

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Hi, Victoria. I, um, recently, uh, during my agency's open enrollment, uh, selected a, uh, a lot of new, uh, benefits through my Benefits in a Card. And they were... The appropriate payroll deductions were taken place for the first week and they haven't been since then. So I wanted to check. Uh, I tried to check with my agency, haven't been very responsive, but I wanted to check and make sure that my... the coverage that I elected is, uh, in force. I haven't received anything, any, like, paperwork or any, uh, documentation from my Benefits in a Card. But when I log in, it showed that I had, uh, selected appropriately benefits. Okay. What's the name of the agency you work for? Verstella. Okay. Mm-hmm. And the last four of your social? 6596. All righty. And your first and last name? James Lang. All right. Do you mind verifying your address and date of birth? 3573 Southeast Bentley Street, Hillsboro, Oregon 97123. Date of birth is 9/13/74. Phone number 503-707-5957? Correct. And then email is JLang1515@hotmail.com? Correct. Okay. Let's see. Give me one second. Thank you. Okay. So, I see that you're enrolled into the VIP+ bundle for employee only, which is a total of \$36.97 a week. Um, the VIP+ is bundled with the virtual primary care behavioral health and the group accident. Okay. Well, I, I had enrolled in a lot more, um, including the life insurance benefit and everything. If we look back on that, during open enrollment, I enrolled in about e- everything from dis- everything I could enroll in, I, I enrolled. Including- I don't see, I don't see any enrollment form on file for you. The only thing I see on your file was back in September of '24, where you called to enroll into the behavioral health group accident and the VIP+. I, I actually subsequently online during open enrollment enrolled, and I've got screenshots of documentation. It said that, uh... So I don't know what's going on. Um, this is through my benefits, mybiac.com/verstella. So there's something that's not, that's not working or not happening. But I enrolled in everything I could during open enrollment. And I haven't gotten a lot of support from Verstella at all in terms of looking into it or getting back to me. So, um, I understand I made the actual initial enrollment by phone back in September, but I've done a lot more on my online account since then in terms of enrolling. And, uh, so I'm not sure how the, how that's not being seen within the, within the system. Yeah. I mean, I don't see it at all, unfortunately. Now, your employer is still in open enrollment, so I can go ahead and make changes to the enrollment for you. Um- Yeah, that would be great. I would like to enroll in everything. Okay. I need you to tell me the specific add-ons that you want. Okay. Because as of right now, you just have the VIP+ bundle. Okay. So just tell me everything else that you're wanting to enroll into. I would like the disability for myself. Okay. I would like the life insurance. All right. I would like dental. Okay. I would like, uh, eye vision. All right. And the, um, M.E.C.-TeleRx, that is... I have to make sure that's ACA compliant because as I understand, the VIP+ doesn't satisfy that. But if I have the... I need to make sure because I'm... I don't have my oth-... My other coverage has lapsed

