

Transcript: Sara

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Full Transcript

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Hi, Sarah. My name is Angelica Hanson. Hello, Angel. How may I help you? Um, I'm calling to, uh, understand what I have. Apparently I have these benefits, and I don't know what they are or what they're for. Okay, let me check that for you. Um, may I have the name of the temporary agency that you are working with and the last four of your Social to locate you on the system? Yes. Um, I guess it would be STI Consulting. Um, and the last four of my Social are 3490. Three, four, nine, zero. STI Consulting. Is that the temporary agency? Well, that's why I'm confused, 'cause I don't work for a temporary agency. I work for a company that outsources to other medical agencies, so I, I don't know. That's the company that hired me, is STI. You want the one that I'm sub working for? Yes, like, eh... Uh, the Prompt Care company? Like a, any staffing agency? No, I can just tell you the names I know. You checked STI already. The other one is Prompt Care, P-R-O-M-P-T C-H-A-R-E, the Prompt Care company. Okay, hold on, please. No, none of those. Um, okay, the ID card you just received, can you, like, describe the card for me? I don't have the card. Oh, oh, hang on. Yeah. So, where did you get the award form from? Uh, uh, let's just start that way. Okay. So, um, I looked on my paycheck stub. I just hit my 90 days at this new c- company, and there's double benefits being taken out. And so I emailed HR and asked why they're double, because all of these have been coming out the whole time. Now there's two. And she said, "It's because I elected for Benefits and a Card in addition to my benefits, and, um, let's see. It looks like you elected BIC." I assumed one of their reps called you, but they never did. I never got a call. So, she told me the phone number. She gave me this phone number and told me that I could reach, reach out to you guys. Um, let me look at my wallet and see if I have a card. I'm sure I got a card. I just didn't know what it was. Um. Okay, because if you have a card, the name of the temporary agency or the staffing or whatever should be on the ID card. No, it's not. No, that's the card number. No, I, I don't have a card. Y- you can't look by like Social or my name or anything like that? Okay, let's see your name. Uh, give me your first name. It's Angelica. A-N-G-E-L-I-C-A. Okay, your last name? Okay, my last name is Hanson. H-A-N-S-O-N. But I was married when I started, so it may be Hanson Shine. Okay, H-A-M-S-O-N? H-A-N as in Nancy, H-A-N-S-O-N, Hanson. Okay, hold on. Uh, we got... I think I got you. TRC Staffing? What's it? What, which one is it? TRC Staffing? Okay, yeah. That, yes. You were with TRC? Yes. Okay, uh, the, just for security purposes, um, before I provide you any other personal information, could you please verify your address and date of birth? Yeah. My address is 253 Boulevard Street in Shreveport, Louisiana, 71104. My date of birth is 7/29/89. Email, we got two. angelica.hanson/shine@sticonfit... No, sticonsulting.com. Oh, no, it's the same one twice. And we have your phone number, 762-1313. Is that correct? Yes, ma'am. Okay. So, you're enrolled on dental, term life, vision, VIP Standard, which is medical and behavioral health.

