

Transcript: VICTORIA

Taylor-5417511276822528-5308434844532736

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Um, yes, ma'am. Um, this is... My name is Amber Bauguess. Um, I currently work with y'all. Um, and I got a voicemail today saying that, um, I, uh, put in for, um, medical insurance for me and my children. But I didn't put their, um, Social Security numbers or their name. Okay. And so I need to know what I need to do to be able to update that. Okay. Um, what's the name of the agency you work for? Um, the name of the agency is ColeCraft but I work through, um, Megaforce. Okay. And the last four of your social? 6158. And your first and last name? My first and last name... My first name's Amber, my last name is Bauguess. Okay. How do you spell your last name? B-A-U-G-U-E-S-S. Okay. Gotcha. And do you mind verifying your address and date of birth? No, I don't mind. 1944 Cameron Hill Road, Cameron, North Carolina, 28326. And then my date of birth is June 2nd, 1994. Gotcha. Phone number 919-721-2312? Yes, ma'am. Okay. Give me just one second. Mm-hmm. Now do I need to send copies of their, um, Social Security num- cards in, or no, just their, uh, Social Security numbers is all you need? Uh, yeah. I just need the numbers. Okay. Um, it looks like because we didn't have that information, we enrolled you into coverage for employee only. So, I'm just gonna have to switch it back over. Let's see. Yeah, 'cause I want to make sure it's covered for me and my kids. Okay. And I'm looking at the enrollment form itself. It looks like some things are selected for employee only. So, like the Stay Healthy MEC TeleRx, um, it looks like you selected that for employee only. Were you wanting that for employee plus children? I was wanting it for employee plus children if I could. Because, see, when I tried to apply for all of it, um, on the computer, some of it wouldn't even let me click on that option to have it for my kids. And it would be great to have, you know, because what if, you know, God forbid, something happens? You know what I mean? Okay. Um, let's see. I would want for him to have that. All right. Give me just a few seconds. Okay. Okay. And I'm just gonna confirm all of this with you. So, I have the, um, the MEC TeleRx, the InsurPlus Basics. Mm-hmm. The FreeRX Virtual Primary Care, Dental- Mm-hmm. ... Term Life, Vision, Critical Illness, Group Accident, Behavioral Health, ID Experts, all for employee plus child. And then, um, the Short-Term Disability for employee only. Yeah. 'Cause I was pretty sure they didn't cover that for employee plus children. Yeah. Yeah. Mm-hmm. It's... The Short-Term Disability is just for employee only. Um- Yeah. That's only for if, if you have to take off work because if you have a disability for a short term, I know. Like if you're pregnant or something like that. Okay. Yeah. So, I was just confirming the different elections. So, does that, all of that sound, what, like, okay that you're wanting the InsurPlus Basics, uh, FreeRX- Everything that I can get. Pretty much basically everything that I can get for employee plus child, I want. All of it. Okay. Well, I'm just gonna run them through you again. So, the InsurPlus Basics, the- Uh-huh. ... FreeRX Virtual Primary Care, Dental- Mm-hmm. ... Term Life, Vision, Critical Illness, Group,- Right. ...

