

Transcript: Justin

Mills-5652186920435712-5191189558509568

Full Transcript

I gotta get them, yeah. All right, this is- Oh, you got them? Yeah. Thank you. Uh... Uh, hello, sir. Um... Hi, um, I'm calling because I'm an employee at North Staffing Group, and I received an email yesterday about health benefits and a card. And I'm not fully aware of what my benefits are. And also, I wanted to, outside of becoming aware of those benefits, I wanted to add my wife to my healthcare plan. Can you help me take care of this? Of course. Uh, so North Staffing, what's the last four of your social? Three, zero, three, four, and thank you. And what was your first and last name? My first name is Hamed, H-A-M-E-D. My last name is Nuraina, N-U-R-A-I-N-A. And for security purposes, could you verify your home address, including city, state and zip code, Hamed? Yes. My home address is 22-38 26th Street, Astoria, New York, 11105. And your date of birth? December 29th, 1987. And a good telephone number has 347-658-9616? Yes, that's correct. And the email has hn613@nyu.edu? Yes, sir. That's correct. Okay, so let's see here. So you wanted to add your spouse to the medical plan. Is that correct? Yes. Employee... I- I just actually now pulled up the benefits and a card, uh, PDF file, and I see some things that are being asked of me. But yes, I definitely want to have spouse and myself. Okay. Um, so let's see here. So the VIP Classic, which covers hospitals, doctors and medications for employee plus spouse would be \$45.01 per week. Did you want to add anything else to the coverage? Uh, sure. Can you... Uh, no, let's continue. Um, Mom's calling. Um, anything else to the coverage? I see thing, additional benefit options. I see for example, dental. Let's say I added dental to the VIP Classic. What would I be getting in return? Um, so dental? Uh, everything... When it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic- Mm-hmm. ... cleanings, checkups or X-rays once per six months. Mm-hmm. But when it comes to basic dental work, such as fillings and extractions, except surgical- Mm-hmm. ... extractions, those will be covered at 80% if met by a \$50 copay. Mm-hmm. Or deductible. My apologies. Okay. So, when I look at the additional benefits, would you recommend adding any of these or is the VIP Classic sufficient for two people? Um, so the VIP Classic is just a medical plan that covers hospitals, doctors and medications. However- Mm-hmm. ... the additional benefit options are totally up to you. Um- Mm-hmm. ... based on what you need or what you wanted. Um, us at Benefits and a Card, we're not insurance agents, so we're not allowed to give recommendations. Um. Okay. But like I said, it's totally up to you. If you wanted to add dental or any additional benefit options, you have the option to. Okay. Let's, let's add the dental. Okay, so let's see here. I think it was- So VIP Classic and dental for employee plus spouse. Anything else? Yeah. Uh, I see, uh, vision is 484, correct? Correct. Yes, sir. Okay, so if I... I can... Let's add the dental and the vision for the two of us to the VIP Classic. Okay, so doing the VIP Classic, dental and vision for employee plus spouse would make your total deduction \$60.65 per week. Do you authorize North Staffing to make that

