

Transcript: Francesca

Baez-6603823132229632-5335258773110784

Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Uh, yes, Francesca. I am trying to enroll in benefits online and it says, um, I get an error message and told to call this number. Okay. What staffing company do you work with? Uh, Oxford. What are the last four of your Social? 1989. And lastly, your last name. Uh, Conley. C-O-N-L-E-Y. First name Matthew? That's me. To make sure that I have located the correct account, could you verify your mailing address and date of birth for me? Date of birth is 6-5-81. Address is 1706 West Byron, Chicago, Illinois, 60613. Okay. Outpost contact, 773-698-2762? Correct. And I have your email down as your first and last name 35 at gmail.com? Correct. So everything was working fine, but when you tried to submit the enrollment was when it gave you the error message, right? Correct. Yeah, I'm, I'm on the, um, enrollment page and it shows an error, "Enrollment not allowed. Please call our contact center at this number for any changes." 'Cause I do see here when you were in the account literally a minute before you called us. Mm-hmm. Um, online. It let you do the demographic portion, like to make sure all of your personal information such as address, date of birth and contact information was correctly placed. Correct. Yeah, it, it let me do that. And this shouldn't give you an issue with the enrollment 'cause you're not a, what they consider a re-hire, meaning that at some point you were with the company. That's usually mostly when it does give you an issue. But in your specific case, it shouldn't 'cause you're a new hire and you're not outside of your window yet. Right. You have 'til this Sunday, March 2nd. Um- Oh, okay. All right. Yeah. So I got 'til Sunday? Mm-hmm. Um, but that's besides the point. I can process your enrollment on my end. I just don't know why the system is not letting you process it on your end. But if you like, I can process it. Ah, it wasn't, I didn't I cheat. It, it knows it's me. Doesn't cooperate. Well, but yeah, if I could enroll with you, that'd be good. Yeah. All right. Do you know which plans you want to be enrolled into? Um, 'cause there's two to choose from here, right? There's the Insure Plus Basic H1 and then H3. Is that right? Yes, sir. The H3 will be the Enhance. Um, the difference between those two really is just that the Enhance gives you more of a dollar amount on services than the Plus does, but they cover the same services. I'm sorry, they, the, the second one gives you a, a... What, what, what was the difference? I, I didn't hear you. Yes. It's okay. So both plans are the same thing, they cover the same services. The only difference is that the Enhance will give you more of a dollar amount coverage than the Plus does. Hmm. Okay, so there's more out-of-pocket with the, the Basic then? Yeah. So with the H1 you will be paying more out-of-pocket, and with the H2, the plan will cover you a little bit more dollar-wise. Let's go with the three then. Yeah, the, the better of the two. There's not much difference in price, and that's for the employee and children. All right. And were there any of the other additional plans you wanted to be enrolled into? Uh, yeah, dental, which would be the- And that- ... employee and children as well. Okay. And then, um, disability also,