You have been having that insurance since February the 10th and is, uh, active until the 20th, until now, I mean. If you see a deduction from your paycheck, uh, from this week paycheck, that deduction is gonna cover the following week. Oh, well, yes, that, this has been coming out the whole time, but I don't understand what it is if I'm paying for vision, dental, life, and, and medical through STI. Why am I doing it for Benefits and a Card, too? I don't understand. What's the... Where do I get it from? I mean, we are the adminis- we are the administrators for the healthcare for TRC Staffing employees. Okay, but it's coming out on my paycheck twice. I don't think you understand what I'm saying. Like- Yeah, she says twice. Twice, but- It shows medical, dental, vision, life-... period. And then it shows FTI medical, FTI vision, FTI, and that just started. So I'm confused. Okay. The deductions for, from Benefits in a Card, um, there are, uh, \$35.57. Is the same amount from the FTI? Let me pull up my, my paychecks so, so I can go through it. Hang on a second. Okay, sure. Yeah, that'll make this easier. Um, okay. Okay, the FTI deductions is still coming up, but FTI deductions just started on this pay period, so I know that that's through FTI. Obviously, the Benefits in a Card is the one that has been coming out of my check the whole time I've been working here, and I get that, but I don't get why. That's the confusing part. They told me I didn't even have benefits until this Monday, this Monday. So, if I've been paying for Benefits in a Card since February, does that mean that I've had benefits since February or did it just start on Monday? I'm confused. No, you have coverage since February the 10th. And let me see, how did you enroll? Give me a minute, please. Angelica.HansonShine@fticonsulting.com was the person who made the enrollment online. So it was- Yes, that would be me. Of course, I never, I've never doubted that. It's, it's me. Nobody else could do it. But that doesn't mean I know what I was enrolling. Yeah. Like, I need to understand what this is. Nobody at this company is explaining it to me and apparently you're not explaining it to me either, because I'm saying I have this coverage, what is this coverage? I need to know what it is. Okay, ma'am, um, okay. Um, uh, you haven't asked me what coverage this is. You was asking about deductible deductions. That's what I'm trying to explain to you. I, I, I've asked you a million times what coverage this is. Now I'm going to ask y- I need to know what the coverage is. That's what I need to know. Okay. What did I pay for? Let me explain you that. What is it for? Please. Okay, you're paying for dental, term life, vision, medical and behavioral health. I am downloading j- right now your ID cards. I'm going to send them to your email, because I don't think you have them. And I'm going to send a benefit guide where you can see the di- um, all the plans, and if you want I can explain you the plans as well. Yeah, okay. My question is, the HR people said that I, I have all of the stuff that you just named, I have that. But they said that Benefits in a Card is in addition to what I already have. That's the part that I'm confused about. That's the part I don't understand. Okay, I can explain you anything from Benefits in a Card but not what they're, I mean, if they're making double deductions or not. I, I, I don't know. I mean, I don't know- Right, right. Like I understand. You won't know what they're doing. Yes, we don't have access to any of that information other than Benefits in a Card. Right, I understand that. My question is, is basically what I'm asking is, Benefits in a Card, is it its own standing medical plan by itself, or is it a plan in addition to the plan that your job gives you? That's basically what I'm trying to understand. Okay. Let me explain you this. This is... We're the administrators for the healthcare coverage. I don't know if they have any other plans or any other company that provides coverage as well. So you're saying that the Benefits in a Card, if I enlisted medical, dental and all of that, it should be only what you're deducting because you're the administrator? That's what you're

saying? No, no, no, no, no. What I'm saying is, you enroll in this plan, um, you have been having deductions but I don't know if there is another additional, uh, insurance that your company may provide. You know, sometimes company has two or three different administrators or they offer different companies, uh, insurance, uh, through a different companies. Um, I don't know if your company has more than one. I know we are one of the administrators but I don't know if they have any more administrators. Now, if, if, if you want to check with the other insurance and I don't know if they allow you to have two different insurances. Oh, I, I've never heard of that. I don't know how was enrollment... I don't know how was the other enrollment for the other company. Uh, I don't know if they allow you that. Um, and that way you can see the difference between both plans, both plans, and you can decide if you want to keep this one or want to keep the other one or if you are allowed to keep both or if you don't want to keep any, you know? Well, yeah. I mean, I went to them because I want them but I don't want two. Like, I get what you're saying and I get how you don't understand where I'm at because, I'm, I'm new to this company. There's, it's remote, nobody's telling me anything, so I'm confused. So when I did my benefits, I did them by myself, I had to figure it out. And now she's saying it's double and that's why I'm lost, because if I already have medical and dental and vision and stuff, yeah, I don't want it, but I don't want to call you and say, "Hey, take it off," and I don't have it and then I have to wait for open enrollment to get again. You know what I mean? Yes, I complete understand you now. The only person that... Or, well, the only ones that can explain you why you have two different plans is your HR department. Oh, I know. I'm emailing them right now. On, on this one, you did enroll yourself but I don't know if they auto-enrolled you on the other side or if you did it a different way or you fill out a different paper for them. I don't know how that works. So, um, my suggestion to you is, uh, just get in touch with them.... and they should explain you, how do you enroll with them. They can give you the other company information and then you can ve- I mean, compare what plans you wanna keep. At some point, um, I'm downloading your ID cards right now. Mm-hmm. I'm gonna send them to you, to your email and I'm gonna send the benefit guide for you, to review as well. Um, can I put you on hold just for a minute? I need to, uh, complete the downloading. Okay. So once I get that ready, I will be right back with you, ma'am. Okay? Okay. Thank you. Good morning. This is Lauren and Tara here. A lot of AMs this morning. Right, I see it and I understand there's the difference between the two. Just saying. Same thing on the phone. But it's just that, um, I didn't know before. I actually didn't realize I was enrolling for two separate things and I don't, I guess I'm trying to understand the benefit of the, the BIC. Is it just an additional plan on top of what we're already paying? Yeah, absolutely. I mean, we, we don't sign up for as many medical or any other plans. We just want you to have the coverage of what you arrive with. Um- Right. ... but yeah, I mean, people have been, people in your home or people that didn't get that same plan. Um, so it's really up to you. I mean, I'm not a licensed, uh, I'm not a licensed insurance, um, so I can't speak to you about the independent coverage and stuff like that or anything for me because it wouldn't be likely. Um, so I mean, it's possible for them, even though I didn't put it down here, and again, your SDC, your benefit summary, stuff like that, we can take it from there as to what we would like to be in place for you. Right. Okay. I, um, do I have... Do you know if I have medical and dental ins- the basics that I'll need? Do I have those with STI? So if you can remember your login and then your social security number, then review your benefits at any time and we can review your benefits. I mean, you said social service, you have medical, dental, vision, um,