uh, Group Accidents, the MEC- Okay. ... TeleRx, Behavioral Health and the ID Experts for employee plus children, and then the Short-Term Disability for employee only. That would come out to do a total of \$78.47 a week. Okay. Well, I need it, so yes, I'll take that. Um, as well, do they cover for, um, employee plus children, like say for instance, like, if I, um, need to take my daughter to, like, a specialist for her eczema? Um, so that's, that sounds like something you- Because I have eczema as well. Okay. So- So that's why I'm wondering. Yeah, 'cause see, we gotta see a specialist, me and her. And so does my son, 'cause he has tubes in his ears right now. That's why I wanted them to be, you know, definitely covered with everything I could get him covered with, you know? I understand. So, for me to... It's hard for me to answer that question because I'm just, we're just- Okay. ... the administrators. We're not the actual-You don't know what it covers and what... Okay, got it. Got it, got it, got it, got it. Okay. Yeah, the information that I have is what is located on the benefits guide. You just know... Yeah. Stuff that's on the... yeah, that's on the guide, you don't know what it actually entails. Yeah, I see what you're getting at now. Okay, that makes more sense. All right. I was just curious if it covered it or not. But if you don't know, that's fine if you don't know. I mean, hey, that, that's completely fine. I mean, I'm pretty sure it does but I just want to, you know, make sure I'm covering my own ass, if that makes sense. You know, and my kids. I understand. Yeah, so I would assume, if anything, if... That type of coverage would come from the... from under the Ensure Plus Basics plan which is through American Public Life. Okay, good. Um, so once the coverage becomes active you can definitely reach out to American Public Life and, you know, verify that with them. Okay. Um, and when would it be, um, effective? Do you have any idea? Um, so I know it typically takes about one to two weeks for the enrollment to be processed through payroll, um, and then coverage would start the following Monday of your first payroll deduction. So, I don't have a specific date unfortunately, but I know- No, you're fine. ... whenever, whenever you see that first deduction come out of your check, it'll start the following Monday. So, will y'all send medical... I mean, will y'all send, uh, insurance cards in the mail? The majority... Yes. Um, the majority of your ID cards will be mailed to you. The, um, ID card for the MEC TeleRX is mailed, the dental is mailed, the vision is mailed. Now, the ID card for the Ensure Plus Basics is emailed to you. Okay. Um, typically. Because, um... Yeah. Because when I was working through you guys the first time, I had all of that but only for employee only and I was working at a United Tool before in Fayetteville and I never received any of my cards for my insurance at all. None of them. And I was paying for insurance through you guys. It was coming out of my check. I don't know why I never received my cards, but I never did. But I didn't- Yeah, I'm not sure why you didn't receive them. ... know that you could call to straighten that out. Yeah. Yeah. So, I was making sure- You would just call us. ... I would receive them this time. Yeah. But I didn't know that, see? Megaforce in Fayetteville didn't even act like they even wanted to give me your phone number or nothing. Okay. Well if- They acted like they didn't know. I'm not saying that you... I understand. So, not saying that you will run into that issue again but if you do- But in case if I do, yeah- ... please call and let us know. ... I'll finally have you guys' number and I'll save it, yeah. All right, so let me get your children listed. What is your, um... Is it just one child or? It's two. Okay. What's the first child's name? Um, Brayden James Boggess. If you need me to, I can spell Brayden. Is it B-R-A-Y-D-E-N? Yeah, B-R-A-Y-D-E-N. Yep, you had it right. Yeah, 'cause a lot of people think it's the other way and I'm like, "No, it's B-R-A-Y-D-E-N." Okay. And then date of birth? 1/14/2022. And then full social. 375-53-4770. All right, and then who's next? Reannan

Elizabeth Boggess. And I can spell Reannan. Uh, please. R-E-A-N-N-A-N, and then her middle name is Elizabeth and then Boggess is her last name. So, both my kids have my last name. Okay. Let me just make sure I got that first name right. It's R-E-A-N-N-A-N? Yes. Yes, ma'am. Okay. And then her middle name is Elizabeth, or if you just need the middle initial. I mean, however you want to do it. All right, and date of birth? 5/1/2023. And then full social. 715-83-0542. And then, um, who did you want to name as the beneficiary for your term life? Um, Amy Stepp. Let's see. Give me one second, I went off the page. Okay, what was that again? No, you're fine. Amy Stepp. A-M-Y and then her last name is spelled S-T-E-P-P. And that's my mother. Okay. All right. So, I got everything fixed for you. Uh, was there anything else maybe you had questions on? Um, no that's just it. Um, I think as long as everything looks good in you guys's system now. Um, 'cause I know you guys called me, like I said, and left me a voicemail- Mm-hmm. Um, so that way then, you know, I made sure I got all of that straightened out. Yep, it looks like everything- And that's, that was it. Yeah. 'Cause you said just the name, um, just the names of my k- of my kids and then, um, their socials is what you needed, so. Yes, ma'am. So, everything on my end is good. I was just seeing if you had any other questions. Um, I went ahead and switched it back to employee plus children and got them listed and got your beneficiary listed, so you should be good to go from here. Okay, yeah. All right. No, I didn't have any other questions. That was just all I was calling for, was to get that situated. All righty. Well, thank you so much for calling. Okay. You have a wonderful day. You too. Thank you. All right, bye-bye. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Um, yes, ma'am. Um, this is... My name is Amber Bauguess. Um, I currently work with y'all. Um, and I got a voicemail today saying that, um, I, uh, put in for, um, medical insurance for me and my children. But I didn't put their, um, Social Security numbers or their name.

