. So it looks like you currently have the VIP Classic Plan, which is a medical plan. Were you trying to add a different one or were you wanting to cancel it? Or were you trying to add new plans? Uh... Uh, but I needed to add, uh, uh, dentist. Okay. You want to add dental? Yeah. Um, did you also want to do Employee and Family, or did you just want to do Employee only? Oh, Family. Family. I have family. Okay. VIV Family. Okay. Did you still want to keep your VIP Classic, which is the medical plan? Or did you want to take that one off or leave it there? Uh, speak slow. I no understand full English. Yeah. Okay. I speak Arabic. Oh, okay. Um, I was asking did you want to leave the other plan that you had already? Like all the benefit, like family, VIV Family. Okay. But I need to add, to add the dentist. Okay. Mm-hmm. Okay. I have that one for \$14.75. Um, did you just want to add that one? 14? 14? One, four? Yeah, one, four, and 75 cents a week. A week? Mm-hmm. Okay. Okay. And then, um, did you want to keep your other plan that you had already? Say again. Did you want to keep the plan that you already had? Yeah. Okay. Um, is that the only thing you wanted to add, or did you want to add more? Okay, uh, I'll add more..... Okay. They also offer vision, critical illness, group accident, behavioral health, ID experts. Did you want to add any of those, or just the dental plan? Only, only need, I didn't... Okay. Yeah. So it looks like with your VIP, with your VIP Classic Plan that you have already and the dental plan- I... Oh, VIV, yes. With, um, dental for Employee and Family, that's \$14.75 weekly, plus your VIP Classic, which is already at \$53.99 for Employee and Family, so your new deduction would be \$68.74. Do you allow me to make these changes? What's the price? Say again. 14? Uh- 14... For the dental plan, it's \$14.75 weekly. But- Yeah. ... um, when you include the plan that you already had, which is your medical plan for Employee and Family, the new deductions with those two plans combined is \$68.74. Okay. So 68, 7, 4. Mm-hmm. Okay. Good. Okay. And then I do have to let you know that that dental plan is also under Section 125. That allows you to pay these plans with pre-tax dollars. However, if you want to cancel the dental plan or your medical plan,

or, um, change the level of dependency, meaning if you want to, like, move from employee only or employee and spouse, and you don't want to do the Employee and Family Plan anymore, the only time that you're eligible to cancel these two plans, or make changes to these plans, are within your company open enrollment, okay? Okay. So you would have to be within company open enrollment and the last day of that is the 31st. So you would have to call before the 31st, 'cause if you wait after, you're gonna have to wait 'til they're in the month of January. One, one, one second, one second, one second, please. One second. Um, the last day to make any changes or cancel anything is gonna be the 31st of this month, so January 31st is the last day that you can... to make any changes or add anything. One, one, one second, one second. I, I need, I need translate this from another phone. One second. Okay. Uh-huh. But, but I no understand last...I need to open my another phone to translate this. Okay. Okay, say again. Okay. Um, so I was telling you that your dental plan and your medical plan under employee and family are under a IRS regulation called Section 125. So this plan or regulation allows you to pay these plans with pre-tax dollars. However, if you want to cancel your medical plan or your dental plan, you have to do it within company open enrollment which the last days of company open enrollment is January 31st. So, if you call after the 31st to either cancel your VIP Classic or your dental plan, you're going to get, you're going to get told that you have to wait until the next company open enrollment to do so since both of these plans are under Section 125. And then um, your new total of your weekly deduction is going to be \$68.74. Okay, okay. Okay? Do you allow me to make these changes? Yeah. Okay. Um, please... Uh, my 85 of \$58, yeah? Um, it's going to... \$53, five-three. Five three? Five three... Um, well actually give me one second. No, actually 68.74. So six eight- 58, five eight, yeah and... No, six eight- 68? Yeah, 68.74 for those two plans. Every week? Yes, 68.74 every week. Okay, okay. And then just remember that if you do want to cancel either your dental or your VIP Classic plan, you have to do it within company open enrollment which the last day to do so would be on the 31st of this month. After the 31st, you would have to wait for the next company open enrollment which for Morales, it's in the month of December. This year it was from December 23rd until the 31st. Okay. Okay? Okay. And then I was going to tell you to please allow one or two weeks for your employer to start making this new deduction of the \$68.74. Once you see that they did the first deduction of \$68.74, the following Monday of that first deduction is when your dental plan becomes effective, okay? So, now you really just have to wait for them to do that new deduction with the dental plan. Once you see the 68.74 come out of your paycheck, the following Monday of this deduction is when your coverage becomes active for the dental plan. Okay. Okay? Does that make sense? Okay. Uh, I'm going to, can I get a new card or an old card is, uh, active? So, the old card, the medical card is the one that you would use with, for yourself and your family so that one still works. But you are going to get a dental card sent to you. Once you become active, you should be getting it that first week of your activation week, either Thursday or Friday. So, you are going to receive a dental card. It's going to get mailed to you. Uh, no understand that. Just my phone. Um, so... Um, okay. If you want, you can put the translator thing. I was just telling you that you are going to get one card, the dental card. You're gonna get- No, no, no. Anyone, anyone in staff that speak Arabic or not translate? No, sir. Unfortunately, it's only English and Spanish. Mm-hmm. Can you tell her? What did you want her to do? She doesn't speak Arabic. Um, okay. So, I was technically telling you that the first week that you become active with your dental plan, that Thursday or Friday you should be receiving your dental card. And then the VIP Classic card, which is your

