

Transcript: Francesca

Baez-6719239855587328-4653873138548736

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Magnificent 10 Accords. My name is Francesca. How can I assist you today? Uh, my name is Muhammad, Muhammad Fawad. And how may I assist you today, sir? Yeah. I received a message about benefits Inno Card, so I wanna ask what type of benefits? Okay. So it seems you could have misinterpreted the text message. So it's not in regards to benefits Inno Card. That isn't name of the company that you have called in. If you received a text message, more than likely you look for a staffing company. We administer the health insurance that the staffing companies offer their current employees. Are you currently working with one of them? Yeah. Which staffing company are you working with? It's Innovative Staffing Solutions. Did you recently started working with them? Yeah. So if you recently started working with them, it could be depending on what the text message say. It could very well have been in regards to your personal enrollment period. Usually when you have 30 days after your first paycheck, that would be that personal period that you have to enroll into benefits if you want to. What benefits are you talking about? Health insurance, sir. It is health insurance that will be offered to you while you're being employed with them, and the cost of each plan will be deducted from your paycheck. Depending on which plans you select, as well as how many and if you're putting a dependent, it will depend how much that's going to be taken out of your paycheck for that insurance. Myself only. I'll have to look into your account to see that. What are the last four of your Social? 0389. And your last name, please? Fawad. F-A-W-A-D. For security purposes, can you please verify your mailing address and your date of birth? It is fawad.butt.99@hotmail.com. No, sir. I'm asking for your mailing address. Pardon. Yes? Yes, sir. You gave me your email. I asked for your mailing address, if you'd be so kind, please. My mailing address is 17 Rivers Court, Paxton, Illinois 60957. All right, and now the only thing we're still missing is your date of birth. Date of birth is 06/17/1984. We have this number to reach you, 217-680-1297. Yes. And we have your email down as the one that you stated from Hotmail. So actually, we received a form that you had filled out December 11th, 2024, where you had requested to be enrolled into the medical Ensure Plus basic, the dental and the group accident plan. So there was already process for that enrollment. The only thing that currently is left to be done will be that first payment. Um, we haven't received it yet for the policy to be activated. Were you looking to enroll into anything different than those three plans you selected on that form? Can you repeat again? Yes, sir. I'm asking if you were looking to enroll into anything different than the three plans you already selected on that form. Okay. Yeah. Okay. I apologize, sir, that those didn't answer the question I asked. Were you looking to add anything to this policy aside from the three plans you selected on the form from December 11th? That's a yes or no question, sir, if that helps. Hold on. Sir? Ma'am, I'm his father. Can you repeat your question? I didn't understand even him. He will have to get on the phone to

authorize me to speak with you, sir. This is a recorded line. Okay. Oh, Yes, yes. Yes, hello, my father, you authorized me to speak with your father in regards to your account with Innovative Staff Solutions? Okay. Okay. You can put him back on the line. Yes, ma'am. Yes, sir. I was asking your son if he wanted to enroll into any plans different than the three plans for medical, dental, and group accident that he had requested to be enrolled into on a form from December 11th. Yes, ma'am. Which plans did he want to be enrolled into additional? No additional. I'm sorry? He wants the, uh, medical and dental. That's it. Okay, so- What, what additional plan you have? That's what I'm asking. He already requested to be enrolled into the form into medical, dental and group accident, so I'm asking if he wanted to be enrolled into any other plan aside from the one he already requested. No, only he need what- what he has, uh, requested. Okay. So all that's left is for Innovative Staff Solutions to make the activation payment to be deducted from his paycheck of 21.53. Uh, is this one-time payment or he has to pay monthly? No, sir. These are weekly benefits. It will be per paycheck, 21,053 cents will be deducted every paycheck. Oh. Yes, sir. Every paycheck. He has weekly paycheck? I'm sorry? So 21... Uh, what is the change? Is the weekly deduction? Yes, sir. Oh. It's quite expensive. I apologize for any inconvenience. Almost \$84 a month, right? So we don't go off by month because no months have all the same employees. No, I'm just, uh, uh, calculating them per month. I know you have weekly plan. Understood. That's something I can't comment on on a recorded line then. Oh. Well, you can record it off. Okay. I'm sorry? Uh, is there a time limit to enroll in that? So- Or he can choose later on? I'm very confused, sir. He's already enrolled. The only thing that's missing is for activation payment to be received. Did he not want to be enrolled and cancel it? Hmm. I don't think right now he, he has just started. This is, I think second week. He has no idea. Could you, uh, uh, hold, uh, activation? We cannot hold it. He can either wait for it to be processed out or cancel it. Once a member is outside of an open enrollment period, whether it's his own personal one or his company one, he will no longer be eligible to enroll into coverage. So specifically him, he has till the 19 of January for enrollment. After the 19, he won't be eligible to enroll into insurance. He'll have to wait for the company to hold her company open enrollment period at that point. All right. We will wait for another week and call you back. Okay. So just leave the account as it is at this moment? Yes, ma'am. Understood. Was there anything else I can assist you guys with? Thank you. Have a nice day. Thank you. You too. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Magnificent 10 Accords. My name is Francesca. How can I assist you today?

