

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hi, I'm trying to, uh, register to get some benefits, and I'm having a problem- Okay. Oh, go ahead. I'm having a problem logging in. Uh- All right. ... every time I try to log in, it either says, um, there's no account with my email, and then when I go to try to, uh, register, it says that there's an account with this email, and then I go try to log back in, and then it'll, it'll say there's no, there's no account with this email or sometimes it'll let me go, and then it'll say account verification, you send a code, and I never get the code. I'm just trying to, I'm trying to get benefits though. I understand. All right, what staffing company do you work for? Uh, it's, uh, uh, Ver- Verstella or Cara. Hold on. Uh, Ver- Verstella. What's the last four of your social? 2027. First name? Christian, like the religion. Last name? Smith, S-M-I-T-H. All right, for security purposes, can you verify your address and date of birth for me? 4014 St. Christopher Lane, Dallas, Texas and then, uh, February 23rd, 2000. Okay, so we got your phone number, 413-321-9196? Yes, sir. And I got email as christian.smith3309@gmail.com? Yes, sir. Thank you. Uh, what plans were you wanting to get enrolled into? I wouldn't be able to help you with your login information because that's something you would get from Verstella. But I can get you enrolled over the phone. Oh, perfect. A- as long as I can get enrolled, I'm not really tripping about trying to log in. Um, I don't know what plans are options. I don't know. All right. So they offer you FreeRx, Medical, Dental, Short-Term Disability, Life Insurance, Vision, Preventative Care and ID Experts. Uh, forgive me, uh, I'm not entirely sure. I know I want medical, dental, vision. Um... So for medical, they offer you three different plans. They offer you the VIP Standard and the VIP Plus. Both of these plans cover doctors, hospitals and prescriptions. The only difference between the two is the Plus th- they offer you more in the hospital benefit. And then they also offer you preventative care, the MEC TeleRx, which is good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services which aren't included in the VIPs plans. And it also gives you access to FreeRx, which gives you access to over 800 chronic and acute medic- medications. Hmm. Um, uh, I don't really have, I don't really think I'll be going to the hospital anytime soon. But I like the prescription one, the one you were just talking about, it covers a lot of prescriptions or something. The preventative care? Yeah. I'm new, so could you just, uh, could you re- re- re- tell me what that one was about again, just one last time? That's for preventative services only, like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. And it gives you access to FreeRx. And then you said there was a Plus? Um, no sir, there was, there's only one of those plans. You have, with the VIP, with the VIP plans, you have a Standard and a Plus. Oh, oh, oh, okay. Um, no, I guess just the preventative, the, the preventative one, the

one you just said, the first one you were talking about. So are you going with the dental, vision and the preventative care? I believe so. Yes, sir. Basically, your total will be \$23.73. That'll be deducted every week. Do you authorize your employer to make these deductions? Yes, sir. Thank you. Okay, so the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date. Okay. Well, is there anything else I can help you with today, Mr. Smith? Um, when would be the next time... If I wanted to make changes to my health, healthcare, when would be the next time to do so? So the open enrollment process, um, sometimes it... But they, you guys have been in open enrollment since January 16th and it ends February 1st. February 1st, if you wanted to add anything, you would have to have a QLE, a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier, or you'd have to wait until a company open enrollment period again. Okay, which would be January of next year? As of now, that would be the date that we have. But like I said, they typ- sometimes they change it. So it'll be, won't be able to give you a definitive date. Will I be notified when the open enrollments are? Yes, sir. Through email? Um, I wouldn't, I couldn't tell you what Verstellia does 'cause we're not, we're just plan administrators. Oh, so it's through Verstellia? Mm-hmm. Okay. Yes, sir. Okay. All right, perfect. No, I, I appreciate it. Thank you for all your help. Uh, is there... Will I get, like, a confirmation email or anything? Or you don't know? This is just something you send me? I could, I could send you, we can get, we can put in a request for one to be sent, but typically we don't, they're not, like, automatically sent. You have to request one. Uh, I would like to just so... I mean, I, I imagine it would just show that I enrolled in... Would it possibly tell me a little information on what I enrolled in? You know? I could send you a benefit for that, if that's what you, if you want information. Please, if you don't mind. I can do that for you. So you want to enroll- I've never done it. I'm, I'm... Go ahead. I've never, uh, I've never had, uh, enrolled over the phone. I've always had it, like, out in front of me and chose. So this is fairly new to me, so I apologize. Oh, no, you're fine, Mr. Smith. I'm here to help you, man. So you want a, you want a confirmation, a enrollment confirmation and the benefits guide sent, correct? Yes, please. Okay. Well, was there anything else I could help you with today, Mr. Smith? No, sir. You've been a lot of help. Thank you. No problem. Thanks for calling Benefits in a Card. I hope you have a great rest of your day, man. You as well. Take it easy. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_2: Hi, I'm trying to, uh, register to get some benefits, and I'm having a problem-

Speaker speaker_1: Okay. Oh, go ahead.

Speaker speaker_2: I'm having a problem logging in. Uh-

Speaker speaker_1: All right.

Speaker speaker_2: ... every time I try to log in, it either says, um, there's no account with my email, and then when I go to try to, uh, register, it says that there's an account with this email, and then I go try to log back in, and then it'll, it'll say there's no, there's no account with this email or sometimes it'll let me go, and then it'll say account verification, you send a code, and I never get the code. I'm just trying to, I'm trying to get benefits though.

