

Transcript: Francesca

Baez-5325233522163712-4915788585582592

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-0-9. My name is Francesca. How can I assist you today? Uh, yes, this is Randall Kline. I got a text message from where I got hired on H&S Staffing for benefits. Okay. And I'm wondering how do I apply for the benefits 10-0-9. Okay. So there are three ways in total that you can do that with HSS. It could either be a form filled out during your application or enrollment and then orientation with them. It could be on their website, or the most common one is Uh, yeah, I wanna make an appointment with you right now. ... with us over the phone. Okay. W- can we do it over the phone? What are the last four of your Social? Uh, 4-9-1-1. And last name? Uh, Cline, C-L-I-N-E. Please verify your mailing address and date of birth. Uh, my mailing address is 474 Franklin Road, Scottsville, Kentucky. And the zip code is 042-2164, and my date of birth is 6-17-98. So the date of birth that we have on file is different than the one that was submitted on a form that was filled out on November 12, 2024. Uh-huh. Could you verify your full Social to correct it? Yes. Uh, 2-3-5-4-5-4-9-1-1. And you said it was month 6, day 17, '98, correct? Yes. And then we have your phone number down as the one you're calling on today, 304-207-2274? Yes. All right. Do you know which plans you wanted to be enrolled into? Uh, I just need, like, med, Medicaid, the 401, and dental. So 401 is not something that we administer. We only handle the health insurance. You'll have to speak with HR HSS for the 401. Okay. And for dental, there is only one plan that's currently being offered by your employee. For the employee and spouse, it is \$6.50 per paycheck. It will cover preventative services at 100%. Okay. Basic services, basic restorative services, and radiographs at 80%. Mm-hmm. The maximum that it will cover in benefits annually will be \$500, and both of you will have a \$50 deductible. Okay. And then as far as the medical plan goes, they offer five plans in total. Out of all of the Benefits in general, there is only one major medical insurance plan, which is the MVP minimum volume plan. Uh-huh. For employee and spouse, it will be \$1,079.32 monthly. And it does work within and out of network. In-network is \$6,500 for the deductible, and out of network, it will be \$10,000. For primary visits, there will be a copay of \$15.30 for the specialist, and then out of network, it will be covered 50% after the deductible. Okay. Now, the only thing is that plan does have a separate eligibility review, and it does require you to be working 20 hours or more per week to be eligible to stay on that plan. Okay. And then aside from that one, they offer four PPO limited plans, which are split into two categories. There is the medical preventative. So preventative is basically all those checkups that we get to make sure that we're up to health, like your physical, your screening for the blood pressure, iron deficiency, those preventative vaccines, like the influenza or tetanus, as well as your counselings for healthy diets and such. Mm-hmm. It does have a 3Rx membership for the medication. Okay. And it will also have a packet with elixir for preventative-only medications that are genetic. Okay. It will be \$20.55 for employee and

