

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and Occur. This is Justin. How can I help you today? Uh, yes, sir. It's Joshua Nation. I currently got style from American Staffing Corp. to Terrastar, and I'm looking to add me and my wife on health insurance. Okay, so American Staff Corp., um, you said you recently just started with them? Uh, yes, sir. Okay, so in order for me to create a file in our system to enroll you into their benefits, I need your full social. Oh, yes, sir. You ready? Yes, sir. All right, it's 587-85-7663. And just to confirm, 587-85-7663? Yes, sir. And what was your last name, Joshua? Uh, Nation. Okay. And your home address, including city, state and zip code. It is 8346 North Farm Road, Willard, Missouri, 65781. Farm Road 123. Fa- yeah, Farm, uh, North Farm Road 123. Farm Road 123. Hold on one second, sir. I'm gonna get this pulled out here for you. Okay. Uh, I'm gonna say it one more time. You ready? Yes, sir. Cool. It is 8346 North Farm Road 123, Willard, Missouri, 65781. Okay. And your date of birth? It's May 20th, 1999. Okay. And a good telephone number. I have a 601-669-7958. Yes, sir. And do you have a good email by any chance? Oh, yes, sir. It is- What's that email? It's joshnation916@yahoo.com. At Yahoo, okay. And what did you wanna be enrolled into? Uh, uh, typically just health insurance. So just medical? Yes, sir. Okay. Um, so I do know that American Staff Corp., they do offer five different medical plans. Um, one of 'em is the MEC TeleRx. Now that just covers preventative healthcare services only. So like your physicals, diabetes screenings, vaccinations, stuff like that. It's \$21.75 per week. They offer three other medical plans, the VIP plans. Now those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Classic Plus and the Excel is how much the insurance carrier pays the covered things. But those range from \$38 even to \$98.06 per week. However, the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$74.14 per week for employee plus spouse. Hmm. No, you can give me one, but... Okay. Right now I'm \$75 a week to the coverage on hospital visits, doctor visits, and medications. I'd like to then finally got full, like I said, the middle group, about \$50 a week. That covers hospital visits, doctor's visits. Yeah. How was it in the health insurance? Uh, uh, can you say the middle two plans? Uh, so the VIP plans? Uh, yes, sir. Yeah, so they have the Classic Plus and the Excel, which all cover hospitals, doctors and medications. Um, the Classic is \$38 even, VIP plus \$66.51 while the Excel is \$98.06 for employee plus spouse. Oh, yeah, sorry. What, uh, could we do the \$68, the VIP plus? Yeah, so the \$66 one? Yes, sir. Okay, so just medical. Anything else? Uh, no, sir. Okay, so doing that would make your total deduction \$66.51 per week. Do you authorize American Staff Corp. to make that deduction for you? Yes, sir. Okay. And then let me add your spouse's information. What's your spouse's first name? Uh, Emily. It's E-M, E-M-I-L-Y. Okay. Conclusions. And do you have her social? Well, can you stop just a second? 425-87-3928. And just to confirm, 425-87-3928? That's correct. I'm gonna give the phone

back to him, okay? Okay. Hello? Hey. And what's her date of birth? It's... Uh, uh, my wife's date of birth? Correct. Uh, it's 06/29 of 1999. Okay. Okay, so I do wanna let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$66.51 come off your paycheck, coverage begins the Monday we receive that deduction from American Staff Corp. 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 American Staff Corp. is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can 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. But other than that, Joshua, is there anything else I could assist you with today? Hmm, no, sir. Awesome. Well, thank you for calling Benefits and Occur. And I hope you have a wonderful day, okay? Mm-hmm. Yes, sir. You too. Thank you. Bye-bye. Goodbye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Occur. This is Justin. How can I help you today?

Speaker speaker_1: Uh, yes, sir. It's Joshua Nation. I currently got style from American Staffing Corp. to Terrastar, and I'm looking to add me and my wife on health insurance.

Speaker speaker_0: Okay, so American Staff Corp., um, you said you recently just started with them?

Speaker speaker_1: Uh, yes, sir.

Speaker speaker_0: Okay, so in order for me to create a file in our system to enroll you into their benefits, I need your full social.

Speaker speaker_1: Oh, yes, sir. You ready?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: All right, it's 587-85-7663.

