

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Uh, can I speak to Victoria, please? Sure thing, sir. Was there anything that I can particularly assist you with, or it has to be her? Uh, yeah. Well, I had spoke to her already about, um, so-a plan and all that. And I just wanted to, um, go over it again with her. Okay. Bear with me one moment. Uh. Hold on one moment. Thank you for holding. So there is- Yeah. ... she's actually currently on another call. Okay. Did you want me to try to help you, or would you like me to actually give you a call back? Um, I guess you could help me 'cause I might not be able to call back. Okay. Or to answer what she-, if she was to call back. Okay. Let's take a look at your account. What are the last four of the social and the staffing company you're with? It's 7313. Staffing is Superior Skilled Trades. Can you please verify your mailing address and date of birth? Yes. It is 421 West 5th Street, Merced, California 95341 uh, 8384. Okay. I have down best contact as 756-8801 with a secondary of 756-8991. Yes. And I have your email down as cerv_99@yahoo.com. Yes. All right. And what questions did you have? Um, I was calling to confirm the plan because she was saying something about... Originally, I had called on the 5th, and I had spoke to somebody and we had discussed everything and set it out. And apparently, she had made changes. Um, and I guess it shows online, I guess, on your guys' side that there's open, I guess, like open, um... How do you call it? I guess, saying that those multiple plans being chosen or something like that. So originally, when I called that lady on the 5th, not Victoria, I don't know, I don't remember who it was, but, um, she goes, "Okay. Well, I'm gonna delete the ones that you did online," because I told her, "Well, me and my wife were trying to figure out these plans and, um, it would kick us out so that we would go back in to do it." And she goes, "Okay. Well, yeah, that's the whole reason I called." I go, "Because it kept kicking me out." So she says she was gonna delete whatever was online and then go off of what we just finished discussing with her on the 5th. Well, I guess Victoria called me back and told me that none of that was done, that it's still showing online that I have open, open enrollments, like, that I still haven't chosen. And there was, like, two or three that were still pending with different stuff on them. So I'm trying to get it all taken care of today, if possible, to pick, I guess, initially what I think... I don't even remember because... But I remember thinking it was like a VIP Pro. It was with the phone-in, like you could phone in to a doctor. Um, I believe it was... The VIP Pro was for family. So I don't know if there's a plan there that shows that. Because I remember when she ga- when she called and left a message, she mentioned something about there being a plan, I guess one of the open tabs of enrollment, it sorta had everything that I thought I had got when I spoke with the lady on the 5th. So I wanted to see if you could pull that up to see what it was, that way I could confirm if it, if all that is what I need or what I wanted, if possible. If any of that makes sense. By any chance, do you remember from the two VIPs, it was the one that caused the list or the one that caused the most? The

