

## Transcript: Justin

**Mills-6242359967694848-4904155331117056**

### 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? I just got a message. I work for company, one company, but I don't need the benefits. Okay, so you wanna opt out of benefits? Yeah. Okay, what's the staffing agency you work for? Uh, Surge. Surge Staffing. What kind of benefit is it? Like medical, dental, vision insurance. Oh, is it like a major insurance or it's just like a temporary service ... Is it like a major... What does it, what does it pay? Um, so they're hospital indemnity plans. Hmm? They're hospital indemnity plans, meaning the insurance carrier pays a set dollar amount to cover things as long as copays have been met. Oh. It's like un- ah, like, uh, unlimited or it's like unlimited? Um, it's a limited benefit plan. I don't need because I have it. Okay, so I can opt you out of it if need be. Surge Staffing you said? Yeah. What's the last four of your social? 3731. And your first and last name? Zulficar Desaji. And for security purposes, can you verify the home address, including city, state and zip code? 4416 Gresham Road, Spartanburg. State and zip code? What is it? State SC29301. And confirm your date of birth. 07/24/'61. And a good telephone number I have is 494-3034. Uh-huh. Mm-hmm. And the email I have is zulsimba@aol.com. Mm-hmm. Mm-hmm. Okay, so I'll go ahead and opt you out. Is there anything else I can help you out with today? And there was another company also. Uh, there were, I saw the text from Crown Staffing. So does that matter, another company? Um, do you work for Surge Staffing or Crown Staffing? Crown Staffing I was working there, but I saw the text also before. Okay, um- I used to work there. I mean I worked for both companies. Uh, then you wanted to opt out of their benefits as well? Yeah. Okay. So I've opted you out of Surge's and Crown Services' benefits. Is there anything else I can help you out with today? That's all. Awesome. You don't see anywhere else then? You don't see anywhere else, right? Because there's a lot of staffing agencies. No sir, not that I can see. Oh, okay. If I want to add again in, in future, God forbid, you know, I can add it? Uh, well I do know that Crown Services is in their open enrollment period until January 4th. Mm-hmm. What about... So they- This one. So you're allowed to enroll- What about this one? ... in the benefits for Crown Services. However, Surge Staffing, um, you're in a personal open enrollment period, but let me verify that. Oh, I wanted to ask about the dental. Can you get dental if you don't get insurance at... Yes, sir. What kind of coverage? So dental is offered through Surge Staffing and Crown Services. What kind of they have and how much is it? Uh, well dental through Surge Staffing is \$4.17. Uh, I mean I can email you a copy of a benefit guide if you wanted to look something over. Oh, okay. Does it cover in, uh, what do you call, uh, yeah, they- they put it inside your teeth, screw, screws, uh, installation. What do you call that? Implants. Implants, um, unfortunately I do not know. Um, but they cover basic restoratives such as fillings, extractions, except surgical extractions. And then your preventative visits such as like basic cleanings, checkups and X-rays. Oh, okay. So

I can have that just myself? Yeah, I can enroll you into dental through Surge if you wanted to. Uh, and as you said, when is the last day? Um, so through Surge Staffing your last day to be enrolled through them is December 29th. And then through Crown Services is January 4th. Oh, for the dental part or both? For the benefits in general, or just benefits in general. Oh. But right now you have to take me out? Uh, well you wanted to opt out of the benefits, right, for now through Surge. Correct? Yeah. Yeah, but I was thinking about the dental. You say you're gonna email me the whole thing? Yes sir, a benefit guide. Yes sir. Yeah, the health and the everything. And do you have vision? Yes sir, so medical, dental, vision, short-term disability, term life which is life insurance, critical illness, behavior health, preventative healthcare services, all that stuff is offered through those staffing agencies, which is in the benefit guide that I'm emailing you, okay? Oh, okay. Thank you. Okay, the email that you need to be looking out for- But you're opting me out right now? Yes sir, I'm opting you out of benefits for now. Oh, okay. Cool. Thank you. Okay, but the email that you should be looking out for is coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Where are you located? You are, what is the company name, like it does this insurance? This is Benefits in a Card. The insurance carrier is either 90 Degree Benefits or American Public Life. Okay. I think I used to have it before with Penmac couple of years ago. I worked, I used to have it. It's saved here, the number, you know? Totally understand. Is there anything else I can help you out with today? No, thank you. You're welcome. You have a great day, okay? You said better look over the package then speak to you what it concerns, uh, dental and vision and how much it cost? Um, yes sir, I'm emailing you a copy of the benefit guide because you stated you wanted to look something over before you made that final decision. Correct? Yeah. Okay, so I've went ahead and emailed you a copy of the benefit guide. Okay. Can you not mail me also or no, this is enough? You don't mail? You don't mail anything, do you? Uh, I have... No sir, other than the ID cards coming from the insurance carrier. However, the physical copies of the benefit guides can be picked up at your local staffing agency. Oh. Okay. Do they have it? They have it over there? I believe so. They should have a physical copy of the sta- uh, benefit guide, especially for open enrollment and- You cannot mail it, huh? Yes, ma'am. You cannot mail it? No, sir. Okay, thank you. You're welcome. You have a great day, okay? Thank you. You too.