that's through the employee only. That- Is it almost time for us? Yes, ma'am. Yes, ma'am. I need to speak to HR too. One second. ... and then you have two voluntary life policies, one for yourself for 100,000 and, uh, one that covers your, uh, children for 10,000. Okay. Okay, um, that's it, I think I can check the rest on Employee Navigator then. That's what I wanted to know, so basically I just got double coverage. Yeah, yeah, you got double coverage right now. Okay, got it. So, um, yeah. Okay. We can definitely take a look at those benefits and, uh, make a decision from there. Okay. Um, one last question before I leave. My medical with, uh, my medical with STI, does it include behavioral health or no? Again, I'm not legally allowed to respond to that. Okay. But I can... You, you can access your, uh, STC on Employee Navigator- Okay. ... and, and see whether or not it does cover it. Okay, I'll do that now then. Thank you. You're welcome. I hope you have a great day. You too. Okay, I'm sorry. Are you there? Yes, ma'am, I am. Okay. Thank you. I already sent you the ID cards. Okay. I want to pull up my employee navigator now because after I talked to her, I'm seeing that it is just basically double coverage. And, um, I want to have behavioral health and I know that I have that with you guys. I want to check and see if that I ha- if I have it with them. And- Okay. ... I know that, that, that's the only thing I need to have with you guys because I don't have it with them. So what ... If you want, we can drop off the, the other benefits and keep just behavioral health only. Let me, let me double-check before I, um, say that though. Okay. I'm sorry. I didn't think this was gonna be this complicated when I called. That is okay, no, that's the problem. Okay. It must be employee navigator. Benefits. This is so confusing. Um, yeah, I'm confused. I don't know what I'm doing. I feel like nobody's helping me. I, I do. Can I just drop everything except the behavioral health? I don't know if I have it or not. I need it, so I just wanna keep that going and drop everything else with you, please. Yeah, sure. Give me just a minute. So dental, medical, term life and vision. You're gonna keep only the behavioral health access? That's gonna be a weekly deduction of \$1.50. You need to allow one to two weeks for your employer to start making the new deductions. Once you see the fe- the new deductions... Mm. Once you see the new deductions, that means then, uh, the other plans are already not active, and you're gonna keep the behavioral health only. Is that correct? Yes, ma'am. Oh, okay, ma'am. Okay. I al- I already made the changes and, um, other than that, uh, Ms. Hanson, is there anything else that I can help you with? No, that's all I needed. Thank you. All righty, ma'am. You're more than welcome. Have a wonderful day and thank you for calling Benefits in the Cart. You too. Bye-bye. Thank you. Bye-bye.

Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Hi, Sarah. My name is Angelica Hanson. Hello, Angel. How may I help you? Um, I'm calling to, uh, understand what I have. Apparently I have these benefits, and I don't know what they are or what they're for. Okay, let me check that for you. Um, may I have the name of the temporary agency that you are working with and the last four of your Social to locate you on the system? Yes. Um, I guess it would be STI Consulting. Um, and the last four of my Social are 3490. Three, four, nine, zero. STI Consulting. Is that the temporary agency? Well, that's why I'm confused, 'cause I don't work for a temporary agency. I work for a company that outsources to other medical agencies, so I, I don't know. That's the company

that hired me, is STI. You want the one that I'm sub working for? Yes, like, eh... Uh, the Prompt Care company? Like a, any staffing agency? No, I can just tell you the names I know. You checked STI already. The other one is Prompt Care, P-R-O-M-P-T C-H-A-R-E, the Prompt Care company. Okay, hold on, please. No, none of those. Um, okay, the ID card you just received, can you, like, describe the card for me? I don't have the card. Oh, oh, hang on. Yeah. So, where did you get the award form from? Uh, uh, let's just start that way. Okay. So, um, I looked on my paycheck stub. I just hit my 90 days at this new c- company, and there's double benefits being taken out. And so I emailed HR and asked why they're double, because all of these have been coming out the whole time. Now there's two. And she said, "It's because I elected for Benefits and a Card in addition to my benefits, and, um, let's see. It looks like you elected BIC." I assumed one of their reps called you, but they never did. I never got a call. So, she told me the phone number. She gave me this phone number and told me that I could reach, reach out to you guys. Um, let me look at my wallet and see if I have a card. I'm sure I got a card. I just didn't know what it was. Um. Okay, because if you have a card, the name of the temporary agency or the staffing or whatever should be on the ID card. No, it's not. No, that's the card number. No, I, I don't have a card. Y- you can't look by like Social or my name or anything like that? Okay, let's see your name. Uh, give me your first name. It's Angelica. A-N-G-E-L-I-C-A. Okay, your last name? Okay, my last name is Hanson. H-A-N-S-O-N. But I was married when I started, so it may be Hanson Shine. Okay, H-A-M-S-O-N? H-A-N as in Nancy, H-A-N-S-O-N, Hanson. Okay, hold on. Uh, we got... I think I got you. TRC Staffing? What's it? What, which one is it? TRC Staffing? Okay, yeah. That, yes. You were with TRC? Yes. Okay, uh, the, just for security purposes, um, before I provide you any other personal information, could you please verify your address and date of birth? Yeah. My address is 253 Boulevard Street in Shreveport, Louisiana, 71104. My date of birth is 7/29/89. Email, we got two. angelica.hanson/shine@sticonfit... No, sticonsulting.com. Oh, no, it's the same one twice. And we have your phone number, 762-1313. Is that correct? Yes, ma'am. Okay. So, you're enrolled on dental, term life, vision, VIP Standard, which is medical and behavioral health. You have been having that insurance since February the 10th and is, uh, active until the 20th, until now, I mean. If you see a deduction from your paycheck, uh, from this week paycheck, that deduction is gonna cover the following week. Oh, well, yes, that, this has been coming out the whole time, but I don't understand what it is if I'm paying for vision, dental, life, and, and medical through STI. Why am I doing it for Benefits and a Card, too? I don't understand. What's the... Where do I get it from? I mean, we are the adminis- we are the administrators for the healthcare for TRC Staffing employees. Okay, but it's coming out on my paycheck twice. I don't think you understand what I'm saying. Like- Yeah, she says twice. Twice, but- It shows medical, dental, vision, life-... period. And then it shows FTI medical, FTI vision, FTI, and that just started. So I'm confused. Okay. The deductions for, from Benefits in a Card, um, there are, uh, \$35.57. Is the same amount from the FTI? Let me pull up my, my paychecks so, so I can go through it. Hang on a second. Okay, sure. Yeah, that'll make this easier. Um, okay. Okay, the FTI deductions is still coming up, but FTI deductions just started on this pay period, so I know that that's through FTI. Obviously, the Benefits in a Card is the one that has been coming out of my check the whole time I've been working here, and I get that, but I don't get why. That's the confusing part. They told me I didn't even have benefits until this Monday, this Monday. So, if I've been paying for Benefits in a Card since February, does that mean that I've had benefits since February or did it just start