one that what? Yes, between the two VIPs they offer, do you remember if you selected the one that was the most expensive or the cheapest one? Uh, I was... The one we selected was the VIP Pro. I don't know the... I don't know if there's different VIP Pros. I didn't, I didn't even look at the price, so I don't know. No, they only have two VIPs. One of them is Classic, one of them is Pro. Um, that was the reason for the question 'cause on May 5th, the policy in question, there was two different ones processed through that. Both of them were also requested to be canceled already. So from those two policies you had selected to be enrolled into life insurance for yourself and spouse only, VIP Pro Vision, critical illness and dental for employee and family, and short-term disability for employee only. The o- The only difference between that and the other policy that was also processed on May 5th was the fact that you added-... primary virtual care to the policy. Um, which, to be honest the VIP Pro is already going to have virtual services for you for urgent care. Okay. So, those were the- the only two policies that were processed as of May 5th in your account. Okay, then it should be the- the one you mentioned, the one that... The one without the virtual then. The- the VIP Pro comes with the virtual capabilities through the urgent care? Or, you can still go through urgent care with that, right? Yes, sir. So, what we mean when we say that you will have a virtual urgent care packet on them- Uh-huh. ... is only going to be for virtual urgent care. So, urgent care is the only thing that you will be able to process virtually. Let's say if you wanted to do a physical and then get the lab done somewhere near your home, that's something that that urgent care won't be able to do with you. That will be what the difference will be between that and the primary virtual care that the other policy had. So, that VIP Pro will have that virtual urgent care where if you guys are having any colds, sickness, pink eyes, common things like that, you'll be able to use that virtual package for, with the VIP Pro. Oh, okay. So that's- that's the same as, like, seeing a doctor online? Is that also a- with that? Yes, sir. Oh, okay. Okay, yeah, then I guess... I'm pretty sure that's the one it is, then. Okay, and then it also- ... did show here that you were selecting critical illness. That VIP Pro will also have critical illness inside there as well. Oh, okay. And what are the critical illness... I'm sorry I'm asking again, because honestly my wife's the one that called. She... And well, actually we called together, but sh- I guess she already had called and spoke to somebody. So, once we called together, she kind of already knew everything that was... And I was just like, "Okay, yeah. That's- that's what we want." Like, "That's what we need," and so... Um, yeah. So I don't... I don't remember too sure what everything is. That's why I'm asking what it covers and all that, that way I under- know also, I guess. That is okay, sir. That's what we're here for. So, what that critical illness, in a sense, will cover is those sicknesses, I guess we can call them, that usually some of the insurance plans won't cover such as, um, heart attack, major organ failure, coma due to a cover accident, major burns, or invasive cancer. Things like that, there are certain insurance that don't cover them. That's why they offer that separate critical illness plan. But the VIP Pro ha- already comes with the same thing. Because if you were to enroll into it by itself with a standalone, the benefit amount is \$5,000 for the employee. Okay. And with the VIP Pro, you're already getting that same amount. Only difference will be what your dependents get. Yourself as the employee, you're covered for \$5,000. The spouses are covered for \$2,500, and then any children is \$1,250. That will be cover for that critical illness, even if it is a standalone. Oh, okay. All right. Yeah. Mm-hmm. Then yeah. So if VIP Pro comes with it then yeah, we'll, we'll go with that one. And then leave the life insurance for yourself and your spouse? Yeah, that's fine. Okay, so I have you with that VIP Pro with the dental, the life

insurance for employee's spouse, short-term disability, with the vision as well. So, that gives you... When you used to have the critical illness added in there, it's saving you roughly two to three dollars, because it used to be \$155.93. If we were to process it as stated, the VIP Pro, the dental, vision for employee, child and family, life insurance for yourself and spouse, and short-term disability for employee only, you would be looking at \$152.78 per paycheck. Per paycheck? Yes, sir. Okay. So as of right now, the only benefits you wouldn't be having currently with this plan selection, but I'm looking here based on the offerings, will be behavior health, which is basically virtual therapy. Oh, okay. Yeah, that's fine. All right. Would you like me to go ahead and submit for that enrollment? Yeah. Give me one second. Give me one second. Of course, take your time. Okay, yeah. That's fine. All right. Um, and also the- on the... When was it? I think it was last... So like on the ninth, I believe. Either the eighth or the ninth, um, the lady sent me ID cards. So do I get dif- Am I going to get different ID cards or do they stay the same ID cards and all that? Bear with me one moment. Let me see. Okay.... And also, before I forget also, my daughter was seen in the hospital, in the... She went to the emergency, um, either two nights ago, I think it was. I don't know. When I spoke to Victoria, she's, was saying, mentioning that, um, that they would have... I would have to pay, uh, for the services because they didn't do a payroll deduction yet. I guess because of all this confusion. So if possible, I need to look into that also to see if, if it could still be covered or if any of that is covered. I don't know how it works with the emergency room, but... So you guys were only active for one week from May 5th to the 11th. There was no payment for benefits received this week. The only time that you guys would be covered for any services that you got done, depending on the policy that was active, which was the policy of VIP Classic, dental and vision for employee and family and life insurance for yourself and your spouse. Unless you got any services from May 5th to the 11th, nothing else would be covered. Okay. Yeah. My daughter went, I believe it was, like, two nights ago. I think it was... Or no, it was actually the 15th. It was like... I think she ended up going, like, around 1:00 in the morning or something like that. Yeah, so if it was yesterday, the 15th, it would not be covered because you were not active during that week of benefits. Okay. Now, you do have the option to pay out of pocket so that you can reflect being active during that timeframe. Uh-huh. However, the VIP Classic can only cover a set dollar amount for services. With the one that you had at that time, the only thing that it's going to cover is \$50 from that failed visit. Oh, okay. But the one that you went ahead and updated to covers 150, but the one that you had last week only covers \$50. Oh, okay. Yeah, and I don't know how... I don't know how they got Classic. I remember my wife telling the lady on the phone it was the VIP Pro, but... Okay. So when does, when does this come into effect? So before we're able to process it, we need to go ahead and do the verbal disclosure. Um, with that being said, do you authorize Superior Skilled Trades to make the deduction of \$152.78 for your benefits for yourself and your family? Yes. All right. So it's going to take one to two weeks for them to start making those deductions. But as soon as you see that deduction of the 152.78, the following Monday of that deduction you'll be active, and then Friday of that activation, if there's any new cards being printed out, they'll go ahead and send them over. You can call for the new benefit cards, the digital ones, to compare them to the ones that you may or may not have already received by Thursday- Okay. ... of that activation week. That's usually when we have access to the digital cards on the portal. Okay. Okay. So as of right now, you are all set for that change in benefits. Um, I do see here, part of your account history, that you guys sometimes go online. This is not going to reflect on the part of

