

## **Transcript: Estefania**

**Acevedo-5708691850051584-6507684683235328**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Uh, yes. Um, I, um, I, uh, just have question about medical. Okay. Uh- You want to enroll? Uh, not enroll yet. I just have need to be understand first. Okay. Mm-hmm. What staffing agency do you work for? Uh, I can't recall. Uh, WSI. WSI, yeah. Okay, give me one second. Is it WorkSmart Inc or WorkSource? Uh, it said Workforce Strategy and Company, but however, I know it's called WSI. I'm sorry, can you repeat that? I'm having trouble hearing i- It, it, it's on the paper, it says Workforce Strategy. Workforce Strategies? Okay, so- Yeah, but, but the company called WSI. So, it's, I have to ask because we have two staffing agencies with WSI. Um, so you said- Oh. ... it's workforce, so Work Strategies, I'm sorry. Work, Workforce Strategy and Company. Okay. Yes, that, okay. Thank you, and then what are- Mm-hmm. ... the last four of your Social? Uh, 7397. Your first and last name, there, please? Uh, Fee. What's your first and last name? First name, L-A-M. Last name, F-E-E. Did you just start working with them? Yeah. How long? Uh, today. Okay. So yeah, you're still, you're still not in the system. Um, since you started. Oh, y- yeah, that's what I'm saying. I'm not enrolled. I just have question. Okay, so I can just give you general information right now, since you're still not in our system. What, what was your question? Oh. I have the paperwork they gave me. It s- they said I have a 30 day to enroll, right? Yes, yes. So you have 30 days from the time that you receive your first check. I- is that okay? What month do we cover? H- how they cover, what day and month? Uh, what do you mean by what month? Um. So it's weekly th- so they give you 30 days from the time that you receive your first check to be eligible to call in and enroll into benefits. So if you- Oh. ... want to enroll, it's very important that you call within your 30-day window. Depending on how many plans you select, which ones they are, and if you add dependents, has a lot to do with how much your weekly deduction is from your paycheck. But it is weekly deductions that are taken from your check for these healthcare benefits. Um, since you don't have a file right now, I wouldn't be able to give you more detailed questions. But if you do want me to give you more detailed questions, I do have to create a file for you. But for that, I do need, like, your full Social, full address, full date of birth and all that information. Oh. Okay. If you don't feel comfortable doing that... So you said I have to be, I have to be had the first check before two years- 30 days from the time that you receive your first check. Oh. So, so if you want to still get general information, you can. Um, since you just started today though, we don't have your file. If you don't feel comfortable giving us your full Social, address and all that information, you're welcome to call throughout the week to see if we received your file already. Um, okay. Mm-hmm. Well, I have information on my, uh, paperwork here. Okay. It just has, so there is a, it says medical. It says Stay Healthy plan. NEC. Yes. Mm-hmm. No clue what that is. And- So that's just the preventative plan. So i- since it's, if you want me to give you, like, information regarding the plans, I do have to create

