

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card, my name is Stephanie, how can I assist you? Hi, Stephanie. This is an interpreted phone call. I'm a sign language interpreter, and I'll connect you to your caller. Your caller is saying- Hi there! Um, my name is Tammy, last name D like David, U-E-S-E-N-B-E-R-R-Y. Duesenberry. And- Okay. ... I just received from... well, BIC had text me and it says, "Congratulations on your job." Um, it looks like you have 30 days to enroll in benefits. Okay. Um, uh, uh, if they recently- Mm-hmm. ... started working with a staffing agency, they have 30 days from the day that they receive their very first check to enroll into any healthcare benefits that that agency has to offer, depending on how many they select, as well as if they choose dependents with that plan, and which plans they are depends on how much the weekly deduction is. Hello? Are you still there? Yes, I'm still here, mm-hmm. That's very cool. Okay. Mm-kay. I think I would like to en- well, enroll, but tell me what exactly I would be enrolling, um, I just want to make sure that I understand. Okay, um, so, to continue the call I do need permission from the caller, but you said that you're the sign language interpreter, right? Mm-hmm. Okay, um- I can see your caller in front of me, using sign language to communicate. Mm-hmm. Yes, ma'am. Give me one second, just 'cause the call's being recorded, I do need to ask how I have to disclose the information, for security purposes. Okay, just so you know, um, just from the interpreter's perspective, we are interpreting phone calls like this every day. We are monitored by the FCC. Strictly, we follow our code of ethics and privacy- Mm-hmm. ... and all of that, so we are monitored ourselves. And this is the way now, I don't know if you've ever experienced a relay call before in your life or not, but, um, this is a newer version. This is a video call, so I can actually see your caller in front of me, and I can hear you so I'm interpreting between the two of you. Um, whereas before it was the old-fashioned system of typing back and forth, and you'd still hear that relay service voice. Um, if that helps you understand the process. Okay. Uh, yeah, I still... d- I just want to make sure . Um, do you mind getting put in a brief hold? Oh, sure. Okay. Are you there? Yes, ma'am. Um, so we can go ahead and continue the call, I just wanted to double-check. Um, but what staffing agency are they with right now? Um, okay. Hang on one second. Mm-hmm. Um, it's OK Coal C-O-N-T-R-E-N-E. Is that the one that they applied for? 'Cause sometimes the staffing agencies do go by a different name. Um, let me see. Spell that agency for me. Okay. The... It's ManCan- Okay. ... that's the staffing- Yep, yeah. ... agency. They helped me get a job at OK Coal.Okay, thank you. So it would be... And then, what are the last four of the social? Sure, 2571. Thank you. You're welcome. And then the first and last name. Sure. The first name is Tammy, last name is Duesenberry, D-U-E-S like sam, E-N like Nancy, B like boy, E-R-R-Y. Okay, thank you. And then for security purposes, I do need you to verify the address and the date of birth. Sure. It's 532 Grand View Avenue. The zip- Hmm? Oh, I'm sorry. Um,

town is Z like zebra, A-N-D-S-V-I-L-L-E, Zanesville, Ohio. Okay. And the zip 43701. Okay. And then you said, what else did you need? The date of birth. Oh, birthdate. Sure. It's September 13th, 1966. 1966? 1966, yes. Okay, thank you. Is the phone number still 740-260-8580? Yes, that's right. Okay. And then I have the email address as tammy, it's T-A-M-I, last name D-U-E-S-E-N-B-E-R-R-Y @gmail.com. Is that still up to date? Yes, it is, mm-hmm. Okay, thank you. All right. Let's see. Okay, so it looks like at the moment, they're in their personal open enrollment period, so... So they do have 30 days from the day that they receive their very first check to enroll into any healthcare benefits. If you wish, I can go ahead to see when their deadline is. It looks like the last date that they have to enroll into any healthcare benefits is December 27th, and if you wish, I can go ahead and send them that benefit guide, um, that has all the plans and their prices to the email on file. Yes, please do that. That would be- Okay. All right. Let me go ahead and send you that. ... want something? Yes. All right. I went ahead and sent them that, their email file. Um, do you mind getting them to verify that they received it? It should come from an email that says info@benefitsinacard.com. If they don't see it right away, I would check the spam file as well as the junk file, 'cause sometimes it sends it there. Sure, let me look. Mm-hmm. Yes, I did get it, mm-hmm. Okay. Um, so they have till December 27th to enroll. Okay. That's the last day for them to be eligible for any benefits. After that, if they wait, they're gonna, um, get told that they have to enroll when the company open enrollment, which for them, I could verify to see when that is. So for ManCan it's in the month of April. Um, so if they do wanna enroll, they have to call before the 27th, okay? And we're open from 8:00 AM to 8:00 PM Eastern Time. Hang on one second. Mm-hmm. Okay. I will go ahead and do this. I'll enroll soon. Okay. Um, before I let you go, I was also gonna let you know that all of the plans are under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, to make any changes, like add dependents or either like cancel or drop that plan, you have to be within the first 30 days of receiving your first check. So, that would be, um, nothing past the 27th of December, or to make any changes- Okay, hang on one second. You would- So, you said pre-tax... Mm-hmm. Um, there's a chance to do that now, and then you lost me. Um, there's that chance- ... to do it pre-tax at the end of December 27th. No. So, those plans are under... All of the plans that MAN, CAN, has to offer are under a IRS regulation that's called Section 125. So, that section allows you to pay these plans with pre-tax dollars. But to make changes to your coverage, like adding dependents or canceling any of those plans, you would have to be within your first 30 days of receiving your first check to do any of that, or be the, within your company's open enrollment period. So, let's say they decide to enroll, and after December 27th, they call to, like, cancel their coverage or add a spouse or a child or change the level of their plans, they won't be able to do that if it's after December 27th. They're gonna get told that they have to call in the month of April when their company is in company open enrollment period to either make changes to their plans or to cancel that plan, or the entire plan in general- So- ... due to the IRS regulation. Okay. So then the company would take the money to pay for my insurance out of my check, right? Correct. Um, these are weekly deductions from your paycheck. Okay. Oh, okay. So then I fill out and submit these. Like, is there links on this email that you sent me and how to fill it out or, you know, um, that will guide me into enrolling? So, we normally do the enrollment through the phone. So it would be via um, a phone call. Okay. So yes, I'll take a look at this and then give a call back later. Thank you. You're welcome. Have a nice day. All right. You too. Thank you.