Speaker speaker_2: Uh, my name is Muhammad, Muhammad Fawad.

Speaker speaker_1: And how may I assist you today, sir?

Speaker speaker_2: Yeah. I received a message about benefits Inno Card, so I wanna ask what type of benefits?

Speaker speaker_1: Okay. So it seems you could have misinterpreted the text message. So it's not in regards to benefits Inno Card. That isn't name of the company that you have called in. If you received a text message, more than likely you look for a staffing company. We administer the health insurance that the staffing companies offer their current employees. Are you currently working with one of them?

Speaker speaker_2: Yeah.

Speaker speaker_1: Which staffing company are you working with?

Speaker speaker_2: It's Innovative Staffing Solutions.

Speaker speaker_1: Did you recently started working with them?

Speaker speaker_2: Yeah.

Speaker speaker_1: So if you recently started working with them, it could be depending on what the text message say. It could very well have been in regards to your personal enrollment period. Usually when you have 30 days after your first paycheck, that would be that personal period that you have to enroll into benefits if you want to.

Speaker speaker_2: What benefits are you talking about?

Speaker speaker_1: Health insurance, sir. It is health insurance that will be offered to you while you're being employed with them, and the cost of each plan will be deducted from your paycheck. Depending on which plans you select, as well as how many and if you're putting a dependent, it will depend how much that's going to be taken out of your paycheck for that insurance.

Speaker speaker_2: Myself only.

Speaker speaker_1: I'll have to look into your account to see that. What are the last four of your Social?

Speaker speaker_2: 0389.

Speaker speaker_1: And your last name, please?

Speaker speaker_2: Fawad. F-A-W-A-D.

Speaker speaker_1: For security purposes, can you please verify your mailing address and your date of birth?

Speaker speaker_2: It is fawad.butt.99@hotmail.com.

Speaker speaker_1: No, sir. I'm asking for your mailing address.

Speaker speaker_2: Pardon. Yes?

Speaker speaker_1: Yes, sir. You gave me your email. I asked for your mailing address, if you'd be so kind, please.

Speaker speaker_2: My mailing address is 17 Rivers Court, Paxton, Illinois 60957.

Speaker speaker_1: All right, and now the only thing we're still missing is your date of birth.

Speaker speaker_2: Date of birth is 06/17/1984.

Speaker speaker_1: We have this number to reach you, 217-680-1297.

Speaker speaker_2: Yes.

Speaker speaker_1: And we have your email down as the one that you stated from Hotmail. So actually, we received a form that you had filled out December 11th, 2024, where you had requested to be enrolled into the medical Ensure Plus basic, the dental and the group accident plan. So there was already process for that enrollment. The only thing that currently is left to be done will be that first payment. Um, we haven't received it yet for the policy to be activated. Were you looking to enroll into anything different than those three plans you selected on that form?

Speaker speaker_2: Can you repeat again?

Speaker speaker_1: Yes, sir. I'm asking if you were looking to enroll into anything different than the three plans you already selected on that form.

