

## Transcript: Francesca

**Baez-5615158092939264-5524337855348736**

### Full Transcript

Thank you for calling Benefits in Your Cart. My name is Francesca. How can I assist you today? Hello. Can I please select my, uh, benefits? Sure thing. We can take a look and see if you're eligible. What staffing company do you work with? Uh, Verstellla. What are the last four of the Social? I'm sorry, could you say that one more time? Yes, ma'am. What are the last four digits of your Social Security number? It is 6808. And your last name, please? N-G-U-Y-E-N. Please verify your mailing address and date of birth to make sure I have the right account in front of me. Yeah, 1131 R Street, Northwest Auburn, Washington 98001. Date of birth is 01/31/1972. We show the best contact number as 206-475-8395? Correct. And lastly, we show your email down as your last name, then first name, 0131@gmail.com. Correct. Bare with me one moment. So you are still within your personal enrollment period all the way till April 2nd. Have you had a chance to look over the benefit plans they're currently offering? Yeah. All right, which plans did you want me to process your enrollment for? Uh, can you do the whole thing for me 'cause I'm not able to select it online? So- Of course. ... can we start with health, uh, medical first? Okay. Um, so I would like to do the Stay Healthy MEC, Tele-TeleRx, and the VIP Standard bundle, uh, with employee and spouse please. All right. So we said the Stay Healthy MEC, TeleRx, and the VIP Standard bundle for employee and spouse? Yes. All right, and which additional benefits would you like to also be enrolled into? Um, the dental and vision. Also for employee and spouse, correct? Correct, yeah. All right. And that you want to enroll into... Uh- Oh, go ahead. Term Life. Sorry. Term Life, please, also employee and spouse. All right, and were you looking to enroll into the ID Expert or the Short-Term Disability? Uh, the short... I'm sorry, what is the other one? It's Short-Term Disability, but that one is only available employee only. And then the other choice was the ID Expert, which is basically an identity theft protection. Let's do the Short-Term Dis-, uh, Disability. All right, so then we have you down with medical, Stay Healthy MEC, TeleRx, \$22.86; that VIP Standard bundle, which is \$39.86; the dental, \$6.99; and vision, \$4.33; and then the Term Life for \$2.54, all for employee and spouse; and then we have Short-Term Disability, which is \$3.94 employee only. So that will come out to be \$80.52 per paycheck to authorize your Stella and Tara Service staffing to make those deductions for you. Do you also do, uh, vision? Yes, ma'am. Do you also do vision? I have the vision down, which will be \$4.33 per paycheck for you and your spouse. Um, so can I also add the free Rx as well? So the free Rx is actually already included in that MEC Stay Healthy plan. Oh, okay. So that's already been included. So that, that should be everything, right? Yes, ma'am. The only... Can you say how much the total cost? I apologize, I didn't mean to speak over you. Um, total will be \$80.52. As of right now, the only thing that they offer that you're not enrolled into will be that ID Expert. The ID Expert. What is the ID Expert? It's an identity theft protection. I believe the benefit guide shows it down as ID Ex Social Plus. Oh, it's okay then. All right, and then I



