

Transcript: Francesca

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Full Transcript

Thank you for calling Benefit 10-0-4. My name is Francesca. How can I assist you today?
Good morning. My name is Linda Sanders. Um, I work for, I work for Headway. And I'm trying to find my benefits cards and information about my benefits. Can you help me? What staffing company do you work with? Say that again? Yes, ma'am. Which staffing company do you work with? It's Headway. No, ma'am the staffing company. I think it's Nor. Norwistaffing? Yes. All right then yes, I'll be able to assist you. They are one of the staffing companies that we administer the What are the last four of your Social to locate that account? 6807. Can you please verify your mailing address and date of birth? 750 Spruce Street, Benton, Virginia 24179 and my birthday is April 1st, 1947. We have Beth Contact, same phone number that you have called on, 540-556-5840 with the email of sanders@roanlke.aq.com. Uh, that's different. Uh, I don't have that anymore. Do you want to update it? Yes. What would you like to be in your email, Ms. Sanders? L, B... I'm sorry let me start over. That's okay. L, L, S, B, S, A, N, D, E, R, S, 81@gmail.com. All right so I have L, L, O, S, B, your last name 81? No. No, it's L as in Linda, S as in Sheila, B as in boy, then sanders81@... uh, gmail.com. All right, ISB, your last name, 81@gmail.com? It's lsbsanders81@gmail.com. Yes. Okay. So I do see here that your policy became active this Monday. Let me place you in a quick call while I take a look and see if that vision benefit card is ready so that I can send you the digital copy while you wait for the hard copy to get to your house. Okay, that sounds great. Thank you. Of course. Bear with me one moment, I'll be right back. All right. Thank you for holding, Ms. Sanders. Uh-huh. So while trying to locate digital copy of that benefit card- Okay. ... I do see here your policy was supposed to be activated Monday the 5th, since all of the policies that are being processed through your staffing company are being activated that day. Mm-hmm. However, yours was not because we didn't receive payment for it. I, I don't know what that means. It means that the money- You mean Nor didn't... Does it mean that Nor didn't pay you for my benefits? No, ma'am. Did you look at your paycheck for last week? Yes, it's there. It was deducted.... this week. It... it wasn't there last week, it's there this week, today. So your... So your policy is not going to be active this week, ma'am, because we don't receive those payments till next week. Okay. I'm really having a hard time understanding this because I've been working for them since January. So when you see a deduction being made on the paycheck, that specific deduction is for the next week's benefits. Okay. Which means that this- Is there a- ... week's paycheck is for next week's benefits. Okay. Is there an employee portal that I can log into or... to see my benefits? Because I really don't know what they are. It is vision and life insurance, um, but unfortunately there isn't. The portal that's available with your staffing company is only for you to process your initial enrollment. To my understanding, when you go into it, you're not able to view your specific current policy unless your company is holding an open enrollment period. Okay. So... All right. Thank you. Sure thing, ma'am. I'll

recommend calling back in either Monday or Tuesday to see if the payment was processed for that specific policy. Okay. But you do see that I did sign up for it, right? That is correct. Yes, ma'am. Do you just have the, uh, the vision? Do you- Yes, ma'am, so you were only- Because I signed up- Go ahead. Um, I signed up for the life insurance as well. Yes, ma'am, you have that as well. Do you want me to let you know what it will cover? Yes. All right. So with the vision you're going to have a \$10 copay for your eye exam, a \$25 copay for your lenses and frames, a \$0 copay for the contact lens fittings, and the annual frame allowance will be \$130 per year. Okay. And then with the life insurance you will be covered for \$5,000 up to the age of 64. Once you turn 65, that \$5,000 will decrease by 25% and it'll keep decreasing every five years at the same percentage. Okay, so I need to talk to you about that. So I'm very active at my age, I've been retired for seven years, I'm 78. So what does that mean to me? I don't have the coverage to do well. May I place you on a brief hold to double check? And I'll be right back, okay? All right. Thank you so much for holding us, Sandra. Uh-huh. So since currently you are 10 years over the age of 64, once you turn 79, I believe it will be when you are going to reach the other five, making it 15. So currently 50% of that \$5,000 is gone already, so it'll be \$2,500 that it will cover. Up until I turn 79? That, would you say- Up until you turn... Ah, yeah, 50, actually. So once you reach the age of 80, those \$2,500 will decrease another 25%. So what, what would the coverage be at that point? So the life insurance benefit right now is \$2,500. Okay. So to get a copy of that, how do I do that? I mean, um, you know, my kids need to know- Okay. ... where all of my information is . Okay. So- How do I get a copy of that? Once you're active, I'll recommend giving us a call back so that we can get you over to the carrier of that specific life insurance, which will be American Public Life. Uh-huh. They'll be able to send you any proof of that life insurance that you will need for your purpose of, you know, letting your kids know specifically who you have it with, what numbers to call and such. Okay. Okay. So I call you back to get their number? I can give you the number if you like. The only thing is before you call them- Okay. ... I will recommend making sure you're active, because in their system, they're not gonna be- Mm-hmm. ... able to find you unless the policy itself has been created and processed in their side and that won't happen- Okay. ... till it's emailed and sent over to them. Okay. What was the name of the company? You said American what? American Public Life. Okay. Okay. Did you give me the number? And that phone number is 800- Oh, okay . 256- I've already... Okay. ... 8606. That's 800-256-8606. Yes, ma'am. Thank you so much for your help today, I really appreciate it. Of course, it was my pleasure. I hope you have a wonderful rest of your day. You too. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit 10-0-4. My name is Francesca. How can I assist you today?

