

## Transcript: Francesca

**Baez-5965933304922112-6669683719979008**

### Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Uh, yeah, hi. Um, I'm just calling to enroll in, um, medical benefits or dental. What staffing company do you work with? It's Vers- Virtella. What are the last four of your Social? 0680. Your last name? Alaniko. Can you spell it, please? Like, F as in Frank. A-L-A-N-I-K-O. Do you have any other last name? No, I just got the one last name. Did you just recently start working with them? Yeah, I've been there about a month. I... And the... I asked them if they had be- uh, medical benefits. They said, "Yeah, you have a month to enroll, and they emailed you." I'm like, "Damn, uh, I hardly use their email." Okay. And you said the last four was 0680? Yes. So we haven't received any file for you. Um, honestly speaking with the timeframe that you have working with them, we should have. You have two options. We can try to create one, but I do need your full Social. If you do not feel comfortable providing it on a recorded line, my suggestion will be speaking with Virtella to see if maybe at some point they put your information in incorrectly, and maybe I just have you under a different name. Kevin Falaniko. Is that right? F-A-L-A-N-I-K-O? What's the date of birth? July 7, 1981. Mm-mm. I have a Kevin Williams with those last four as well, but it has a different date of birth. Oh. So we haven't received your file and yet... Oh my god, I see what happened actually. What's the mailing address? 101 or- Um, 1421 West Rosado Street, um, Place, Chandler, Arizona 85224. Zip code 85224? Yes. So they put your last name as your first name and your first name as your last name. Okay. All right. That's why I was having difficulties locating you. And then I have the best contact down as 832-266-4087, same as the one you called on. Yes. And then your email is down as your first name period last name at yahoo.com? Yes, ma'am. Um, so I did switch those around to have it correct, Kevin being the first name and then your last name. Do you know which benefit plans you wanted to be enrolled into, aside from dental? Uh, they, uh, you know, they just sent me this because I went to the doctor's. I called in. So they sent me this package. They're saying that, "Oh, you sh-... You know, you could, you could've got it your first week." I said, "Well, no one told me anything about benefits," so I, I don't even know any of the packages. I just want... How much are the, the medical? I'm not wor-... I mean, that's... I'm... Just the, uh, the dental and vision. So other benefits, there's only one plan being offered, but medical, for medical they offer more than one. Were you looking to enroll on your own or any dependents? No. Okay. Um, so just so we can go over the vision and dental before we go into medical, vision will be \$2.14 per paycheck. It works with a copay. You have a \$10 copay for the eye exam, a \$25 copay for lenses and frames, \$0 copay for the contact lens fittings, and then the frame allowance yearly will be \$130. I'm, I'm sorry. What... The friendly allowance? What- Yes, sir. The frame allowance per year is \$130. Okay, I got you. I got you. I thought you said friendly. Okay. All right. And then for the dental, it will be \$3.63 per paycheck. This one works with percentages. You'll have preventative services cover at 100%,