just need the verbal- So- Go ahead. Would you give me, um, a total amount for the monthly? Sure thing. So they are gonna be deducting it per paycheck, but if we look at it as a four-week, it will be \$322.08 every four weeks. Every four weeks, okay. And that's is, the most expensive one, is it the medical? So with the medical ones, the most expensive one as far as price goes will be the VIP Plus bundled. The one by your honor, the standard, which is \$39.86 for employee and spouse, whereas the VIP Plus bundled will be \$72.87 per paycheck for employee and spouse. Hmm, okay. But the, again, those two will currently be decided by the one that you're on. The standard does not cover preventative surgeries, or intensive care unit, or rehabilitation, whereas the plus will. As well as the fact that there's certain services that the plus will give you more of a dollar amount coverage than the VIP+. Yeah, I see. Okay. Um, so just wanted to double check. Just one last time, sorry. Of course. So it's \$22.86 for the Stay Healthy Max, \$39.86 for the VIP Standard bundle. Yes, ma'am. And then the Short-Term, Short-Term Disability, \$3.94. Dental is \$6.99. Vision is four, \$4.33. Term Life is \$2.54. Is that incorrect, ma'am? Mm-mm. Okay. All righty, thank you so much for your help. And, uh, you say this will be in effect, uh... I, I, I think I missed that part. Do you know when this will be in effect, that I will have insurance? Um, yes, ma'am. I haven't gone over that 'cause I still need your verbal agreement that you're authorizing Verstella Atera Staffing Company to make the deduction of those \$80.52 per paycheck. Yes, I authorize. So on average, the process for the enrollment is gonna take one to two weeks for them to start making your deductions. And then once you see that first deduction of the \$80 and change, following Monday's gonna be when this policy becomes effective. And that same week of activation by Friday will be when they're gonna send out the benefit cards. Now the only plan that doesn't send you a physical card is gonna be that VIP plan. They do a digital copy sent to your email. However, if you guys want a hard copy, give us a call during your activation week so that we can send in that request for you. Okay. If you called us Wednesday, Thursday or Friday of that week, like after Wednesday in general, we'll be able to also provide you- Mm-hmm. ... those digital copies of those benefit cards as they've been uploaded to the portal. Okay. So, uh, thank you so much for all that information. Uh, so if I want to look for an, an, a, a, a network provider, uh, what's the website for me to go look it? So for the network providers, it's going to be the Stay Healthy, the only one not having network restriction, and it will be with the MultiPlan Network. Even though the other plans that you selected do not have network restrictions, they do still have network providers. I'll go ahead and- Okay. ... send them over to your email. Both medical plans run with the same network company, which is the MultiPlan Network. MultiPlan Network. Okay, thank you so much. Of course. And then the only thing I'm gonna be missing is your spouse's information as a dependent into your policy. What is this person last name? Um, same last name, N-G-U-Y-E-N. Uh, first name, T-H-I space N-H-U space H-I-E-P. Okay. Can you read it one more time, make sure I have it all correct? Yep. Uh, last name Nguyen, N-G-U-Y-E-N. First name, T as in Tom, H as in Henry, I as in Ian. Uh, space, N as in Nancy, H as in Henry, U as in umbrella, space, H as in Henry, I as in Ian, E as in elephant, and P as in potato. All right, and they do get separated. It will be three separate words in total, right? S-sorry, say that one more time. Yes, ma'am. I was asking, when you say space, there is space in them, between them? The same way that your name is- Yeah, yeah, yeah. ... has one space? Okay. Yeah. Yeah, there's space- All right. ... in between these three. Yeah. There we go. And do you have his Social? If not, it's okay. Um, not at the moment. Can I provide that later? Yes, ma'am. In the event that you do forget to call back to provide it, he's not going to



have any issues using them since your staffing company currently doesn't have a requirement for it. But you can still call back to provide it. Okay. All right, and then the last thing I need for his information will be his date of birth. June, uh, 20... Oh, sorry. By the way, like, I was calling on behalf of my parent. This is for my parent selection. Would that be okay? Of course. Or do we have to restart the whole thing? They need to be on the phone with us. I can't make changes into a policy or add a policy without the actual policy holder being on the line with me. So we'll have to go through the whole process, even verifying the account with them on the phone. So, oh, I'm so sorry about that. I didn't know. I thought that- That's okay. ... I could just, uh, call and select for them. Yes, so the last step- Uh, are you open on Saturdays? So we're actually closed Saturday, Sundays. We're open 8:00 AM to 8:00 PM Monday through Fridays Eastern time, but only Monday through Saturdays. Is there a way that, um, she, he can call, uh, my parents can call and make selection without me being on the phone? Do you have interpreters at all? Of course. We do have interpreters. So when they called in, they just have to let the agent know what sp- um, language specifically they need, and they'll be able to get our interpreter services to speak for them. Okay. Uh, besides selecting on the phone, is there an option to select a benefit on the website? Let me check and see. Yes, ma'am, they do have a website. Let me see if it's up and running. Yes, ma'am, they do have a website. What I'll go ahead and do, is I'll send a link of it to the email that is on file on your parents' account. Uh-huh. And then if for whichever reason they're unable to process it, they can either give us a call- Okay. ... to process it over the phone with us. Um, in the event that you're not able to be there with them when they call in, we're able to get that interpreter. Uh-huh. Or the other option will also be for you to be on a three-way call with them. So you have to call in- Okay. ... when you guys are already on a two-way to add us as the third party into the call. Yeah, okay. My apologies. I'm so sorry. I should have, uh, addressed that at the begin of the call. No, that's okay. Yeah, I'm sorry about that. Like I thought it could just work, like, oh, okay, it's information, should call and select benefits for them. It's okay. Don't worry. All right, there we go. So I did send that, the link for you. It's gonna be in between two sentences. One of them will say, "Thank you for calling Benefits InterCard," and the other one will say, "Please contact Benefits InterCard." And then in between that will be that link for their website of the- Okay. ... Verstella Staffing Company. All right, thank you so much for the help. I know you really, really appreciate your time. Of course. It was my pleasure. Hope you have a wonderful rest of your day. You too. Thank you. Bye-bye. Bye.

