

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hello, this is Kevin. Good morning. My name is Francesca with Benefits in a Card, calling to speak with Mr. Kucera on behalf of BGF Staffing. Hello, this is Kevin. How are you doing? I'm good. How are you today? I'm doing good. Um, so thankfully I am calling back with good news. Um, I do apologize that it did take me longer than 48 business hours to get back to you. The front office was just waiting on BGF Staffing to get back to us. Mm-hmm. So, I was able to find out what happened with your enrollment. That form that you had filled out back in 2024 during December 30th, I mean September 30th. Mm-hmm. The reason why it was not processed, it was because it was outdated. It needed to be a 2024 form. When BGF Staffing had you refilled it on March 18, 2024, we did not get the updated copy. So they went ahead- Oh. ... I believe either you went online and did it or more than likely their staff members updated it and filled it out so that we could correct it and send it out as a form that was fixed and dated yesterday. So I did put in your enrollment. Um, per that form you had selected- Yes, thank you. Yes, sir. Um, you have selected the medical BIP Classic, the dental, short-term disability, life insurance, vision, critical illness, group accident, behavior health, and lastly, their FreeRx membership. So that policy's going to be \$41.10 per paycheck being deducted. Do you give verbal authorization for BGF Staffing to start making those benefit deductions from your paycheck? Yes, let's go ahead and do that. All right. So it's going to take roughly one to two weeks for them to start making your deductions. And once they start doing the first deduction, following Monday's going to be when this policy becomes effective, and following Monday coverage will be active. That same week of activation, Friday is when they send out the benefit cards. However, your medical plan, the BIP Classic, that carrier which is also your dental carrier, American Public Life- Mm-hmm. ... only does a digital copy for the benefit card. So if you want a hard plastic copy, like the dental and vision plan that will be sent to you, give us a call once you're active so that we can go ahead and put the mail request. And if you call after Wednesday, Thursday of your activation week, we might also be able to give you e-versions of your benefit cards for all three plans while you wait for those hard copies. Okey-dokey. Yeah, that sounds good. Um, would I be able to use the electronic card for everything? Yes, sir. The only place that might give you- Sounds like ... my coffee. Okay. Um, the only place that might give you an issue will be the provider's office. It all depends on them. Um, a lot of times from what I hear from the members is if a specific doctor or office is not willing to take a digital copy, you can either print it in printer paper and they'll take it that way, I believe. Okay. Perfect, perfect. But if it does come to be an issue, give us a call and we can get you the be- the, um, plastic physical card. Perfect, perfect. So... And so basically what you're saying is my coverage will start this next paycheck 'cause you'll be deducting this pay, like this current paycheck that I'm generating numbers on. Yeah, so it should either be next

week or the following that you should be deducted for coverage to become effective. It won't be this week. Perfect. And I'll... And then I'll get my email- and then I'll get an email with the digital card, um, or... Yeah, how does that work? Yeah, so Friday of your activation week, American Public Life will send you an email with their digital benefit card. Sometimes- Okay. ... depending on how you have your mailbox set up, it might go to junk or spam mail. If you don't see it- Mm-hmm. ... 'cause I know we get roughly 100 to 200 emails throughout the day, give or take, if you're not keeping up with them, you can give us a call if you don't see it and we can just send you that digital copy 'cause we do have access to it. Mm-hmm. Okay. You are also gonna get an email saying to go in- Okay. ... to activate your account, which is for the virtual services that the medical plan is gonna come with. So you have an urgent virtual care plan with it. Okay, perfect. That's awesome. Thank you so much. Of course. No, thank you so much for your patience in allowing us to correct this. Um, I do want to say, however, your benefit form didn't have a beneficiary for your life insurance. Do you want me to put one down or is that something you want more time to think of and give us a call back to add it? Um, now that I think about it, do you... How much is the life insurance coming out per month too? 'Cause I don't know if I need life insurance right now, now that I think about it, but if it's not too much, we'll just leave it on there. I'm sorry for, like, backtracking. No, no, no. It's okay. So weekly you are paying \$1.96 per paycheck. Oh, that's a lot. If we were to look at it... Okay. I was just gonna say if we were to look at it in a four mon- um, four-weeks basis, it will be roughly \$8.00, \$7.84 per month. Uh-huh. Okay. So we'll go ahead and make my beneficiary, um, Ashley Latin America Cera. All right. And can you spell Ms. Ashley's last name for me please? Sorry. Yeah, you're fine. K-U-C as in Charlie, E-R-A. E-R-A. All right. And what is her relationship to you? Uh, she's my ex-wife, but she's still the most im-... 'Cause she's the caretaker of my son that is 12 years old. If anything happens to me, I want to make sure they're taken care of. Of course, I understand that. All right. So you are all set now. Now if you have any issues, even if it is wondering whether a service will be covered or not, anything health-related, you can give us a call. If we do not know the answer, we'll make sure to get you to the right department that will have that answer for you. All right. That sounds great. Thank you so much. Of course. Thank you. Thank you for your time in taking my call today. I hope you have a wonderful rest of your day. All right. You too. All right. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Hello, this is Kevin.

Speaker speaker_2: Good morning. My name is Francesca with Benefits in a Card, calling to speak with Mr. Kucera on behalf of BGF Staffing.

Speaker speaker_1: Hello, this is Kevin. How are you doing?

Speaker speaker_2: I'm good. How are you today?

Speaker speaker_1: I'm doing good.