basic services, basic restorative services, and radiographs cover at 80%. The annual maximum that it will cover for services is \$500 per year with a \$50 deductible. Okay. Uh, how much more would it... if I did add a dependent? I'm sorry? How much more would it be if I did add a dependent? It depends if it is a spouse or a child or both. A child. For both dental and vision? Yes. For the vision, if you were to add a child, it will be 492 instead of 214. And then for- Okay. ... dental plan for... with a child will be \$9.59 instead of \$3.63. Okay. It's not much of a difference, but, uh, I'll wait on that. Okay. And then for medical, there is a total of four plans being offered. There is the MBP, Minimum Volume Plan, which is the only major medical insurance with monthly deductions. For employee only on your state, it will be a deduction of \$100 and 7-... \$172, sorry, with 37 cents per month. It has an in-network deductible of \$6,500 and out-of-network of \$10,000. You do have a requirement of working 30 hours or more per week. And then aside from that plan, they offer three PPO medical plans- Mm-hmm. ... which are split into two different services. There's the preventative. Preventative is everything that you, you get done to check and make sure your health is up to date like your physical, blood pressure, or iron deficiency screenings and your preventative immunizations. That one is \$17.96 for a paycheck and it does have a network requirement. It is called Stay Healthy MEC Tailor Rx. The other two plans will be what they call Hospital Indemnity which are your hospital services, doctor visits, emergency room, urgent care, and surgeries. Um, there's a VIP Standard which is \$23.02 per paycheck and VIP Plus which is \$36.97 per paycheck. And both of those plans of VIP do not have a network restriction or requirement. The difference between the two is that the Standard is not going to cover intensive care unit, rehabilitation, or preventative surgery, whereas the VIP Plus will, as well as the fact that there are some coverages that the Plus offers you more of a dollar amount coverage than the Standard. So those will be your current options for medical. Oh, okay. Uh, yeah, I'm good on the medical. Can I- can we just do the, um, dental and vision? All right. And then you did say for employee only for the moment, correct? Yes. So that will be \$5.77 per paycheck for both plans. Do you authorize Versela Terra Staffing to make those deductions for you? Yes. All right, please allow one to two weeks for your employer to start making your deductions. When you see the first deduction being made, following Monday, your coverage will become effective. And that same week of activation, Friday is going to be when your carrier mails out your benefit cards. The longest that they should take to get to you will be three to four weeks. If you need those benefit cards sooner, then what they will get to you physically, you can give us a call back after Wednesday of your activation week 'cause usually when we have access to the digital copies of those benefit cards. Okay, cool. All right. And then the last day of your personal enrollment period to make any policy changes or enrollments will be February 23rd, after which you'll have to wait till December when they hold their company open enrollment period. Okay, cool. Thank you. Of course. Anything else we can assist you with today? No, that was it. All right. And then I did fix that issue with those names, um, being misplaced. So you are all set. Oh, good. Thanks. Of course, it was my pleasure. Hope you have a wonderful rest of your day. 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, yeah, hi. Um, I'm just calling to enroll in, um, medical benefits or dental.

Speaker speaker\_0: What staffing company do you work with?

Speaker speaker\_1: It's Vers- Virtella.

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

Speaker speaker\_1: 0680.

Speaker speaker\_0: Your last name?

Speaker speaker\_1: Alaniko.

Speaker speaker\_0: Can you spell it, please?

Speaker speaker\_1: Like, F as in Frank. A-L-A-N-I-K-O.

Speaker speaker\_0: Do you have any other last name?

Speaker speaker\_1: No, I just got the one last name.

Speaker speaker\_0: Did you just recently start working with them?

Speaker speaker\_1: Yeah, I've been there about a month. I... And the... I asked them if they had be- uh, medical benefits. They said, "Yeah, you have a month to enroll, and they emailed you." I'm like, "Damn, uh, I hardly use their email." Okay.

Speaker speaker\_0: And you said the last four was 0680?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So we haven't received any file for you. Um, honestly speaking with the timeframe that you have working with them, we should have. You have two options. We can try to create one, but I do need your full Social. If you do not feel comfortable providing it on a recorded line, my suggestion will be speaking with Virtella to see if maybe at some point they put your information in incorrectly, and maybe I just have you under a different name.

Speaker speaker\_1: Kevin Falaniko. Is that right? F-A-L-A-N-I-K-O?

Speaker speaker\_0: What's the date of birth?

Speaker speaker\_1: July 7, 1981.

Speaker speaker\_0: Mm-mm. I have a Kevin Williams with those last four as well, but it has a different date of birth.

Speaker speaker\_1: Oh.

Speaker speaker\_0: So we haven't received your file and yet... Oh my god, I see what happened actually. What's the mailing address? 101 or-

Speaker speaker\_1: Um, 1421 West Rosado Street, um, Place, Chandler, Arizona 85224.

Speaker speaker\_0: Zip code 85224?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So they put your last name as your first name and your first name as your last name.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: That's why I was having difficulties locating you. And then I have the best contact down as 832-266-4087, same as the one you called on.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then your email is down as your first name period last name at yahoo.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Um, so I did switch those around to have it correct, Kevin being the first name and then your last name. Do you know which benefit plans you wanted to be enrolled into, aside from dental?

Speaker speaker\_1: Uh, they, uh, you know, they just sent me this because I went to the doctor's. I called in. So they sent me this package. They're saying that, "Oh, you sh-... You know, you could, you could've got it your first week." I said, "Well, no one told me anything about benefits," so I, I don't even know any of the packages. I just want... How much are the, the medical? I'm not wor-... I mean, that's... I'm... Just the, uh, the dental and vision.

Speaker speaker\_0: So other benefits, there's only one plan being offered, but medical, for medical they offer more than one. Were you looking to enroll on your own or any dependents?