Speaker speaker_2: Okay. Yeah. Okay.

Speaker speaker_1: I apologize, sir, that those didn't answer the question I asked. Were you looking to add anything to this policy aside from the three plans you selected on the form from December 11th? That's a yes or no question, sir, if that helps.

Speaker speaker_2: Hold on.

Speaker speaker_1: Sir?

Speaker speaker_3: Ma'am, I'm his father. Can you repeat your question? I didn't understand even him.

Speaker speaker_1: He will have to get on the phone to authorize me to speak with you, sir. This is a recorded line.

Speaker speaker_3: Okay.

Speaker speaker_2: Oh,

Speaker speaker_3: Yes, yes.

Speaker speaker_1: Yes, hello, my father, you authorized me to speak with your father in regards to your account with Innovative Staff Solutions?

Speaker speaker_3: Okay.

Speaker speaker_1: Okay. You can put him back on the line.

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Yes, sir. I was asking your son if he wanted to enroll into any plans different than the three plans for medical, dental, and group accident that he had requested to

be enrolled into on a form from December 11th.

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Which plans did he want to be enrolled into additional?

Speaker speaker_3: No additional.

Speaker speaker_1: I'm sorry?

Speaker speaker_3: He wants the, uh, medical and dental. That's it.

Speaker speaker_1: Okay, so-

Speaker speaker_3: What, what additional plan you have?

Speaker speaker_1: That's what I'm asking. He already requested to be enrolled into the form into medical, dental and group accident, so I'm asking if he wanted to be enrolled into any other plan aside from the one he already requested.

Speaker speaker_3: No, only he need what- what he has, uh, requested.

Speaker speaker_1: Okay. So all that's left is for Innovative Staff Solutions to make the activation payment to be deducted from his paycheck of 21.53.

Speaker speaker_3: Uh, is this one-time payment or he has to pay monthly?

Speaker speaker_1: No, sir. These are weekly benefits. It will be per paycheck, 21,053 cents will be deducted every paycheck.

Speaker speaker_3: Oh.

Speaker speaker_1: Yes, sir.

Speaker speaker_3: Every paycheck. He has weekly paycheck?

Speaker speaker_1: I'm sorry?

Speaker speaker_3: So 21... Uh, what is the change? Is the weekly deduction?

Speaker speaker_1: Yes, sir.

Speaker speaker_3: Oh. It's quite expensive.

Speaker speaker_1: I apologize for any inconvenience.

Speaker speaker_3: Almost \$84 a month, right?

Speaker speaker_1: So we don't go off by month because no months have all the same employees.

Speaker speaker_3: No, I'm just, uh, uh, calculating them per month. I know you have weekly plan.

Speaker speaker_1: Understood. That's something I can't comment on on a recorded line then.

Speaker speaker_3: Oh. Well, you can record it off.

Speaker speaker_1: Okay. I'm sorry?

Speaker speaker_3: Uh, is there a time limit to enroll in that?

Speaker speaker_1: So-

Speaker speaker_3: Or he can choose later on?

Speaker speaker_1: I'm very confused, sir. He's already enrolled. The only thing that's missing is for activation payment to be received. Did he not want to be enrolled and cancel it?

Speaker speaker_3: Hmm. I don't think right now he, he has just started. This is, I think second week. He has no idea. Could you, uh, uh, hold, uh, activation?

Speaker speaker_1: We cannot hold it. He can either wait for it to be processed out or cancel it. Once a member is outside of an open enrollment period, whether it's his own personal one or his company one, he will no longer be eligible to enroll into coverage. So specifically him, he has till the 19 of January for enrollment. After the 19, he won't be eligible to enroll into insurance. He'll have to wait for the company to hold her company open enrollment period at that point.

Speaker speaker_3: All right. We will wait for another week and call you back.

Speaker speaker_1: Okay. So just leave the account as it is at this moment?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Understood. Was there anything else I can assist you guys with?

Speaker speaker_3: Thank you. Have a nice day.

Speaker speaker_1: Thank you. You too.

Speaker speaker_3: Bye.