Speaker speaker_2: Um, so thankfully I am calling back with good news. Um, I do apologize that it did take me longer than 48 business hours to get back to you. The front office was just waiting on BGF Staffing to get back to us.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So, I was able to find out what happened with your enrollment. That form that you had filled out back in 2024 during December 30th, I mean September 30th.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: The reason why it was not processed, it was because it was outdated. It needed to be a 2024 form. When BGF Staffing had you refilled it on March 18, 2024, we did not get the updated copy. So they went ahead-

Speaker speaker_1: Oh.

Speaker speaker_2: ... I believe either you went online and did it or more than likely their staff members updated it and filled it out so that we could correct it and send it out as a form that was fixed and dated yesterday. So I did put in your enrollment. Um, per that form you had selected-

Speaker speaker_1: Yes, thank you.

Speaker speaker_2: Yes, sir. Um, you have selected the medical BIP Classic, the dental, short-term disability, life insurance, vision, critical illness, group accident, behavior health, and lastly, their FreeRx membership. So that policy's going to be \$41.10 per paycheck being deducted. Do you give verbal authorization for BGF Staffing to start making those benefit deductions from your paycheck?

Speaker speaker_1: Yes, let's go ahead and do that.

Speaker speaker_2: All right. So it's going to take roughly one to two weeks for them to start making your deductions. And once they start doing the first deduction, following Monday's going to be when this policy becomes effective, and following Monday coverage will be active. That same week of activation, Friday is when they send out the benefit cards. However, your medical plan, the BIP Classic, that carrier which is also your dental carrier, American Public Life-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... only does a digital copy for the benefit card. So if you want a hard plastic copy, like the dental and vision plan that will be sent to you, give us a call once you're active so that we can go ahead and put the mail request. And if you call after Wednesday, Thursday of your activation week, we might also be able to give you e-versions of your benefit cards for all three plans while you wait for those hard copies.

Speaker speaker_1: Okey-dokey. Yeah, that sounds good. Um, would I be able to use the electronic card for everything?

Speaker speaker_2: Yes, sir. The only place that might give you-

Speaker speaker_1: Sounds like

Speaker speaker_3: ... my coffee.

Speaker speaker_2: Okay. Um, the only place that might give you an issue will be the provider's office. It all depends on them. Um, a lot of times from what I hear from the members is if a specific doctor or office is not willing to take a digital copy, you can either print it in printer paper and they'll take it that way, I believe.

Speaker speaker_1: Okay. Perfect, perfect.

Speaker speaker_2: But if it does come to be an issue, give us a call and we can get you the be- the, um, plastic physical card.

Speaker speaker_1: Perfect, perfect. So... And so basically what you're saying is my coverage will start this next paycheck 'cause you'll be deducting this pay, like this current paycheck that I'm generating numbers on.

Speaker speaker_2: Yeah, so it should either be next week or the following that you should be deducted for coverage to become effective. It won't be this week.

Speaker speaker_1: Perfect. And I'll... And then I'll get my email- and then I'll get an email with the digital card, um, or... Yeah, how does that work?

Speaker speaker_2: Yeah, so Friday of your activation week, American Public Life will send you an email with their digital benefit card. Sometimes-

Speaker speaker_1: Okay.

Speaker speaker_2: ... depending on how you have your mailbox set up, it might go to junk or spam mail. If you don't see it-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... 'cause I know we get roughly 100 to 200 emails throughout the day, give or take, if you're not keeping up with them, you can give us a call if you don't see it and we can just send you that digital copy 'cause we do have access to it.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_2: You are also gonna get an email saying to go in-

Speaker speaker_1: Okay.

Speaker speaker_2: ... to activate your account, which is for the virtual services that the medical plan is gonna come with. So you have an urgent virtual care plan with it.

Speaker speaker_1: Okay, perfect. That's awesome. Thank you so much.

Speaker speaker_2: Of course. No, thank you so much for your patience in allowing us to correct this. Um, I do want to say, however, your benefit form didn't have a beneficiary for your life insurance. Do you want me to put one down or is that something you want more time to think of and give us a call back to add it?

Speaker speaker_1: Um, now that I think about it, do you... How much is the life insurance coming out per month too? 'Cause I don't know if I need life insurance right now, now that I think about it, but if it's not too much, we'll just leave it on there. I'm sorry for, like, backtracking.

Speaker speaker_2: No, no, no. It's okay. So weekly you are paying \$1.96 per paycheck.

Speaker speaker_1: Oh, that's a lot.

Speaker speaker_2: If we were to look at it... Okay. I was just gonna say if we were to look at it in a four mon- um, four-weeks basis, it will be roughly \$8.00, \$7.84 per month.

Speaker speaker_1: Uh-huh. Okay. So we'll go ahead and make my beneficiary, um, Ashley Latin America Cera.

Speaker speaker_2: All right. And can you spell Ms. Ashley's last name for me please? Sorry.

Speaker speaker_1: Yeah, you're fine. K-U-C as in Charlie, E-R-A.

Speaker speaker_2: E-R-A. All right. And what is her relationship to you?

Speaker speaker_1: Uh, she's my ex-wife, but she's still the most im-... 'Cause she's the caretaker of my son that is 12 years old. If anything happens to me, I want to make sure they're taken care of.

Speaker speaker_2: Of course, I understand that. All right. So you are all set now. Now if you have any issues, even if it is wondering whether a service will be covered or not, anything health-related, you can give us a call. If we do not know the answer, we'll make sure to get you to the right department that will have that answer for you.

Speaker speaker_1: All right. That sounds great. Thank you so much.

Speaker speaker_2: Of course. Thank you. Thank you for your time in taking my call today. I hope you have a wonderful rest of your day.

Speaker speaker_1: All right. You too. All right. Bye-bye.

Speaker speaker_2: Bye.