Speaker speaker\_1: No.

Speaker speaker\_0: Okay. Um, so just so we can go over the vision and dental before we go into medical, vision will be \$2.14 per paycheck. It works with a copay. You have a \$10 copay for the eye exam, a \$25 copay for lenses and frames, \$0 copay for the contact lens fittings, and then the frame allowance yearly will be \$130.

Speaker speaker\_1: I'm, I'm sorry. What... The friendly allowance? What-

Speaker speaker\_0: Yes, sir. The frame allowance per year is \$130.

Speaker speaker\_1: Okay, I got you. I got you. I thought you said friendly. Okay.

Speaker speaker\_0: All right. And then for the dental, it will be \$3.63 per paycheck. This one works with percentages. You'll have preventative services cover at 100%, basic services, basic restorative services, and radiographs cover at 80%. The annual maximum that it will

cover for services is \$500 per year with a \$50 deductible.

Speaker speaker\_1: Okay. Uh, how much more would it... if I did add a dependent?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: How much more would it be if I did add a dependent?

Speaker speaker\_0: It depends if it is a spouse or a child or both.

Speaker speaker\_1: A child.

Speaker speaker\_0: For both dental and vision?

Speaker speaker\_1: Yes.

Speaker speaker\_0: For the vision, if you were to add a child, it will be 492 instead of 214. And then for-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... dental plan for... with a child will be \$9.59 instead of \$3.63.

Speaker speaker\_1: Okay. It's not much of a difference, but, uh, I'll wait on that.

Speaker speaker\_0: Okay. And then for medical, there is a total of four plans being offered. There is the MBP, Minimum Volume Plan, which is the only major medical insurance with monthly deductions. For employee only on your state, it will be a deduction of \$100 and 7-... \$172, sorry, with 37 cents per month. It has an in-network deductible of \$6,500 and out-of-network of \$10,000. You do have a requirement of working 30 hours or more per week. And then aside from that plan, they offer three PPO medical plans-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... which are split into two different services. There's the preventative. Preventative is everything that you, you get done to check and make sure your health is up to date like your physical, blood pressure, or iron deficiency screenings and your preventative immunizations. That one is \$17.96 for a paycheck and it does have a network requirement. It is called Stay Healthy MEC Tailor Rx. The other two plans will be what they call Hospital Indemnity which are your hospital services, doctor visits, emergency room, urgent care, and surgeries. Um, there's a VIP Standard which is \$23.02 per paycheck and VIP Plus which is \$36.97 per paycheck. And both of those plans of VIP do not have a network restriction or requirement. The difference between the two is that the Standard is not going to cover intensive care unit, rehabilitation, or preventative surgery, whereas the VIP Plus will, as well as the fact that there are some coverages that the Plus offers you more of a dollar amount coverage than the Standard. So those will be your current options for medical.

Speaker speaker\_2: Oh, okay. Uh, yeah, I'm good on the medical. Can I- can we just do the, um, um, dental and vision?

Speaker speaker\_0: All right. And then you did say for employee only for the moment, correct?

Speaker speaker\_2: Yes.

Speaker speaker\_0: So that will be \$5.77 per paycheck for both plans. Do you authorize Versela Terra Staffing to make those deductions for you?

Speaker speaker\_2: Yes.

Speaker speaker\_0: All right, please allow one to two weeks for your employer to start making your deductions. When you see the first deduction being made, following Monday, your coverage will become effective. And that same week of activation, Friday is going to be when your carrier mails out your benefit cards. The longest that they should take to get to you will be three to four weeks. If you need those benefit cards sooner, then what they will get to you physically, you can give us a call back after Wednesday of your activation week 'cause usually when we have access to the digital copies of those benefit cards.

Speaker speaker\_2: Okay, cool.

Speaker speaker\_0: All right. And then the last day of your personal enrollment period to make any policy changes or enrollments will be February 23rd, after which you'll have to wait till December when they hold their company open enrollment period.

Speaker speaker\_2: Okay, cool. Thank you.

Speaker speaker\_0: Of course. Anything else we can assist you with today?

Speaker speaker\_2: No, that was it.

Speaker speaker\_0: All right. And then I did fix that issue with those names, um, being misplaced. So you are all set.

Speaker speaker\_2: Oh, good. Thanks.

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

Speaker speaker\_2: Bye-bye.

Speaker speaker\_0: Bye.