

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you? Uh, yeah, my name's Terry Farnam, and I'm calling about getting some insurance. Who do you work for? Rather Outdoors. That's the name of the staffing agency? Oh, oh, I'm sorry. American, um, American Staff Corp- Corporation. Okay. And the last four digits of your Social? 0868. And what was your first and last name, sir? Terry, T-E-R-R-Y. Farnam, F-A-R-N-A-M. Mr. Farnam, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? 3507 South Leawood Avenue, Springfield, Missouri, 65807. January 27, 1980. Thank you for the information. We have a telephone number on file, 417-766-7713. Correct. And your email is jrobin1810@gmail.com? Correct. All right. So I see that you were auto enrolled in the State Healthy Plan. Your benefits just became effective on Monday. Um, if you want to make changes, you still have time. Um- I didn't know that I had signed up for anything. No, they... This is an auto enrollment that American Staff does if you don't decline it. But like I said, um, you still have time to make changes to other plans or cancel it. Have you seen the benefit guide? I have not. Okay. What I could do, I could send you the complete guide so you could see everything that they offering. You do have until the 30th of May of this month to make the changes or cancel the auto enrollment. Okay. Okay. So, the email that I will send you, it's coming in from info@benefitsinacard. Check your spam and junk mail. It might go there. And we're here from 9:00 AM to 8:00 PM Eastern Time, Monday through Friday, um, for whenever you're ready to call. Okay, and I was, I was going to ask about... Because I have a son and I was going to see if I could get health and dental for him as well. Yes, sir. That's, that's a possibility? Yes, how old is your son? He's nine. Yes, yes. You can enroll him. Great. Do you have... Do you know what, around the prices? It just depends on what plan I have. Can you see what I have right now? The name, the plan that you have right now is, it costs \$16.85. Um, the dental, they only have one tier for dental and for you and your child, it will be \$9.59. Okay. And will that come out of my paycheck? Every week. Okay. Great. Is there any other, anything else that you think you could run by me? Because I- I've always had insurance through my work. I never worked for a temp agency, so I'm not really familiar with this. So this insurance are not like major insurance. This is pretty much like a weekly basic insurance. Weekday you pay, weekday you aren't covered. Um, for example, they have three different plans called VAP Classic, VAP Plus, and VAP XL. The difference between these plans are the amount you're going to be paying per paycheck and the amount that the insurance going to cover. Um, they have plans... Let me pull up the guide. That would be good. Uh, give me one second. Okay. So for example, the VAP Classic, if you go towards your doctor's office for a visit, it's going to cover \$50 towards the visit, and you have four visits per year. And then the VAP Plus, it will have four visits, um, four visits as well, and that's going to cover \$100 towards

the visit. Any difference will be your responsibility. Okay. On the benefit guide that I sent you, it has all the procedures per se on the side, and it will tell you how much the insurance going to cover for that- Okay. ... plan. It also have Asian, um, life. So the more I pay weekly, the less I have to pay at the doctor's office? Um, most likely, yes. Okay. And like, my son just went and had his, um, teeth cleaned, just like a normal random cleaning done, and that cost \$300 without any insurance at all. So I'm- So for the dental- Yeah. ... your basic dental cleaning will be cover 100%. Okay. Um, then your basic dental work will be cover 80%, um, 80% after you pay for the \$50 deduction. In this case, it will be, uh, \$50 each one. Okay. And the max that they cover per year, uh, let's see, it's \$500. Okay. All right. Well, you've been a big help. I'm gonna go to, um, the email and, uh, go through all that. And I can, I can enlist and do all that on the, uh, um, the link that you sent me? Well, you will be able to see everything on the, um, it's gonna be on a link on the benefit guide. You could go online or you could give us a call. Just remember, if you decide not to enroll and want to cancel the auto enrollment that you already enrolled, you have to call by the 30th. Okay. All right? And if I wanna make any changes after the 30th, can I- Mm-hmm. Uh, if I, I mean, because it's week- it's paid weekly, correct? Yes. So after the 30th, whatever I have till what, next year, it'll stay? For open enrollment, you will have to wait for open enrollment. Is that like November or something? Um, let me check when they did it last year. That could give you a good example when they're going to do it this year..... Give me one second. Okay. Yeah. They did it in December last year. So- Okay. All right? Well- Anything else..... sir? No, no, you've been great help. Thank you so much. Thank you for giving us a call on a Thursday. Uh-huh. Bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you?

Speaker speaker_1: Uh, yeah, my name's Terry Farnam, and I'm calling about getting some insurance.

Speaker speaker_0: Who do you work for?

Speaker speaker_1: Rather Outdoors.

Speaker speaker_0: That's the name of the staffing agency?

Speaker speaker_1: Oh, oh, I'm sorry. American, um, American Staff Corp- Corporation.

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

Speaker speaker_1: 0868.

Speaker speaker_0: And what was your first and last name, sir?

Speaker speaker_1: Terry, T-E-R-R-Y. Farnam, F-A-R-N-A-M.

