

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Yes, ma'am. This is James Kelly. Yeah, I work for, uh, HG Staffing in Shelbyville, Tennessee, and I've n-... I have no idea what Benefits in a Card is. So I got a text saying congratulations on my job. I got 30 days to make changes, Benefits in a Card. Benefits in a Card is the place that you called, where the account administrators for the health benefits are for about multiple different staffing companies across the USA. Okay. What that text message is informing you is that currently you're in your personal enrollment period during which you're able to enroll into the health benefits by your staffing company. HG offers their employees that are actively working. Okay. I gotcha. So, uh, it... Like, I don't remember s- filling out anything for health benefits. So is that something I sign up through you guys or through the staffing company? Um, you can do it through either or. Okay. You are able to go and enroll through it with us over the phone as well as you're able to do that on their website. I believe depending on where it is that you're applying, sometimes they have it with their application process, or it might be the other staffing companies that only do that. Okay. And then the third option which is only really available when you're having your orientation is to do it over there at their office, to fill out a form and then you send it to us. Um, so those are all the methods that you're able to enroll into the coverage offered by them. Okay. Okay. Well, I... I may have signed something. I just don't remember signing, like, signing anything for it 'cause I don't know... I don't understand why we get this... a text to tell me I got 30 days to make changes if I didn't already have something going. Well, unfortunately- I think that- ... that text message is generic. Oh, okay. It gets sent out just to... Yeah. Just to the contact list of the recent hires and it just- Gotcha. ... sends it out. Gotcha. Is there any way you could look to see if I do have any kind of health benefits? Of course. What are the last four of that social? 9530. All right. And then to make sure I did locate the right account, can you verify your mailing address for me and date of birth? 380 Halls Mill Road, Shelbyville, Tennessee 37160. Date of birth, 10/7/1974. I have Beth. Contact her with the one you called on to 603301073. Yes, ma'am. All right. Let's see. Oh. So it looks like you filled it out over there in person on March 3rd- Oh. ... and you declined the coverage. So you're not enrolled into anything right now. I declined coverage? Mm-hmm. Yes, sir. You put that you did not want to participate. Um, however, with those forms when you decline coverage, it doesn't mean necessarily that you won't be able to enroll later on. It just means that at that time you declined it. Yeah. I didn't even know I did that. Like, there was no information. Like, they didn't provide any kind of information for, like, visual, dental, like, regular health or nothing. I didn't see any paperwork in the application process for that. So I wonder if they're not doing it and then just decline everybody. That's kind of weird. Um, unfortunately with that part of the process, we don't have access to it. Right. So we are- So i-... is your... Is... Is the benefits... M-... I mean, are they reasonable rates on

those... on health benefits? Um, so it all depends on your personal opinion on whether or not they'll be reasonable. They are PPO limited plans so they're not major medical insurance. Okay. They do have all of the plans being separate. They don't want anything bungled up together and it does get individually charged. Okay. I see. So for example, for their dental plan, they offered the plan for employee only being \$3.38 per paycheck being deducted. And as far as coverage with the plan goes, it'll cover an annual maximum on services of \$500 and then it will cover preventative services at 100%, basic services, basic restore services and radiographs at 80%. And then it has a \$50- That's not- ... deductible. That's actually not bad. For dental. Um, so i-... Is their website I could sign... Am I still eligible to sign up? Yes, sir. You have all the way to April 13, 2025, to enroll into coverage. Okay. Um, is there a website you can text me and then I can get on and do it through there or something? The only thing is we're not able to text. Um, if you do however have an email I can send you a link- I- ... to the email of their website. Yeah. I do have an email. I have an email. All right. What will be the email to send it to? Okay. It'd be M as in Michael K-E-L-L-Y 27483@gmail.com. All right. I have M as in Michael, last name Kelly 27483@gmail.com? Yes, ma'am. All right. So I'll go ahead and send you their benefit guide and then also the link in the email along with it. Okay. That'd be great. All right. And then it's gonna be sent to you from our office email which is info@benefitsinacard.com. Okay. And it'll be titled Benefit Guide. All righty. Sounds good. All right. All right. And then as I've been sending this out, do you have any other questions regarding the benefits? Uh, no, ma'am. That'd be it. All right. And then our hours of operation will be there if you run into any issues trying to enroll online, okay? Okay. Sounds good. Have a great day and thank you so much for giving us a call today. All right. You too. Thank you. Thank you. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Yes, ma'am. This is James Kelly. Yeah, I work for, uh, HG Staffing in Shelbyville, Tennessee, and I've n-... I have no idea what Benefits in a Card is. So I got a text saying congratulations on my job. I got 30 days to make changes, Benefits in a Card.

Speaker speaker_0: Benefits in a Card is the place that you called, where the account administrators for the health benefits are for about multiple different staffing companies across the USA.

Speaker speaker_1: Okay.

Speaker speaker_0: What that text message is informing you is that currently you're in your personal enrollment period during which you're able to enroll into the health benefits by your staffing company. HG offers their employees that are actively working.