## Conversation Format

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

Speaker speaker\_1: Hello. Can I please select my, uh, benefits?

Speaker speaker\_0: Sure thing. We can take a look and see if you're eligible. What staffing company do you work with?

Speaker speaker\_1: Uh, Verstella.



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

Speaker speaker\_1: I'm sorry, could you say that one more time?

Speaker speaker\_0: Yes, ma'am. What are the last four digits of your Social Security number?

Speaker speaker\_1: It is 6808.

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

Speaker speaker\_1: N-G-U-Y-E-N.

Speaker speaker\_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker\_1: Yeah, 1131 R Street, Northwest Auburn, Washington 98001. Date of birth is 01/31/1972.

Speaker speaker\_0: We show the best contact number as 206-475-8395?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And lastly, we show your email down as your last name, then first name, 0131@gmail.com.

Speaker speaker\_1: Correct.

Speaker speaker\_0: Bare with me one moment. So you are still within your personal enrollment period all the way till April 2nd. Have you had a chance to look over the benefit plans they're currently offering?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: All right, which plans did you want me to process your enrollment for?

Speaker speaker\_1: Uh, can you do the whole thing for me 'cause I'm not able to select it online? So-

Speaker speaker\_0: Of course.

Speaker speaker\_1: ... can we start with health, uh, medical first?

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, so I would like to do the Stay Healthy MEC, Tele- TeleRx, and the VIP Standard bundle, uh, with employee and spouse please.

Speaker speaker\_0: All right. So we said the Stay Healthy MEC, TeleRx, and the VIP Standard bundle for employee and spouse?

Speaker speaker\_1: Yes.



Speaker speaker\_0: All right, and which additional benefits would you like to also be enrolled into?

Speaker speaker\_1: Um, the dental and vision.

Speaker speaker\_0: Also for employee and spouse, correct?

Speaker speaker\_1: Correct, yeah.

Speaker speaker\_0: All right. And that you want to enroll into...

Speaker speaker\_1: Uh-

Speaker speaker\_0: Oh, go ahead.

Speaker speaker\_1: Term Life. Sorry. Term Life, please, also employee and spouse.

Speaker speaker\_0: All right, and were you looking to enroll into the ID Expert or the Short-Term Disability?

Speaker speaker\_1: Uh, the short... I'm sorry, what is the other one?

Speaker speaker\_0: It's Short-Term Disability, but that one is only available employee only. And then the other choice was the ID Expert, which is basically an identity theft protection.

Speaker speaker\_1: Let's do the Short-Term Dis-, uh, Disability.

Speaker speaker\_0: All right, so then we have you down with medical, Stay Healthy MEC, TeleRx, \$22.86; that VIP Standard bundle, which is \$39.86; the dental, \$6.99; and vision, \$4.33; and then the Term Life for \$2.54, all for employee and spouse; and then we have Short-Term Disability, which is \$3.94 employee only. So that will come out to be \$80.52 per paycheck to authorize your Stella and Tara Service staffing to make those deductions for you.

Speaker speaker\_1: Do you also do, uh, vision?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Do you also do vision?

Speaker speaker\_0: I have the vision down, which will be \$4.33 per paycheck for you and your spouse.

Speaker speaker\_1: Um, so can I also add the free Rx as well?

Speaker speaker\_0: So the free Rx is actually already included in that MEC Stay Healthy plan.