deduction for you? Yes, sir. I do. Um, one other small question before we continue. Yes, sir. I see the Elite Pro, uh, is there a difference between VIP Classic... I mean, of course there's a difference, but is it a significant difference or can you explain to me slightly what is that difference? Um, so the only major difference between the Classic and the Elite Pro is how much the insurance carrier pays to cover things. Um. Mm-hmm. So let me try pulling your summary sheet real quick, because we don't have a benefit guide for them just yet. Um, so let's see here. Yes, sir. So they're pretty much the exact same plan. Um, just the Elite Pro has a higher coverage, meaning that the insurance carrier pays more to cover things, um- Mm-hmm. ... versus the Classic. Since we don't have a benefit guide just yet, um, I don't have anything to compare with. Okay. In the future, let's say six months down the line, would I be able to make a change to upgrade to Elite Pro or that's not possible? Um, now, I do know that you have to be within your personal open enrollment period or company open enrollment period, um, to make any- Mm-hmm. ... changes to the coverage. Um, now you can cancel anytime since they're not Section 125. Um, but upgrading, you'd have to either have a qualified life event or wait until company open enrollment period, which is usually a yearly thing. Okay. Okay. So then let's do... Uh, I didn't get your... I forgot your name again, sir. Could you tell me? My name's Justin. Okay, Justin. Uh, what we talked about earlier, the VIP Classic with the added dental and vision, I think would be... I think that'll be perfect. Okay. So doing those three would make your total deduction \$60.65. Do you authorize North Staffing- Mm-hmm. ... to make that deduction for you? Yes, I do. That'll be sufficient. Yeah. Okay. So let me go ahead and save that and add your spouse down real quick. What's your spouse's first name? Her first name is Martine, M-A-R-... T-I-N-E. M like Mary, A like apple, R like Ronald, T like Tony, I like India, N like Nancy, E like Edward. Okay. And do you have her social by any chance? Yes, I do, if you'll give me one moment to pull it up. Okay. It's, um, 855-569-368. All right, one second. And her date of birth is? And do you have... Uh, date of birth, uh, J-, uh, December 14th, 1964. Okay. Let's see here. And what were you gonna say before I cut you off? I'm sorry. No, no worries. Um, did you need her last name? Yeah, was it the same as yours, or is it different? Uh, she has not changed it as of the moment, so I'll give you her last name. Okay. What's her last name? Um, Bednarik. B like, um, bed. Hm. Okay. For now, it's gonna be, uh... Uh, and we can change her name in the future if we need to, right? Her last name? Correct. Yes, sir. Oh, okay. So, uh, for now, it's B like bee, D like bed. N-A-R. N like Nancy, A like apple, R like Ronald. C-Z, Charlie zebra, Y-K, yellow kid. Okay. So, I went ahead and added her down to the coverage. Um, so I do wanna let you know- Mm-hmm. ... that this pending enrollment will take one to two weeks to go through. Mm-hmm. Then you'll witness your first payroll reduction of the \$60.65 come off your paycheck. That's how you know dental, vision, and your spouse were added to the coverage. Um. Uh-huh. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that- Yep. ... Hamid, is there anything else I can help you out with today? Uh, you can just answer me one question. The card, will we each have an individual, uh, health ins-, insurance card? Um, no sir. So whenever you do receive the ID cards, it'll say, "Employee plus spouse coverage." So whenever you take the ID card- Okay. ... to the provider, they'll type in the information into their system, and it'll pull up that they... It'll show that employee plus spouse coverage, or it'll show that your- Okay. ... spouse is listed on the coverage. Okay. So if she has to go somewhere, she can take that card with her also, I guess, is that... Is that- Correct. Yes, sir. Okay. And, uh, you'll send me the packet regarding my

network and all of that? If that Yes, I will. We can pick up doesn't come in a couple weeks? Oh, yes, sir. Perfect. Um, Justin, I think that's all for today. Will I be getting any email confirmation of this discussion, our exchange? Um, yeah. So I can go ahead and pass along that information to the, um, representative that's responsible for those emails. Just give it about- Mm-hmm. ... 10 to 15 minutes. Um, but the- Okay. ... email you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Perfect. I totally understand, and I really appreciate your help today, Justin. I'm glad you were there after five o'clock, 'cause I didn't expect anyone to still be there now. Yeah, you're welcome, sir. Is there anything else I can help you out with today? No, that's all. Thanks again. You're welcome. You have a great day, okay? You too. Take care. Uh-huh. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: I gotta get them, yeah.

Speaker speaker_1: All right, this is-

Speaker speaker_0: Oh, you got them?

Speaker speaker_1: Yeah.

Speaker speaker_0: Thank you. Uh... Uh, hello, sir. Um... Hi, um, I'm calling because I'm an employee at North Staffing Group, and I received an email yesterday about health benefits and a card. And I'm not fully aware of what my benefits are. And also, I wanted to, outside of becoming aware of those benefits, I wanted to add my wife to my healthcare plan. Can you help me take care of this?

Speaker speaker_1: Of course. Uh, so North Staffing, what's the last four of your social?

Speaker speaker_0: Three, zero, three, four, and thank you.

Speaker speaker_1: And what was your first and last name?