spouse per paycheck. Okay. And then the remaining three are what they call hospital indemnity services, which are your hospital services. Uh-huh. So that's gonna be your doctor visits, emergency room, ER, or surgeries. Okay. They do not cover any preventative services, and they work on a tier system. Uh-huh. Working from the lowest to the highest, VIP Standard is \$31.49. Mm-hmm. VIP Classic is \$35.65, and VIP Plus is \$62.20 per paycheck. Now, the difference between the three, to be quite honest, is the fact that the VIP Standard doesn't offer preventative surgeries or intensive care or rehabilitation benefits, whereas the Classic and the Plus does, as well as the fact that as you go up from the Standard to the Plus, certain services are more of a dollar amount service coverage. Okay. All right, so from those plans, which medical plan would you like to be enrolled into? Uh, I would just do the Standard for right now. Understood. So the VIP Standard and the dental for employee and spouse, correct? Yes. Was there any other plan you would like to add to your policy? Uh, that should be it. All right, do you authorize-HP Staffing can make the deductions of \$67.99 per paycheck? Yes. All right. And what is your spouse first and last name? Uh, Katilynn Townsend. What is the correct spelling of her name for Katilynn? Uh, K-A-T-I-L-Y-N-N. I just call her Katie, so. I understand. And then Thompson, T-H-O-M-P-S-O-N? No, it's T-O-W-N-S-E-N-D. Any chance you have her Social? Uh, no, I don't. All right. That is okay. We should be able to submit the enrollment this way. And what is her date of birth? Uh, November 20th of '98. Okay. 11/20/98, correct? Yes. All right. So, you are all set. Please allow one to two weeks for your employer to start making your deductions. When you see the first deduction being made, following Monday will be when coverage becomes effective. Okay. That same week of activation, Friday will be when the carrier mails out your benefit cards. Okay. And then for the medical, they only do a digital copy. It'll be the same carrier, American Public Life. Okay. For specifically for the medical plans, for some reason, they only send it out digital. But if you want a hard copy once you become active, just give us a call and we'll be able to submit a request for a mail order. Okay. That'll be no problem. All right. And then as of right now, you are all set. You have all the way to January 1st to make any policy changes. That will be when your personal enrollment period will be ending. Okay. All right. Was there anything else I can assist you with today as far as from submitting the enrollment? Uh, yeah. I do have a question. Mm-hmm. Where if she has kids, would she be able to be covered under my medical insurance then? You said she has kids already? Yeah. She has, like... She has one so far. Were you looking to get the kid under the insurance as well? Uh, I was wondering if she would be covered where her mom's on. No. So when you're using insurance- Mm-hmm. ... and you're ha- adding a parent of a kid that's not your kid- Yeah. ... adding the parent doesn't automatically give the children benefits. The childrens are separate dependents. Okay. Um, can I add her on there? Let's see. I believe you can. Bear with me one moment to double check and I'll be right back. Okay. Okay. Thank you so much for holding, sir. So yes, you'll be able to add the child into the policy since you guys are married. Mm. Adding the child to the policy will make it be \$57.11 per paycheck. Okay. All right. Do you authorize AG Staffing to make those deductions for you? Yeah. All right. Okay. And what is the child's first and last name? Uh, Makenna Townsend. Is it M-C-K-E-N-N-A? It's M-A-K-E-N-N-A. M-E-K-E-N-N-A? Uh, it's M-A-K-E-N-N-A. Yeah. Oh, you're- Sorry. No, that's okay. M-A-K-E-N-N-A. Yes. And then we did say Townsend, T-O-W-N-S-O-N, right? Uh, T-O-W-N-S-E-N-D. There we go. Okay. And for her, you also do not have the Social, correct? Yes, I don't. All right. You can go ahead with that Social whenever you're ready. Uh, I don't have it with me. Oh. I apologize. I thought you

said you had saved it. No, I was like, "Oh, okay." Sorry about that. Sorry. No, it's okay. It won't affect negatively into their enrollment. They'll still be able to use it. Okay. Um, what is her date of birth? Uh, August 9th of '23. August 9, 2023. All right. There you go. Okay. So we are all set. Both of them are on the policy, so your benefit cards are gonna say Employee Plus Family since you have a spouse and a child on the policy. Okay. All right. Was there anything else I can assist you with today? Uh, that'll be all. All right. I do hope you have a wonderful rest of your day. Thank you for calling Benefits on a Card today. Thank you. You too. Bye-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 10-0-9. My name is Francesca. How can I assist you today?

Speaker speaker_2: Uh, yes, this is Randall Kline. I got a text message from where I got hired on H&S Staffing for benefits.

Speaker speaker_1: Okay.

Speaker speaker_2: And I'm wondering how do I apply for the benefits 10-0-9.

Speaker speaker_1: Okay. So there are three ways in total that you can do that with HSS. It could either be a form filled out during your application or enrollment and then orientation with them. It could be on their website, or the most common one is

Speaker speaker_3: Uh, yeah, I wanna make an appointment with you right now.

Speaker speaker_1: ... with us over the phone.

Speaker speaker_2: Okay. W- can we do it over the phone?

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: Uh, 4-9-1-1.

Speaker speaker_1: And last name?

Speaker speaker_2: Uh, Cline, C-L-I-N-E.

Speaker speaker_1: Please verify your mailing address and date of birth.

