

## Transcript: Justin

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### Full Transcript

Thank you for calling Benefits and A Card. This is Justin. How can I help you today? Uh, yes, Justin, I was calling in reference to the text that I received from you all, um, and calling to get information on, um, I guess the benefits you all, um, are available to. Yeah. What's the staffing agency you work for? ATC. And did you receive a benefit guide through ATC by any chance or no? Um, I don't recall. Okay. Um- But you all, I received a text today from you all. I don't know what that was from. You all- Okay. So I- ... but it had a number there, so I'm calling you. Okay. So I can possibly email you a copy of the benefit guide just so you have it, and then give you a brief rundown of what's offered. Um, so ATC, what's the last four of your Social? 1749. And your first and last name? Regina Smith. And for security purposes, could you verify your home address, including city, state and zip code, Regina? 102 Kimerin Lane, Apartment A as in Apple, Summersville, South Carolina 29485. And your date of birth? 4/15/68. And a good telephone number has 225-803-4753? Yes. Mm-hmm. And the email, I have as smithregina1968@Yahoo? Yes. Mm-hmm. Okay, so let's see. So I went ahead and emailed you a copy of the benefit guide. Um, email that you should look out for- Mm-hmm. ... will be coming from info, that's I-N-F-O, @benefitsandacard.com, okay? Mm-hmm. Okay, so let's see here. So I do know that ATC, um, they do offer four different medical plans. One of them is the StayHealthy MEC TeleRx. Now that one just covers preventative healthcare services only. So like physicals, diabetes, screenings, vaccinations, stuff like that. Mm-hmm. \$16.05 per week. Then they have two other medical plans, the VIP plans. Those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Plus and the Prime is how much the insurance carrier pays to cover things, but those range from \$31.71 to \$43.71 per week or 41 cents per week. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$43.81 per week. Now, um, ATC does offer other things like short-term disability, dental, vision, group accident, term life, and behavioral health. Do you all offer, um, a school reimbursement, any- Huh? ... you know, school stuff, anything like that? Tuition reimbursement? No, ma'am. Oh, y'all don't have that? No, ma'am. We don't offer that. Oh, okay. Um, and how long do I have before, um, you know, I need to decide on the benefits before... Um, yes, it's usually, uh, 30 days from your first paycheck. Um, so we received your hire date as March 7th of 2025. So let me do, uh, 30 days from that. So your cutoff date would be April 6th of 2025. Mm. And you said there's a copay with the Plus, right? Uh, but you don't know the copay. Um, usually copays range from \$25 for regular doctor's visits. Mm-hmm. Or if it's a specialist like an ears, nose and throat doctor, for example, \$50. What about dental? Y'all have dental? Um, yes. So dental, uh, let's see, is \$3.64 per week. However, when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups, or X-rays once per six months. But when it comes to basic

dental work, such as fillings and extractions, except surgical extractions- Mm-hmm. ... those would be covered at 80% if met by a \$50 deductible. Okay. Well, I want to get that for, like, a cleaning. Okay, so dental for now? Mm-hmm. Uh, let me see what else. Uh, dental, mm, I'll go ahead and do... Well, uh, if I don't do medical right now, I would have to wait till next open enrollment or something like that? Correct. Okay. Well, I'll, I'll go ahead and get the medical for 40. Uh- You said 43. Is that the si- uh... You want the VIP Prime or the MEC Enhanced? Which one is the, the better? Uh, uh, which one offers the most just in case I need checkups? Um, well, the VIP Prime covers hospitals, doctors and medications. Um, MEC Enhanced covers preventative services plus hospitals, doctors and medications. Mm. So that's like getting your checkup through VIP? Um, so checkups would be considered preventative, so like-The MEC plans would cover those, so like physicals, diabetes screenings, vaccinations, stuff like that would be cov- considered preventative services. VIP plans would just cover like regular doctor's visits. Say if a doctor has to prescribe you something, um, you have coverage for that visit as well. I guess I'll, I'll get that for right now. Okay, so the VIP Prime or the MEC Enhanced? Uh, the one that covers like the, um, doctor visits, regular checkups, doctor visits. Okay, so the VIP Prime? Yeah, mm-hmm. And that's \$43 a week? Correct, \$43.41 per week. Yes, ma'am. So that's a 100 and something a month? Okay. Okay, so doing the VIP Prime and dental for employee only. Anything else? Mm, I might want to get vision too. We could do that one too. And how much is vision? \$2.15 per week. And what does that cover? Um, so when it comes to vision, it's just copays. However, your copay for an eye exam would be \$10, copay for lenses and frames \$25. However, they do offer a frames allowance for \$130. So you can use that benefit to get a new pair of glasses if need be. Okay. Yeah, I'll do the, um, yeah, check- checkup for vision. I'll get that. Okay. Okay, so the VIP Prime dental and vision for employee only. Anything else? No, that's it. So what's the total per week? So doing those three would make your total deductions \$49.20 per week. Okay, that's good. And will I receive a card or information? Uh, yes. So do you authorize ATC to make that deduction for you? Yes, that's fine. Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. And whenever you witness your first payroll deduction of the \$49.20 come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that ATC is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars. But that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Ms. Smith, is there anything else I can assist you with today? Um, I was meaning to... Do you all have like ref- um, referrals where you can, um... You know, what doctors or, um, accept th- that insurance? Do you all have anything where you can go to the website or, you know, like for vision, you know- Oh. ... who accepts y'all insurance? Yes, ma'am. Um, so I could email you that information. Um, email that you should look out for will be coming from info, that's I-N-F-O, @benefitsbycard.com. Mm-hmm. However, when you do call those people, uh, just provide them with your ZIP code and they can email you or provide you with those providers list in that location, okay? Um, okay, yeah. Okay. Okay. Is there anything else I could assist you with today? Uh, no, that's it. Awesome. Well, you have a wonderful day, okay? Okay. You as well. Thank you. You're welcome. Bye-bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and A Card. This is Justin. How can I help you today?

Speaker speaker\_1: Uh, yes, Justin, I was calling in reference to the text that I received from you all, um, and calling to get information on, um, I guess the benefits you all, um, are available to.

Speaker speaker\_0: Yeah. What's the staffing agency you work for?

Speaker speaker\_1: ATC.

Speaker speaker\_0: And did you receive a benefit guide through ATC by any chance or no?

Speaker speaker\_1: Um, I don't recall.

Speaker speaker\_0: Okay. Um-

Speaker speaker\_1: But you all, I received a text today from you all. I don't know what that was from. You all-

Speaker speaker\_0: Okay. So I-

Speaker speaker\_1: ... but it had a number there, so I'm calling you.

Speaker speaker\_0: Okay. So I can possibly email you a copy of the benefit guide just so you have it, and then give you a brief rundown of what's offered. Um, so ATC, what's the last four of your Social?

Speaker speaker\_1: 1749.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Regina Smith.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code, Regina?

Speaker speaker\_1: 102 Kimerin Lane, Apartment A as in Apple, Summersville, South Carolina 29485.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 4/15/'68.

Speaker speaker\_0: And a good telephone number has 225-803-4753?

Speaker speaker\_1: Yes. Mm-hmm.

Speaker speaker\_0: And the email, I have as smithregina1968@Yahoo?

Speaker speaker\_1: Yes. Mm-hmm.

Speaker speaker\_0: Okay, so let's see. So I went ahead and emailed you a copy of the benefit guide. Um, email that you should look out for-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... will be coming from info, that's I-N-F-O, @benefitsandacard.com, okay?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay, so let's see here. So I do know that ATC, um, they do offer four different medical plans. One of them is the StayHealthy MEC TeleRx. Now that one just covers preventative healthcare services only. So like physicals, diabetes, screenings, vaccinations, stuff like that.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: \$16.05 per week. Then they have two other medical plans, the VIP plans. Those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Plus and the Prime is how much the insurance carrier pays to cover things, but those range from \$31.71 to \$43.71 per week or 41 cents per week. And then the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$43.81 per week. Now, um, ATC does offer other things like short-term disability, dental, vision, group accident, term life, and behavioral health.

Speaker speaker\_1: Do you all offer, um, a school reimbursement, any-

Speaker speaker\_0: Huh?

Speaker speaker\_1: ... you know, school stuff, anything like that? Tuition reimbursement?

Speaker speaker\_0: No, ma'am.

Speaker speaker\_1: Oh, y'all don't have that?

Speaker speaker\_0: No, ma'am. We don't offer that.

Speaker speaker\_1: Oh, okay. Um, and how long do I have before, um, you know, I need to decide on the benefits before...

Speaker speaker\_0: Um, yes, it's usually, uh, 30 days from your first paycheck. Um, so we received your hire date as March 7th of 2025. So let me do, uh, 30 days from that. So your cutoff date would be April 6th of 2025.

Speaker speaker\_1: Mm. And you said there's a copay with the Plus, right? Uh, but you don't know the copay.

Speaker speaker\_0: Um, usually copays range from \$25 for regular doctor's visits.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Or if it's a specialist like an ears, nose and throat doctor, for example, \$50.

Speaker speaker\_1: What about dental? Y'all have dental?

Speaker speaker\_0: Um, yes. So dental, uh, let's see, is \$3.64 per week. However, when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups, or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... those would be covered at 80% if met by a \$50 deductible.

Speaker speaker\_1: Okay. Well, I want to get that for, like, a cleaning.

Speaker speaker\_0: Okay, so dental for now?

Speaker speaker\_1: Mm-hmm. Uh, let me see what else. Uh, dental, mm, I'll go ahead and do... Well, uh, if I don't do medical right now, I would have to wait till next open enrollment or something like that?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. Well, I'll, I'll go ahead and get the medical for 40.

Speaker speaker\_0: Uh-

Speaker speaker\_1: You said 43. Is that the si- uh...

Speaker speaker\_0: You want the VIP Prime or the MEC Enhanced?

Speaker speaker\_1: Which one is the, the better? Uh, uh, which one offers the most just in case I need checkups?

Speaker speaker\_0: Um, well, the VIP Prime covers hospitals, doctors and medications. Um, MEC Enhanced covers preventative services plus hospitals, doctors and medications.

Speaker speaker\_1: Mm. So that's like getting your checkup through VIP?

Speaker speaker\_0: Um, so checkups would be considered preventative, so like-The MEC plans would cover those, so like physicals, diabetes screenings, vaccinations, stuff like that would be covered- considered preventative services. VIP plans would just cover like regular doctor's visits. Say if a doctor has to prescribe you something, um, you have coverage for that visit as well.

Speaker speaker\_1: I guess I'll, I'll get that for right now.

Speaker speaker\_0: Okay, so the VIP Prime or the MEC Enhanced?

Speaker speaker\_1: Uh, the one that covers like the, um, doctor visits, regular checkups, doctor visits.

Speaker speaker\_0: Okay, so the VIP Prime?

Speaker speaker\_1: Yeah, mm-hmm. And that's \$43 a week?

Speaker speaker\_0: Correct, \$43.41 per week. Yes, ma'am.

Speaker speaker\_1: So that's a 100 and something a month? Okay.

Speaker speaker\_0: Okay, so doing the VIP Prime and dental for employee only. Anything else?

Speaker speaker\_1: Mm, I might want to get vision too. We could do that one too. And how much is vision?

Speaker speaker\_0: \$2.15 per week.

Speaker speaker\_1: And what does that cover?

Speaker speaker\_0: Um, so when it comes to vision, it's just copays. However, your copay for an eye exam would be \$10, copay for lenses and frames \$25. However, they do offer a frames allowance for \$130. So you can use that benefit to get a new pair of glasses if need be.

Speaker speaker\_1: Okay. Yeah, I'll do the, um, yeah, check- checkup for vision. I'll get that.

Speaker speaker\_0: Okay. Okay, so the VIP Prime dental and vision for employee only. Anything else?

Speaker speaker\_1: No, that's it. So what's the total per week?

Speaker speaker\_0: So doing those three would make your total deductions \$49.20 per week.

Speaker speaker\_1: Okay, that's good. And will I receive a card or information?

Speaker speaker\_0: Uh, yes. So do you authorize ATC to make that deduction for you?

Speaker speaker\_1: Yes, that's fine.

Speaker speaker\_0: Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. And whenever you witness your first payroll deduction of the \$49.20 come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that ATC is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars. But that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Ms. Smith, is there anything else I can assist you with today?

Speaker speaker\_1: Um, I was meaning to... Do you all have like ref- um, referrals where you can, um... You know, what doctors or, um, accept th- that insurance? Do you all have anything where you can go to the website or, you know, like for vision, you know-

Speaker speaker\_0: Oh.

Speaker speaker\_1: ... who accepts y'all insurance?

Speaker speaker\_0: Yes, ma'am. Um, so I could email you that information. Um, email that you should look out for will be coming from info, that's I-N-F-O, @benefitsbycard.com.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: However, when you do call those people, uh, just provide them with your ZIP code and they can email you or provide you with those providers list in that location, okay?

Speaker speaker\_1: Um, okay, yeah. Okay.

Speaker speaker\_0: Okay. Is there anything else I could assist you with today?

Speaker speaker\_1: Uh, no, that's it.

Speaker speaker\_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker\_1: Okay. You as well. Thank you.

Speaker speaker\_0: You're welcome. Bye-bye.

Speaker speaker\_1: Bye-bye.