Speaker speaker_1: Good morning. My name is Linda Sanders. Um, I work for, I work for Headway. And I'm trying to find my benefits cards and information about my benefits. Can you help me?

Speaker speaker_0: What staffing company do you work with?

Speaker speaker_1: Say that again?

Speaker speaker_0: Yes, ma'am. Which staffing company do you work with?

Speaker speaker_1: It's Headway.

Speaker speaker_0: No, ma'am the staffing company.

Speaker speaker_1: I think it's Nor.

Speaker speaker_0: Norwistaffing?

Speaker speaker_1: Yes.

Speaker speaker_0: All right then yes, I'll be able to assist you. They are one of the staffing companies that we administer the What are the last four of your Social to locate that account?

Speaker speaker_1: 6807.

Speaker speaker_0: Can you please verify your mailing address and date of birth?

Speaker speaker_1: 750 Spruce Street, Benton, Virginia 24179 and my birthday is April 1st, 1947.

Speaker speaker_0: We have Beth Contact, same phone number that you have called on, 540-556-5840 with the email of sanders@roanlke.aq.com.

Speaker speaker_1: Uh, that's different. Uh, I don't have that anymore.

Speaker speaker_0: Do you want to update it?

Speaker speaker_1: Yes.

Speaker speaker_0: What would you like to be in your email, Ms. Sanders?

Speaker speaker_1: L, B... I'm sorry let me start over.

Speaker speaker_0: That's okay.

Speaker speaker_1: L, L, S, B, S, A, N, D, E, R, S, 81@gmail.com.

Speaker speaker_0: All right so I have L, L, O, S, B, your last name 81?

Speaker speaker_1: No. No, it's L as in Linda, S as in Sheila, B as in boy, then sanders81@... uh, gmail.com.

Speaker speaker_0: All right, ISB, your last name, 81@gmail.com?

Speaker speaker_1: It's lsbsanders81@gmail.com. Yes.

Speaker speaker_0: Okay. So I do see here that your policy became active this Monday. Let me place you in a quick call while I take a look and see if that vision benefit card is ready so that I can send you the digital copy while you wait for the hard copy to get to your house.

Speaker speaker_1: Okay, that sounds great. Thank you.

Speaker speaker_0: Of course. Bear with me one moment, I'll be right back.

Speaker speaker_1: All right.

Speaker speaker_0: Thank you for holding, Ms. Sanders.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: So while trying to locate digital copy of that benefit card-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I do see here your policy was supposed to be activated Monday the 5th, since all of the policies that are being processed through your staffing company are being activated that day.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: However, yours was not because we didn't receive payment for it.

Speaker speaker_1: I, I don't know what that means.

Speaker speaker_0: It means that the money-

Speaker speaker_1: You mean Nor didn't... Does it mean that Nor didn't pay you for my benefits?

Speaker speaker_0: No, ma'am. Did you look at your paycheck for last week?

Speaker speaker_1: Yes, it's there. It was deducted.... this week. It... it wasn't there last week, it's there this week, today.

Speaker speaker_0: So your... So your policy is not going to be active this week, ma'am, because we don't receive those payments till next week.