Speaker speaker_2: Uh, my mailing address is 474 Franklin Road, Scottsville, Kentucky. And the zip code is 042-2164, and my date of birth is 6-17-98.

Speaker speaker_1: So the date of birth that we have on file is different than the one that was submitted on a form that was filled out on November 12, 2024.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Could you verify your full Social to correct it?

Speaker speaker_2: Yes. Uh, 2-3-5-4-5-4-9-1-1.

Speaker speaker_1: And you said it was month 6, day 17, '98, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: And then we have your phone number down as the one you're calling on today, 304-207-2274?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Do you know which plans you wanted to be enrolled into?

Speaker speaker_2: Uh, I just need, like, med, Medicaid, the 401, and dental.

Speaker speaker_1: So 401 is not something that we administer. We only handle the health insurance. You'll have to speak with HR HSS for the 401.

Speaker speaker_2: Okay.

Speaker speaker_1: And for dental, there is only one plan that's currently being offered by your employee. For the employee and spouse, it is \$6.50 per paycheck. It will cover preventative services at 100%.

Speaker speaker_2: Okay.

Speaker speaker_1: Basic services, basic restorative services, and radiographs at 80%.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The maximum that it will cover in benefits annually will be \$500, and both of you will have a \$50 deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: And then as far as the medical plan goes, they offer five plans in total. Out of all of the Benefits in general, there is only one major medical insurance plan, which is the MVP minimum volume plan.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: For employee and spouse, it will be \$1,079.32 monthly. And it does work within and out of network. In-network is \$6,500 for the deductible, and out of network, it will be \$10,000. For primary visits, there will be a copay of \$15.30 for the specialist, and then out of network, it will be covered 50% after the deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, the only thing is that plan does have a separate eligibility review, and it does require you to be working 20 hours or more per week to be eligible to stay on that plan.

Speaker speaker_2: Okay.

Speaker speaker_1: And then aside from that one, they offer four PPO limited plans, which are split into two categories. There is the medical preventative. So preventative is basically all those checkups that we get to make sure that we're up to health, like your physical, your screening for the blood pressure, iron deficiency, those preventative vaccines, like the influenza or tetanus, as well as your counselings for healthy diets and such.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It does have a 3Rx membership for the medication.

Speaker speaker_2: Okay.

Speaker speaker_1: And it will also have a packet with elixir for preventative-only medications that are genetic.

Speaker speaker_2: Okay.

Speaker speaker_1: It will be \$20.55 for employee and spouse per paycheck.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the remaining three are what they call hospital indemnity services, which are your hospital services.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: So that's gonna be your doctor visits, emergency room, ER, or surgeries.

Speaker speaker_2: Okay.

Speaker speaker_1: They do not cover any preventative services, and they work on a tier system.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Working from the lowest to the highest, VIP Standard is \$31.49.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: VIP Classic is \$35.65, and VIP Plus is \$62.20 per paycheck. Now, the difference between the three, to be quite honest, is the fact that the VIP Standard doesn't offer preventative surgeries or intensive care or rehabilitation benefits, whereas the Classic and the Plus does, as well as the fact that as you go up from the Standard to the Plus, certain services are more of a dollar amount service coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: All right, so from those plans, which medical plan would you like to be enrolled into?

Speaker speaker_2: Uh, I would just do the Standard for right now.

Speaker speaker_1: Understood. So the VIP Standard and the dental for employee and spouse, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Was there any other plan you would like to add to your policy?

Speaker speaker_2: Uh, that should be it.

Speaker speaker_1: All right, do you authorize-HP Staffing can make the deductions of \$67.99 per paycheck?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And what is your spouse first and last name?

Speaker speaker_2: Uh, Katilynn Townsend.

Speaker speaker_1: What is the correct spelling of her name for Katilynn?

Speaker speaker_2: Uh, K-A-T-I-L-Y-N-N. I just call her Katie, so.

Speaker speaker_1: I understand. And then Thompson, T-H-O-M-P-S-O-N?

Speaker speaker_2: No, it's T-O-W-N-S-E-N-D.

Speaker speaker_1: Any chance you have her Social?

Speaker speaker_2: Uh, no, I don't.