a file for you 'cause I do have to- Okay. ... notate your file for any information that I give to you. So right now, I can just give you general information. The NEC is only a preventative plan, meaning it's only gonna cover, like, a physical, some vaccines, some STD and cancer screenings. But it does not cover no doctor visits to see- Okay. ... no hospital visits for no urgent care, no emergency room and no surgeries. It does also require you to stay with a network, so you can only use the list of their clinics and doctors to receive coverage. Yeah. Um, I, I, I don't know how insurance gonna work. Right now, I have secondary Medicaid. Okay. And, and now I'm working, but not a lot, you know? So I don't know, uh, what the rule is. So I can't really give you recommendations- Yeah. Okay. Yeah. ... unfortunately, due to liability issues. Okay. Well, for VIB classic, what it cover? So I, if you want more information, I do have to create a file for you, ma'am. Oh. Yes, and you also- Okay, then I guess I will wait until I get paycheck, right? Then I can call? So, if, if you do want to enroll, you're welcome to call throughout the week to see if we've received your file already. If you don't feel comfortable giving me, like, your information over the phone- Uh, receive, receive what? I'm sorry. What do you have to receive? Uh, your files, because you were still in the system. Oh, files, okay. I can go cre... I, like I said, I can go ahead and create a file for you and get the information. Yeah. But you would have to give me your full- That's okay. Yeah. So basically, you can't give me any information until I get filed? I can give you general information, but detailed information, I can't. That was general. That was general question. I still have to... So general information would be like the MEC, because different staffing agencies offer different plans. I have to actually... And I have to notate your file every time I give you information. Oh, okay. Yes, ma'am. So you- So basically, I have to wait until paycheck before I can call? Or you can call throughout the week to see if we received your file already. Oh, I see. I would call throughout the week, just to make sure that you're within your 30-day window. Uh, well, I don't know if this person, this person going to be waiting also or not. I saw a premium enrolling for children \$14.54. Yes, ma'am. So I would have to create a- That's a per week? Per week or... All, all of those plans are per week. None of them are monthly. Per week, all of them. Okay, per week. All of them. Is that a after tax or before tax? Ma'am, I wouldn't be able to tell you. I believe... I- I'm not really sure. Okay. I guess I just wait until you have a file, and then I can call. Yes, ma'am. All right. Thank you so much for your time. Great. Thank you.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Uh, yes. Um, I, um, I, uh, just have question about medical.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh-

Speaker speaker\_0: You want to enroll?

Speaker speaker\_1: Uh, not enroll yet. I just have need to be understand first.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: What staffing agency do you work for?

Speaker speaker\_1: Uh, I can't recall. Uh, WSI. WSI, yeah.

Speaker speaker\_0: Okay, give me one second. Is it WorkSmart Inc or WorkSource?

Speaker speaker\_1: Uh, it said Workforce Strategy and Company, but however, I know it's called WSI.

Speaker speaker\_0: I'm sorry, can you repeat that? I'm having trouble hearing i-

Speaker speaker\_1: It, it, it's on the paper, it says Workforce Strategy.

Speaker speaker\_0: Workforce Strategies? Okay, so-

Speaker speaker\_1: Yeah, but, but the company called WSI.

Speaker speaker\_0: So, it's, I have to ask because we have two staffing agencies with WSI. Um, so you said-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... it's workforce, so Work Strategies, I'm sorry.

Speaker speaker\_1: Work, Workforce Strategy and Company.

Speaker speaker\_0: Okay. Yes, that, okay. Thank you, and then what are-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... the last four of your Social?

Speaker speaker\_1: Uh, 7397.

Speaker speaker\_0: Your first and last name, there, please?

Speaker speaker\_1: Uh, Fee.

Speaker speaker\_0: What's your first and last name?

Speaker speaker\_1: First name, L-A-M. Last name, F-E-E.

Speaker speaker\_0: Did you just start working with them?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: How long?

Speaker speaker\_1: Uh, today.

Speaker speaker\_0: Okay. So yeah, you're still, you're still not in the system. Um, since you started.

Speaker speaker\_1: Oh, y- yeah, that's what I'm saying. I'm not enrolled. I just have question.

Speaker speaker\_0: Okay, so I can just give you general information right now, since you're still not in our system. What, what was your question?

Speaker speaker\_1: Oh. I have the paperwork they gave me. It s- they said I have a 30 day to enroll, right?

Speaker speaker\_0: Yes, yes. So you have 30 days from the time that you receive your first check.

Speaker speaker\_1: I- is that okay? What month do we cover? H- how they cover, what day and month?

Speaker speaker\_0: Uh, what do you mean by what month?

Speaker speaker\_1: Um.

Speaker speaker\_0: So it's weekly th- so they give you 30 days from the time that you receive your first check to be eligible to call in and enroll into benefits. So if you-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... want to enroll, it's very important that you call within your 30-day window. Depending on how many plans you select, which ones they are, and if you add dependents, has a lot to do with how much your weekly deduction is from your paycheck. But it is weekly deductions that are taken from your check for these healthcare benefits. Um, since you don't have a file right now, I wouldn't be able to give you more detailed questions. But if you do want me to give you more detailed questions, I do have to create a file for you. But for that, I do need, like, your full Social, full address, full date of birth and all that information.

Speaker speaker\_1: Oh. Okay.