## 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: I just got a message. I work for company, one company, but I don't need the benefits.

Speaker speaker\_1: Okay, so you wanna opt out of benefits?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, what's the staffing agency you work for?

Speaker speaker\_2: Uh, Surge. Surge Staffing. What kind of benefit is it?

Speaker speaker\_1: Like medical, dental, vision insurance.

Speaker speaker\_2: Oh, is it like a major insurance or it's just like a temporary service ... Is it like a major... What does it, what does it pay?

Speaker speaker\_1: Um, so they're hospital indemnity plans.

Speaker speaker\_2: Hmm?

Speaker speaker\_1: They're hospital indemnity plans, meaning the insurance carrier pays a set dollar amount to cover things as long as copays have been met.

Speaker speaker\_2: Oh. It's like un- ah, like, uh, unlimited or it's like unlimited?

Speaker speaker\_1: Um, it's a limited benefit plan.

Speaker speaker\_2: I don't need because I have it.

Speaker speaker\_1: Okay, so I can opt you out of it if need be. Surge Staffing you said?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_2: 3731.

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

Speaker speaker\_2: Zulficar Desaji.

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

Speaker speaker\_2: 4416 Gresham Road, Spartanburg.

Speaker speaker\_1: State and zip code?

Speaker speaker\_2: What is it? State SC29301.

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

Speaker speaker\_2: 07/24/'61.

Speaker speaker\_1: And a good telephone number I have is 494-3034.

Speaker speaker\_2: Uh-huh. Mm-hmm.

Speaker speaker\_1: And the email I have is zulsimba@aol.com.

Speaker speaker\_2: Mm-hmm. Mm-hmm.

Speaker speaker\_1: Okay, so I'll go ahead and opt you out. Is there anything else I can help you out with today?

Speaker speaker\_2: And there was another company also. Uh, there were, I saw the text from Crown Staffing. So does that matter, another company?

Speaker speaker\_1: Um, do you work for Surge Staffing or Crown Staffing?

Speaker speaker\_2: Crown Staffing I was working there, but I saw the text also before.

Speaker speaker\_1: Okay, um-

Speaker speaker\_2: I used to work there. I mean I worked for both companies.

Speaker speaker\_1: Uh, then you wanted to opt out of their benefits as well?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. So I've opted you out of Surge's and Crown Services' benefits. Is there anything else I can help you out with today?

Speaker speaker\_2: That's all.

Speaker speaker\_1: Awesome.

Speaker speaker\_2: You don't see anywhere else then? You don't see anywhere else, right? Because there's a lot of staffing agencies.

Speaker speaker\_1: No sir, not that I can see.

Speaker speaker\_2: Oh, okay. If I want to add again in, in future, God forbid, you know, I can add it?

Speaker speaker\_1: Uh, well I do know that Crown Services is in their open enrollment period until January 4th.

Speaker speaker\_2: Mm-hmm. What about...

Speaker speaker\_1: So they-

Speaker speaker\_2: This one.

Speaker speaker\_1: So you're allowed to enroll-

Speaker speaker\_2: What about this one?