Speaker speaker\_1: Oh, okay. So that's already been included. So that, that should be everything, right?

Speaker speaker\_0: Yes, ma'am. The only...

Speaker speaker\_1: Can you say how much the total cost?



Speaker speaker\_0: I apologize, I didn't mean to speak over you. Um, total will be \$80.52. As of right now, the only thing that they offer that you're not enrolled into will be that ID Expert.

Speaker speaker\_1: The ID Expert. What is the ID Expert?

Speaker speaker\_0: It's an identity theft protection. I believe the benefit guide shows it down as ID Ex Social Plus.

Speaker speaker\_1: Oh, it's okay then.

Speaker speaker\_0: All right, and then I just need the verbal-

Speaker speaker\_1: So-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Would you give me, um, a total amount for the monthly?

Speaker speaker\_0: Sure thing. So they are gonna be deducting it per paycheck, but if we look at it as a four-week, it will be \$322.08 every four weeks.

Speaker speaker\_1: Every four weeks, okay. And that's is, the most expensive one, is it the medical?

Speaker speaker\_0: So with the medical ones, the most expensive one as far as price goes will be the VIP Plus bundled. The one by your honor, the standard, which is \$39.86 for employee and spouse, whereas the VIP Plus bundled will be \$72.87 per paycheck for employee and spouse.

Speaker speaker\_1: Hmm, okay.

Speaker speaker\_0: But the, again, those two will currently be decided by the one that you're on. The standard does not cover preventative surgeries, or intensive care unit, or rehabilitation, whereas the plus will. As well as the fact that there's certain services that the plus will give you more of a dollar amount coverage than the VIP+.

Speaker speaker\_1: Yeah, I see. Okay. Um, so just wanted to double check. Just one last time, sorry.

Speaker speaker\_0: Of course.

Speaker speaker\_1: So it's \$22.86 for the Stay Healthy Max, \$39.86 for the VIP Standard bundle.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: And then the Short-Term, Short-Term Disability, \$3.94. Dental is \$6.99. Vision is four, \$4.33. Term Life is \$2.54.

Speaker speaker\_0: Is that incorrect, ma'am?

Speaker speaker\_1: Mm-mm. Okay. All righty, thank you so much for your help. And, uh, you say this will be in effect, uh... I, I, I think I missed that part. Do you know when this will be in



effect, that I will have insurance?

Speaker speaker\_0: Um, yes, ma'am. I haven't gone over that 'cause I still need your verbal agreement that you're authorizing Verstella Atera Staffing Company to make the deduction of those \$80.52 per paycheck.

Speaker speaker\_1: Yes, I authorize.

Speaker speaker\_0: So on average, the process for the enrollment is gonna take one to two weeks for them to start making your deductions. And then once you see that first deduction of the \$80 and change, following Monday's gonna be when this policy becomes effective. And that same week of activation by Friday will be when they're gonna send out the benefit cards. Now the only plan that doesn't send you a physical card is gonna be that VIP plan. They do a digital copy sent to your email. However, if you guys want a hard copy, give us a call during your activation week so that we can send in that request for you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: If you called us Wednesday, Thursday or Friday of that week, like after Wednesday in general, we'll be able to also provide you-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... those digital copies of those benefit cards as they've been uploaded to the portal.

Speaker speaker\_1: Okay. So, uh, thank you so much for all that information. Uh, so if I want to look for an, an, a, a, a network provider, uh, what's the website for me to go look it?

Speaker speaker\_0: So for the network providers, it's going to be the Stay Healthy, the only one not having network restriction, and it will be with the MultiPlan Network. Even though the other plans that you selected do not have network restrictions, they do still have network providers. I'll go ahead and-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... send them over to your email. Both medical plans run with the same network company, which is the MultiPlan Network.

Speaker speaker\_1: MultiPlan Network. Okay, thank you so much.

Speaker speaker\_0: Of course. And then the only thing I'm gonna be missing is your spouse's information as a dependent into your policy. What is this person last name?

Speaker speaker\_1: Um, same last name, N-G-U-Y-E-N. Uh, first name, T-H-I space N-H-U space H-I-E-P.