the system that you guys have access to 'til it's actually active. So if you go online and make any changes, that's gonna hinder the new policy that I submitted for you to become activated, since any policy or change that you submit online is going to trump whatever I did process today. Okay? Oh, okay. All right. So you are all set, Mr. Cervantes. Was there anything else that we can assist you with today? Um, as far as the... You guys can't... 'Cause I don't know how that, I don't know how that other lady did it, that she, um, I guess made it happen that week. I don't know if... Is there any way to rush it like that? Because if my wife... My daughter has to go to the doctor next week again because I guess she has tonsillitis or something like that, so they were like, well... They wanted her to see a doctor within one to two days, but I guess she has to... I guess they don't have appointments. So the soonest they could get her in was, oh, like, a week from now. Let me place a hold and see. Um, I'm not sure, 'cause I know they only sell these special occasions where someone didn't process something properly that they usually do that. But let me take a look and see. Okay. Thank you. I'll be right back. Of course. Um... ... 11:00 today? No. Why? Because of my sleeping and eating. Go back, sir. We need your help here. Go back. But it didn't work anyhow. So it seems we have to do it the same way. That's what I'm saying, but I don't know what to say to you. As long to use in moderation. There. Oh, boy. All right. I got one. Especially when you're cold or it's icy out. Drop on me, please. Thank you so much for holding, Mr. Cervantes. Yes? Unfortunately, no, sir. We wouldn't be able to expedite it due to the previous process policies. We have to wait for it to activate on its own. Okay, then. All right. Well, is there anything else I can help you with today? No, that'll be all then. All right. I hope you have a wonderful rest of your day, and thank you for your time today. Thank you. You, too. Bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_1: Uh, can I speak to Victoria, please?

Speaker speaker_0: Sure thing, sir. Was there anything that I can particularly assist you with, or it has to be her?

Speaker speaker_1: Uh, yeah. Well, I had spoke to her already about, um, so- a plan and all that. And I just wanted to, um, go over it again with her.

Speaker speaker_0: Okay. Bear with me one moment.

Speaker speaker_1: Uh.

Speaker speaker_2: Hold on one moment.

Speaker speaker_0: Thank you for holding. So there is-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... she's actually currently on another call.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you want me to try to help you, or would you like me to actually give you a call back?

Speaker speaker_1: Um, I guess you could help me 'cause I might not be able to call back.

Speaker speaker_0: Okay.

Speaker speaker_1: Or to answer what she-, if she was to call back.

Speaker speaker_0: Okay. Let's take a look at your account. What are the last four of the social and the staffing company you're with?

Speaker speaker_1: It's 7313. Staffing is Superior Skilled Trades.