Speaker speaker_0: My first name is Hamed, H-A-M-E-D. My last name is Nuraina, N-U-R-A-I-N-A.

Speaker speaker_1: And for security purposes, could you verify your home address, including city, state and zip code, Hamed?

Speaker speaker_0: Yes. My home address is 22-38 26th Street, Astoria, New York, 11105.

Speaker speaker_1: And your date of birth?

Speaker speaker_0: December 29th, 1987.

Speaker speaker_1: And a good telephone number has 347-658-9616?

Speaker speaker_0: Yes, that's correct.

Speaker speaker_1: And the email has hn613@nyu.edu?

Speaker speaker_0: Yes, sir. That's correct.

Speaker speaker_1: Okay, so let's see here. So you wanted to add your spouse to the medical plan. Is that correct?

Speaker speaker_0: Yes. Employee... I- I just actually now pulled up the benefits and a card, uh, PDF file, and I see some things that are being asked of me. But yes, I definitely want to have spouse and myself.

Speaker speaker_1: Okay. Um, so let's see here. So the VIP Classic, which covers hospitals, doctors and medications for employee plus spouse would be \$45.01 per week. Did you want to add anything else to the coverage?

Speaker speaker_0: Uh, sure. Can you... Uh, no, let's continue. Um, Mom's calling. Um, anything else to the coverage? I see thing, additional benefit options. I see for example, dental. Let's say I added dental to the VIP Classic. What would I be getting in return?

Speaker speaker_1: Um, so dental? Uh, everything... When it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... cleanings, checkups or X-rays once per six months.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But when it comes to basic dental work, such as fillings and extractions, except surgical-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... extractions, those will be covered at 80% if met by a \$50 copay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Or deductible. My apologies.

Speaker speaker_0: Okay. So, when I look at the additional benefits, would you recommend adding any of these or is the VIP Classic sufficient for two people?

Speaker speaker_1: Um, so the VIP Classic is just a medical plan that covers hospitals, doctors and medications. However-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... the additional benefit options are totally up to you. Um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... based on what you need or what you wanted. Um, us at Benefits and a Card, we're not insurance agents, so we're not allowed to give recommendations. Um.

Speaker speaker_0: Okay.

Speaker speaker_1: But like I said, it's totally up to you. If you wanted to add dental or any additional benefit options, you have the option to.

Speaker speaker_0: Okay. Let's, let's add the dental.

Speaker speaker_1: Okay, so let's see here.

Speaker speaker_0: I think it was-

Speaker speaker_1: So VIP Classic and dental for employee plus spouse. Anything else?

Speaker speaker_0: Yeah. Uh, I see, uh, vision is 484, correct?

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_0: Okay, so if I... I can... Let's add the dental and the vision for the two of us to the VIP Classic.

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Speaker speaker_0: Yes, sir. I do. Um, one other small question before we continue.

Speaker speaker_1: Yes, sir.

Speaker speaker_0: I see the Elite Pro, uh, is there a difference between VIP Classic... I mean, of course there's a difference, but is it a significant difference or can you explain to me slightly what is that difference?

Speaker speaker_1: Um, so the only major difference between the Classic and the Elite Pro is how much the insurance carrier pays to cover things. Um.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So let me try pulling your summary sheet real quick, because we don't have a benefit guide for them just yet. Um, so let's see here. Yes, sir. So they're pretty much the exact same plan. Um, just the Elite Pro has a higher coverage, meaning that the insurance carrier pays more to cover things, um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... versus the Classic. Since we don't have a benefit guide just yet, um, I don't have anything to compare with.

Speaker speaker_0: Okay. In the future, let's say six months down the line, would I be able to make a change to upgrade to Elite Pro or that's not possible?

Speaker speaker_1: Um, now, I do know that you have to be within your personal open enrollment period or company open enrollment period, um, to make any-

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Speaker speaker_1: ... changes to the coverage. Um, now you can cancel anytime since they're not Section 125. Um, but upgrading, you'd have to either have a qualified life event or wait until company open enrollment period, which is usually a yearly thing.

Speaker speaker_0: Okay. Okay. So then let's do... Uh, I didn't get your... I forgot your name again, sir. Could you tell me?