because I was enrolling in this and I don't want to get a fine or get anything by the government. So whatever I need to do to enroll in the ACA compliant care, I will do that. Okay. So yes, the StayHealthy M.E.C.-TeleRx is ACA compliant. Unfortunately, the VIP+ is not. Okay. Well, let's do both. So I have that you would like to add on the short-term disability, the term life, dental and vision as well as the MEC TelRx. All of this just being for employee only? Yeah. Is there any other benefits I can enroll in? Mm-hmm. Give me just one second. The only other one I see is, like, the ID Experts which is like a anti-fraud policy to help protect your information online. I'd like to enroll in that one as well, please. Okay. So let's see. Um, term life, short-term disability, dental. All right. So the VIP Plus bundle, dental, uh, short-term disability, term life, vision, the MEC TelRx and the ID Experts all being for employee only brings the deduction up to \$68.73 a week. That sounds fine. Okay. Uh, is that ef- is that effective... Uh, what's the effective date? So I don't have a specific effective date for you. Um, the way that it works is any time you make a change to the enrollment, it'll take about one to two weeks for that, those changes to be processed through your payroll. Okay. And then the coverage will start the following Monday of the first payroll deduction. Okay. That sounds fine. So if you- So it might take about one to two weeks. Okay. If we could get that rolling today, that would be great. And, um, if you d- if you could email me, 'cause I... When I previously enrolled, I didn't get any documentation, uh, either from, uh... when I did by phone I didn't get anything by email or anything in the mail. So I'd really like some documentation like this. Okay. I can send you an enrollment confirmation to your email. Terrific. Um, who did you want to name as the beneficiary for the, uh, term life? Uh, first name Katherine, K-A-T-H-E-R-I-N-E. Okay. Last name Parker, P-A-R-K-E-R. All righty. All right. So I went ahead and submitted that and you should be good to go from here. Did you need help with anything else? No. Victoria's been really helpful, and I really appreciate it. I, I am concerned if you could maybe make a note for anything regarding myviac.com, that the, uh, the enrollment online is, is... There's this very... I've worked with multiple browsers and I've got multiple... It- it's just, it's not, it's not working and it's causing a lot of distress. Okay. Yeah, absolutely. Okay. Terrific. All righty. And what- And I will work on getting that enrollment confirmation sent to you. It might take me some time to put that together. Okay. But as soon as I get it together, I will send it to your email. Super. Thanks so much. You're welcome. You have a wonderful day. You too. Thank you. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. I, um, recently, uh, during my agency's open enrollment, uh, selected a, uh, a lot of new, uh, benefits through my Benefits in a Card. And they were... The appropriate payroll deductions were taken place for the first week and they haven't been since then. So I wanted to check. Uh, I tried to check with my agency, haven't been very responsive, but I wanted to check and make sure that my... the coverage that I elected is, uh, in force. I haven't received anything, any, like, paperwork or any, uh, documentation from my Benefits in a Card. But when I log in, it showed that I had, uh, selected appropriately benefits.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: Verstella.

Speaker speaker_0: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 6596.

Speaker speaker_0: All righty. And your first and last name?

Speaker speaker_1: James Lang.

Speaker speaker_0: All right. Do you mind verifying your address and date of birth?

Speaker speaker_1: 3573 Southeast Bentley Street, Hillsboro, Oregon 97123. Date of birth is 9/13/74.

Speaker speaker_0: Phone number 503-707-5957?

Speaker speaker_1: Correct.

Speaker speaker_0: And then email is JLang1515@hotmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. Let's see. Give me one second.

Speaker speaker_1: Thank you.

Speaker speaker_0: Okay. So, I see that you're enrolled into the VIP+ bundle for employee only, which is a total of \$36.97 a week. Um, the VIP+ is bundled with the virtual primary care behavioral health and the group accident.

Speaker speaker_1: Okay. Well, I, I had enrolled in a lot more, um, including the life insurance benefit and everything. If we look back on that, during open enrollment, I enrolled in about everything from dis- everything I could enroll in, I, I enrolled. Including-

Speaker speaker_0: I don't see, I don't see any enrollment form on file for you. The only thing I see on your file was back in September of '24, where you called to enroll into the behavioral health group accident and the VIP+.

Speaker speaker_1: I, I actually subsequently online during open enrollment enrolled, and I've got screenshots of documentation. It said that, uh... So I don't know what's going on. Um, this is through my benefits, mybiac.com/verstella. So there's something that's not, that's not working or not happening. But I enrolled in everything I could during open enrollment. And I haven't gotten a lot of support from Verstella at all in terms of looking into it or getting back to me. So, um, I understand I made the actual initial enrollment by phone back in September, but I've done a lot more on my online account since then in terms of enrolling. And, uh, so I'm not sure how the, how that's not being seen within the, within the system.

Speaker speaker_0: Yeah. I mean, I don't see it at all, unfortunately. Now, your employer is still in open enrollment, so I can go ahead and make changes to the enrollment for you. Um-

Speaker speaker_1: Yeah, that would be great. I would like to enroll in everything.

Speaker speaker_0: Okay. I need you to tell me the specific add-ons that you want.

Speaker speaker_1: Okay.

Speaker speaker_0: Because as of right now, you just have the VIP+ bundle.