Speaker speaker_1: Okay. I'm really having a hard time understanding this because I've been working for them since January.

Speaker speaker_0: So when you see a deduction being made on the paycheck, that specific deduction is for the next week's benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: Which means that this-

Speaker speaker_1: Is there a-

Speaker speaker_0: ... week's paycheck is for next week's benefits.

Speaker speaker_1: Okay. Is there an employee portal that I can log into or... to see my benefits? Because I really don't know what they are.

Speaker speaker_0: It is vision and life insurance, um, but unfortunately there isn't. The portal that's available with your staffing company is only for you to process your initial enrollment. To

my understanding, when you go into it, you're not able to view your specific current policy unless your company is holding an open enrollment period.

Speaker speaker_1: Okay. So... All right. Thank you.

Speaker speaker_0: Sure thing, ma'am. I'll recommend calling back in either Monday or Tuesday to see if the payment was processed for that specific policy.

Speaker speaker_1: Okay. But you do see that I did sign up for it, right?

Speaker speaker_0: That is correct. Yes, ma'am.

Speaker speaker_1: Do you just have the, uh, the vision? Do you-

Speaker speaker_0: Yes, ma'am, so you were only-

Speaker speaker_1: Because I signed up-

Speaker speaker_0: Go ahead.

Speaker speaker_1: Um, I signed up for the life insurance as well.

Speaker speaker_0: Yes, ma'am, you have that as well. Do you want me to let you know what it will cover?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So with the vision you're going to have a \$10 copay for your eye exam, a \$25 copay for your lenses and frames, a \$0 copay for the contact lens fittings, and the annual frame allowance will be \$130 per year.

Speaker speaker_1: Okay.

Speaker speaker_0: And then with the life insurance you will be covered for \$5,000 up to the age of 64. Once you turn 65, that \$5,000 will decrease by 25% and it'll keep decreasing every five years at the same percentage.

Speaker speaker_1: Okay, so I need to talk to you about that. So I'm very active at my age, I've been retired for seven years, I'm 78. So what does that mean to me? I don't have the coverage to do well.

Speaker speaker_0: May I place you on a brief hold to double check? And I'll be right back, okay?

Speaker speaker_1: All righty.

Speaker speaker_0: Thank you so much for holding us, Sandra.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: So since currently you are 10 years over the age of 64, once you turn 79, I believe it will be when you are going to reach the other five, making it 15. So currently 50% of that \$5,000 is gone already, so it'll be \$2,500 that it will cover.

Speaker speaker_1: Up until I turn 79? That, would you say-

Speaker speaker_0: Up until you turn... Ah, yeah, 50, actually. So once you reach the age of 80, those \$2,500 will decrease another 25%.

Speaker speaker_1: So what, what would the coverage be at that point?

Speaker speaker_0: So the life insurance benefit right now is \$2,500.

Speaker speaker_1: Okay. So to get a copy of that, how do I do that? I mean, um, you know, my kids need to know-

Speaker speaker_0: Okay.

Speaker speaker_1: ... where all of my information is .

Speaker speaker_0: Okay. So-

Speaker speaker_1: How do I get a copy of that?

Speaker speaker_0: Once you're active, I'll recommend giving us a call back so that we can get you over to the carrier of that specific life insurance, which will be American Public Life.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: They'll be able to send you any proof of that life insurance that you will need for your purpose of, you know, letting your kids know specifically who you have it with, what numbers to call and such.

Speaker speaker_1: Okay. Okay. So I call you back to get their number?

Speaker speaker_0: I can give you the number if you like. The only thing is before you call them-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I will recommend making sure you're active, because in their system, they're not gonna be-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... able to find you unless the policy itself has been created and processed in their side and that won't happen-

Speaker speaker_1: Okay.

Speaker speaker_0: ... till it's emailed and sent over to them.

Speaker speaker_1: Okay. What was the name of the company? You said American what?

Speaker speaker_0: American Public Life.

Speaker speaker_1: Okay. Okay. Did you give me the number?

Speaker speaker_0: And that phone number is 800-

Speaker speaker_1: Oh, okay .

Speaker speaker_0: 256-

Speaker speaker_1: I've already... Okay.

Speaker speaker_0: ... 8606.

Speaker speaker_1: That's 800-256-8606.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Thank you so much for your help today, I really appreciate it.

Speaker speaker_0: Of course, it was my pleasure. I hope you have a wonderful rest of your day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye.