

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi, Justin. This is Christy Sharp. Uh, I got a job with Accuforce and they offer me the insurance with y'all. Uh-huh. I'd like to enroll into it. Okay, so Accuforce. What's the last four of your Social? Oh, um, 6725. And you said Christy Sharp? Yes, sir. Okay. And for security purposes, could you verify your home address, including city, state and zip code? PO Box 789, Hampton, Tennessee, 37658. And confirm your date of birth. 09/09/1964. And a good telephone number has 337-380-1010. Yes, sir. And do you have a good email by any chance? Decentcatsdecentdollseandlarry82082@yahoo.com. At Yahoo. Okay. So let's see here. Now were you given a benefit guide through Accuforce by any chance or no? All they gave me is this little booklet they had. Okay. About- That's right. ... the prices that are- Okay. ... shown here. Okay, so that's probably what I was talking about. Um, did you have any questions regarding what's offered or no? Okay, so you need to have... 'Cause I- I'll call them and ask about... a little bit about it. The Stay Healthy Plan- Mm-hmm. ... and a VIP plan, correct? Uh, correct. So they offer the Stay Healthy and then three VIP plans. Yes, ma'am. Okay, so I was interested in the Stay Healthy Plan because it has the, um, some stuff that I need on there. Uh, for employee spouse, that's 2286, correct? Uh, let's see. I'm seeing 2291 for employee plus spouse for the MEC. Okay. That's... so it'd be 22... What it is? 91. 2291. 91. And that's the Stay Healthy. And what about the VIP+? Um, so the VIP+ for employee plus spouse is \$66.76. However, those cover hospital visits, doctor visits and- Yeah. ... medication coverage. And also, I was interested also in the critical illness with the cancer benefit employee and spouse. Okay, so just to confirm, the MEC TeleRX, the VIP+ and the critical illness for employee plus spouse? Mm-hmm. Okay. Anything else? And, uh, dental. And the dental? Okay. Mm-hmm. Anything else or no? No, that, that should be it. Okay, so doing those four for employee plus spouse would make your total deductions \$100.75 per week. Do you authorize Accuforce to make the deduction for you? Yes, I do. Now, what is the latest that I can enroll on, in this? Um, so since we don't have a hire date on you just yet, I do know that you have 30 days from your first paycheck through Accuforce to be enrolled in the benefits, 'cause that's considered your personal- Wait, from hire date? ... employment period. Yeah, 'cause I got h- From your first paycheck. Oh, 'cause I got hired on Monday. Okay, so whenever you receive your first paycheck, you'll have 30 days from that date to be enrolled. 30 days from that date? Okay. The only reason I'm asking you because I'm on COBRA as we speak and you know the price of COBRA, um, and I have to pay it for the first... So she said they don't prorate it, so I will be covered for February, so I'm kind of trying to get it where it's not, how I want to say it- Overlapping? ... double insurance. Yeah, too much. I know I need to overlap at one point because I need... I, I can't have it ov- you know, not having no insurance. Totally understand. So it's- Um, continue. So I got hired on Monday, which was, um... Let me

get to my calendar. Which is, um, January 20th. No. Today's- The 27th. ... the 27th. Yeah, I'm sorry. I was like, "No, no, no, no, not that day." And I have 30 days after my first paycheck. Correct, so whenever you receive your first paycheck, 30 days from that date. That date. So what do I do, I just call y- y'all back and fill out forms or how does this work? Yes, ma'am. Um, so once you receive your first paycheck, uh, you just give us a call back within that 30-day window and then we can- Mm-hmm. ... enroll you into the benefits. Um, I do know that once we do get enro- get you enrolled, there is a pending enrollment process that does take one to two weeks to go through. So there is that. One to two weeks to go through. Okay, and what is this pending? Um, so the pending enrollment is just the confirmation from us that we're sending this information to Accuforce, they confirm it, and then they send it back to us and then we confirm it. Um, so it's just a confirmation of when to start deductions pretty much. Oh, so y'all don't start deductions when y'all do that one to two weeks pending? Correct. So after the one to two weeks, 'cause those one to two weeks is just confirming information with the client or Accuforce. Um, but after those one to two weeks, then Accuforce will start deductions 'cause they approved it on their end and then they sent it back to us and we approved it on our end. Okay. Yeah. 'Cause I'm thinking, 'cause I- I've been in payroll a while too, um, a while back as a office manager. I know you don't get paid your first week. So I'm thinking about probably my first paycheck would be the seventh. So I probably could call you back on the 10th and start everything, which will work out good just by telling you I'll take it out. Yeah. That way I don't have to pay for another month of COBRA. That's what I'm trying to prevent. I totally understand. Um, so say if you did receive that first check on the seventh and you called back on the 10th, um, pending enrollments take the one to two weeks to go through. So at most, 14 days to go through. So it would be the 24th. Mm-hmm. Um, so let me see. I'm checking a calendar 'cause usually coverage doesn't begin until we receive that deduction from the client. Um, it usually happens that following Monday. Yeah, because I don't want to have to pay March again. Totally understand. Um, so yes. So let's see. So yeah, if you did receive that paycheck on the seventh, um, and you did call back on the 10th to get enrolled, uh, you do have that pending enrollment for one to two weeks for a possibility start date of, uh, February 24th, give or take. Now if I were to see my payment, 'cause they're doing direct deposits, if I get it that Friday while I'm at work, I'll call you soon as I get home that afternoon. That Friday even, 'cause I'm pretty sure y'all not open on the weekends. No, ma'am. We're only open Monday through Friday. Yeah, got to figure that. Mm-hmm. So and how late are y'all open on Friday? Uh, well, Monday through Friday, 8:00 AM to 8:00 PM Eastern Standard Time. Oh, so I still might have time. Depends what time the direct deposit hits the account on a Friday to get everything started, 'cause like I said, I, I'm trying to prevent the paying March, um, COBRA. I totally understand. Um, so like I said, if you, um, if you did call that, that first day you did receive the paycheck, um, just, just put in, just remember that, uh, there's a pending enrollment process that takes one to two weeks to go through. So there is that. Um, but if you did call the 10th to get enrolled, um- Mm-hmm. ... there is that one to two weeks, so it could potentially start on the 24th of February. Um, but like I said, we really don't have an exact date on when coverage will begin. It just depends on when Accuforce sends over deductions, and then once that happens, it usually become active that following Monday. Okay. All righty. All righty. Well, thank you for all the information, sir. You're welcome. Is there anything else I could help you out with today, uh, Christie? No. No, sir. Hopefully I'll be calling back the Friday. Awesome. Well, you have a wonderful day, okay? Okay. Thank you, sir. Bye. You're

welcome. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi, Justin. This is Christy Sharp. Uh, I got a job with Accuforce and they offer me the insurance with y'all.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: I'd like to enroll into it.

Speaker speaker_0: Okay, so Accuforce. What's the last four of your Social?

Speaker speaker_1: Oh, um, 6725.

Speaker speaker_0: And you said Christy Sharp?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker_1: PO Box 789, Hampton, Tennessee, 37658.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: 09/09/1964.

Speaker speaker_0: And a good telephone number has 337-380-1010.

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And do you have a good email by any chance?

Speaker speaker_1: Decentcatsdecentdollselfeandlarry82082@yahoo.com.

Speaker speaker_0: At Yahoo. Okay. So let's see here. Now were you given a benefit guide through Accuforce by any chance or no?

Speaker speaker_1: All they gave me is this little booklet they had.

Speaker speaker_0: Okay.

Speaker speaker_1: About-

Speaker speaker_0: That's right.

Speaker speaker_1: ... the prices that are-

Speaker speaker_0: Okay.

Speaker speaker_1: ... shown here.

Speaker speaker_0: Okay, so that's probably what I was talking about. Um, did you have any questions regarding what's offered or no?

Speaker speaker_1: Okay, so you need to have... 'Cause I- I'll call them and ask about... a little bit about it. The Stay Healthy Plan-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... and a VIP plan, correct?

Speaker speaker_0: Uh, correct. So they offer the Stay Healthy and then three VIP plans. Yes, ma'am.

Speaker speaker_1: Okay, so I was interested in the Stay Healthy Plan because it has the, um, some stuff that I need on there. Uh, for employee spouse, that's 2286, correct?

Speaker speaker_0: Uh, let's see. I'm seeing 2291 for employee plus spouse for the MEC.

Speaker speaker_1: Okay. That's... so it'd be 22... What it is?

Speaker speaker_0: 91. 2291.

Speaker speaker_1: 91. And that's the Stay Healthy. And what about the VIP+?

Speaker speaker_0: Um, so the VIP+ for employee plus spouse is \$66.76. However, those cover hospital visits, doctor visits and-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... medication coverage.

Speaker speaker_1: And also, I was interested also in the critical illness with the cancer benefit employee and spouse.

Speaker speaker_0: Okay, so just to confirm, the MEC TeleRX, the VIP+ and the critical illness for employee plus spouse?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: And, uh, dental.

Speaker speaker_0: And the dental? Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Anything else or no?

Speaker speaker_1: No, that, that should be it.

Speaker speaker_0: Okay, so doing those four for employee plus spouse would make your total deductions \$100.75 per week. Do you authorize Accuforce to make the deduction for

you?

Speaker speaker_1: Yes, I do. Now, what is the latest that I can enroll on, in this?

Speaker speaker_0: Um, so since we don't have a hire date on you just yet, I do know that you have 30 days from your first paycheck through Accuforce to be enrolled in the benefits, 'cause that's considered your personal-

Speaker speaker_1: Wait, from hire date?

Speaker speaker_0: ... employment period.

Speaker speaker_1: Yeah, 'cause I got h-

Speaker speaker_0: From your first paycheck.

Speaker speaker_1: Oh, 'cause I got hired on Monday.

Speaker speaker_0: Okay, so whenever you receive your first paycheck, you'll have 30 days from that date to be enrolled.

Speaker speaker_1: 30 days from that date? Okay. The only reason I'm asking you because I'm on COBRA as we speak and you know the price of COBRA, um, and I have to pay it for the first... So she said they don't prorate it, so I will be covered for February, so I'm kind of trying to get it where it's not, how I want to say it-

Speaker speaker_0: Overlapping?

Speaker speaker_1: ... double insurance. Yeah, too much. I know I need to overlap at one point because I need... I, I can't have it ov- you know, not having no insurance.

Speaker speaker_0: Totally understand.

Speaker speaker_1: So it's-

Speaker speaker_0: Um, continue.

Speaker speaker_1: So I got hired on Monday, which was, um... Let me get to my calendar. Which is, um, January 20th. No. Today's-

Speaker speaker_0: The 27th.

Speaker speaker_1: ... the 27th. Yeah, I'm sorry. I was like, "No, no, no, no, not that day." And I have 30 days after my first paycheck.

Speaker speaker_0: Correct, so whenever you receive your first paycheck, 30 days from that date.

Speaker speaker_1: That date. So what do I do, I just call y- y'all back and fill out forms or how does this work?

Speaker speaker_0: Yes, ma'am. Um, so once you receive your first paycheck, uh, you just give us a call back within that 30-day window and then we can-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... enroll you into the benefits. Um, I do know that once we do get enrolled, there is a pending enrollment process that does take one to two weeks to go through. So there is that.

Speaker speaker_1: One to two weeks to go through. Okay, and what is this pending?

Speaker speaker_0: Um, so the pending enrollment is just the confirmation from us that we're sending this information to Accuforce, they confirm it, and then they send it back to us and then we confirm it. Um, so it's just a confirmation of when to start deductions pretty much.

Speaker speaker_1: Oh, so y'all don't start deductions when y'all do that one to two weeks pending?

Speaker speaker_0: Correct. So after the one to two weeks, 'cause those one to two weeks is just confirming information with the client or Accuforce. Um, but after those one to two weeks, then Accuforce will start deductions 'cause they approved it on their end and then they sent it back to us and we approved it on our end.

Speaker speaker_1: Okay. Yeah. 'Cause I'm thinking, 'cause I- I've been in payroll a while too, um, a while back as a office manager. I know you don't get paid your first week. So I'm thinking about probably my first paycheck would be the seventh. So I probably could call you back on the 10th and start everything, which will work out good just by telling you I'll take it out. Yeah. That way I don't have to pay for another month of COBRA. That's what I'm trying to prevent.

Speaker speaker_0: I totally understand. Um, so say if you did receive that first check on the seventh and you called back on the 10th, um, pending enrollments take the one to two weeks to go through. So at most, 14 days to go through. So it would be the 24th.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so let me see. I'm checking a calendar 'cause usually coverage doesn't begin until we receive that deduction from the client. Um, it usually happens that following Monday.

Speaker speaker_1: Yeah, because I don't want to have to pay March again.

Speaker speaker_0: Totally understand. Um, so yes. So let's see. So yeah, if you did receive that paycheck on the seventh, um, and you did call back on the 10th to get enrolled, uh, you do have that pending enrollment for one to two weeks for a possibility start date of, uh, February 24th, give or take.

Speaker speaker_1: Now if I were to see my payment, 'cause they're doing direct deposits, if I get it that Friday while I'm at work, I'll call you soon as I get home that afternoon. That Friday even, 'cause I'm pretty sure y'all not open on the weekends.

Speaker speaker_0: No, ma'am. We're only open Monday through Friday.

Speaker speaker_1: Yeah, got to figure that.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So and how late are y'all open on Friday?

Speaker speaker_0: Uh, well, Monday through Friday, 8:00 AM to 8:00 PM Eastern Standard Time.

Speaker speaker_1: Oh, so I still might have time. Depends what time the direct deposit hits the account on a Friday to get everything started, 'cause like I said, I, I'm trying to prevent the paying March, um, COBRA.

Speaker speaker_0: I totally understand. Um, so like I said, if you, um, if you did call that, that first day you did receive the paycheck, um, just, just put in, just remember that, uh, there's a pending enrollment process that takes one to two weeks to go through. So there is that. Um, but if you did call the 10th to get enrolled, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... there is that one to two weeks, so it could potentially start on the 24th of February. Um, but like I said, we really don't have an exact date on when coverage will begin. It just depends on when Accuforce sends over deductions, and then once that happens, it usually become active that following Monday.

Speaker speaker_1: Okay. All righty. All righty. Well, thank you for all the information, sir.

Speaker speaker_0: You're welcome. Is there anything else I could help you out with today, uh, Christie?

Speaker speaker_1: No. No, sir. Hopefully I'll be calling back the Friday.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_1: Okay. Thank you, sir. Bye.

Speaker speaker_0: You're welcome. Bye-bye.