Speaker speaker_0: Okay.

Speaker speaker_1: And so I need to know what I need to do to be able to update that.

Speaker speaker_0: Okay. Um, what's the name of the agency you work for?

Speaker speaker_1: Um, the name of the agency is ColeCraft but I work through, um, Megaforce.

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

Speaker speaker_1: 6158.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: My first and last name... My first name's Amber, my last name is Bauguess.

Speaker speaker_0: Okay. How do you spell your last name?

Speaker speaker_1: B-A-U-G-U-E-S-S.

Speaker speaker_0: Okay. Gotcha. And do you mind verifying your address and date of birth?

Speaker speaker_1: No, I don't mind. 1944 Cameron Hill Road, Cameron, North Carolina, 28326. And then my date of birth is June 2nd, 1994.

Speaker speaker_0: Gotcha. Phone number 919-721-2312?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Give me just one second.

Speaker speaker_1: Mm-hmm. Now do I need to send copies of their, um, Social Security num- cards in, or no, just their, uh, Social Security numbers is all you need?

Speaker speaker_0: Uh, yeah. I just need the numbers.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, it looks like because we didn't have that information, we enrolled you into coverage for employee only. So, I'm just gonna have to switch it back over. Let's see.

Speaker speaker_1: Yeah, 'cause I want to make sure it's covered for me and my kids.

Speaker speaker_0: Okay. And I'm looking at the enrollment form itself. It looks like some things are selected for employee only. So, like the Stay Healthy MEC TeleRx, um, it looks like you selected that for employee only. Were you wanting that for employee plus children?

Speaker speaker_1: I was wanting it for employee plus children if I could. Because, see, when I tried to apply for all of it, um, on the computer, some of it wouldn't even let me click on that option to have it for my kids. And it would be great to have, you know, because what if, you know, God forbid, something happens? You know what I mean?

Speaker speaker_0: Okay. Um, let's see.

Speaker speaker_1: I would want for him to have that.

Speaker speaker_0: All right. Give me just a few seconds.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. And I'm just gonna confirm all of this with you. So, I have the, um, the MEC TeleRx, the InsurPlus Basics.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The FreeRX Virtual Primary Care, Dental-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... Term Life, Vision, Critical Illness, Group Accident, Behavioral Health, ID Experts, all for employee plus child. And then, um, the Short-Term Disability for employee only.

Speaker speaker_1: Yeah. 'Cause I was pretty sure they didn't cover that for employee plus children. Yeah.

Speaker speaker_0: Yeah. Mm-hmm. It's... The Short-Term Disability is just for employee only. Um-

Speaker speaker_1: Yeah. That's only for if, if you have to take off work because if you have a disability for a short term, I know. Like if you're pregnant or something like that.

Speaker speaker_0: Okay. Yeah. So, I was just confirming the different elections. So, does that, all of that sound, what, like, okay that you're wanting the InsurPlus Basics, uh, FreeRX-

Speaker speaker_1: Everything that I can get. Pretty much basically everything that I can get for employee plus child, I want. All of it.

Speaker speaker_0: Okay. Well, I'm just gonna run them through you again. So, the InsurPlus Basics, the-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... FreeRX Virtual Primary Care, Dental-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... Term Life, Vision, Critical Illness, Group,-

Speaker speaker_1: Right.

