

## 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? Yes, I just started on track, and it says that I need to enroll or decline in my insurance, and every time I go to the link that they sent me, it says I need my ID. My, for, for..... ID, or whatever. Um, I can get you enrolled over the phone. Uh, what's the staffing agency you work for one more time? On Track. So, On Track Staffing, and the last four of your Social? 0641. And what was your first and last name? Crystal Bernard. C-R-Y-S-T-A-L Bernard. B-E-R-N-A-R-D. And for security purposes, can you verify the home address, including city, state and zip code, Crystal? 221 Elton Craw Drive, Claxton, Georgia, 30417. And confirm your date of birth? June the 22nd, 1993. And a good telephone number has 912-682-0973? Yes. And the email has crystalwill2013@icloud? Yes. Okay, so let's see here. Um, now did you have an idea of what you wanted to be enrolled into or no? I have no idea. That's why I'm trying to log in to see what they have. No worries. Um, so I'll go ahead and email you a copy of a benefit guide, just so you have something to look at, and then I'll give you a brief rundown of what's offered. So, just bear with me one second, okay? Okay. Okay. Um, but 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 the spam or check the junk folder, okay? Okay. Are you gonna be making me a user ID and password? Um, no. Honestly, I don't have access to do that information. Um, I should be able to reset the password or something. Um, bear with me one second. Let's see. Well, I don't even have an account, that's what I'm saying. Give me one second. Let's see. Um... Yeah. What was the link that they sent you? It was a link to, um... Hold on one second. Let me show you. Or not show you. It was, "Welcome to On Track Staffing. You have 30 days from the first paycheck to enroll. Call Benefits in a Card at 1-" this number, and then it was [www.mybiac.comontrack](http://www.mybiac.comontrack). And then it took me to their website. Okay. When it took you to the website, did it say, "Welcome to On Track Staffing," where it said, "Download documents, member login, enroll/decline coverage," stuff like that? It, it was, um... Hold on. It didn't take me to On Track. It took me to the L-I-N information, health or whatever. Hmm. Okay. I don't think that's the correct link. Let me try emailing you this one, the link that I have. Let's see. Copy. But even with that one, I still need to register? Yeah. So, when you register the account, um... Give me one second. Let me try to... I'm more of a visual person. Bear with me. You register, yeah, so you would just register, uh, whenever you enroll and decline coverage. Click register now. Then it takes me, it says, "On Tracking Staffing Benefits and a Card." It says, "Download documents, member login, enroll or decline coverage, machine-readable files, price translation tool." Yeah, so click "Enroll and Decline Coverage." And then that's where it takes me to email and password. Okay, and then click- Or it says- ... "Register" then. ... "Register

Here." Register Here, and then that's where cre- you can create the account from there. But then that's what it wants, the ID. It wants an ID. Like an ID number? Yeah. Let me do it again, see what it says. That's weird. Um, it shouldn't do that. Now, are you doing it on a cell phone or, or a computer? Um, it's an iPhone. So, a cell phone. Okay. But, I mean, I could still get you enrolled over the phone and everything will be lined up with On Track Staffing. Oh, no, it went through this time, but it just took me somewhere else last time. I don't know. Okay. It says, "Enroll or decline coverage." You said you was going to go over the coverage? Yeah. Um, I was just waiting for you to, um, finish that thought. I thought you weren't finished. But yeah, I can go ahead and give you a brief rundown. Um, so OnTrack Staffing, I do know that they offer three medical plans. One of the medical plans is the Stay Healthy MEC TeleRX. Now, that one just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. That's \$16.80 per week. Then two other medical plans, the VIP plans, those actually cover hospitals, doctors, and medications. The only major difference between the Standard and the Plus is how much the insurance carrier pays to cover things. So, prime example, so say for example you have to go to the hospital. Under your hospital admission benefit, under the VIP Standard, the insurance carrier pays \$500 a day, while under the Plus, they'll pay out \$1,000 a day. So, like I said, the only major difference is that the insurance carrier just pays more to cover things. Um, but those range from \$17.66 to \$31.61. However, OnTrack does offer other things, like short-term disability, critical illness, dental, vision, 24-hour group accident, term life, which is life insurance, and behavior health. What is behavior health? Um, so behavior health, that gives you the option to speak to a psychiatrist, psychologist, via video chat. Oh. So, online therapy. You were saying that, um... So, but say if I went to a hospital, it's only gonna cover \$500 a day. Is that what you were saying? Correct. The insurance carrier pays a set dollar amount to cover things. Yes, ma'am. So, anything over \$500, I'll be paying? Correct. And that was the VIP insurance? Uh, that was the VIP Standard. And what was the other one? Uh, the VIP Plus. W- Can you tell me about that one? I'm sorry. Um, so it still covers the exact same thing as the VIP Standard c- uh, hospitals, doctors and medications. It's just the insurance carrier pays more to cover things. So, prime example, hospital admission benefit. Under that one, the insurance carrier will pay \$1,000 a day, while versus the Standard, they'll pay out \$500 a day. Hmm. Is it a, um, deductible? Um, no. So, this isn't a major medical plan. It's a hospital indemnity plan. So, the insurance carrier pays a set dollar amount to cover things as long as copays have been met. While major medical, you have a deductible that you have to meet before the insurance carrier pays their set percentage. But with this, uh, you pay the, either the copays and then the insurance carrier pays for that set dollar amount, and then whatever the remaining sp- remaining balance is, is your responsibility. Okay. Okay. All right, thank you so much. You're welcome. Is there anything else I can help you out with today? No, that'll be it. Thank you. You're welcome. You have a great day, okay? You too. Bye. 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: Yes, I just started on track, and it says that I need to enroll or decline in my insurance, and every time I go to the link that they sent me, it says I need my ID. My, for, for..... ID, or whatever.

