

## Transcript: Francesca

**Baez-4805656592171008-6213361450008576**

### Full Transcript

Thank you for calling Benefits in Occur. My name is Francesca. How can I assist you today? Uh, yes, I was calling about getting my, uh, in-enrolled... in-enrolled and my, uh, benefits. I'll just take a look and see if you're eligible. Which staffing company do you work with? Please. Um, uh, uh, uh, uh, what is the name? Uh... of that, uh, company? Bosch. No, sir, I need the name of the staffing company that you're with. Oh, uh, MAU. What are the last four of the Social? Uh, O- O336. And the last name, please? Hill. H-I-L-L. Just verify your mailing address and date of birth. Uh, 8/13/1963, uh, 2006 West Garver Avenue, Cincinnati, Ohio 45239. We have the phone number to reach you down as 513-478-5725? Yes, correct. And we have the email down as w-h-i-l-l-o 263@gmail.com? Yes, correct. So, Mr. Hill, you're actually already enrolled into benefits. You had called in... Oh, I see why you're enrolled. Right. So you had processed actually. It looks like it was online due to the fact that it wasn't handwritten. Yeah, right, uh, on my cell phone, but I thought I... I, I said I wouldn't be in it until, uh, 30 days or so. Oh, no. So what we were talking about that is just letting you know your open enrollment period during which you're eligible to either enroll or make changes when you first start with them. Those will be those 30 days- Okay. ... after your first paycheck. But the form that you had filled out on April 7th, which requested medical, dental, short-term- Sure. Yeah. ... disability, life insurance, vision, critical illness, group accident, behavior health, and ID expert for identity theft protection, it was processed. You became active- All right. ... last Monday the 5th. And then I believe your cards are- Okay. ... en route. Have you gotten anything in the mail or not yet? Y- y- y- yeah. Yeah, they sent them, uh, sent me, uh, out yesterday. Okay. All right, so from all of the benefits that you have selected, the only one that you're going to be mindful of will be your medical preventatives because it has a network requirement. But all of the other plans, you are able to go anywhere so long as they take your carrier. Okay, so the, uh... my, uh, medical w- is, is, uh, certain phys- physicians and, uh, ph- pharmaceuticals I can see or I can go or what? Yes, for medical preventatives. But for your hospital indemnity portion, which is the doctor's visits, the emergency room, urgent care or surgeries, that hospital indemnity plan does not have a network requirement. Only your medical preventives. If you would like me to- All right. ... I can send it to your email, the phone number and website where you can get the list at. Okay, great. Now, uh, pretty soon I'm, I'm gonna be getting, uh, a colonoscopy did. So is... I mean, does that include that or what? So you will have to actually speak with the carrier since we only administer the benefits. Specific pro- procedures, sorry, procedures or services, you have to speak with them to make sure that they are covered under the plan. Okay. You will have to speak with two different companies due to the fact that with your preventative plan, depending on what type of colonoscopy it is, some of them are preventative. So you'll just have to- Mm-hmm. ... speak with them to see if it is covered under them, and then in the event that the colonoscopy itself is

not a preventative colonoscopy, you'll have to speak with the hospital indemnity one. Oh, all right. Now, uh, could you send this info- information to, uh, tribble@zoomtown.com? I'm sorry? That's my... Could you send this information- Mm-hmm. ... to, uh, tribble@zoomtown.com? That's my fiance's, uh, uh, e- email. She, uh, has a, a computer. It would be easier to deal with it on, on that versus my cell phone. Of course. Could you give me the- Okay. ... spelling of the email to make sure I have written it correctly? Okay. Uh, T-R-I-B-B-L-E@zoomtown.com.Zoomtown.com, all right. Yeah. I'm gonna make the one I'm gonna send to your girlfriend's email a little bit different 'cause I'm also going to- Okay. ... add in there the information about your carrier so that you can speak with them and see which of the two medical ones will be the one covering that colonoscopy. All righty. Okay, well, thank you so much. Of course. And then keep in mind your personal enrollment period are going to be ending the 25th of May. Both medical, dental and vision plan, I know it was stated on the form but just as a reminder, all three of those are under Section 125, actually four, sorry, are under Section 125. That means that those four plans, two medical, dental and vision, are being taken out of your paycheck for your taxes. So the IRS has a regulation that you cannot make changes or cancel them unless you have an open enrollment period or qualified live event. Yeah, okay. So- Mm-hmm. ... uh, it'll be, it'll be count- canceled when? I'm sorry? Y- y- you said that it'll be canceled and, and when? No, sir. I'm saying you have 'til May 25th to make any changes- Uh-huh. ... or cancellations to the policy, 'cause after the 25th- Oh. Oh, yeah. I- Yes, sir. After the 25th- Okay. ... when you're no longer on open enrollment period, you won't be able to cancel the dental, the medical or the two... Or the vision, sorry, 'til December, 'cause that will be when the next- Okay. ... open enrollment period will be. Okay, great. All right. Thank you so much. My pleasure. Have a great day. All righty. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in Occur. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Uh, yes, I was calling about getting my, uh, in-enrolled... in-enrolled and my, uh, benefits.

Speaker speaker\_0: I'll just take a look and see if you're eligible. Which staffing company do you work with?

Speaker speaker\_1: Please. Um, uh, uh, uh, uh, what is the name? Uh... of that, uh, company? Bosch.

Speaker speaker\_0: No, sir, I need the name of the staffing company that you're with.

Speaker speaker\_1: Oh, uh, MAU.