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

Speaker speaker_1: Yes. It is 421 West 5th Street, Merced, California 95341 uh, 8384.

Speaker speaker_0: Okay. I have down best contact as 756-8801 with a secondary of 756-8991.

Speaker speaker_1: Yes.

Speaker speaker_0: And I have your email down as cerv_99@yahoo.com.

Speaker speaker_1: Yes.

Speaker speaker_0: All right. And what questions did you have?

Speaker speaker_1: Um, I was calling to confirm the plan because she was saying something about... Originally, I had called on the 5th, and I had spoke to somebody and we had discussed everything and set it out. And apparently, she had made changes. Um, and I guess it shows online, I guess, on your guys' side that there's open, I guess, like open, um... How do you call it? I guess, saying that those multiple plans being chosen or something like that. So originally, when I called that lady on the 5th, not Victoria, I don't know, I don't remember who it was, but, um, she goes, "Okay. Well, I'm gonna delete the ones that you did online," because I told her, "Well, me and my wife were trying to figure out these plans and, um, it would kick us out so that we would go back in to do it." And she goes, "Okay. Well, yeah, that's the whole reason I called." I go, "Because it kept kicking me out." So she says she was gonna delete whatever was online and then go off of what we just finished discussing with her on the 5th. Well, I guess Victoria called me back and told me that none of that was done, that it's still showing online that I have open, open enrollments, like, that I still haven't chosen. And there was, like, two or three that were still pending with different stuff on them. So I'm trying to get it all taken care of today, if possible, to pick, I guess, initially what I think... I don't even remember because... But I remember thinking it was like a VIP Pro. It was with the phone-in, like you could phone in to a doctor. Um, I believe it was... The VIP Pro was for family. So I don't know if there's a plan there that shows that. Because I remember when she ga- when she called and left a message, she mentioned something about there being a plan, I guess one of the open tabs of enrollment, it sorta had everything that I thought I had got when I

spoke with the lady on the 5th. So I wanted to see if you could pull that up to see what it was, that way I could confirm if it, if all that is what I need or what I wanted, if possible. If any of that makes sense.

Speaker speaker_0: By any chance, do you remember from the two VIPs, it was the one that caused the list or the one that caused the most?

Speaker speaker_1: The one that what?

Speaker speaker_0: Yes, between the two VIPs they offer, do you remember if you selected the one that was the most expensive or the cheapest one?

Speaker speaker_1: Uh, I was... The one we selected was the VIP Pro. I don't know the... I don't know if there's different VIP Pros. I didn't, I didn't even look at the price, so I don't know.

Speaker speaker_0: No, they only have two VIPs. One of them is Classic, one of them is Pro. Um, that was the reason for the question 'cause on May 5th, the policy in question, there was two different ones processed through that. Both of them were also requested to be canceled already. So from those two policies you had selected to be enrolled into life insurance for yourself and spouse only, VIP Pro Vision, critical illness and dental for employee and family, and short-term disability for employee only.

Speaker speaker_1: The o-

Speaker speaker_0: The only difference between that and the other policy that was also processed on May 5th was the fact that you added-... primary virtual care to the policy. Um, which, to be honest the VIP Pro is already going to have virtual services for you for urgent care.

Speaker speaker_1: Okay.

Speaker speaker_0: So, those were the- the only two policies that were processed as of May 5th in your account.

Speaker speaker_1: Okay, then it should be the- the one you mentioned, the one that... The one without the virtual then. The- the VIP Pro comes with the virtual capabilities through the urgent care? Or, you can still go through urgent care with that, right?

Speaker speaker_0: Yes, sir. So, what we mean when we say that you will have a virtual urgent care packet on them-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... is only going to be for virtual urgent care. So, urgent care is the only thing that you will be able to process virtually. Let's say if you wanted to do a physical and then get the lab done somewhere near your home, that's something that that urgent care won't be able to do with you. That will be what the difference will be between that and the primary virtual care that the other policy had. So, that VIP Pro will have that virtual urgent care where if you guys are having any colds, sickness, pink eyes, common things like that, you'll be able to use that virtual package for, with the VIP Pro.