Speaker speaker_1: I understand. All right, what staffing company do you work for?

Speaker speaker_2: Uh, it's, uh, uh, Ver- Verstella or Cara. Hold on. Uh, Ver- Verstella.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: 2027.

Speaker speaker_1: First name?

Speaker speaker_2: Christian, like the religion.

Speaker speaker_1: Last name?

Speaker speaker_2: Smith, S-M-I-T-H.

Speaker speaker_1: All right, for security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 4014 St. Christopher Lane, Dallas, Texas and then, uh, February 23rd, 2000.

Speaker speaker_1: Okay, so we got your phone number, 413-321-9196?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And I got email as christian.smith3309@gmail.com?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Thank you. Uh, what plans were you wanting to get enrolled into? I wouldn't be able to help you with your login information because that's something you would get from Verstella. But I can get you enrolled over the phone.

Speaker speaker_2: Oh, perfect. A- as long as I can get enrolled, I'm not really tripping about trying to log in. Um, I don't know what plans are options. I don't know.

Speaker speaker_1: All right. So they offer you FreeRx, Medical, Dental, Short-Term Disability, Life Insurance, Vision, Preventative Care and ID Experts.

Speaker speaker_2: Uh, forgive me, uh, I'm not entirely sure. I know I want medical, dental, vision. Um...

Speaker speaker_1: So for medical, they offer you three different plans. They offer you the VIP Standard and the VIP Plus. Both of these plans cover doctors, hospitals and prescriptions. The only difference between the two is the Plus th- they offer you more in the hospital benefit. And then they also offer you preventative care, the MEC TeleRx, which is good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services which aren't included in the VIPs plans. And it also gives you access to FreeRx, which gives you access to over 800 chronic and acute medic- medications.

Speaker speaker_2: Hmm. Um, uh, I don't really have, I don't really think I'll be going to the hospital anytime soon. But I like the prescription one, the one you were just talking about, it covers a lot of prescriptions or something.

Speaker speaker_1: The preventative care? Yeah.

Speaker speaker_2: I'm new, so could you just, uh, could you re- re- re- tell me what that one was about again, just one last time?

Speaker speaker_1: That's for preventative services only, like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. And it gives you access to FreeRx.

Speaker speaker_2: And then you said there was a Plus?

Speaker speaker_1: Um, no sir, there was, there's only one of those plans. You have, with the VIP, with the VIP plans, you have a Standard and a Plus.

Speaker speaker_2: Oh, oh, oh, okay. Um, no, I guess just the preventative, the, the preventative one, the one you just said, the first one you were talking about.

Speaker speaker_1: So are you going with the dental, vision and the preventative care?

Speaker speaker_2: I believe so. Yes, sir.

Speaker speaker_1: Basically, your total will be \$23.73. That'll be deducted every week. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Thank you. Okay, so the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date.

Speaker speaker_2: Okay.

Speaker speaker_1: Well, is there anything else I can help you with today, Mr. Smith?

Speaker speaker_2: Um, when would be the next time... If I wanted to make changes to my health, healthcare, when would be the next time to do so?

Speaker speaker_1: So the open enrollment process, um, sometimes it... But they, you guys have been in open enrollment since January 16th and it ends February 1st. February 1st, if you wanted to add anything, you would have to have a QLE, a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier, or you'd have to wait until a company open enrollment period again.

Speaker speaker_2: Okay, which would be January of next year?

Speaker speaker_1: As of now, that would be the date that we have. But like I said, they typ- sometimes they change it. So it'll be, won't be able to give you a definitive date.

Speaker speaker_2: Will I be notified when the open enrollments are?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Through email?

Speaker speaker_1: Um, I wouldn't, I couldn't tell you what Verstellia does 'cause we're not, we're just plan administrators.

Speaker speaker_2: Oh, so it's through Verstellia?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. All right, perfect. No, I, I appreciate it. Thank you for all your help. Uh, is there... Will I get, like, a confirmation email or anything? Or you don't know? This is just something you send me?

Speaker speaker_1: I could, I could send you, we can get, we can put in a request for one to be sent, but typically we don't, they're not, like, automatically sent. You have to request one.

Speaker speaker_2: Uh, I would like to just so... I mean, I, I imagine it would just show that I enrolled in... Would it possibly tell me a little information on what I enrolled in? You know?

Speaker speaker_1: I could send you a benefit for that, if that's what you, if you want information.

Speaker speaker_2: Please, if you don't mind.

Speaker speaker_1: I can do that for you. So you want to enroll-

Speaker speaker_2: I've never done it. I'm, I'm...

Speaker speaker_1: Go ahead.

Speaker speaker_2: I've never, uh, I've never had, uh, enrolled over the phone. I've always had it, like, out in front of me and chose. So this is fairly new to me, so I apologize.

Speaker speaker_1: Oh, no, you're fine, Mr. Smith. I'm here to help you, man. So you want a, you want a confirmation, an enrollment confirmation and the benefits guide sent, correct?

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. Well, was there anything else I could help you with today, Mr. Smith?

Speaker speaker_2: No, sir. You've been a lot of help. Thank you.

Speaker speaker_1: No problem. Thanks for calling Benefits in a Card. I hope you have a great rest of your day, man.

Speaker speaker_2: You as well. Take it easy.

Speaker speaker_1: Thank you.