Speaker speaker\_0: What are the last four of the Social?

Speaker speaker\_1: Uh, O- O336.

Speaker speaker\_0: And the last name, please?

Speaker speaker\_1: Hill. H-I-L-L.

Speaker speaker\_0: Just verify your mailing address and date of birth.

Speaker speaker\_1: Uh, 8/13/1963, uh, 2006

Speaker speaker\_2: West Garver Avenue, Cincinnati, Ohio 45239.

Speaker speaker\_0: We have the phone number to reach you down as 513-478-5725?

Speaker speaker\_1: Yes, correct.

Speaker speaker\_0: And we have the email down as w-h-i-l-l-o 263@gmail.com?

Speaker speaker\_1: Yes, correct.

Speaker speaker\_0: So, Mr. Hill, you're actually already enrolled into benefits. You had called in... Oh, I see why you're enrolled.

Speaker speaker\_1: Right.

Speaker speaker\_0: So you had processed actually. It looks like it was online due to the fact that it wasn't handwritten.

Speaker speaker\_1: Yeah, right, uh, on my cell phone, but I thought I... I, I said I wouldn't be in it until, uh, 30 days or so.

Speaker speaker\_0: Oh, no. So what we were talking about that is just letting you know your open enrollment period during which you're eligible to either enroll or make changes when you first start with them. Those will be those 30 days-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... after your first paycheck. But the form that you had filled out on April 7th, which requested medical, dental, short-term-

Speaker speaker\_1: Sure. Yeah.

Speaker speaker\_0: ... disability, life insurance, vision, critical illness, group accident, behavior health, and ID expert for identity theft protection, it was processed. You became active-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... last Monday the 5th. And then I believe your cards are-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... en route. Have you gotten anything in the mail or not yet?

Speaker speaker\_1: Y- y- y- yeah. Yeah, they sent them, uh, sent me, uh, out yesterday.

Speaker speaker\_0: Okay. All right, so from all of the benefits that you have selected, the only one that you're going to be mindful of will be your medical preventatives because it has a

network requirement. But all of the other plans, you are able to go anywhere so long as they take your carrier.

Speaker speaker\_1: Okay, so the, uh... my, uh, medical w- is, is, uh, certain phys- physicians and, uh, ph- pharmaceuticals I can see or I can go or what?

Speaker speaker\_0: Yes, for medical preventatives. But for your hospital indemnity portion, which is the doctor's visits, the emergency room, urgent care or surgeries, that hospital indemnity plan does not have a network requirement. Only your medical preventives. If you would like me to-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... I can send it to your email, the phone number and website where you can get the list at.

Speaker speaker\_1: Okay, great. Now, uh, pretty soon I'm, I'm gonna be getting, uh, a colonoscopy did. So is... I mean, does that include that or what?

Speaker speaker\_0: So you will have to actually speak with the carrier since we only administer the benefits. Specific pro- procedures, sorry, procedures or services, you have to speak with them to make sure that they are covered under the plan.

Speaker speaker\_1: Okay.

Speaker speaker\_0: You will have to speak with two different companies due to the fact that with your preventative plan, depending on what type of colonoscopy it is, some of them are preventative. So you'll just have to-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... speak with them to see if it is covered under them, and then in the event that the colonoscopy itself is not a preventative colonoscopy, you'll have to speak with the hospital indemnity one.

Speaker speaker\_1: Oh, all right. Now, uh, could you send this info- information to, uh, tribble@zoomtown.com?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: That's my... Could you send this information-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... to, uh, tribble@zoomtown.com? That's my fiance's, uh, uh, e- email. She, uh, has a, a com- computer. It would be easier to deal with it on, on that versus my cell phone.

Speaker speaker\_0: Of course. Could you give me the-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... spelling of the email to make sure I have written it correctly?

Speaker speaker\_1: Okay. Uh, T-R-I-B-B-L-E@zoomtown.com.

Speaker speaker\_0: Zoomtown.com, all right.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: I'm gonna make the one I'm gonna send to your girlfriend's email a little bit different 'cause I'm also going to-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... add in there the information about your carrier so that you can speak with them and see which of the two medical ones will be the one covering that colonoscopy.

Speaker speaker\_1: All righty. Okay, well, thank you so much.

Speaker speaker\_0: Of course. And then keep in mind your personal enrollment period are going to be ending the 25th of May. Both medical, dental and vision plan, I know it was stated on the form but just as a reminder, all three of those are under Section 125, actually four, sorry, are under Section 125. That means that those four plans, two medical, dental and vision, are being taken out of your paycheck for your taxes. So the IRS has a regulation that you cannot make changes or cancel them unless you have an open enrollment period or qualified life event.

Speaker speaker\_1: Yeah, okay. So-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... uh, it'll be, it'll be count- canceled when?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: Y- y- you said that it'll be canceled and, and when?

Speaker speaker\_0: No, sir. I'm saying you have 'til May 25th to make any changes-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... or cancellations to the policy, 'cause after the 25th-

Speaker speaker\_1: Oh. Oh, yeah. I-

Speaker speaker\_0: Yes, sir. After the 25th-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... when you're no longer on open enrollment period, you won't be able to cancel the dental, the medical or the two... Or the vision, sorry, 'til December, 'cause that will be when the next-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... open enrollment period will be.

Speaker speaker\_1: Okay, great. All right. Thank you so much.

Speaker speaker\_0: My pleasure. Have a great day.

Speaker speaker\_1: All righty. Bye-bye.