Speaker speaker\_1: Um, I can get you enrolled over the phone. Uh, what's the staffing agency you work for one more time?

Speaker speaker\_2: On Track.

Speaker speaker\_1: So, On Track Staffing, and the last four of your Social?

Speaker speaker\_2: 0641.

Speaker speaker\_1: And what was your first and last name?

Speaker speaker\_2: Crystal Bernard. C-R-Y-S-T-A-L Bernard. B-E-R-N-A-R-D.

Speaker speaker\_1: And for security purposes, can you verify the home address, including city, state and zip code, Crystal?

Speaker speaker\_2: 221 Elton Craw Drive, Claxton, Georgia, 30417.

Speaker speaker\_1: And confirm your date of birth?

Speaker speaker\_2: June the 22nd, 1993.

Speaker speaker\_1: And a good telephone number has 912-682-0973?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And the email has crystalwill2013@icloud?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, so let's see here. Um, now did you have an idea of what you wanted to be enrolled into or no?

Speaker speaker\_2: I have no idea. That's why I'm trying to log in to see what they have.

Speaker speaker\_1: No worries. Um, so I'll go ahead and email you a copy of a benefit guide, just so you have something to look at, and then I'll give you a brief rundown of what's offered. So, just bear with me one second, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. Um, but 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 the spam or check the junk folder, okay?

Speaker speaker\_2: Okay. Are you gonna be making me a user ID and password?

Speaker speaker\_1: Um, no. Honestly, I don't have access to do that information. Um, I should be able to reset the password or something. Um, bear with me one second. Let's see.

Speaker speaker\_2: Well, I don't even have an account, that's what I'm saying.

Speaker speaker\_1: Give me one second. Let's see. Um... Yeah. What was the link that they sent you?

Speaker speaker\_2: It was a link to, um... Hold on one second. Let me show you. Or not show you. It was, "Welcome to On Track Staffing. You have 30 days from the first paycheck to enroll. Call Benefits in a Card at 1-" this number, and then it was [www.mybiac.comontrack](http://www.mybiac.comontrack). And then it took me to their website.

Speaker speaker\_1: Okay. When it took you to the website, did it say, "Welcome to On Track Staffing," where it said, "Download documents, member login, enroll/decline coverage," stuff like that?

Speaker speaker\_2: It, it was, um... Hold on. It didn't take me to On Track. It took me to the L-I-N information, health or whatever.

Speaker speaker\_1: Hmm. Okay. I don't think that's the correct link. Let me try emailing you this one, the link that I have. Let's see. Copy.

Speaker speaker\_2: But even with that one, I still need to register?

Speaker speaker\_1: Yeah. So, when you register the account, um... Give me one second. Let me try to... I'm more of a visual person. Bear with me. You register, yeah, so you would just register, uh, whenever you enroll and decline coverage. Click register now.

Speaker speaker\_2: Then it takes me, it says, "On Tracking Staffing Benefits and a Card." It says, "Download documents, member login, enroll or decline coverage, machine-readable files, price translation tool."

