

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hey, Justin. Just tried to sign up for, um, uh, some benefits, and it says, "Please contact us at the following number." Okay. Um, what's the staffing agency you work for? Uh, it is called BS... I believe BSFOH or GH. Bear with me one second. I'll tell you right now. Um... Sorry about that. I'm trying to... Yes. Is it BSS? BS? I'm just at work right now and thought I can... I'll do this. I'll go back. Do with you in just a second. BGSS. Okay, so BG Staffing. And the last four of your Social? Uh, 5361. 5361. Okay. And what was your first and last name again? I'm sorry. It's, uh, Oscar. Last name is Perez. P-E-R-E-Z. Z like zebra. Okay. And for security purposes, can you verify the home address, including city, state, and ZIP code, Oscar? Should be under 1601, apartment 315 Main Street, and that's in Columbia, South Carolina. And your date of birth? 09/29/75. And a good cell phone number. I have this 803-466-3129. Uh, yeah, you can use that for now. And the email I have is operezboston@gmail? Yes, sir. Okay. Um, now did you have an idea of what you wanted to be enrolled into through BG or no? Honestly, I don't even know what my options are. No worries. Um, so I'll go ahead and email you a copy of a benefit guide, just so you have one. Okay. Uh-huh. And I'll also give you a brief rundown of what's offered. So just bear with me one second, okay? No worries. Mm-hmm. So the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder to be on the safe side. Okay? Okay. Okay. Um, so with BG Staffing, they offer four medical plans. One of the medical plans just covers preventative healthcare services only. So like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. That's \$15.65 per week. Then three other medical plans, the VIP plans, now those actually cover hospitals, doctors, and medications. The only major difference between the standard, classic, and the plus is how much the insurance carrier pays to cover things. So say, for example, you have to get surgery in a hospital. Under the VIP standard, the insurance carrier will pay \$250 a day, while under the classic, they'll pay out \$500 a day, and under the plus, they'll pay out \$1,000 a day. So like I said, the only major difference is how much the carrier pays out to cover things. Um- Yes. But those range from \$16.78 to \$29.74 for employee only. And then I do know that BG Staffing does offer other things like short-term disability, critical illness, dental, vision, term life, which is life insurance, and group accident. Gotcha. Um, I guess the first question would be, uh, before I forget, um, the other benefits, do you guys cover those other benefits or do I have to contact them to find out, like life insurance and, and such? Um, no, we do offer... That's, that's everything that's offered through BG Staffing, so those questions would be, uh, come to us. Um, so if you had any- Okay. ... questions regarding the benefit guide or anything that's extra offered through

them, uh, they'd probably- Yep. ... tell you to contact us. Gotcha. Okay. So I guess I'll just start off with, because I'm looking to get life insurance. I did have a carrier, but I canceled my, my, uh, policy with them, so I, I, I do need that. But, uh, question for you. So w- uh, I- uh, so I, I don't have the breakdown, but what about blood work? Because I'm, I'm pretty much healthy. I do- I don't have, um, I don't have preexisting, uh, conditions. I'm just thinking for the future. So if I needed to get some blood work done, uh, does that... Which one of those covers it? Um, so let's see here. So regarding blood work or anything like that, um, so us at Benefits in a Card, we're really not insurance agents. Um, so I do know that the Stay Healthy MAC would cover preventative healthcare services. So as long as it's preventative-wise, that would be covered under that plan. However, I- Mm-hmm. Like I said, your VIP plans, those would cover your actual hospital visits, doctor visits, or medication coverage. So say if that blood work is, uh, under like a doctor's appointment, you would have coverage for that visit under the VIP plans. Gotcha. Okay, and, and, and the deductible on each, uh, each one is... Or do I just have to look that up? Um, now these are not major medical insurance plans, so there's no deductibles. Um, they're hospital indemnity. So the insurance carrier actually pays a set dollar amount to cover things as long as copays have been met. However, I do know that- Gotcha. ... regular doctors visits, the copay would usually be \$25. However, if you visit like a specialist, like a ears, nose, and throat doctor for example, \$50. Okay. I, I gotcha. It's, it's, it's been a while, so I, I know my, um, my last employer just covered everything, so I, I was just... I'm just trying to think of questions to ask. Um, so, uh, hypothetically you walk into, uh, the hospital, you have a condition. You just want to see a doctor. Uh, you pay whatever they, they tell you to pay. The co-pay would be X amount of dollars, but those... uh, that co-pay is not determined by you. It's determined by the hospital. Is that about right? Correct. Okay. All right. So the hospital said pay X amount of dollars, pay that. Anything moving forward from the co-pay all the way up from, uh, the, the expenses which is the blood work, um, uh... let's not say medication. I, I don't take any m- medication, but the, the blood work, uh, the physical, everything is covered up to a certain amount per, uh, per option, correct? So you, you... I know you mentioned \$250, \$1,000, but is there a certain cost? And I'm just trying to make sense of it. Is there a certain cost where they say, "Well, I mean based on, you know, the physical, we're looking to do X amount of blood work." How much of that is covered, and which option would I need to, to, to choose, uh, uh, for the, for the highest one? Um, now regarding the options, um, like I said, um, well, we're not really insurance agents, so we're not allowed to give recommendations. Um, so it's totally up to you based on what you need or what you want, uh, through BG Staffing. Yeah. Um, however, regarding the coverage, um, all I do know is, like I said, Stay Healthy just covers preventative health care services, um- Yeah. But, I mean, I can actually provide you with the actual insurance carrier's telephone number if you wanted to go more in depth with them. Yeah. Yeah. It, it... it's just, uh, and, and I think because I, I, I don't... I just do the, the basic, uh, uh, physical check-ups, but I'm thinking if anything s- uh, well... You know what? That's, that's fine. Is it possible you can email me that information, just with the phone number? Or, or can you do it... or do I need to take it down now? Um, I can email that information to you. Yeah. If, if you can email it, so I'll ask, um... I just, I mean, it's, it's something to where I, I just, you know, now as I'm getting older, I'm just thinking I just do the regular physical. I don't take any medication, so that's great. But if anything comes up as I'm getting older, I'm thinking, you know, with the blood work where now, especially as you get older, your high blood pressure, and I'm thinking, "Okay, so if I

need to take a medication, how much of that is covered?" These kind of questions. You know, I never ran into th- into these problems, so I never asked these questions. But now as I'm getting older, I'm thinking I need to definitely start asking, you know? Totally understand. Um, so yes, sir. I'll go ahead and email that information to you, um, same email, into@benefitsandcard.com, okay? Excellent, excellent. I appreciate that. And then, and then in terms of, um, the life insurance, uh, who... do I just need to call you back and find out what the cost is on that? Um, yes, sir. I can inform you that real quick. Uh, so the term life for employee only is \$1.96 per week. However, the benefit amount is \$20,000 for employees up to age 64. However, I do know that after age 64 it goes down 25%, and then af- age 70 it goes down an additional 25%. So a total of 50% in total. Gotcha. And that's just \$20,000. Do you have one for, uh, for \$40,000 or \$50,000? Uh, no, sir. We only offer one term life policy through BG. Yes. Okay, so a \$20,000, 1.96 a, a week. Excellent. Um, okay. Good enough. Uh, and then all these I can basically do it online, correct? Um, just kinda if, if I decide to go with eat or war, I just go online, just choose, and then just kind of save it and, and, and I'm all set? Yes, sir. Um, I do want to let you know that your, uh, hire date, we received it as November 22nd, so your cut-off date would be December 22nd to make that final decision, okay? Gotcha. And, and I tried to go in there this morning, and it says, "Please contact," and it's grayed out, completely grayed out. That's the whole reason for the call, 'cause I was trying to just, you know, to see which, which one would benefit, but it's just completely grayed out right now. Is there a reason why? Uh, let me see. Let me try going to the website through BG, see what's going on. Yeah. BG Staffing, call clients. Um, was it saying like, "File or directory not found," or something like that? Uh, no. It's, uh, it basically just... it's grayed out and it says, "Enrollment not allowed. Please contact our contact center at..." and then the phone number, and that's it. Okay. Give me one second. Um, no, honestly, I really don't know. Let me reach out to my IT department about that and have them look at that. Um, that may just be like- Okay. ... a, um, or like a log in issue. Um, but I can probably have them look at that and then probably send you a reset password to that email that we have on file. Yeah. No worries. Okay. Um, well, is there anything else I could help you out with today, Oscar? No, no. That's all. Um, is, is there an app, or do I have to go... I definitely have to go through the website for this? Uh, through the website. We- I do know IT is working on an app right now. Oh, no worries. Um, okay. Uh, good enough. Yeah, I'll, I'll, I'll start working on it as soon as, as I can, 'cause just now and I just refreshed it. Um, it just says, "Please contact," yeah, it says please contact in red. It just says, "Unable to-" It's okay. I'll just wait for, uh, I guess, to, for them to do their magic. I appreciate that. Thank you. Thank you. You're welcome. You have a great day, okay? You too, sir. Bye-bye. All right. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hey, Justin. Just tried to sign up for, um, uh, some benefits, and it says, "Please contact us at the following number."

Speaker speaker_1: Okay. Um, what's the staffing agency you work for?

Speaker speaker_2: Uh, it is called BS... I believe BSFOH or GH. Bear with me one second. I'll tell you right now. Um... Sorry about that. I'm trying to... Yes. Is it BSS? BS? I'm just at work right now and thought I can... I'll do this. I'll go back. Do with you in just a second. BGSS.

Speaker speaker_1: Okay, so BG Staffing. And the last four of your Social?

Speaker speaker_2: Uh, 5361.

Speaker speaker_1: 5361. Okay. And what was your first and last name again? I'm sorry.

Speaker speaker_2: It's, uh, Oscar. Last name is Perez. P-E-R-E-Z. Z like zebra.

Speaker speaker_1: Okay. And for security purposes, can you verify the home address, including city, state, and ZIP code, Oscar?

Speaker speaker_2: Should be under 1601, apartment 315 Main Street, and that's in Columbia, South Carolina.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 09/29/'75.

Speaker speaker_1: And a good cell phone number. I have this 803-466-3129.

Speaker speaker_2: Uh, yeah, you can use that for now.

Speaker speaker_1: And the email I have is operezboston@gmail?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay. Um, now did you have an idea of what you wanted to be enrolled into through BG or no?

Speaker speaker_2: Honestly, I don't even know what my options are.

Speaker speaker_1: No worries. Um, so I'll go ahead and email you a copy of a benefit guide, just so you have one.

Speaker speaker_2: Okay. Uh-huh.

Speaker speaker_1: And I'll also give you a brief rundown of what's offered. So just bear with me one second, okay?

Speaker speaker_2: No worries. Mm-hmm.

Speaker speaker_1: So the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder to be on the safe side. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, so with BG Staffing, they offer four medical plans. One of the medical plans just covers preventative healthcare services only. So like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. That's \$15.65 per week. Then three other medical plans, the VIP plans, now those actually cover hospitals, doctors, and medications. The only major difference between the standard, classic, and the plus is how much the insurance carrier pays to cover things. So say, for example, you have to get surgery in a hospital. Under the VIP standard, the insurance carrier will pay \$250 a day, while under the classic, they'll pay out \$500 a day, and under the plus, they'll pay out \$1,000 a day. So like I said, the only major difference is how much the carrier pays out to cover things. Um-

Speaker speaker_2: Yes.

Speaker speaker_1: But those range from \$16.78 to \$29.74 for employee only. And then I do know that BG Staffing does offer other things like short-term disability, critical illness, dental, vision, term life, which is life insurance, and group accident.

Speaker speaker_2: Gotcha. Um, I guess the first question would be, uh, before I forget, um, the other benefits, do you guys cover those other benefits or do I have to contact them to find out, like life insurance and, and such?

Speaker speaker_1: Um, no, we do offer... That's, that's everything that's offered through BG Staffing, so those questions would be, uh, come to us. Um, so if you had any-

Speaker speaker_2: Okay.

Speaker speaker_1: ... questions regarding the benefit guide or anything that's extra offered through them, uh, they'd probably-

Speaker speaker_2: Yep.

Speaker speaker_1: ... tell you to contact us.

Speaker speaker_2: Gotcha. Okay. So I guess I'll just start off with, because I'm looking to get life insurance. I did have a carrier, but I canceled my, my, uh, policy with them, so I, I, I do need that. But, uh, question for you. So w- uh, I- uh, so I, I don't have the breakdown, but what about blood work? Because I'm, I'm pretty much healthy. I do- I don't have, um, I don't have preexisting, uh, conditions. I'm just thinking for the future. So if I needed to get some blood work done, uh, does that... Which one of those covers it?

Speaker speaker_1: Um, so let's see here. So regarding blood work or anything like that, um, so us at Benefits in a Card, we're really not insurance agents. Um, so I do know that the Stay Healthy MAC would cover preventative healthcare services. So as long as it's preventative-wise, that would be covered under that plan. However, I-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Like I said, your VIP plans, those would cover your actual hospital visits, doctor visits, or medication coverage. So say if that blood work is, uh, under like a doctor's appointment, you would have coverage for that visit under the VIP plans.

Speaker speaker_2: Gotcha. Okay, and, and, and the deductible on each, uh, each one is... Or do I just have to look that up?

Speaker speaker_1: Um, now these are not major medical insurance plans, so there's no deductibles. Um, they're hospital indemnity. So the insurance carrier actually pays a set dollar amount to cover things as long as copays have been met. However, I do know that-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... regular doctors visits, the copay would usually be \$25. However, if you visit like a specialist, like a ears, nose, and throat doctor for example, \$50.

Speaker speaker_2: Okay. I, I gotcha. It's, it's, it's been a while, so I, I know my, um, my last employer just covered everything, so I, I was just... I'm just trying to think of questions to ask. Um, so, uh, hypothetically you walk into, uh, the hospital, you have a condition. You just want to see a doctor. Uh, you pay whatever they, they tell you to pay. The co-pay would be X amount of dollars, but those... uh, that co-pay is not determined by you. It's determined by the hospital. Is that about right?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. All right. So the hospital said pay X amount of dollars, pay that. Anything moving forward from the co-pay all the way up from, uh, the, the expenses which is the blood work, um, uh... let's not say medication. I, I don't take any m- medication, but the, the blood work, uh, the physical, everything is covered up to a certain amount per, uh, per option, correct? So you, you... I know you mentioned \$250, \$1,000, but is there a certain cost? And I'm just trying to make sense of it. Is there a certain cost where they say, "Well, I mean based on, you know, the physical, we're looking to do X amount of blood work." How much of that is covered, and which option would I need to, to, to choose, uh, uh, for the, for the highest one?

Speaker speaker_1: Um, now regarding the options, um, like I said, um, well, we're not really insurance agents, so we're not allowed to give recommendations. Um, so it's totally up to you based on what you need or what you want, uh, through BG Staffing.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, however, regarding the coverage, um, all I do know is, like I said, Stay Healthy just covers preventative health care services, um-

Speaker speaker_2: Yeah.

Speaker speaker_1: But, I mean, I can actually provide you with the actual insurance carrier's telephone number if you wanted to go more in depth with them.

Speaker speaker_2: Yeah. Yeah. It, it... it's just, uh, and, and I think because I, I, I don't... I just do the, the basic, uh, uh, physical check-ups, but I'm thinking if anything s- uh, well... You know what? That's, that's fine. Is it possible you can email me that information, just with the phone number? Or, or can you do it... or do I need to take it down now?