just for me. And then term, term life, how does that work? What's the, what's the, the numbers on that one? Is it like one of your- So that one is- ... your yearly salary or something? Um, no, it's actually more like a life insurance, but they just call it term life instead. Mm-hmm. It will cover, um, basically life insurance coverages as well as an accidental dismemberment. So the employee itself will be cover up to the age of 64 for \$20,000. Once you turn 65, then that \$20,000 will decrease 25% and it keeps doing so every five years. Oh, it's only 20 grand, is it? Add a child into it. Mm-hmm. Okay. And then if you were to add a child to that policy, if they are between the age of six months or up to the age of 26, they'll be covered for 2,500. And if they're 14 days to six months, they'll be covered for 500. That's it, huh? Hmm. Sir, um, 'cause unfortunately these are PPO limited plans, so they're not gonna give you as much coverage as a- Oh, okay. That makes sense then. Okay, okay. Yeah, that makes... Um, I'll, I'll, I'll waive the, the term life then. Um- All right. So then the last one we do not have you on will be vision. Um, I don't wear glasses, so I, yeah, I don't think I need vision. All right. I- I- So then there's that dental, that medical and the short-term disability for yourself? Yeah, that works. All right. So you're looking at \$50.37 per paycheck. We authorize Axa Global to make those deductions for you. Yes. Okay, and then let's go ahead and put in your child's information. What is their first and last name? Uh, first one is Holden, H-O-L-D as in David, E-N as in Nancy. Middle name Matthew. Same last name as me, C-O-L-D-L-E-Y. Great, and then do you have his social? If not, it's okay. I don't have it on me. I'd have to dig through my papers here. All right. That's okay, so your staffing company doesn't have it as a requirement. Okay. So, even if you forget to provide it, once you become active, it will not give any issue for him to utilize his benefits. Oh, good. Okay, good. All right, and then I do need his date of birth. His date of birth is January 10th, 2008. All right. And then you can go ahead with the next child. Next one is Henry, H-E-N-R-Y. Steven, S-T-E-V-E-N. Same last name, Conley, C-O-N-L-E-Y. And date of birth? September 19th, 2010. September 19th or 18th? All right. Oh, crap. Is it the 18th or the 19th? Ooh. Oh, no. Dad's in trouble. Oh. Shit. Sorry. Um, I should know this. I just questioned myself. What did I, what number, what number did I give you? 19th? Let's see. September 19th? Yeah. So you said- No, he's the 18th. 18th? He's the 18th, I'm sorry. He's the 18th. Yeah. It's okay. Wow. That's bad. He's my favorite too. I can't tell him that. It's, it's okay. My mom does that with me and my other little sister 'cause I'm the 24th- ... she's the 25th. Always, I don't understand. Oh my God, it's funny. Ugh. All right. So, we said it's September 18th, 2010, right? Uh, yeah, yeah. It's the 18th, yeah. All right. And then any other child you'd like to add? Yep. I got one more. All right. Uh, Harrison, H-A-R-R-I-S-O-N. Patrick, P-A-T-R-I-C-K Conway, same last name. All right. And what is his date of birth? Uh, he's an easy one. He's grandma's birthday. He is September 22nd, 2012. All right. Wait, hold on. He's 2013, I'm sorry. Ah. It's okay. Oh my God, now I'm questioning that one. This is terrible. Oh my gosh, this is totally... But I can't tell my... Forgot their birthdays. Hold on. It's all right. I mean, does it matter? Is it the end of the world if it's wrong? Um, no. I think it could be. It might just affect it when you go into the doctor's offices, when they're comparing you information that you provide to them. Yeah, you're right. As well as the information of the carriers will have. Yeah, you're right. Um, hold on just a second here. Let me check on that. I keep on questioning myself. This is terrible. Um, let's see. He is 12, so let me see the math. Um, Henry's 2012. 14. It is 2012, yeah. He is 2012. How is it 2012? Oh, because he's 13, or he's 12. He's gonna be 13 this year. Dad can do basic math. That's, that, dad, dad's an IT guy. Come on. Hold on just a sec while I check. He's gonna be 13 this year? Yeah. He's gonna be 13 this year. Oh, I think

he might be from the 2012 then. Yeah, 2012. Yeah. Yeah, he's gonna be 13 this year. Yeah. And Henry's gonna be 14, or Henry's gonna be 15 this year in September, and he's gonna be 13. So yeah. All right. Okay, so we are all set with the process of the enrollment, so once you start working... Oh, wait, you already did. Sorry. Um, so once you see the first deduction of the 5037, which will take one to two weeks for you to see it. Mm-hmm. Following Monday will be when your coverage becomes effective, and that same week of activation, Friday, the carriers will send out the benefit cards. Both of your plans will be with American Public Life. Okay. Only thing being, for some reason, for the medical plans, they only do a digital card sent to the email on file. So, if you did want a hard copy, give us a call on the week of activation so that we can send in a mail request. Oh, okay. Yeah, I might need that 'cause my ex-wife wished to have everything in paper. So, either way, it's okay. We'll figure it out. All right. So, you are all set now for the, the benefits. We have all three children, Holden, Henry, and Harrison. Yep. Is there anything else that we can assist you with aside from that? No, you've been great. I, I appreciate your help and, yeah, you've, um, you've been a big, big help. So thank you much. It was a pleasure. Have a wonderful rest of your day and thank you for your time today, sir. You too. Have a great weekend. Thank you. You too. 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: Uh, yes, Francesca. I am trying to enroll in benefits online and it says, um, I get an error message and told to call this number.