Speaker speaker\_0: If you don't feel comfortable doing that...

Speaker speaker\_1: So you said I have to be, I have to be had the first check before two years-

Speaker speaker\_0: 30 days from the time that you receive your first check.

Speaker speaker\_1: Oh.

Speaker speaker\_0: So, so if you want to still get general information, you can. Um, since you just started today though, we don't have your file. If you don't feel comfortable giving us your full Social, address and all that information, you're welcome to call throughout the week to see if we received your file already.

Speaker speaker\_1: Um, okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Well, I have information on my, uh, paperwork here.

Speaker speaker\_0: Okay.

Speaker speaker\_1: It just has, so there is a, it says medical. It says Stay Healthy plan. NEC.

Speaker speaker\_0: Yes. Mm-hmm.

Speaker speaker\_1: No clue what that is. And-

Speaker speaker\_0: So that's just the preventative plan. So i- since it's, if you want me to give you, like, information regarding the plans, I do have to create a file for you 'cause I do have to-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... notate your file for any information that I give to you. So right now, I can just give you general information. The NEC is only a preventative plan, meaning it's only gonna cover, like, a physical, some vaccines, some STD and cancer screenings. But it does not cover no doctor visits to see-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... no hospital visits for no urgent care, no emergency room and no surgeries. It does also require you to stay with a network, so you can only use the list of their clinics and doctors to receive coverage.

Speaker speaker\_1: Yeah. Um, I, I, I don't know how insurance gonna work. Right now, I have secondary Medicaid.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And, and now I'm working, but not a lot, you know? So I don't know, uh, what the rule is.

Speaker speaker\_0: So I can't really give you recommendations-

Speaker speaker\_1: Yeah. Okay. Yeah.

Speaker speaker\_0: ... unfortunately, due to liability issues.

Speaker speaker\_1: Okay. Well, for VIB classic, what it cover?

Speaker speaker\_0: So I, if you want more information, I do have to create a file for you, ma'am.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Yes, and you also-

Speaker speaker\_1: Okay, then I guess I will wait until I get paycheck, right? Then I can call?

Speaker speaker\_0: So, if, if you do want to enroll, you're welcome to call throughout the week to see if we've received your file already. If you don't feel comfortable giving me, like, your information over the phone-

Speaker speaker\_1: Uh, receive, receive what? I'm sorry. What do you have to receive?

Speaker speaker\_0: Uh, your files, because you were still in the system.

Speaker speaker\_1: Oh, files, okay.

Speaker speaker\_0: I can go cre... I, like I said, I can go ahead and create a file for you and get the information.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: But you would have to give me your full-

Speaker speaker\_1: That's okay. Yeah. So basically, you can't give me any information until I get filed?

Speaker speaker\_0: I can give you general information, but detailed information, I can't.

Speaker speaker\_1: That was general. That was general question.

Speaker speaker\_0: I still have to... So general information would be like the MEC, because different staffing agencies offer different plans. I have to actually... And I have to notate your file every time I give you information.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: Yes, ma'am. So you-

Speaker speaker\_1: So basically, I have to wait until paycheck before I can call?

Speaker speaker\_0: Or you can call throughout the week to see if we received your file already.

Speaker speaker\_1: Oh, I see.

Speaker speaker\_0: I would call throughout the week, just to make sure that you're within your 30-day window.

Speaker speaker\_1: Uh, well, I don't know if this person, this person going to be waiting also or not. I saw a premium enrolling for children \$14.54.

Speaker speaker\_0: Yes, ma'am. So I would have to create a-

Speaker speaker\_1: That's a per week? Per week or...

Speaker speaker\_0: All, all of those plans are per week. None of them are monthly. Per week, all of them.

Speaker speaker\_1: Okay, per week.

Speaker speaker\_0: All of them.

Speaker speaker\_1: Is that a after tax or before tax?

Speaker speaker\_0: Ma'am, I wouldn't be able to tell you. I believe... I- I'm not really sure.

Speaker speaker\_1: Okay. I guess I just wait until you have a file, and then I can call.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: All right. Thank you so much for your time.

Speaker speaker\_0: Great. Thank you.