Speaker speaker_1: All right. That is okay. We should be able to submit the enrollment this way. And what is her date of birth?

Speaker speaker_2: Uh, November 20th of '98.

Speaker speaker_1: Okay. 11/20/98, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. So, you are all set. Please allow one to two weeks for your employer to start making your deductions. When you see the first deduction being made, following Monday will be when coverage becomes effective.

Speaker speaker_2: Okay.

Speaker speaker_1: That same week of activation, Friday will be when the carrier mails out your benefit cards.

Speaker speaker_2: Okay.

Speaker speaker_1: And then for the medical, they only do a digital copy. It'll be the same carrier, American Public Life.

Speaker speaker_2: Okay.

Speaker speaker_1: For specifically for the medical plans, for some reason, they only send it out digital. But if you want a hard copy once you become active, just give us a call and we'll be able to submit a request for a mail order.

Speaker speaker_2: Okay. That'll be no problem.

Speaker speaker_1: All right. And then as of right now, you are all set. You have all the way to January 1st to make any policy changes. That will be when your personal enrollment period will be ending.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Was there anything else I can assist you with today as far as from submitting the enrollment?

Speaker speaker_2: Uh, yeah. I do have a question.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Where if she has kids, would she be able to be covered under my medical insurance then?

Speaker speaker_1: You said she has kids already?

Speaker speaker_2: Yeah. She has, like... She has one so far.

Speaker speaker_1: Were you looking to get the kid under the insurance as well?

Speaker speaker_2: Uh, I was wondering if she would be covered where her mom's on.

Speaker speaker_1: No. So when you're using insurance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and you're ha- adding a parent of a kid that's not your kid-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... adding the parent doesn't automatically give the children benefits. The childrens are separate dependents.

Speaker speaker_2: Okay. Um, can I add her on there?

Speaker speaker_1: Let's see. I believe you can. Bear with me one moment to double check and I'll be right back.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Thank you so much for holding, sir. So yes, you'll be able to add the child into the policy since you guys are married.

Speaker speaker_2: Mm.

Speaker speaker_1: Adding the child to the policy will make it be \$57.11 per paycheck.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Do you authorize AG Staffing to make those deductions for you?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. Okay. And what is the child's first and last name?

Speaker speaker_2: Uh, Makenna Townsend.

Speaker speaker_1: Is it M-C-K-E-N-N-A?

Speaker speaker_2: It's M-A-K-E-N-N-A.

Speaker speaker_1: M-E-K-E-N-N-A?

Speaker speaker_2: Uh, it's M-A-K-E-N-N-A. Yeah.

Speaker speaker_1: Oh, you're-

Speaker speaker_2: Sorry.

Speaker speaker_1: No, that's okay. M-A-K-E-N-N-A.

Speaker speaker_2: Yes.

Speaker speaker_1: And then we did say Townsend, T-O-W-N-S-O-N, right?

Speaker speaker_2: Uh, T-O-W-N-S-E-N-D.

Speaker speaker_1: There we go. Okay. And for her, you also do not have the Social, correct?

Speaker speaker_2: Yes, I don't.

Speaker speaker_1: All right. You can go ahead with that Social whenever you're ready.

Speaker speaker_2: Uh, I don't have it with me.

Speaker speaker_1: Oh. I apologize. I thought you said you had saved it.

Speaker speaker_2: No,

Speaker speaker_1: I was like, "Oh, okay."

Speaker speaker_2: Sorry about that.

Speaker speaker_1: Sorry. No, it's okay. It won't affect negatively into their enrollment. They'll still be able to use it.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, what is her date of birth?

Speaker speaker_2: Uh, August 9th of '23.

Speaker speaker_1: August 9, 2023. All right. There you go. Okay. So we are all set. Both of them are on the policy, so your benefit cards are gonna say Employee Plus Family since you have a spouse and a child on the policy.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Was there anything else I can assist you with today?

Speaker speaker_2: Uh, that'll be all.

Speaker speaker_1: All right. I do hope you have a wonderful rest of your day. Thank you for calling Benefits on a Card today.

Speaker speaker_2: Thank you. You too.

Speaker speaker_1: Bye-bye.

Speaker speaker_2: Bye.