medical card, is the one that's going to work for the plan that you currently have. So, you are going to receive a new dental card. You're going to get a dental card that first week of your activation week. Okay. Okay? So, you are going to receive a dental card once your coverage becomes effective. Say that again? Um, so the first week of your activation week, you are going to receive a dental card either that Thursday or Friday of that first week with active coverage. So, you are going to get a dental card sent to you. Um, some translator, some is wrong. Say dinner party. Oh, no. But you, um, you already got signed up for dental and then your medical plan. I was just telling you that you are going to get a dental card sent to you once your coverage becomes effective. So, once- Okay. ... your dental plan starts working, you are going to get a card sent to you, for you and your family. And it's only going to be one. Okay. And get a new card, yeah? Um, no. You're going to keep the same one that you had for your medical plan 'cause that plan stayed the same. We just added dental. Okay, okay, okay, okay. Okay? Right. Okay. But you... um, you're already- My family, all my family, all my family is at there, my wife- Yes. Mm-hmm. ... and my child, the two, Ahmad and Ru. Yes. Harin. Yeah, the two girls. Yes, yes, sir. Ru and- Okay, okay. ... Amin. Mm-hmm. Yeah, yeah. Thank you. Okay. Yes, sir. All right. So, now you just have to wait for them to start charging you for that, okay? Okay. All right. Okay, thank you. You're welcome. Have a nice day, sir. Have a nice day. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi.

Speaker speaker_0: Hello.

Speaker speaker_1: Uh-

Speaker speaker_0: How can I help you?

Speaker speaker_1: Hello. Um, Ashraf Hamid.

Speaker speaker_0: How can I help you? Uh-huh.

Speaker speaker_1: Uh-huh, I need to register or newly s- or benefit on, in the card.

Speaker speaker_0: Okay. You want to sign up for benefits?

Speaker speaker_1: Yeah. I have one-

Speaker speaker_0: Okay.

Speaker speaker_1: ... mm-hmm.

Speaker speaker_0: Um, who do you work for? What staff and agency?

Speaker speaker_1: Uh, again, uh, Morales Group.

Speaker speaker_0: Okay. And then what are the last four of your social?

Speaker speaker_1: Last four, uh, social?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: 5190.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Uh, Ashraf Hamid.

Speaker speaker_0: Okay. Thank you. For security purposes, could you verify your address and your date of birth?

Speaker speaker_1: Address, 263 Foulcursion Drive, uh, Apartment B, Charlottetown, Indiana, zip code 47111.

Speaker speaker_0: Okay. Thank you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then what was your date of birth?

Speaker speaker_1: Uh, November 1st, 1983.

Speaker speaker_0: Okay. Is your phone number 812-942-4557?

Speaker speaker_1: Yeah, it's correct.

Speaker speaker_0: And then I have your first name, 188@hotmail.com. Is that up to date?

Speaker speaker_1: Yeah, 188@hotmail.com. Yes.

Speaker speaker_0: Okay, sir. So it looks like you currently have the VIP Classic Plan, which is a medical plan. Were you trying to add a different one or were you wanting to cancel it? Or were you trying to add new plans?

Speaker speaker_1: Uh... Uh, but I needed to add, uh, uh, dentist.