Speaker speaker_0: Okay. What staffing company do you work with?

Speaker speaker_1: Uh, Oxford.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: 1989.

Speaker speaker_0: And lastly, your last name.

Speaker speaker_1: Uh, Conley. C-O-N-L-E-Y.

Speaker speaker_0: First name Matthew?

Speaker speaker_1: That's me.

Speaker speaker_0: To make sure that I have located the correct account, could you verify your mailing address and date of birth for me?

Speaker speaker_1: Date of birth is 6-5-81. Address is 1706 West Byron, Chicago, Illinois, 60613.

Speaker speaker_0: Okay. Outpost contact, 773-698-2762?

Speaker speaker_1: Correct.

Speaker speaker_0: And I have your email down as your first and last name 35 at gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: So everything was working fine, but when you tried to submit the enrollment was when it gave you the error message, right?

Speaker speaker_1: Correct. Yeah, I'm, I'm on the, um, enrollment page and it shows an error, "Enrollment not allowed. Please call our contact center at this number for any changes."

Speaker speaker_0: 'Cause I do see here when you were in the account literally a minute before you called us.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, online. It let you do the demographic portion, like to make sure all of your personal information such as address, date of birth and contact information was correctly placed.

Speaker speaker_1: Correct. Yeah, it, it let me do that.

Speaker speaker_0: And this shouldn't give you an issue with the enrollment 'cause you're not a, what they consider a re-hire, meaning that at some point you were with the company. That's usually mostly when it does give you an issue. But in your specific case, it shouldn't 'cause you're a new hire and you're not outside of your window yet.

Speaker speaker_1: Right.

Speaker speaker_0: You have 'til this Sunday, March 2nd. Um-

Speaker speaker_1: Oh, okay. All right.

Speaker speaker_0: Yeah.

Speaker speaker_1: So I got 'til Sunday?

Speaker speaker_0: Mm-hmm. Um, but that's besides the point. I can process your enrollment on my end. I just don't know why the system is not letting you process it on your end. But if you like, I can process it.

Speaker speaker_1: Ah, it wasn't, I didn't I cheat. It, it knows it's me. Doesn't cooperate . Well, but yeah, if I could enroll with you, that'd be good.

Speaker speaker_2: Yeah.

Speaker speaker_0: All right. Do you know which plans you want to be enrolled into?

Speaker speaker_1: Um, 'cause there's two to choose from here, right? There's the Insure Plus Basic H1 and then H3. Is that right?

Speaker speaker_0: Yes, sir. The H3 will be the Enhance. Um, the difference between those two really is just that the Enhance gives you more of a dollar amount on services than the Plus

does, but they cover the same services.

Speaker speaker_1: I'm sorry, they, the, the second one gives you a, a... What, what, what was the difference? I, I didn't hear you.

Speaker speaker_0: Yes. It's okay. So both plans are the same thing, they cover the same services. The only difference is that the Enhance will give you more of a dollar amount coverage than the Plus does.

Speaker speaker_1: Hmm. Okay, so there's more out-of-pocket with the, the Basic then?

Speaker speaker_0: Yeah. So with the H1 you will be paying more out-of-pocket, and with the H2, the plan will cover you a little bit more dollar-wise.

Speaker speaker_1: Let's go with the three then. Yeah, the, the better of the two. There's not much difference in price, and that's for the employee and children.