Speaker speaker\_1: ... in the benefits for Crown Services. However, Surge Staffing, um, you're in a personal open enrollment period, but let me verify that.

Speaker speaker\_2: Oh, I wanted to ask about the dental. Can you get dental if you don't get insurance at...

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: What kind of coverage?

Speaker speaker\_1: So dental is offered through Surge Staffing and Crown Services.

Speaker speaker\_2: What kind of they have and how much is it?

Speaker speaker\_1: Uh, well dental through Surge Staffing is \$4.17. Uh, I mean I can email you a copy of a benefit guide if you wanted to look something over.

Speaker speaker\_2: Oh, okay. Does it cover in, uh, what do you call, uh, yeah, they- they put it inside your teeth, screw, screws, uh, installation. What do you call that? Implants.

Speaker speaker\_1: Implants, um, unfortunately I do not know. Um, but they cover basic restoratives such as fillings, extractions, except surgical extractions. And then your preventative visits such as like basic cleanings, checkups and X-rays.

Speaker speaker\_2: Oh, okay. So I can have that just myself?

Speaker speaker\_1: Yeah, I can enroll you into dental through Surge if you wanted to.

Speaker speaker\_2: Uh, and as you said, when is the last day?

Speaker speaker\_1: Um, so through Surge Staffing your last day to be enrolled through them is December 29th. And then through Crown Services is January 4th.

Speaker speaker\_2: Oh, for the dental part or both?

Speaker speaker\_1: For the benefits in general, or just benefits in general.

Speaker speaker\_2: Oh. But right now you have to take me out?

Speaker speaker\_1: Uh, well you wanted to opt out of the benefits, right, for now through Surge. Correct?

Speaker speaker\_2: Yeah. Yeah, but I was thinking about the dental. You say you're gonna email me the whole thing?

Speaker speaker\_1: Yes sir, a benefit guide. Yes sir.

Speaker speaker\_2: Yeah, the health and the everything. And do you have vision?

Speaker speaker\_1: Yes sir, so medical, dental, vision, short-term disability, term life which is life insurance, critical illness, behavior health, preventative healthcare services, all that stuff is offered through those staffing agencies, which is in the benefit guide that I'm emailing you, okay?

Speaker speaker\_2: Oh, okay. Thank you.

Speaker speaker\_1: Okay, the email that you need to be looking out for-

Speaker speaker\_2: But you're opting me out right now?

Speaker speaker\_1: Yes sir, I'm opting you out of benefits for now.

Speaker speaker\_2: Oh, okay. Cool. Thank you.

Speaker speaker\_1: Okay, but the email that you should be looking out for is coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker\_2: Where are you located? You are, what is the company name, like it does this insurance?

Speaker speaker\_1: This is Benefits in a Card. The insurance carrier is either 90 Degree Benefits or American Public Life.

Speaker speaker\_2: Okay. I think I used to have it before with Penmac couple of years ago. I worked, I used to have it. It's saved here, the number, you know?

Speaker speaker\_1: Totally understand. Is there anything else I can help you out with today?

Speaker speaker\_2: No, thank you.

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

Speaker speaker\_2: You said better look over the package then speak to you what it concerns, uh, dental and vision and how much it cost?

Speaker speaker\_1: Um, yes sir, I'm emailing you a copy of the benefit guide because you stated you wanted to look something over before you made that final decision. Correct?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, so I've went ahead and emailed you a copy of the benefit guide.

Speaker speaker\_2: Okay. Can you not mail me also or no, this is enough? You don't mail? You don't mail anything, do you?

Speaker speaker\_1: Uh, I have... No sir, other than the ID cards coming from the insurance carrier. However, the physical copies of the benefit guides can be picked up at your local staffing agency.

Speaker speaker\_2: Oh. Okay. Do they have it? They have it over there?

Speaker speaker\_1: I believe so. They should have a physical copy of the sta- uh, benefit guide, especially for open enrollment and-

Speaker speaker\_2: You cannot mail it, huh?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: You cannot mail it?

Speaker speaker\_1: No, sir.

Speaker speaker\_2: Okay, thank you.

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

Speaker speaker\_2: Thank you. You too.