Speaker speaker_1: Oh, okay. So that's- that's the same as, like, seeing a doctor online? Is that also a- with that?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Oh, okay. Okay, yeah, then I guess... I'm pretty sure that's the one it is, then.

Speaker speaker_0: Okay, and then it also- ... did show here that you were selecting critical illness. That VIP Pro will also have critical illness inside there as well.

Speaker speaker_1: Oh, okay. And what are the critical illness... I'm sorry I'm asking again, because honestly my wife's the one that called. She... And well, actually we called together, but sh- I guess she already had called and spoke to somebody. So, once we called together, she kind of already knew everything that was... And I was just like, "Okay, yeah. That's- that's what we want." Like, "That's what we need," and so... Um, yeah. So I don't... I don't remember too sure what everything is. That's why I'm asking what it covers and all that, that way I understand also, I guess.

Speaker speaker_0: That is okay, sir. That's what we're here for. So, what that critical illness, in a sense, will cover is those sicknesses, I guess we can call them, that usually some of the insurance plans won't cover such as, um, heart attack, major organ failure, coma due to a cover accident, major burns, or invasive cancer. Things like that, there are certain insurance that don't cover them. That's why they offer that separate critical illness plan. But the VIP Pro ha- already comes with the same thing. Because if you were to enroll into it by itself with a standalone, the benefit amount is \$5,000 for the employee.

Speaker speaker_1: Okay.

Speaker speaker_0: And with the VIP Pro, you're already getting that same amount. Only difference will be what your dependents get. Yourself as the employee, you're covered for \$5,000. The spouses are covered for \$2,500, and then any children is \$1,250. That will be cover for that critical illness, even if it is a standalone.

Speaker speaker_1: Oh, okay. All right. Yeah.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Then yeah. So if VIP Pro comes with it then yeah, we'll, we'll go with that one.

Speaker speaker_0: And then leave the life insurance for yourself and your spouse?

Speaker speaker_1: Yeah, that's fine.

Speaker speaker_0: Okay, so I have you with that VIP Pro with the dental, the life insurance for employee's spouse, short-term disability, with the vision as well. So, that gives you... When you used to have the critical illness added in there, it's saving you roughly two to three dollars, because it used to be \$155.93. If we were to process it as stated, the VIP Pro, the dental, vision for employee, child and family, life insurance for yourself and spouse, and short-term disability for employee only, you would be looking at \$152.78 per paycheck.

Speaker speaker_1: Per paycheck?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: So as of right now, the only benefits you wouldn't be having currently with this plan selection, but I'm looking here based on the offerings, will be behavior health, which is basically virtual therapy.

Speaker speaker_1: Oh, okay. Yeah, that's fine.

Speaker speaker_0: All right. Would you like me to go ahead and submit for that enrollment?

Speaker speaker_1: Yeah. Give me one second. Give me one second.

Speaker speaker_0: Of course, take your time.

Speaker speaker_1: Okay, yeah. That's fine.

Speaker speaker_0: All right.

Speaker speaker_1: Um, and also the- on the... When was it? I think it was last... So like on the ninth, I believe. Either the eighth or the ninth, um, the lady sent me ID cards. So do I get dif- Am I going to get different ID cards or do they stay the same ID cards and all that?

Speaker speaker_0: Bear with me one moment. Let me see.

Speaker speaker_1: Okay.... And also, before I forget also, my daughter was seen in the hospital, in the... She went to the emergency, um, either two nights ago, I think it was. I don't know. When I spoke to Victoria, she's, was saying, mentioning that, um, that they would have... I would have to pay, uh, for the services because they didn't do a payroll deduction yet. I guess because of all this confusion. So if possible, I need to look into that also to see if, if it could still be covered or if any of that is covered. I don't know how it works with the emergency room, but...

Speaker speaker_0: So you guys were only active for one week from May 5th to the 11th. There was no payment for benefits received this week. The only time that you guys would be covered for any services that you got done, depending on the policy that was active, which was the policy of VIP Classic, dental and vision for employee and family and life insurance for yourself and your spouse. Unless you got any services from May 5th to the 11th, nothing else would be covered.