Speaker speaker_1: Okay. I gotcha. So, uh, it... Like, I don't remember s- filling out anything for health benefits. So is that something I sign up through you guys or through the staffing company?

Speaker speaker_0: Um, you can do it through either or.

Speaker speaker_1: Okay.

Speaker speaker_0: You are able to go and enroll through it with us over the phone as well as you're able to do that on their website. I believe depending on where it is that you're applying, sometimes they have it with their application process, or it might be the other staffing companies that only do that.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the third option which is only really available when you're having your orientation is to do it over there at their office, to fill out a form and then you send it to us. Um, so those are all the methods that you're able to enroll into the coverage offered by them.

Speaker speaker_1: Okay. Okay. Well, I... I may have signed something. I just don't remember signing, like, signing anything for it 'cause I don't know... I don't understand why we get this... a text to tell me I got 30 days to make changes if I didn't already have something going.

Speaker speaker_0: Well, unfortunately-

Speaker speaker_1: I think that-

Speaker speaker_0: ... that text message is generic.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: It gets sent out just to... Yeah. Just to the contact list of the recent hires and it just-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... sends it out.

Speaker speaker_1: Gotcha. Is there any way you could look to see if I do have any kind of health benefits?

Speaker speaker_0: Of course. What are the last four of that social?

Speaker speaker_1: 9530.

Speaker speaker_0: All right. And then to make sure I did locate the right account, can you verify your mailing address for me and date of birth?

Speaker speaker_1: 380 Halls Mill Road, Shelbyville, Tennessee 37160. Date of birth, 10/7/1974.

Speaker speaker_0: I have Beth. Contact her with the one you called on to 603301073.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. Let's see. Oh. So it looks like you filled it out over there in person on March 3rd-

Speaker speaker_1: Oh.

Speaker speaker_0: ... and you declined the coverage. So you're not enrolled into anything right now.

Speaker speaker_1: I declined coverage?

Speaker speaker_0: Mm-hmm. Yes, sir. You put that you did not want to participate. Um, however, with those forms when you decline coverage, it doesn't mean necessarily that you won't be able to enroll later on. It just means that at that time you declined it.

Speaker speaker_1: Yeah. I didn't even know I did that. Like, there was no information. Like, they didn't provide any kind of information for, like, visual, dental, like, regular health or nothing. I didn't see any paperwork in the application process for that. So I wonder if they're not doing it and then just decline everybody. That's kind of weird.

Speaker speaker_0: Um, unfortunately with that part of the process, we don't have access to it.

Speaker speaker_1: Right.

Speaker speaker_0: So we are-

Speaker speaker_1: So i-... is your... Is... Is the benefits... M-... I mean, are they reasonable rates on those... on health benefits?

Speaker speaker_0: Um, so it all depends on your personal opinion on whether or not they'll be reasonable. They are PPO limited plans so they're not major medical insurance.

Speaker speaker_1: Okay.

Speaker speaker_0: They do have all of the plans being separate. They don't want anything bungled up together and it does get individually charged.

Speaker speaker_1: Okay. I see.

Speaker speaker_0: So for example, for their dental plan, they offered the plan for employee only being \$3.38 per paycheck being deducted. And as far as coverage with the plan goes, it'll cover an annual maximum on services of \$500 and then it will cover preventative services at 100%, basic services, basic restore services and radiographs at 80%. And then it has a \$50-

Speaker speaker_1: That's not-

Speaker speaker_0: ... deductible.

Speaker speaker_1: That's actually not bad. For dental. Um, so i-... Is their website I could sign... Am I still eligible to sign up?

Speaker speaker_0: Yes, sir. You have all the way to April 13, 2025, to enroll into coverage.

Speaker speaker_1: Okay. Um, is there a website you can text me and then I can get on and do it through there or something?

Speaker speaker_0: The only thing is we're not able to text. Um, if you do however have an email I can send you a link-

Speaker speaker_1: I-

Speaker speaker_0: ... to the email of their website.

Speaker speaker_1: Yeah. I do have an email. I have an email.

Speaker speaker_0: All right. What will be the email to send it to?

Speaker speaker_1: Okay. It'd be M as in Michael K-E-L-L-Y 27483@gmail.com.

Speaker speaker_0: All right. I have M as in Michael, last name Kelly 27483@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. So I'll go ahead and send you their benefit guide and then also the link in the email along with it.

Speaker speaker_1: Okay. That'd be great.

Speaker speaker_0: All right. And then it's gonna be sent to you from our office email which is info@benefitsinacard.com.

Speaker speaker_1: Okay.

Speaker speaker_0: And it'll be titled Benefit Guide.

Speaker speaker_1: All righty. Sounds good.

Speaker speaker_0: All right.

Speaker speaker_1: All right.

Speaker speaker_0: And then as I've been sending this out, do you have any other questions regarding the benefits?

Speaker speaker_1: Uh, no, ma'am. That'd be it.

Speaker speaker_0: All right. And then our hours of operation will be there if you run into any issues trying to enroll online, okay?

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_0: Have a great day and thank you so much for giving us a call today.

Speaker speaker_1: All right. You too. Thank you.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye-bye.