Speaker speaker_0: All right. And were there any of the other additional plans you wanted to be enrolled into?

Speaker speaker_1: Uh, yeah, dental, which would be the-

Speaker speaker_0: And that-

Speaker speaker_1: ... employee and children as well.

Speaker speaker_0: Okay.

Speaker speaker_1: And then, um, disability also, just for me. And then term, term life, how does that work? What's the, what's the, the numbers on that one? Is it like one of your-

Speaker speaker_0: So that one is-

Speaker speaker_1: ... your yearly salary or something?

Speaker speaker_0: Um, no, it's actually more like a life insurance, but they just call it term life instead.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It will cover, um, basically life insurance coverages as well as an accidental dismemberment. So the employee itself will be cover up to the age of 64 for \$20,000. Once you turn 65, then that \$20,000 will decrease 25% and it keeps doing so every five years.

Speaker speaker_1: Oh, it's only 20 grand, is it?

Speaker speaker_0: Add a child into it. Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: And then if you were to add a child to that policy, if they are between the age of six months or up to the age of 26, they'll be covered for 2,500. And if they're 14 days to six months, they'll be covered for 500.

Speaker speaker_1: That's it, huh? Hmm.

Speaker speaker_0: Sir, um, 'cause unfortunately these are PPO limited plans, so they're not gonna give you as much coverage as a-

Speaker speaker_1: Oh, okay. That makes sense then. Okay, okay. Yeah, that makes... Um, I'll, I'll, I'll waive the, the term life then. Um-

Speaker speaker_0: All right. So then the last one we do not have you on will be vision.

Speaker speaker_1: Um, I don't wear glasses, so I, yeah, I don't think I need vision.

Speaker speaker_0: All right.

Speaker speaker_1: I- I-

Speaker speaker_0: So then there's that dental, that medical and the short-term disability for yourself?

Speaker speaker_1: Yeah, that works.

Speaker speaker_0: All right. So you're looking at \$50.37 per paycheck. We authorize Axa Global to make those deductions for you.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, and then let's go ahead and put in your child's information. What is their first and last name?

Speaker speaker_1: Uh, first one is Holden, H-O-L-D as in David, E-N as in Nancy. Middle name Matthew. Same last name as me, C-O-L-D-L-E-Y.

Speaker speaker_0: Great, and then do you have his social? If not, it's okay.

Speaker speaker_1: I don't have it on me. I'd have to dig through my papers here.

Speaker speaker_0: All right. That's okay, so your staffing company doesn't have it as a requirement.

Speaker speaker_1: Okay.

Speaker speaker_0: So, even if you forget to provide it, once you become active, it will not give any issue for him to utilize his benefits.

Speaker speaker_1: Oh, good. Okay, good.

Speaker speaker_0: All right, and then I do need his date of birth.

Speaker speaker_1: His date of birth is January 10th, 2008.

Speaker speaker_0: All right. And then you can go ahead with the next child.

Speaker speaker_1: Next one is Henry, H-E-N-R-Y. Steven, S-T-E-V-E-N. Same last name, Conley, C-O-N-L-E-Y.

Speaker speaker_0: And date of birth?

Speaker speaker_1: September 19th, 2010. September 19th or 18th?

Speaker speaker_0: All right.

Speaker speaker_1: Oh, crap. Is it the 18th or the 19th?

Speaker speaker_0: Ooh.

Speaker speaker_1: Oh, no. Dad's in trouble. Oh. Shit. Sorry. Um, I should know this. I just questioned myself. What did I, what number, what number did I give you? 19th?

Speaker speaker_0: Let's see.

Speaker speaker_1: September 19th?

Speaker speaker_0: Yeah. So you said-

Speaker speaker_1: No, he's the 18th.

Speaker speaker_0: 18th?

Speaker speaker_1: He's the 18th, I'm sorry. He's the 18th. Yeah.

Speaker speaker_0: It's okay.

Speaker speaker_1: Wow. That's bad. He's my favorite too. I can't tell him that.