Speaker speaker_1: Okay. Yeah. My daughter went, I believe it was, like, two nights ago. I think it was... Or no, it was actually the 15th. It was like... I think she ended up going, like, around 1:00 in the morning or something like that.

Speaker speaker_0: Yeah, so if it was yesterday, the 15th, it would not be covered because you were not active during that week of benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, you do have the option to pay out of pocket so that you can reflect being active during that timeframe.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: However, the VIP Classic can only cover a set dollar amount for services. With the one that you had at that time, the only thing that it's going to cover is \$50 from that failed visit.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: But the one that you went ahead and updated to covers 150, but the one that you had last week only covers \$50.

Speaker speaker_1: Oh, okay. Yeah, and I don't know how... I don't know how they got Classic. I remember my wife telling the lady on the phone it was the VIP Pro, but... Okay. So when does, when does this come into effect?

Speaker speaker_0: So before we're able to process it, we need to go ahead and do the verbal disclosure. Um, with that being said, do you authorize Superior Skilled Trades to make the deduction of \$152.78 for your benefits for yourself and your family?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So it's going to take one to two weeks for them to start making those deductions. But as soon as you see that deduction of the 152.78, the following Monday of that deduction you'll be active, and then Friday of that activation, if there's any new cards being printed out, they'll go ahead and send them over. You can call for the new benefit cards, the digital ones, to compare them to the ones that you may or may not have already received by Thursday-

Speaker speaker_1: Okay.

Speaker speaker_0: ... of that activation week. That's usually when we have access to the digital cards on the portal.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So as of right now, you are all set for that change in benefits. Um, I do see here, part of your account history, that you guys sometimes go online. This is not going to reflect on the part of the system that you guys have access to 'til it's actually active. So if you go online and make any changes, that's gonna hinder the new policy that I submitted for you to become activated, since any policy or change that you submit online is going to trump whatever I did process today. Okay?

Speaker speaker_1: Oh, okay.

Speaker speaker_0: All right. So you are all set, Mr. Cervantes. Was there anything else that we can assist you with today?

Speaker speaker_1: Um, as far as the... You guys can't... 'Cause I don't know how that, I don't know how that other lady did it, that she, um, I guess made it happen that week. I don't know if... Is there any way to rush it like that? Because if my wife... My daughter has to go to the doctor next week again because I guess she has tonsillitis or something like that, so they were like, well... They wanted her to see a doctor within one to two days, but I guess she has to... I guess they don't have appointments. So the soonest they could get her in was, oh, like, a week from now.

Speaker speaker_0: Let me place a hold and see. Um, I'm not sure, 'cause I know they only sell these special occasions where someone didn't process something properly that they usually do that. But let me take a look and see.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: I'll be right back. Of course.

Speaker speaker_1: Um...

Speaker speaker_3: ...

Speaker speaker_4: 11:00 today?

Speaker speaker_3: No.

Speaker speaker_4: Why?

Speaker speaker_3: Because of my sleeping and eating.

Speaker speaker_5: Go back, sir. We need your help here. Go back. But it didn't work anyhow. So it seems we have to do it the same way. That's what I'm saying, but I don't know what to say to you. As long to use in moderation. There. Oh, boy. All right. I got one. Especially when you're cold or it's icy out. Drop on me, please.

Speaker speaker_6: Thank you so much for holding, Mr. Cervantes.

Speaker speaker_5: Yes?

Speaker speaker_6: Unfortunately, no, sir. We wouldn't be able to expedite it due to the previous process policies. We have to wait for it to activate on its own.

Speaker speaker_5: Okay, then.

Speaker speaker_6: All right. Well, is there anything else I can help you with today?

Speaker speaker_5: No, that'll be all then.

Speaker speaker_6: All right. I hope you have a wonderful rest of your day, and thank you for your time today.

Speaker speaker_5: Thank you. You, too. Bye.

Speaker speaker_6: Bye-bye.