Speaker speaker_1: Um, I can email that information to you.

Speaker speaker_2: Yeah. If, if you can email it, so I'll ask, um... I just, I mean, it's, it's something to where I, I just, you know, now as I'm getting older, I'm just thinking I just do the regular physical. I don't take any medication, so that's great. But if anything comes up as I'm getting older, I'm thinking, you know, with the blood work where now, especially as you get older, your high blood pressure, and I'm thinking, "Okay, so if I need to take a medication, how much of that is covered?" These kind of questions. You know, I never ran into th- into these problems, so I never asked these questions. But now as I'm getting older, I'm thinking I need to definitely start asking, you know?

Speaker speaker_1: Totally understand. Um, so yes, sir. I'll go ahead and email that information to you, um, same email, into@benefitsandcard.com, okay?

Speaker speaker_2: Excellent, excellent. I appreciate that. And then, and then in terms of, um, the life insurance, uh, who... do I just need to call you back and find out what the cost is on that?

Speaker speaker_1: Um, yes, sir. I can inform you that real quick. Uh, so the term life for employee only is \$1.96 per week. However, the benefit amount is \$20,000 for employees up to age 64. However, I do know that after age 64 it goes down 25%, and then af- age 70 it goes down an additional 25%. So a total of 50% in total.

Speaker speaker_2: Gotcha. And that's just \$20,000. Do you have one for, uh, for \$40,000 or \$50,000?

Speaker speaker_1: Uh, no, sir. We only offer one term life policy through BG.

Speaker speaker_2: Yes. Okay, so a \$20,000, 1.96 a, a week. Excellent. Um, okay. Good enough. Uh, and then all these I can basically do it online, correct? Um, just kinda if, if I decide to go with eat or war, I just go online, just choose, and then just kind of save it and, and, and I'm all set?

Speaker speaker_1: Yes, sir. Um, I do want to let you know that your, uh, hire date, we received it as November 22nd, so your cut-off date would be December 22nd to make that final decision, okay?

Speaker speaker_2: Gotcha. And, and I tried to go in there this morning, and it says, "Please contact," and it's grayed out, completely grayed out. That's the whole reason for the call, 'cause I was trying to just, you know, to see which, which one would benefit, but it's just completely grayed out right now. Is there a reason why?

Speaker speaker_1: Uh, let me see. Let me try going to the website through BG, see what's going on.

Speaker speaker_2: Yeah.

Speaker speaker_1: BG Staffing, call clients. Um, was it saying like, "File or directory not found," or something like that?

Speaker speaker_2: Uh, no. It's, uh, it basically just... it's grayed out and it says, "Enrollment not allowed. Please contact our contact center at..." and then the phone number, and that's it.

Speaker speaker_1: Okay. Give me one second. Um, no, honestly, I really don't know. Let me reach out to my IT department about that and have them look at that. Um, that may just be like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... a, um, or like a log in issue. Um, but I can probably have them look at that and then probably send you a reset password to that email that we have on file.

Speaker speaker_2: Yeah. No worries.

Speaker speaker_1: Okay. Um, well, is there anything else I could help you out with today, Oscar?

Speaker speaker_2: No, no. That's all. Um, is, is there an app, or do I have to go... I definitely have to go through the website for this?

Speaker speaker_1: Uh, through the website. We- I do know IT is working on an app right now.

Speaker speaker_2: Oh, no worries. Um, okay. Uh, good enough. Yeah, I'll, I'll, I'll start working on it as soon as, as I can, 'cause just now and I just refreshed it. Um, it just says, "Please contact," yeah, it says please contact in red. It just says, "Unable to-" It's okay. I'll just wait for, uh, I guess, to, for them to do their magic. I appreciate that. Thank you. Thank you.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_2: You too, sir. Bye-bye.

Speaker speaker_1: All right. Bye-bye.