You're welcome. Bye-bye. Bye. Have a nice day. Thanks. 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 and a Card, my name is Stephanie, how can I assist you?

Speaker speaker_2: Hi, Stephanie. This is an interpreted phone call. I'm a sign language interpreter, and I'll connect you to your caller. Your caller is saying-

Speaker speaker_3: Hi there! Um, my name is Tammy, last name D like David, U-E-S-E-N-B-E-R-R-Y. Duesenberry. And-

Speaker speaker_1: Okay.

Speaker speaker_3: ... I just received from... well, BIC had text me and it says, "Congratulations on your job." Um, it looks like you have 30 days to enroll in benefits.

Speaker speaker_1: Okay. Um, uh, uh, if they recently-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... started working with a staffing agency, they have 30 days from the day that they receive their very first check to enroll into any healthcare benefits that that agency has to offer, depending on how many they select, as well as if they choose dependents with that plan, and which plans they are depends on how much the weekly deduction is. Hello? Are you still there?

Speaker speaker_3: Yes, I'm still here, mm-hmm. That's very cool. Okay. Mm-kay. I think I would like to en- well, enroll, but tell me what exactly I would be enrolling, um, I just want to make sure that I understand.

Speaker speaker_1: Okay, um, so, to continue the call I do need permission from the caller, but you said that you're the sign language interpreter, right?

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Okay, um-

Speaker speaker_3: I can see your caller in front of me, using sign language to communicate. Mm-hmm.

Speaker speaker_1: Yes, ma'am. Give me one second, just 'cause the call's being recorded, I do need to ask how I have to disclose the information, for security purposes.

Speaker speaker_3: Okay, just so you know, um, just from the interpreter's perspective, we are interpreting phone calls like this every day. We are monitored by the FCC. Strictly, we follow our code of ethics and privacy-

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: ... and all of that, so we are monitored ourselves. And this is the way now, I don't know if you've ever experienced a relay call before in your life or not, but, um, this is a newer version. This is a video call, so I can actually see your caller in front of me, and I can hear you so I'm interpreting between the two of you. Um, whereas before it was the old-fashioned system of typing back and forth, and you'd still hear that relay service voice. Um, if that helps you understand the process.

Speaker speaker_1: Okay. Uh, yeah, I still... d- I just want to make sure . Um, do you mind getting put in a brief hold?

Speaker speaker_3: Oh, sure. Okay. Are you there?

Speaker speaker_1: Yes, ma'am. Um, so we can go ahead and continue the call, I just wanted to double-check. Um, but what staffing agency are they with right now?

Speaker speaker_3: Um, okay. Hang on one second.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: Um, it's OK Coal C-O-N-T-R-E-N-E.

Speaker speaker_1: Is that the one that they applied for? 'Cause sometimes the staffing agencies do go by a different name. Um, let me see. Spell that agency for me.

Speaker speaker_3: Okay. The... It's ManCan-

Speaker speaker_1: Okay.

Speaker speaker_3: ... that's the staffing-

Speaker speaker_1: Yep, yeah.

Speaker speaker_3: ... agency. They helped me get a job at OK Coal.

Speaker speaker_1: Okay, thank you. So it would be... And then, what are the last four of the social?

Speaker speaker_4: Sure, 2571.

Speaker speaker_1: Thank you.

Speaker speaker_4: You're welcome.

Speaker speaker_1: And then the first and last name.