Speaker speaker_1: My name's Justin.

Speaker speaker_0: Okay, Justin. Uh, what we talked about earlier, the VIP Classic with the added dental and vision, I think would be... I think that'll be perfect.

Speaker speaker_1: Okay. So doing those three would make your total deduction \$60.65. Do you authorize North Staffing-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... to make that deduction for you?

Speaker speaker_0: Yes, I do. That'll be sufficient. Yeah.

Speaker speaker_1: Okay. So let me go ahead and save that and add your spouse down real quick. What's your spouse's first name?

Speaker speaker_0: Her first name is Martine, M-A-R-... T-I-N-E. M like Mary, A like apple, R like Ronald, T like Tony, I like India, N like Nancy, E like Edward.

Speaker speaker_1: Okay. And do you have her social by any chance?

Speaker speaker_0: Yes, I do, if you'll give me one moment to pull it up.

Speaker speaker_1: Okay.

Speaker speaker_0: It's, um, 855-569-368.

Speaker speaker_1: All right, one second. And her date of birth is?

Speaker speaker_0: And do you have... Uh, date of birth, uh, J-, uh, December 14th, 1964.

Speaker speaker_1: Okay. Let's see here. And what were you gonna say before I cut you off? I'm sorry.

Speaker speaker_0: No, no worries. Um, did you need her last name?

Speaker speaker_1: Yeah, was it the same as yours, or is it different?

Speaker speaker_0: Uh, she has not changed it as of the moment, so I'll give you her last name.

Speaker speaker_1: Okay. What's her last name?

Speaker speaker_0: Um, Bednarik. B like, um, bed.

Speaker speaker_1: Hm.

Speaker speaker_0: Okay. For now, it's gonna be, uh... Uh, and we can change her name in the future if we need to, right? Her last name?

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_0: Oh, okay. So, uh, for now, it's B like bee, D like bed. N-A-R. N like Nancy, A like apple, R like Ronald. C-Z, Charlie zebra, Y-K, yellow kid.

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Speaker speaker_1: ... that this pending enrollment will take one to two weeks to go through.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Then you'll witness your first payroll reduction of the \$60.65 come off your paycheck. That's how you know dental, vision, and your spouse were added to the coverage. Um.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that-

Speaker speaker_0: Yep.

Speaker speaker_1: ... Hamid, is there anything else I can help you out with today?

Speaker speaker_0: Uh, you can just answer me one question. The card, will we each have an individual, uh, health ins-, insurance card?

Speaker speaker_1: Um, no sir. So whenever you do receive the ID cards, it'll say, "Employee plus spouse coverage." So whenever you take the ID card-

Speaker speaker_0: Okay.

Speaker speaker_1: ... to the provider, they'll type in the information into their system, and it'll pull up that they... It'll show that employee plus spouse coverage, or it'll show that your-

Speaker speaker_0: Okay.

Speaker speaker_1: ... spouse is listed on the coverage.

Speaker speaker_0: Okay. So if she has to go somewhere, she can take that card with her also, I guess, is that... Is that-

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_0: Okay. And, uh, you'll send me the packet regarding my network and all of that? If that

Speaker speaker_2: Yes, I will. We can pick up ...

Speaker speaker_0: ... doesn't come in a couple weeks?

Speaker speaker_1: Oh, yes, sir.

Speaker speaker_0: Perfect. Um, Justin, I think that's all for today. Will I be getting any email confirmation of this discussion, our exchange?

Speaker speaker_1: Um, yeah. So I can go ahead and pass along that information to the, um, representative that's responsible for those emails. Just give it about-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... 10 to 15 minutes. Um, but the-

Speaker speaker_0: Okay.

Speaker speaker_1: ... email you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker_0: Perfect. I totally understand, and I really appreciate your help today, Justin. I'm glad you were there after five o'clock, 'cause I didn't expect anyone to still be there now.

Speaker speaker_1: Yeah, you're welcome, sir. Is there anything else I can help you out with today?

Speaker speaker_0: No, that's all. Thanks again.

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

Speaker speaker_0: You too. Take care.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Bye-bye.

Speaker speaker_1: Bye-bye.