Speaker speaker_0: Okay. You want to add dental?

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, did you also want to do Employee and Family, or did you just want to do Employee only?

Speaker speaker_1: Oh, Family. Family. I have family.

Speaker speaker_0: Okay.

Speaker speaker_1: VIV Family.

Speaker speaker_0: Okay. Did you still want to keep your VIP Classic, which is the medical plan? Or did you want to take that one off or leave it there?

Speaker speaker_1: Uh, speak slow. I no understand full English. Yeah.

Speaker speaker_0: Okay.

Speaker speaker_1: I speak Arabic.

Speaker speaker_0: Oh, okay. Um, I was asking did you want to leave the other plan that you had already?

Speaker speaker_1: Like all the benefit, like family, VIV Family.

Speaker speaker_0: Okay.

Speaker speaker_1: But I need to add, to add the dentist.

Speaker speaker_0: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. I have that one for \$14.75. Um, did you just want to add that one?

Speaker speaker_1: 14? 14? One, four?

Speaker speaker_0: Yeah, one, four, and 75 cents a week.

Speaker speaker_1: A week?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: And then, um, did you want to keep your other plan that you had already?

Speaker speaker_1: Say again.

Speaker speaker_0: Did you want to keep the plan that you already had?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Um, is that the only thing you wanted to add, or did you want to add more?

Speaker speaker_1: Okay, uh, I'll add more.....

Speaker speaker_0: Okay. They also offer vision, critical illness, group accident, behavioral health, ID experts. Did you want to add any of those, or just the dental plan?

Speaker speaker_1: Only, only need, I didn't...

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: So it looks like with your VIP, with your VIP Classic Plan that you have already and the dental plan-

Speaker speaker_1: I... Oh, VIV, yes.

Speaker speaker_0: With, um, dental for Employee and Family, that's \$14.75 weekly, plus your VIP Classic, which is already at \$53.99 for Employee and Family, so your new deduction would be \$68.74. Do you allow me to make these changes?

Speaker speaker_1: What's the price? Say again. 14?

Speaker speaker_0: Uh-

Speaker speaker_1: 14...

Speaker speaker_0: For the dental plan, it's \$14.75 weekly. But-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... um, when you include the plan that you already had, which is your medical plan for Employee and Family, the new deductions with those two plans combined is \$68.74.

Speaker speaker_1: Okay.

Speaker speaker_0: So 68, 7, 4. Mm-hmm.

Speaker speaker_1: Okay. Good.

Speaker speaker_0: Okay. And then I do have to let you know that that dental plan is also under Section 125. That allows you to pay these plans with pre-tax dollars. However, if you want to cancel the dental plan or your medical plan, or, um, change the level of dependency, meaning if you want to, like, move from employee only or employee and spouse, and you don't want to do the Employee and Family Plan anymore, the only time that you're eligible to cancel these two plans, or make changes to these plans, are within your company open enrollment, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: So you would have to be within company open enrollment and the last day of that is the 31st. So you would have to call before the 31st, 'cause if you wait after, you're gonna have to wait 'til they're in the month of January.

Speaker speaker_1: One, one, one second, one second, one second, please. One second.

Speaker speaker_0: Um, the last day to make any changes or cancel anything is gonna be the 31st of this month, so January 31st is the last day that you can... to make any changes or add anything.

Speaker speaker_1: One, one, one second, one second. I, I need, I need translate this from another phone. One second.

Speaker speaker_0: Okay.

Speaker speaker_1: Uh-huh. But, but I no understand last...I need to open my another phone to translate this.

Speaker speaker_0: Okay.

Speaker speaker_1: Okay, say again.

Speaker speaker_0: Okay. Um, so I was telling you that your dental plan and your medical plan under employee and family are under a IRS regulation called Section 125. So this plan or regulation allows you to pay these plans with pre-tax dollars. However, if you want to cancel your medical plan or your dental plan, you have to do it within company open enrollment which the last days of company open enrollment is January 31st. So, if you call after the 31st to either cancel your VIP Classic or your dental plan, you're going to get, you're going to get told that you have to wait until the next company open enrollment to do so since both of these plans are under Section 125. And then um, your new total of your weekly deduction is going to be \$68.74.

Speaker speaker_1: Okay, okay.

Speaker speaker_0: Okay? Do you allow me to make these changes?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Um, please...