Speaker speaker\_0: Okay. Can you read it one more time, make sure I have it all correct?

Speaker speaker\_1: Yep. Uh, last name Nguyen, N-G-U-Y-E-N. First name, T as in Tom, H as in Henry, I as in Ian. Uh, space, N as in Nancy, H as in Henry, U as in umbrella, space, H as in Henry, I as in Ian, E as in elephant, and P as in potato.



Speaker speaker\_0: All right, and they do get separated. It will be three separate words in total, right?

Speaker speaker\_1: S- sorry, say that one more time.

Speaker speaker\_0: Yes, ma'am. I was asking, when you say space, there is space in them, between them? The same way that your name is-

Speaker speaker\_1: Yeah, yeah, yeah.

Speaker speaker\_0: ... has one space? Okay.

Speaker speaker\_1: Yeah. Yeah, there's space-

Speaker speaker\_0: All right.

Speaker speaker\_1: ... in between these three. Yeah.

Speaker speaker\_0: There we go. And do you have his Social? If not, it's okay.

Speaker speaker\_1: Um, not at the moment. Can I provide that later?

Speaker speaker\_0: Yes, ma'am. In the event that you do forget to call back to provide it, he's not going to have any issues using them since your staffing company currently doesn't have a requirement for it. But you can still call back to provide it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, and then the last thing I need for his information will be his date of birth.

Speaker speaker\_1: June, uh, 20... Oh, sorry. By the way, like, I was calling on behalf of my parent. This is for my parent selection. Would that be okay?

Speaker speaker\_0: Of course.

Speaker speaker\_1: Or do we have to restart the whole thing?

Speaker speaker\_0: They need to be on the phone with us. I can't make changes into a policy or add a policy without the actual policy holder being on the line with me. So we'll have to go through the whole process, even verifying the account with them on the phone.

Speaker speaker\_1: So, oh, I'm so sorry about that. I didn't know. I thought that-

Speaker speaker\_0: That's okay.

Speaker speaker\_1: ... I could just, uh, call and select for them.

Speaker speaker\_0: Yes, so the last step-

Speaker speaker\_1: Uh, are you open on Saturdays?

Speaker speaker\_0: So we're actually closed Saturday, Sundays. We're open 8:00 AM to 8:00 PM Monday through Fridays Eastern time, but only Monday through Saturdays.



Speaker speaker\_1: Is there a way that, um, she, he can call, uh, my parents can call and make selection without me being on the phone? Do you have interpreters at all?

Speaker speaker\_0: Of course. We do have interpreters. So when they called in, they just have to let the agent know what sp- um, language specifically they need, and they'll be able to get our interpreter services to speak for them.

Speaker speaker\_1: Okay. Uh, besides selecting on the phone, is there an option to select a benefit on the website?

Speaker speaker\_0: Let me check and see. Yes, ma'am, they do have a website. Let me see if it's up and running. Yes, ma'am, they do have a website. What I'll go ahead and do, is I'll send a link of it to the email that is on file on your parents' account.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: And then if for whichever reason they're unable to process it, they can either give us a call-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to process it over the phone with us. Um, in the event that you're not able to be there with them when they call in, we're able to get that interpreter.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Or the other option will also be for you to be on a three-way call with them. So you have to call in-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... when you guys are already on a two-way to add us as the third party into the call.

Speaker speaker\_1: Yeah, okay. My apologies. I'm so sorry. I should have, uh, addressed that at the begin of the call.

Speaker speaker\_0: No, that's okay.

Speaker speaker\_1: Yeah, I'm sorry about that. Like I thought it could just work, like, oh, okay, it's information, should call and select benefits for them.

Speaker speaker\_0: It's okay. Don't worry. All right, there we go. So I did send that, the link for you. It's gonna be in between two sentences. One of them will say, "Thank you for calling Benefits InterCard," and the other one will say, "Please contact Benefits InterCard." And then in between that will be that link for their website of the-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... Verstella Staffing Company.

Speaker speaker\_1: All right, thank you so much for the help. I know you really, really appreciate your time.



Speaker speaker\_0: Of course. It was my pleasure. Hope you have a wonderful rest of your day.

Speaker speaker\_1: You too. Thank you. Bye-bye.

Speaker speaker\_0: Bye.