

Transcript: Pamela

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Full Transcript

Thank you for calling Medford and LaGuardia. This is Adriana speaking. I'm so sorry, can you speak up..... Excuse me? This, uh, the number that Carlton Staffing, um, basically gave me, and, uh, it was for opt in or opt out of the insurance. Is that correct? Uh, yes and..... Okay. was- Um, can I ask you a question? Right now, if I don't opt out, what type of insurance do I have, and what does it cover? In order for me to help you, I need to know the staffing agency you work for. Uh, Carlton Staffing. Carlton? Mm-hmm. So let me pull out their benefits card. Give me one second. No, take your time, please. They will auto enroll you in a plan called Stay Healthy, uh, which is a preventive care. Um, let's say, if you wanted to do physical, cholesterol screening, diabetes, that type of preventive care, um, that's what it would cover. Okay, cool. You are responsible to pay for the doctor's visit. The insurance only going to cover your, um, the actual procedure. Okay, so I have to pay for the doctor's visit. Is that right? Yes, sir. Okay, so this is just a basic plan. It's called the Stay Healthy. I looked at it, but there are just certain things I didn't understand about the deductibles. So, there is no deductible, basically, that they're not going to pay no deductibles. No. So I have to pay the... Okay. And, um, what is it taken out a month? I mean, a week, I'm so sorry? Out of every paycheck? Is that what you're saying? Uh, yes. It will be \$16.05. And also, it- it includes a prescription plan. You will register online, and you don't have to pay extra for the generic, um, prescriptions. And you will get... Okay. ... a prescription in the mail or some of them you can pick it up at your local pharmacy. Okay, so basically, can I ask you a question? Um, say if I want to go get a physical right now, right? And then I went to just, I picked out a place you see or something like that. I have to pay for the doctor's, uh, visit for a physical? Is that what you're saying? Yes, sir. Okay. And the insurance is only going to pay for the- the procedure. Let's say out of your physical, you, they're going to draw your blood to check your cholesterol or, um, blood pressure. That's what the insurance will cover. Okay. Um, can I ask you a question? Is there a way that you... If I opt out right now, right? And then, say later on, uh, I'm still currently working for Carlton and things like that. Can I call you back and opt back in if something happens? And if... If you decide to enroll now, and you want to cancel- Mm-hmm. ... um, you will have to wait for company open enrollment. Now it all depends when you started working for them. You have 30 days from your first paycheck to make changes to, um, uh, enrolled. Like right now, if you are eligible for, um, for the auto enrollment, yes, you could opt out. And you do have the 30 days from your first paycheck to make the changes. After the 30 days, you won't be able to do so. Okay, so I have 30 days to opt out. So basically, I have the choice to either take it or not. So I have to make my decision pretty much right now, right? Yes. Okay. Well, let's pull up your account. That will be easier for me to help you. May I pull up the last... No, please go ahead. May I have the- Go ahead. ... last four digits, the last four digits of your Social? 7005. Your first and last name? Uh, Du

Quang is D-U-O-A-N-G. Uh, L-E-Q-U-A-N-G is my last name. Mr. LeQuang, for security reasons, just to make sure we are in the correct file, I need to verify your complete address and date of birth. Uh, 6582 Lockingham, uh, Houston, Texas 77084. Date of birth is October 7th, 1985. Great. We have a telephone number on file, 832-524- 54298494. And your email is paul.m.p. ..Quang. @gmail.com? Yeah, yes. So I see that auto enrollment is already took effect because they enrolled you right away after your first paycheck. We have not received any deductions yet. Um, if you, what I could do, I could cancel that pending enrollment. And let's see, to when you have to decide.... and then you have until the 25th of this month to decide if you want to enroll- I- ... through now. Okay, can you just go ahead and, uh... Okay, so I have until the 25th. I can call y'all back at any time till the 25th and then- Mm-hmm. ... opt in or out? Okay, well, can you, can you please do that? I will go ahead and just talk to my wife- Yeah. ... about it. Okay. Hold on, let me give you... all right. So the, um... there's the enrollment went through. Yes. But it's not, it's not active yet. I won't be able to... if I un-cancel, it's still going to be running for two weeks because it has a timeframe. Okay. What we could do is just leave it as it is, and you still have that time to decide to enroll, like keep it or cancel. But is it going to be deducted on my check? Let's see. Uh, first check. Mm-hmm. Let me, let me double check on the information here, sir, just bear with me. All Service Nation, PPO. What'd you say? That or this? That's that old music. Yo, I keep hearing an echo. Oh, it's 'cause you're on cruise control. Is that better? Yeah. Okay, so after we take him out on PPO, but the fact that they don't pay for the doctor's visits, just like the physicals and stuff, I wouldn't do it. But it's opt out, right? Yeah. Because if I had to- Really hurt. That's really bad insurance. But here's the thing though. So if I have to pay for it, I would have to go like... Have you heard the plans and they're like different plans? Yeah. But you'd have to buy- And that's why- ... all those doctor visits and then it's going to get kind of expensive. And then if, uh, you get hired- No, listen. ... on the other- Yeah, listen. They have plans where you don't pay for the doctor's visit at all, but I would have to change the plan and go for it and pay for that one a month. Does that make sense? Yeah. So you can cancel this one now. Uh-huh. Sorry. Oh yeah, cancel it or should I just opt out? Yeah, that's what I mean. Like, well, she says you can't opt out at this point. She has to cancel it and then she's going to go and double check and see if she has to cancel it. I don't know what she said. But, um, yeah, I would cancel this one now because you're never going to want this plan. That's a crappy plan. It would be better to put you on mine, but I don't know how much that would cost. I have really good insurance. Well, I'm thinking about it. But we have to get married for me to put you on mine. All right, let's go. But once you're hired on with your actual company, then you can get the other insurance and you have your other one to fall back on. Sir? Yes. Hello? Okay, so I could cancel the auto enrollment. Yeah, go ahead and just... Okay, so there are other, uh, plans. Is that right? Yes. If I, if I, if I don't like that plan, I can go to the ones... What other... Can you just explain to me about the other plans? I could send you a- Yeah. ... complete guide if you would like to with all the plans that they offer. You will be able to see how much the insurance going to cover. Uh-huh. Of in each plan um, let's say, let's see, come here. Hmm. This is going to be so slow. So let's say some of the plans that they have, um, let's say you want to go to this doctor's office. The insurance going to cover \$50. You have four visits per year. So each of the procedures or benefits they offer you will be able to see how much they're going to cover. Yeah, you know what? Just go ahead and opt me out. Just go ahead and opt me out and, uh, yeah, we're just gonna go ahead and opt me out on this one. Okay, so like I said, your

benefits already... I mean, not your benefits. Your enrollment went through already. We have not received yet any deductions. The cancellation does take one to two weeks so you might experience one or two deductions up to \$16. I'm not- That's- ... I'm not able to tell you exactly- Yeah. ... what will happen because we don't have access to your payroll. But just in case you see it, that's the reason why. Okay, no, that's fine and I, I should have... She, the person told me about this. I just didn't have time to call y'all because I've been so busy with work. I didn't know what time, but I did- I didn't get no information or like she didn't send me anything. That's the reason- So- ... why I'm calling right now. So just go ahead and opt me out and, uh, you know what I mean? Yeah, I'm pretty much- Well, thank you for the call. If you change your mind. Yeah. No, yeah, please if, if, if, uh, if I do, I will give y'all a call most definitely then. But go ahead and opt me out of this one. Can you please? Sure. No problem. Is there anything else I could do for you, sir? That would be it. You've been so much help. Thank you so much now. All right. Thank you for giving us a call. Have a very good day. You too. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Medford and LaGuardia. This is Adriana speaking.

Speaker speaker_1: I'm so sorry, can you speak up.....

Speaker speaker_0: Excuse me?

Speaker speaker_1: This, uh, the number that Carlton Staffing, um, basically gave me, and, uh, it was for opt in or opt out of the insurance. Is that correct?

Speaker speaker_0: Uh, yes and.....

Speaker speaker_1: Okay.

Speaker speaker_0: was-

Speaker speaker_1: Um, can I ask you a question? Right now, if I don't opt out, what type of insurance do I have, and what does it cover?

Speaker speaker_0: In order for me to help you, I need to know the staffing agency you work for.

Speaker speaker_1: Uh, Carlton Staffing.

Speaker speaker_0: Carlton?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So let me pull out their benefits card. Give me one second.

Speaker speaker_1: No, take your time, please.

Speaker speaker_0: They will auto enroll you in a plan called Stay Healthy, uh, which is a preventive care. Um, let's say, if you wanted to do physical, cholesterol screening, diabetes, that type of preventive care, um, that's what it would cover.

Speaker speaker_1: Okay, cool.