Speaker speaker_0: It's, it's okay. My mom does that with me and my other little sister 'cause I'm the 24th- ... she's the 25th. Always, I don't understand.

Speaker speaker_1: Oh my God, it's funny. Ugh.

Speaker speaker_0: All right. So, we said it's September 18th, 2010, right?

Speaker speaker_1: Uh, yeah, yeah. It's the 18th, yeah.

Speaker speaker_0: All right. And then any other child you'd like to add?

Speaker speaker_1: Yep. I got one more.

Speaker speaker_0: All right.

Speaker speaker_1: Uh, Harrison, H-A-R-R-I-S-O-N. Patrick, P-A-T-R-I-C-K Conway, same last name.

Speaker speaker_0: All right. And what is his date of birth?

Speaker speaker_1: Uh, he's an easy one. He's grandma's birthday. He is September 22nd, 2012.

Speaker speaker_0: All right.

Speaker speaker_1: Wait, hold on. He's 2013, I'm sorry. Ah.

Speaker speaker_0: It's okay.

Speaker speaker_1: Oh my God, now I'm questioning that one. This is terrible. Oh my gosh, this is totally... But I can't tell my... Forgot their birthdays. Hold on.

Speaker speaker_0: It's all right.

Speaker speaker_1: I mean, does it matter? Is it the end of the world if it's wrong?

Speaker speaker_0: Um, no.

Speaker speaker_1: I think it could be.

Speaker speaker_0: It might just affect it when you go into the doctor's offices, when they're comparing you information that you provide to them.

Speaker speaker_1: Yeah, you're right.

Speaker speaker_0: As well as the information of the carriers will have.

Speaker speaker_1: Yeah, you're right. Um, hold on just a second here. Let me check on that. I keep on questioning myself. This is terrible. Um, let's see. He is 12, so let me see the math. Um, Henry's 2012. 14. It is 2012, yeah. He is 2012. How is it 2012? Oh, because he's 13, or he's 12. He's gonna be 13 this year. Dad can do basic math. That's, that, dad, dad's an IT guy. Come on. Hold on just a sec while I check.

Speaker speaker_0: He's gonna be 13 this year?

Speaker speaker_1: Yeah. He's gonna be 13 this year.

Speaker speaker_0: Oh, I think he might be from the 2012 then.

Speaker speaker_1: Yeah, 2012. Yeah. Yeah, he's gonna be 13 this year.

Speaker speaker_0: Yeah.

Speaker speaker_1: And Henry's gonna be 14, or Henry's gonna be 15 this year in September, and he's gonna be 13. So yeah.

Speaker speaker_0: All right. Okay, so we are all set with the process of the enrollment, so once you start working... Oh, wait, you already did. Sorry. Um, so once you see the first deduction of the 5037, which will take one to two weeks for you to see it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Following Monday will be when your coverage becomes effective, and that same week of activation, Friday, the carriers will send out the benefit cards. Both of your plans will be with American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: Only thing being, for some reason, for the medical plans, they only do a digital card sent to the email on file. So, if you did want a hard copy, give us a call on the week of activation so that we can send in a mail request.

Speaker speaker_1: Oh, okay. Yeah, I might need that 'cause my ex-wife wished to have everything in paper. So, either way, it's okay. We'll figure it out.

Speaker speaker_0: All right. So, you are all set now for the, the benefits. We have all three children, Holden, Henry, and Harrison.

Speaker speaker_1: Yep.

Speaker speaker_0: Is there anything else that we can assist you with aside from that?

Speaker speaker_1: No, you've been great. I, I appreciate your help and, yeah, you've, um, you've been a big, big help. So thank you much.

Speaker speaker_0: It was a pleasure. Have a wonderful rest of your day and thank you for your time today, sir.

Speaker speaker_1: You too. Have a great weekend.

Speaker speaker_0: Thank you. You too. Bye-bye.

Speaker speaker_1: Bye-bye.