Speaker speaker_1: Okay.

Speaker speaker_0: So just tell me everything else that you're wanting to enroll into.

Speaker speaker_1: I would like the disability for myself.

Speaker speaker_0: Okay.

Speaker speaker_1: I would like the life insurance.

Speaker speaker_0: All right.

Speaker speaker_1: I would like dental.

Speaker speaker_0: Okay.

Speaker speaker_1: I would like, uh, eye vision.

Speaker speaker_0: All right.

Speaker speaker_1: And the, um, M.E.C.-TeleRx, that is... I have to make sure that's ACA compliant because as I understand, the VIP+ doesn't satisfy that. But if I have the... I need to make sure because I'm... I don't have my oth-... My other coverage has lapsed because I was enrolling in this and I don't want to get a fine or get anything by the government. So whatever I need to do to enroll in the ACA compliant care, I will do that.

Speaker speaker_0: Okay. So yes, the StayHealthy M.E.C.-TeleRx is ACA compliant. Unfortunately, the VIP+ is not.

Speaker speaker_1: Okay. Well, let's do both.

Speaker speaker_0: So I have that you would like to add on the short-term disability, the term life, dental and vision as well as the MEC TelRx. All of this just being for employee only?

Speaker speaker_1: Yeah. Is there any other benefits I can enroll in?

Speaker speaker_0: Mm-hmm. Give me just one second. The only other one I see is, like, the ID Experts which is like a anti-fraud policy to help protect your information online.

Speaker speaker_1: I'd like to enroll in that one as well, please.

Speaker speaker_0: Okay. So let's see. Um, term life, short-term disability, dental. All right. So the VIP Plus bundle, dental, uh, short-term disability, term life, vision, the MEC TelRx and

the ID Experts all being for employee only brings the deduction up to \$68.73 a week.

Speaker speaker_1: That sounds fine.

Speaker speaker_0: Okay.

Speaker speaker_1: Uh, is that ef- is that effective... Uh, what's the effective date?

Speaker speaker_0: So I don't have a specific effective date for you. Um, the way that it works is any time you make a change to the enrollment, it'll take about one to two weeks for that, those changes to be processed through your payroll.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the coverage will start the following Monday of the first payroll deduction.

Speaker speaker_1: Okay. That sounds fine. So if you-

Speaker speaker_0: So it might take about one to two weeks.

Speaker speaker_1: Okay. If we could get that rolling today, that would be great. And, um, if you d- if you could email me, 'cause I... When I previously enrolled, I didn't get any documentation, uh, either from, uh... when I did by phone I didn't get anything by email or anything in the mail. So I'd really like some documentation like this.

Speaker speaker_0: Okay. I can send you an enrollment confirmation to your email.

Speaker speaker_1: Terrific.

Speaker speaker_0: Um, who did you want to name as the beneficiary for the, uh, term life?

Speaker speaker_1: Uh, first name Katherine, K-A-T-H-E-R-I-N-E.

Speaker speaker_0: Okay.

Speaker speaker_1: Last name Parker, P-A-R-K-E-R.

Speaker speaker_0: All righty. All right. So I went ahead and submitted that and you should be good to go from here. Did you need help with anything else?

Speaker speaker_1: No. Victoria's been really helpful, and I really appreciate it. I, I am concerned if you could maybe make a note for anything regarding myviac.com, that the, uh, the enrollment online is, is... There's this very... I've worked with multiple browsers and I've got multiple... It- it's just, it's not, it's not working and it's causing a lot of distress.

Speaker speaker_0: Okay. Yeah, absolutely.

Speaker speaker_1: Okay. Terrific.

Speaker speaker_0: All righty.

Speaker speaker_1: And what-

Speaker speaker_0: And I will work on getting that enrollment confirmation sent to you. It might take me some time to put that together.

Speaker speaker_1: Okay.

Speaker speaker_0: But as soon as I get it together, I will send it to your email.

Speaker speaker_1: Super. Thanks so much.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you.

Speaker speaker_1: Bye-bye.

Speaker speaker_0: Bye-bye.