Speaker speaker_0: You are responsible to pay for the doctor's visit. The insurance only going to cover your, um, the actual procedure.

Speaker speaker_1: Okay, so I have to pay for the doctor's visit. Is that right?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay, so this is just a basic plan. It's called the Stay Healthy. I looked at it, but there are just certain things I didn't understand about the deductibles. So, there is no deductible, basically, that they're not going to pay no deductibles.

Speaker speaker_0: No.

Speaker speaker_1: So I have to pay the... Okay. And, um, what is it taken out a month? I mean, a week, I'm so sorry? Out of every paycheck? Is that what you're saying?

Speaker speaker_0: Uh, yes. It will be \$16.05. And also, it- it includes a prescription plan. You will register online, and you don't have to pay extra for the generic, um, prescriptions. And you will get...

Speaker speaker_1: Okay.

Speaker speaker_0: ... a prescription in the mail or some of them you can pick it up at your local pharmacy.

Speaker speaker_1: Okay, so basically, can I ask you a question? Um, say if I want to go get a physical right now, right? And then I went to just, I picked out a place you see or something like that. I have to pay for the doctor's, uh, visit for a physical? Is that what you're saying?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: And the insurance is only going to pay for the- the procedure. Let's say out of your physical, you, they're going to draw your blood to check your cholesterol or, um, blood pressure. That's what the insurance will cover.

Speaker speaker_1: Okay. Um, can I ask you a question? Is there a way that you... If I opt out right now, right? And then, say later on, uh, I'm still currently working for Carlton and things like that. Can I call you back and opt back in if something happens? And if...

Speaker speaker_0: If you decide to enroll now, and you want to cancel-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, you will have to wait for company open enrollment. Now it all depends when you started working for them. You have 30 days from your first paycheck to make changes to, um, uh, enrolled. Like right now, if you are eligible for, um, for the auto enrollment, yes, you could opt out. And you do have the 30 days from your first paycheck to make the changes. After the 30 days, you won't be able to do so.

Speaker speaker_1: Okay, so I have 30 days to opt out. So basically, I have the choice to either take it or not. So I have to make my decision pretty much right now, right?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: Well, let's pull up your account. That will be easier for me to help you. May I pull up the last...

Speaker speaker_1: No, please go ahead.

Speaker speaker_0: May I have the-

Speaker speaker_1: Go ahead.

Speaker speaker_0: ... last four digits, the last four digits of your Social?

Speaker speaker_1: 7005.

Speaker speaker_0: Your first and last name?

Speaker speaker_1: Uh, Du Quang is D-U-O-A-N-G. Uh, L-E-Q-U-A-N-G is my last name.

Speaker speaker_0: Mr. LeQuang, for security reasons, just to make sure we are in the correct file, I need to verify your complete address and date of birth.

Speaker speaker_1: Uh, 6582 Lockingham, uh, Houston, Texas 77084. Date of birth is October 7th, 1985.

Speaker speaker_0: Great. We have a telephone number on file, 832-524- 54298494. And your email is paul.m.p.

Speaker speaker_1: ..Quang.

Speaker speaker_0: @gmail.com?

Speaker speaker_1: Yeah, yes.

Speaker speaker_0: So I see that auto enrollment is already took effect because they enrolled you right away after your first paycheck. We have not received any deductions yet. Um, if you, what I could do, I could cancel that pending enrollment. And let's see, to when you have to decide.... and then you have until the 25th of this month to decide if you want to enroll-

Speaker speaker_1: I-

Speaker speaker_0: ... through now.

Speaker speaker_1: Okay, can you just go ahead and, uh... Okay, so I have until the 25th. I can call y'all back at any time till the 25th and then-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... opt in or out? Okay, well, can you, can you please do that? I will go ahead and just talk to my wife-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... about it.

Speaker speaker_0: Okay. Hold on, let me give you... all right. So the, um... there's the enrollment went through.

Speaker speaker_1: Yes.

Speaker speaker_0: But it's not, it's not active yet. I won't be able to... if I un-cancel, it's still going to be running for two weeks because it has a timeframe.

Speaker speaker_1: Okay.

Speaker speaker_0: What we could do is just leave it as it is, and you still have that time to decide to enroll, like keep it or cancel.

Speaker speaker_1: But is it going to be deducted on my check?

Speaker speaker_0: Let's see. Uh, first check. Mm-hmm. Let me, let me double check on the information here, sir, just bear with me. All Service Nation, PPO.