Speaker speaker_4: Sure. The first name is Tammy, last name is Duesenberry, D-U-E-S like sam, E-N like Nancy, B like boy, E-R-R-Y.

Speaker speaker_1: Okay, thank you. And then for security purposes, I do need you to verify the address and the date of birth.

Speaker speaker_4: Sure. It's 532 Grand View Avenue. The zip-

Speaker speaker_1: Hmm?

Speaker speaker_4: Oh, I'm sorry. Um, town is Z like zebra, A-N-D-S-V-I-L-L-E, Zanesville, Ohio.

Speaker speaker_1: Okay.

Speaker speaker_4: And the zip 43701.

Speaker speaker_1: Okay.

Speaker speaker_4: And then you said, what else did you need?

Speaker speaker_1: The date of birth.

Speaker speaker_4: Oh, birthdate. Sure. It's September 13th, 1966.

Speaker speaker_1: 1966?

Speaker speaker_4: 1966, yes.

Speaker speaker_1: Okay, thank you. Is the phone number still 740-260-8580?

Speaker speaker_4: Yes, that's right.

Speaker speaker_1: Okay. And then I have the email address as tammy, it's T-A-M-I, last name D-U-E-S-E-N-B-E-R-R-Y @gmail.com. Is that still up to date?

Speaker speaker_4: Yes, it is, mm-hmm.

Speaker speaker_1: Okay, thank you. All right. Let's see. Okay, so it looks like at the moment, they're in their personal open enrollment period, so... So they do have 30 days from the day that they receive their very first check to enroll into any healthcare benefits. If you wish, I can go ahead to see when their deadline is. It looks like the last date that they have to enroll into any healthcare benefits is December 27th, and if you wish, I can go ahead and send them that benefit guide, um, that has all the plans and their prices to the email on file.

Speaker speaker_4: Yes, please do that. That would be-

Speaker speaker_1: Okay. All right. Let me go ahead and send you that.

Speaker speaker_5: ... want something?

Speaker speaker_1: Yes. All right. I went ahead and sent them that, their email file. Um, do you mind getting them to verify that they received it? It should come from an email that says info@benefitsinacard.com. If they don't see it right away, I would check the spam file as well as the junk file, 'cause sometimes it sends it there.

Speaker speaker_4: Sure, let me look.

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: Yes, I did get it, mm-hmm.

Speaker speaker_1: Okay. Um, so they have till December 27th to enroll.

Speaker speaker_4: Okay.

Speaker speaker_1: That's the last day for them to be eligible for any benefits. After that, if they wait, they're gonna, um, get told that they have to enroll when the company open enrollment, which for them, I could verify to see when that is. So for ManCan it's in the month of April. Um, so if they do wanna enroll, they have to call before the 27th, okay? And we're open from 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker_4: Hang on one second.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: Okay. I will go ahead and do this. I'll enroll soon.

Speaker speaker_1: Okay. Um, before I let you go, I was also gonna let you know that all of the plans are under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, to make any changes, like add dependents or either like cancel or drop that plan, you have to be within the first 30 days of receiving your first check. So, that would be, um, nothing past the 27th of December, or to make any changes-

Speaker speaker_3: Okay, hang on one second.

Speaker speaker_1: You would-

Speaker speaker_3: So, you said pre-tax...

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: Um, there's a chance to do that now, and then you lost me. Um, there's that chance- ... to do it pre-tax at the end of December 27th.

Speaker speaker_1: No. So, those plans are under... All of the plans that MAN, CAN, has to offer are under a IRS regulation that's called Section 125. So, that section allows you to pay these plans with pre-tax dollars. But to make changes to your coverage, like adding dependents or canceling any of those plans, you would have to be within your first 30 days of receiving your first check to do any of that, or be the, within your company's open enrollment period. So, let's say they decide to enroll, and after December 27th, they call to, like, cancel their coverage or add a spouse or a child or change the level of their plans, they won't be able to do that if it's after December 27th. They're gonna get told that they have to call in the month of April when their company is in company open enrollment period to either make changes to their plans or to cancel that plan, or the entire plan in general-

Speaker speaker_3: So-

Speaker speaker_1: ... due to the IRS regulation.

Speaker speaker_3: Okay. So then the company would take the money to pay for my insurance out of my check, right?

Speaker speaker_1: Correct. Um, these are weekly deductions from your paycheck.

Speaker speaker_3: Okay. Oh, okay. So then I fill out and submit these. Like, is there links on this email that you sent me and how to fill it out or, you know, um, that will guide me into enrolling?

Speaker speaker_1: So, we normally do the enrollment through the phone. So it would be via um, a phone call.

Speaker speaker_3: Okay. So yes, I'll take a look at this and then give a call back later. Thank you.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_3: All right. You too. Thank you.

Speaker speaker_1: You're welcome.

Speaker speaker_3: Bye-bye.

Speaker speaker_1: Bye. Have a nice day.

Speaker speaker_3: Thanks. Bye-bye.