Speaker speaker_1: Uh, my 85 of \$58, yeah?

Speaker speaker_0: Um, it's going to... \$53, five-three.

Speaker speaker_1: Five three?

Speaker speaker_0: Five three... Um, well actually give me one second. No, actually 68.74. So six eight-

Speaker speaker_1: 58, five eight, yeah and...

Speaker speaker_0: No, six eight-

Speaker speaker_1: 68?

Speaker speaker_0: Yeah, 68.74 for those two plans.

Speaker speaker_1: Every week?

Speaker speaker_0: Yes, 68.74 every week.

Speaker speaker_1: Okay, okay.

Speaker speaker_0: And then just remember that if you do want to cancel either your dental or your VIP Classic plan, you have to do it within company open enrollment which the last day to do so would be on the 31st of this month. After the 31st, you would have to wait for the next company open enrollment which for Morales, it's in the month of December. This year it was from December 23rd until the 31st.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: And then I was going to tell you to please allow one or two weeks for your employer to start making this new deduction of the \$68.74. Once you see that they did the first deduction of \$68.74, the following Monday of that first deduction is when your dental plan becomes effective, okay? So, now you really just have to wait for them to do that new deduction with the dental plan. Once you see the 68.74 come out of your paycheck, the following Monday of this deduction is when your coverage becomes active for the dental plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? Does that make sense?

Speaker speaker_1: Okay. Uh, I'm going to, can I get a new card or an old card is, uh, active?

Speaker speaker_0: So, the old card, the medical card is the one that you would use with, for yourself and your family so that one still works. But you are going to get a dental card sent to you. Once you become active, you should be getting it that first week of your activation week, either Thursday or Friday. So, you are going to receive a dental card. It's going to get mailed to you.

Speaker speaker_1: Uh, no understand that. Just my phone.

Speaker speaker_0: Um, so... Um, okay. If you want, you can put the translator thing. I was just telling you that you are going to get one card, the dental card. You're gonna get-

Speaker speaker_1: No, no, no. Anyone, anyone in staff that speak Arabic or not translate?

Speaker speaker_0: No, sir. Unfortunately, it's only English and Spanish.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Can you tell her?

Speaker speaker_2: What did you want her to do? She doesn't speak Arabic.

Speaker speaker_0: Um, okay. So, I was technically telling you that the first week that you become active with your dental plan, that Thursday or Friday you should be receiving your dental card. And then the VIP Classic card, which is your medical card, is the one that's going to work for the plan that you currently have. So, you are going to receive a new dental card. You're going to get a dental card that first week of your activation week.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? So, you are going to receive a dental card once your coverage becomes effective.

Speaker speaker_1: Say that again?

Speaker speaker_0: Um, so the first week of your activation week, you are going to receive a dental card either that Thursday or Friday of that first week with active coverage. So, you are going to get a dental card sent to you.

Speaker speaker_1: Um, some translator, some is wrong. Say dinner party.

Speaker speaker_0: Oh, no. But you, um, you already got signed up for dental and then your medical plan. I was just telling you that you are going to get a dental card sent to you once your coverage becomes effective. So, once-

Speaker speaker_1: Okay.

Speaker speaker_0: ... your dental plan starts working, you are going to get a card sent to you, for you and your family. And it's only going to be one.

Speaker speaker_1: Okay. And get a new card, yeah?

Speaker speaker_0: Um, no. You're going to keep the same one that you had for your medical plan 'cause that plan stayed the same. We just added dental.

Speaker speaker_1: Okay, okay, okay, okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Right. Okay.

Speaker speaker_0: But you... um, you're already-

Speaker speaker_1: My family, all my family, all my family is at there, my wife-

Speaker speaker_0: Yes. Mm-hmm.

Speaker speaker_1: ... and my child, the two, Ahmad and Ru.

Speaker speaker_0: Yes.

Speaker speaker_1: Harin.

Speaker speaker_0: Yeah, the two girls. Yes, yes, sir. Ru and-

Speaker speaker_1: Okay, okay.

Speaker speaker_0: ... Amin. Mm-hmm.

Speaker speaker_1: Yeah, yeah. Thank you. Okay.

Speaker speaker_0: Yes, sir. All right. So, now you just have to wait for them to start charging you for that, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: All right.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: You're welcome. Have a nice day, sir.

Speaker speaker_1: Have a nice day. Thank you.