Speaker speaker_1: What'd you say? That or this?

Speaker speaker_0: That's that old music.

Speaker speaker_1: Yo, I keep hearing an echo.

Speaker speaker_0: Oh, it's 'cause you're on cruise control.

Speaker speaker_2: Is that better?

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay, so after we take him out on PPO, but the fact that they don't pay for the doctor's visits, just like the physicals and stuff, I wouldn't do it.

Speaker speaker_1: But it's opt out, right?

Speaker speaker_2: Yeah.

Speaker speaker_1: Because if I had to-

Speaker speaker_2: Really hurt. That's really bad insurance.

Speaker speaker_1: But here's the thing though. So if I have to pay for it, I would have to go like... Have you heard the plans and they're like different plans?

Speaker speaker_2: Yeah. But you'd have to buy-

Speaker speaker_1: And that's why-

Speaker speaker_2: ... all those doctor visits and then it's going to get kind of expensive. And then if, uh, you get hired-

Speaker speaker_1: No, listen.

Speaker speaker_2: ... on the other-

Speaker speaker_1: Yeah, listen. They have plans where you don't pay for the doctor's visit at all, but I would have to change the plan and go for it and pay for that one a month. Does that make sense?

Speaker speaker_2: Yeah. So you can cancel this one now.

Speaker speaker_1: Uh-huh. Sorry. Oh yeah, cancel it or should I just opt out?

Speaker speaker_2: Yeah, that's what I mean. Like, well, she says you can't opt out at this point. She has to cancel it and then she's going to go and double check and see if she has to cancel it. I don't know what she said. But, um, yeah, I would cancel this one now because you're never going to want this plan. That's a crappy plan. It would be better to put you on mine, but I don't know how much that would cost. I have really good insurance.

Speaker speaker_1: Well, I'm thinking about it.

Speaker speaker_2: But we have to get married for me to put you on mine.

Speaker speaker_1: All right, let's go.

Speaker speaker_2: But once you're hired on with your actual company, then you can get the other insurance and you have your other one to fall back on. Sir?

Speaker speaker_1: Yes. Hello?

Speaker speaker_0: Okay, so I could cancel the auto enrollment.

Speaker speaker_1: Yeah, go ahead and just... Okay, so there are other, uh, plans. Is that right?

Speaker speaker_2: Yes.

Speaker speaker_1: If I, if I, if I don't like that plan, I can go to the ones... What other... Can you just explain to me about the other plans?

Speaker speaker_0: I could send you a-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... complete guide if you would like to with all the plans that they offer. You will be able to see how much the insurance going to cover.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Of in each plan um, let's say, let's see, come here. Hmm. This is going to be so slow. So let's say some of the plans that they have, um, let's say you want to go to this doctor's office. The insurance going to cover \$50. You have four visits per year. So each of

the procedures or benefits they offer you will be able to see how much they're going to cover.

Speaker speaker_1: Yeah, you know what? Just go ahead and opt me out. Just go ahead and opt me out and, uh, yeah, we're just gonna go ahead and opt me out on this one.

Speaker speaker_0: Okay, so like I said, your benefits already... I mean, not your benefits. Your enrollment went through already. We have not received yet any deductions. The cancellation does take one to two weeks so you might experience one or two deductions up to \$16. I'm not-

Speaker speaker_1: That's-

Speaker speaker_0: ... I'm not able to tell you exactly-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... what will happen because we don't have access to your payroll. But just in case you see it, that's the reason why.

Speaker speaker_1: Okay, no, that's fine and I, I should have... She, the person told me about this. I just didn't have time to call y'all because I've been so busy with work. I didn't know what time, but I did- I didn't get no information or like she didn't send me anything. That's the reason-

Speaker speaker_0: So-

Speaker speaker_1: ... why I'm calling right now. So just go ahead and opt me out and, uh, you know what I mean? Yeah, I'm pretty much-

Speaker speaker_0: Well, thank you for the call. If you change your mind.

Speaker speaker_1: Yeah. No, yeah, please if, if, if, uh, if I do, I will give y'all a call most definitely then. But go ahead and opt me out of this one. Can you please?

Speaker speaker_0: Sure. No problem. Is there anything else I could do for you, sir?

Speaker speaker_1: That would be it. You've been so much help. Thank you so much now.

Speaker speaker_0: All right. Thank you for giving us a call. Have a very good day.

Speaker speaker_1: You too. Bye.