

## **Transcript: Francesca**

**Baez-6276337424056320-5533982458822656**

### **Full Transcript**

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Hi, my name is Sarah Banks. Um, I'm working through Accuforce right now and I just got a email... I mean a text message, something about health insurance enrolled for the... You know what I'm talking about? So more than likely we're informing you there's either an open enrollment period at the moment in which you're able to enroll into. We did say that you're a new hire with them, right? Yes. Have you received that first paycheck yet? Yes. So these are the schedules that we have provided. I believe you received the new hire text message which informs you of your open enrollment period to enroll into the health benefits that they offer their employees. Okay. Yes, ma'am. Our information is on that text message due to the fact that we're the account administrators for the health benefits that the staffing companies offered, um, yours being one of them, ACC Staffing. I mean, Accuforce Staffing, sorry. I didn't get any other information. It just said t- for the enrollment, you know, do it before the enrollment. I was just wanting to know what do I have to do and how much it cost and... That all depends on which plans you're selecting due to all of our plans being separated. Medical, vision, dental, life insurance and such, they're all separate plans that are charged individually depending on how many plans and which plans you select as well as who's getting coverage will depend on how much a policy will come out to be. And when I... If I get hired on through the company that I'm working for, um, and I'm no longer employed through Accuforce, does it stop? Yes, ma'am, due to the fact that the benefits themselves get activated and stay activated through deductions made from your Accuforce issued paycheck. Once you're no longer receiving a paycheck from them, there won't be any more to keep paying the insurance for at which point there's going to be four weeks which you can pay out of pocket for it, but by the fifth week, the system cancels the policy since there's no longer a payment coming in from those paychecks. Okay. Um, how much would it cost just to have the medical, like, for me to go to a doctor and for medicine? I don't really need everything else 'cause I'm gonna get it through the company when I get hired on. Okay. So that will depend specifically which medical plan you select. It will have to be one of the VIP plans since those are the ones that cover the doctor visits. They have VIP Standard which is \$17.66, VIP Classic which is \$19.58, and VIP+ which will be \$31.66 per paycheck. As far as the prescriptions go, with that specific plan they go off from Pharmabel Prescription as the medical prescription carrier, and they work off a tier system of \$10, \$20 or \$30 for the generic prescriptions. Depending on where your prescription falls, that will be what you're gonna pay out of pocket, and then they will be providing a discount for your non-generic prescriptions. Okay. All right. Uh, I just wanted some information. Um, thank you so much. Of course. I hope you have a wonderful rest of your day- Okay. ... and thank you for calling Benefits in a Car. All right. Thank you. 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: Hi, my name is Sarah Banks. Um, I'm working through Accuforce right now and I just got a email... I mean a text message, something about health insurance enrolled for the... You know what I'm talking about?

Speaker speaker\_0: So more than likely we're informing you there's either an open enrollment period at the moment in which you're able to enroll into. We did say that you're a new hire with them, right?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Have you received that first paycheck yet?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So these are the schedules that we have provided. I believe you received the new hire text message which informs you of your open enrollment period to enroll into the health benefits that they offer their employees.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Yes, ma'am. Our information is on that text message due to the fact that we're the account administrators for the health benefits that the staffing companies offered, um, yours being one of them, ACC Staffing. I mean, Accuforce Staffing, sorry.

Speaker speaker\_1: I didn't get any other information. It just said t- for the enrollment, you know, do it before the enrollment. I was just wanting to know what do I have to do and how much it cost and...

Speaker speaker\_0: That all depends on which plans you're selecting due to all of our plans being separated. Medical, vision, dental, life insurance and such, they're all separate plans that are charged individually depending on how many plans and which plans you select as well as who's getting coverage will depend on how much a policy will come out to be.

Speaker speaker\_1: And when I... If I get hired on through the company that I'm working for, um, and I'm no longer employed through Accuforce, does it stop?

Speaker speaker\_0: Yes, ma'am, due to the fact that the benefits themselves get activated and stay activated through deductions made from your Accuforce issued paycheck. Once you're no longer receiving a paycheck from them, there won't be any more to keep paying the insurance for at which point there's going to be four weeks which you can pay out of pocket for it, but by the fifth week, the system cancels the policy since there's no longer a payment coming in from those paychecks.

Speaker speaker\_1: Okay. Um, how much would it cost just to have the medical, like, for me to go to a doctor and for medicine? I don't really need everything else 'cause I'm gonna get it through the company when I get hired on.

Speaker speaker\_0: Okay. So that will depend specifically which medical plan you select. It will have to be one of the VIP plans since those are the ones that cover the doctor visits. They have VIP Standard which is \$17.66, VIP Classic which is \$19.58, and VIP+ which will be \$31.66 per paycheck. As far as the prescriptions go, with that specific plan they go off from Pharmabel Prescription as the medical prescription carrier, and they work off a tier system of \$10, \$20 or \$30 for the generic prescriptions. Depending on where your prescription falls, that will be what you're gonna pay out of pocket, and then they will be providing a discount for your non-generic prescriptions.

Speaker speaker\_1: Okay. All right. Uh, I just wanted some information. Um, thank you so much.

Speaker speaker\_0: Of course. I hope you have a wonderful rest of your day-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... and thank you for calling Benefits in a Car.

Speaker speaker\_1: All right. Thank you. Bye-bye.

Speaker speaker\_0: Bye.