Speaker speaker\_1: Yeah, so click "Enroll and Decline Coverage."

Speaker speaker\_2: And then that's where it takes me to email and password.

Speaker speaker\_1: Okay, and then click-

Speaker speaker\_2: Or it says-

Speaker speaker\_1: ... "Register" then.

Speaker speaker\_2: ... "Register Here."

Speaker speaker\_1: Register Here, and then that's where cre- you can create the account from there.

Speaker speaker\_2: But then that's what it wants, the ID. It wants an ID.

Speaker speaker\_1: Like an ID number?

Speaker speaker\_2: Yeah. Let me do it again, see what it says.

Speaker speaker\_1: That's weird. Um, it shouldn't do that. Now, are you doing it on a cell phone or, or a computer?

Speaker speaker\_2: Um, it's an iPhone.

Speaker speaker\_1: So, a cell phone. Okay. But, I mean, I could still get you enrolled over the phone and everything will be lined up with On Track Staffing.

Speaker speaker\_2: Oh, no, it went through this time, but it just took me somewhere else last time. I don't know. Okay. It says, "Enroll or decline coverage." You said you was going to go over the coverage?

Speaker speaker\_1: Yeah. Um, I was just waiting for you to, um, finish that thought. I thought you weren't finished. But yeah, I can go ahead and give you a brief rundown. Um, so OnTrack Staffing, I do know that they offer three medical plans. One of the medical plans is the Stay Healthy MEC TeleRX. Now, that one just covers preventative healthcare services only, so like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. That's \$16.80 per week. Then two other medical plans, the VIP plans, those actually cover hospitals, doctors, and medications. The only major difference between the Standard and the Plus is how much the insurance carrier pays to cover things. So, prime example, so say for example you have to go to the hospital. Under your hospital admission benefit, under the VIP Standard, the insurance carrier pays \$500 a day, while under the Plus, they'll pay out \$1,000 a day. So, like I said, the only major difference is that the insurance carrier just pays more to cover things. Um, but those range from \$17.66 to \$31.61. However, OnTrack does offer other things, like short-term disability, critical illness, dental, vision, 24-hour group accident, term life, which is life insurance, and behavior health.

Speaker speaker\_2: What is behavior health?

Speaker speaker\_1: Um, so behavior health, that gives you the option to speak to a psychiatrist, psychologist, via video chat.

Speaker speaker\_2: Oh.

Speaker speaker\_1: So, online therapy.

Speaker speaker\_2: You were saying that, um... So, but say if I went to a hospital, it's only gonna cover \$500 a day. Is that what you were saying?

Speaker speaker\_1: Correct. The insurance carrier pays a set dollar amount to cover things. Yes, ma'am.

Speaker speaker\_2: So, anything over \$500, I'll be paying?

Speaker speaker\_1: Correct.

Speaker speaker\_2: And that was the VIP insurance?

Speaker speaker\_1: Uh, that was the VIP Standard.

Speaker speaker\_2: And what was the other one?

Speaker speaker\_1: Uh, the VIP Plus.

Speaker speaker\_2: W- Can you tell me about that one? I'm sorry.

Speaker speaker\_1: Um, so it still covers the exact same thing as the VIP Standard c- uh, hospitals, doctors and medications. It's just the insurance carrier pays more to cover things. So, prime example, hospital admission benefit. Under that one, the insurance carrier will pay \$1,000 a day, while versus the Standard, they'll pay out \$500 a day.

Speaker speaker\_2: Hmm. Is it a, um, deductible?

Speaker speaker\_1: Um, no. So, this isn't a major medical plan. It's a hospital indemnity plan. So, the insurance carrier pays a set dollar amount to cover things as long as copays have been met. While major medical, you have a deductible that you have to meet before the insurance carrier pays their set percentage. But with this, uh, you pay the, either the copays and then the insurance carrier pays for that set dollar amount, and then whatever the remaining sp- remaining balance is, is your responsibility.

Speaker speaker\_2: Okay. Okay. All right, thank you so much.

Speaker speaker\_1: You're welcome. Is there anything else I can help you out with today?

Speaker speaker\_2: No, that'll be it. Thank you.

Speaker speaker\_1: You're welcome. You have a great day, okay?

Speaker speaker\_2: You too. Bye.

Speaker speaker\_1: Bye-bye.