on Monday? I'm confused. No, you have coverage since February the 10th. And let me see, how did you enroll? Give me a minute, please. Angelica.HansonShine@fticonsulting.com was the person who made the enrollment online. So it was- Yes, that would be me. Of course, I never, I've never doubted that. It's, it's me. Nobody else could do it. But that doesn't mean I know what I was enrolling. Yeah. Like, I need to understand what this is. Nobody at this company is explaining it to me and apparently you're not explaining it to me either, because I'm saying I have this coverage, what is this coverage? I need to know what it is. Okay, ma'am, um, okay. Um, uh, you haven't asked me what coverage this is. You was asking about deductible deductions. That's what I'm trying to explain to you. I, I, I've asked you a million times what coverage this is. Now I'm going to ask y- I need to know what the coverage is. That's what I need to know. Okay. What did I pay for? Let me explain you that. What is it for? Please. Okay, you're paying for dental, term life, vision, medical and behavioral health. I am downloading j- right now your ID cards. I'm going to send them to your email, because I don't think you have them. And I'm going to send a benefit guide where you can see the di- um, all the plans, and if you want I can explain you the plans as well. Yeah, okay. My question is, the HR people said that I, I have all of the stuff that you just named, I have that. But they said that Benefits in a Card is in addition to what I already have. That's the part that I'm confused about. That's the part I don't understand. Okay, I can explain you anything from Benefits in a Card but not what they're, I mean, if they're making double deductions or not. I, I, I don't know. I mean, I don't know- Right, right. Like I understand. You won't know what they're doing. Yes, we don't have access to any of that information other than Benefits in a Card. Right, I understand that. My question is, is basically what I'm asking is, Benefits in a Card, is it its own standing medical plan by itself, or is it a plan in addition to the plan that your job gives you? That's basically what I'm trying to understand. Okay. Let me explain you this. This is... We're the administrators for the healthcare coverage. I don't know if they have any other plans or any other company that provides coverage as well. So you're saying that the Benefits in a Card, if I enlisted medical, dental and all of that, it should be only what you're deducting because you're the administrator? That's what you're saying? No, no, no, no, no. What I'm saying is, you enroll in this plan, um, you have been having deductions but I don't know if there is another additional, uh, insurance that your company may provide. You know, sometimes company has two or three different administrators or they offer different companies, uh, insurance, uh, through a different companies. Um, I don't know if your company has more than one. I know we are one of the administrators but I don't know if they have any more administrators. Now, if, if, if you want to check with the other insurance and I don't know if they allow you to have two different insurances. Oh, I, I've never heard of that. I don't know how was enrollment... I don't know how was the other enrollment for the other company. Uh, I don't know if they allow you that. Um, and that way you can see the difference between both plans, both plans, and you can decide if you want to keep this one or want to keep the other one or if you are allowed to keep both or if you don't want to keep any, you know? Well, yeah. I mean, I went to them because I want them but I don't want two. Like, I get what you're saying and I get how you don't understand where I'm at because, I'm, I'm new to this company. There's, it's remote, nobody's telling me anything, so I'm confused. So when I did my benefits, I did them by myself, I had to figure it out. And now she's saying it's double and that's why I'm lost, because if I already have medical and dental and vision and stuff, yeah, I don't want it, but I don't want to call you and say, "Hey, take it off," and I don't have it