Speaker speaker_0: Mr. Farnam, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_1: 3507 South Leawood Avenue, Springfield, Missouri, 65807. January 27, 1980.

Speaker speaker_0: Thank you for the information. We have a telephone number on file, 417-766-7713.

Speaker speaker_1: Correct.

Speaker speaker_0: And your email is jrobin1810@gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: All right. So I see that you were auto enrolled in the State Healthy Plan. Your benefits just became effective on Monday. Um, if you want to make changes, you still have time. Um-

Speaker speaker_1: I didn't know that I had signed up for anything.

Speaker speaker_0: No, they... This is an auto enrollment that American Staff does if you don't decline it. But like I said, um, you still have time to make changes to other plans or cancel it. Have you seen the benefit guide?

Speaker speaker_1: I have not.

Speaker speaker_0: Okay. What I could do, I could send you the complete guide so you could see everything that they offering. You do have until the 30th of May of this month to make the changes or cancel the auto enrollment.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So, the email that I will send you, it's coming in from info@benefitsinacard. Check your spam and junk mail. It might go there. And we're here from 9:00 AM to 8:00 PM Eastern Time, Monday through Friday, um, for whenever you're ready to call.

Speaker speaker_1: Okay, and I was, I was going to ask about... Because I have a son and I was going to see if I could get health and dental for him as well.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: That's, that's a possibility?

Speaker speaker_0: Yes, how old is your son?

Speaker speaker_1: He's nine.

Speaker speaker_0: Yes, yes. You can enroll him.

Speaker speaker_1: Great. Do you have... Do you know what, around the prices? It just depends on what plan I have. Can you see what I have right now?

Speaker speaker_0: The name, the plan that you have right now is, it costs \$16.85. Um, the dental, they only have one tier for dental and for you and your child, it will be \$9.59.

Speaker speaker_1: Okay. And will that come out of my paycheck?

Speaker speaker_0: Every week.

Speaker speaker_1: Okay. Great. Is there any other, anything else that you think you could run by me? Because I- I've always had insurance through my work. I never worked for a temp agency, so I'm not really familiar with this.

Speaker speaker_0: So this insurance are not like major insurance. This is pretty much like a weekly basic insurance. Weekday you pay, weekday you aren't covered. Um, for example, they have three different plans called VAP Classic, VAP Plus, and VAP XL. The difference between these plans are the amount you're going to be paying per paycheck and the amount that the insurance going to cover. Um, they have plans... Let me pull up the guide. That would be good. Uh, give me one second. Okay. So for example, the VAP Classic, if you go towards your doctor's office for a visit, it's going to cover \$50 towards the visit, and you have four visits per year. And then the VAP Plus, it will have four visits, um, four visits as well, and that's going to cover \$100 towards the visit. Any difference will be your responsibility.

Speaker speaker_1: Okay.

Speaker speaker_0: On the benefit guide that I sent you, it has all the procedures per se on the side, and it will tell you how much the insurance going to cover for that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... plan. It also have Asian, um, life.

Speaker speaker_1: So the more I pay weekly, the less I have to pay at the doctor's office?

Speaker speaker_0: Um, most likely, yes.

Speaker speaker_1: Okay. And like, my son just went and had his, um, teeth cleaned, just like a normal random cleaning done, and that cost \$300 without any insurance at all. So I'm-

Speaker speaker_0: So for the dental-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... your basic dental cleaning will be cover 100%.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, then your basic dental work will be cover 80%, um, 80% after you pay for the \$50 deduction. In this case, it will be, uh, \$50 each one.

Speaker speaker_1: Okay.

Speaker speaker_0: And the max that they cover per year, uh, let's see, it's \$500.

Speaker speaker_1: Okay. All right. Well, you've been a big help. I'm gonna go to, um, the email and, uh, go through all that. And I can, I can enlist and do all that on the, uh, um, the link that you sent me?

Speaker speaker_0: Well, you will be able to see everything on the, um, it's gonna be on a link on the benefit guide. You could go online or you could give us a call. Just remember, if you decide not to enroll and want to cancel the auto enrollment that you already enrolled, you have to call by the 30th.

Speaker speaker_1: Okay.

Speaker speaker_0: All right?

Speaker speaker_1: And if I wanna make any changes after the 30th, can I-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh, if I, I mean, because it's week- it's paid weekly, correct?

Speaker speaker_0: Yes.

Speaker speaker_1: So after the 30th, whatever I have till what, next year, it'll stay?

Speaker speaker_0: For open enrollment, you will have to wait for open enrollment.

Speaker speaker_1: Is that like November or something?

Speaker speaker_0: Um, let me check when they did it last year. That could give you a good example when they're going to do it this year..... Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah. They did it in December last year. So-

Speaker speaker_1: Okay.

Speaker speaker_0: All right?

Speaker speaker_1: Well-

Speaker speaker_0: Anything else..... sir?

Speaker speaker_1: No, no, you've been great help. Thank you so much.

Speaker speaker_0: Thank you for giving us a call on a Thursday.

Speaker speaker_1: Uh-huh. Bye.

Speaker speaker_0: Bye-bye.