Speaker speaker_0: And just to confirm, 587-85-7663?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And what was your last name, Joshua?

Speaker speaker_1: Uh, Nation.

Speaker speaker_0: Okay. And your home address, including city, state and zip code.

Speaker speaker_1: It is 8346 North Farm Road, Willard, Missouri, 65781.

Speaker speaker_2: Farm Road 123.

Speaker speaker_1: Fa- yeah, Farm, uh, North Farm Road 123.

Speaker speaker_0: Farm Road 123.

Speaker speaker_1: Hold on one second, sir. I'm gonna get this pulled out here for you.

Speaker speaker_0: Okay.

Speaker speaker_1: Uh, I'm gonna say it one more time. You ready?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Cool. It is 8346 North Farm Road 123, Willard, Missouri, 65781.

Speaker speaker_0: Okay. And your date of birth?

Speaker speaker_1: It's May 20th, 1999.

Speaker speaker_0: Okay. And a good telephone number. I have a 601-669-7958.

Speaker speaker_1: Yes, sir.

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

Speaker speaker_1: Oh, yes, sir. It is-

Speaker speaker_0: What's that email?

Speaker speaker_1: It's joshnation916@yahoo.com.

Speaker speaker_0: At Yahoo, okay. And what did you wanna be enrolled into?

Speaker speaker_1: Uh, uh, typically just health insurance.

Speaker speaker_0: So just medical?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. Um, so I do know that American Staff Corp., they do offer five different medical plans. Um, one of 'em is the MEC TeleRx. Now that just covers preventative healthcare services only. So like your physicals, diabetes screenings, vaccinations, stuff like that. It's \$21.75 per week. They offer three other medical plans, the VIP plans. Now those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Classic Plus and the Excel is how much the insurance carrier pays the covered things. But those range from \$38 even to \$98.06 per week. However, the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$74.14 per week for employee plus spouse.

Speaker speaker_1: Hmm. No, you can give me one, but...

Speaker speaker_0: Okay.

Speaker speaker_1: Right now I'm \$75 a week to the coverage on hospital visits, doctor visits, and medications. I'd like to then finally got full, like I said, the middle group, about \$50 a week.

That covers hospital visits, doctor's visits.

Speaker speaker_2: Yeah. How was it in the health insurance?

Speaker speaker_1: Uh, uh, can you say the middle two plans?

Speaker speaker_0: Uh, so the VIP plans?

Speaker speaker_1: Uh, yes, sir.

Speaker speaker_0: Yeah, so they have the Classic Plus and the Excel, which all cover hospitals, doctors and medications. Um, the Classic is \$38 even, VIP plus \$66.51 while the Excel is \$98.06 for employee plus spouse.

Speaker speaker_1: Oh, yeah, sorry. What, uh, could we do the \$68, the VIP plus?

Speaker speaker_0: Yeah, so the \$66 one?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay, so just medical. Anything else?

Speaker speaker_1: Uh, no, sir.

Speaker speaker_0: Okay, so doing that would make your total deduction \$66.51 per week. Do you authorize American Staff Corp. to make that deduction for you?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. And then let me add your spouse's information. What's your spouse's first name?

Speaker speaker_1: Uh, Emily. It's E-M, E-M-I-L-Y.

Speaker speaker_0: Okay. Conclusions. And do you have her social?

Speaker speaker_1: Well, can you stop just a second?

Speaker speaker_2: 425-87-3928.

Speaker speaker_0: And just to confirm, 425-87-3928?

Speaker speaker_2: That's correct. I'm gonna give the phone back to him, okay?

Speaker speaker_0: Okay.

Speaker speaker_1: Hello?

Speaker speaker_0: Hey. And what's her date of birth?

Speaker speaker_1: It's... Uh, uh, my wife's date of birth?

Speaker speaker_0: Correct.

Speaker speaker_1: Uh, it's 06/29 of 1999.

Speaker speaker_0: Okay. Okay, so I do wanna let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$66.51 come off your paycheck, coverage begins the Monday we receive that deduction from American Staff Corp. 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 American Staff Corp. is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can 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. But other than that, Joshua, is there anything else I could assist you with today?

Speaker speaker_1: Hmm, no, sir.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits and Occur. And I hope you have a wonderful day, okay?

Speaker speaker_1: Mm-hmm. Yes, sir. You too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Goodbye.