and then I have to wait for open enrollment to get again. You know what I mean? Yes, I complete understand you now. The only person that... Or, well, the only ones that can explain you why you have two different plans is your HR department. Oh, I know. I'm emailing them right now. On, on this one, you did enroll yourself but I don't know if they auto-enrolled you on the other side or if you did it a different way or you fill out a different paper for them. I don't know how that works. So, um, my suggestion to you is, uh, just get in touch with them.... and they should explain you, how do you enroll with them. They can give you the other company information and then you can ve- I mean, compare what plans you wanna keep. At some point, um, I'm downloading your ID cards right now. Mm-hmm. I'm gonna send them to you, to your email and I'm gonna send the benefit guide for you, to review as well. Um, can I put you on hold just for a minute? I need to, uh, complete the downloading. Okay. So once I get that ready, I will be right back with you, ma'am. Okay? Okay. Thank you. Good morning. This is Lauren and Tara here. A lot of AMs this morning. Right, I see it and I understand there's the difference between the two. Just saying. Same thing on the phone. But it's just that, um, I didn't know before. I actually didn't realize I was enrolling for two separate things and I don't, I guess I'm trying to understand the benefit of the, the BIC. Is it just an additional plan on top of what we're already paying? Yeah, absolutely. I mean, we, we don't sign up for as many medical or any other plans. We just want you to have the coverage of what you arrive with. Um- Right. ... but yeah, I mean, people have been, people in your home or people that didn't get that same plan. Um, so it's really up to you. I mean, I'm not a licensed, uh, I'm not a licensed insurance, um, so I can't speak to you about the independent coverage and stuff like that or anything for me because it wouldn't be likely. Um, so I mean, it's possible for them, even though I didn't put it down here, and again, your SDC, your benefit summary, stuff like that, we can take it from there as to what we would like to be in place for you. Right. Okay. I, um, do I have... Do you know if I have medical and dental ins- the basics that I'll need? Do I have those with STI? So if you can remember your login and then your social security number, then review your benefits at any time and we can review your benefits. I mean, you said social service, you have medical, dental, vision, um, that's through the employee only. That- Is it almost time for us? Yes, ma'am. Yes, ma'am. I need to speak to HR too. One second. ... and then you have two voluntary life policies, one for yourself for 100,000 and, uh, one that covers your, uh, children for 10,000. Okay. Okay, um, that's it, I think I can check the rest on Employee Navigator then. That's what I wanted to know, so basically I just got double coverage. Yeah, yeah, you got double coverage right now. Okay, got it. So, um, yeah. Okay. We can definitely take a look at those benefits and, uh, make a decision from there. Okay. Um, one last question before I leave. My medical with, uh, my medical with STI, does it include behavioral health or no? Again, I'm not legally allowed to respond to that. Okay. But I can... You, you can access your, uh, STC on Employee Navigator- Okay. ... and, and see whether or not it does cover it. Okay, I'll do that now then. Thank you. You're welcome. I hope you have a great day. You too. Okay, I'm sorry. Are you there? Yes, ma'am, I am. Okay. Thank you. I already sent you the ID cards. Okay. I want to pull up my employee navigator now because after I talked to her, I'm seeing that it is just basically double coverage. And, um, I want to have behavioral health and I know that I have that with you guys. I want to check and see if that I ha- if I have it with them. And- Okay. ... I know that, that, that's the only thing I need to have with you guys because I don't have it with them. So what ... If you want, we can drop off the, the other benefits and keep just behavioral health only. Let me, let me

double-check before I, um, say that though. Okay. I'm sorry. I didn't think this was gonna be this complicated when I called. That is okay, no, that's the problem. Okay. It must be employee navigator. Benefits. This is so confusing. Um, yeah, I'm confused. I don't know what I'm doing. I feel like nobody's helping me. I, I do. Can I just drop everything except the behavioral health? I don't know if I have it or not. I need it, so I just wanna keep that going and drop everything else with you, please. Yeah, sure. Give me just a minute. So dental, medical, term life and vision. You're gonna keep only the behavioral health access? That's gonna be a weekly deduction of \$1.50. You need to allow one to two weeks for your employer to start making the new deductions. Once you see the fe- the new deductions... Mm. Once you see the new deductions, that means then, uh, the other plans are already not active, and you're gonna keep the behavioral health only. Is that correct? Yes, ma'am. Oh, okay, ma'am. Okay. I al- I already made the changes and, um, other than that, uh, Ms. Hanson, is there anything else that I can help you with? No, that's all I needed. Thank you. All righty, ma'am. You're more than welcome. Have a wonderful day and thank you for calling Benefits in the Cart. You too. Bye-bye. Thank you. Bye-bye.