Speaker speaker_0: ... uh, Group Accidents, the MEC-

Speaker speaker_1: Okay.

Speaker speaker_0: ... TeleRx, Behavioral Health and the ID Experts for employee plus children, and then the Short-Term Disability for employee only. That would come out to do a total of \$78.47 a week.

Speaker speaker_1: Okay. Well, I need it, so yes, I'll take that. Um, as well, do they cover for, um, employee plus children, like say for instance, like, if I, um, need to take my daughter to, like, a specialist for her eczema?

Speaker speaker_0: Um, so that's, that sounds like something you-

Speaker speaker_1: Because I have eczema as well.

Speaker speaker_0: Okay. So-

Speaker speaker_1: So that's why I'm wondering. Yeah, 'cause see, we gotta see a specialist, me and her. And so does my son, 'cause he has tubes in his ears right now. That's why I wanted them to be, you know, definitely covered with everything I could get him covered with,

you know?

Speaker speaker_0: I understand. So, for me to... It's hard for me to answer that question because I'm just, we're just-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the administrators. We're not the actual-

Speaker speaker_1: You don't know what it covers and what... Okay, got it. Got it, got it, got it, got it. Okay.

Speaker speaker_0: Yeah, the information that I have is what is located on the benefits guide.

Speaker speaker_1: You just know... Yeah. Stuff that's on the... yeah, that's on the guide, you don't know what it actually entails. Yeah, I see what you're getting at now. Okay, that makes more sense. All right. I was just curious if it covered it or not. But if you don't know, that's fine if you don't know. I mean, hey, that, that's completely fine. I mean, I'm pretty sure it does but I just want to, you know, make sure I'm covering my own ass, if that makes sense. You know, and my kids.

Speaker speaker_0: I understand. Yeah, so I would assume, if anything, if... That type of coverage would come from the... from under the Ensure Plus Basics plan which is through American Public Life.

Speaker speaker_1: Okay, good.

Speaker speaker_0: Um, so once the coverage becomes active you can definitely reach out to American Public Life and, you know, verify that with them.

Speaker speaker_1: Okay. Um, and when would it be, um, effective? Do you have any idea?

Speaker speaker_0: Um, so I know it typically takes about one to two weeks for the enrollment to be processed through payroll, um, and then coverage would start the following Monday of your first payroll deduction. So, I don't have a specific date unfortunately, but I know-

Speaker speaker_1: No, you're fine.

Speaker speaker_0: ... whenever, whenever you see that first deduction come out of your check, it'll start the following Monday.

Speaker speaker_1: So, will y'all send medical... I mean, will y'all send, uh, insurance cards in the mail?

Speaker speaker_0: The majority... Yes. Um, the majority of your ID cards will be mailed to you. The, um, ID card for the MEC TeleRX is mailed, the dental is mailed, the vision is mailed. Now, the ID card for the Ensure Plus Basics is emailed to you.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, typically.

Speaker speaker_1: Because, um... Yeah. Because when I was working through you guys the first time, I had all of that but only for employee only and I was working at a United Tool before in Fayetteville and I never received any of my cards for my insurance at all. None of them. And I was paying for insurance through you guys. It was coming out of my check. I don't know why I never received my cards, but I never did. But I didn't-

Speaker speaker_0: Yeah, I'm not sure why you didn't receive them.

Speaker speaker_1: ... know that you could call to straighten that out. Yeah. Yeah. So, I was making sure-

Speaker speaker_0: You would just call us.

Speaker speaker_1: ... I would receive them this time.

Speaker speaker_0: Yeah.

Speaker speaker_1: But I didn't know that, see? Megaforce in Fayetteville didn't even act like they even wanted to give me your phone number or nothing.

Speaker speaker_0: Okay. Well if-

Speaker speaker_1: They acted like they didn't know.

Speaker speaker_0: I'm not saying that you... I understand. So, not saying that you will run into that issue again but if you do-

Speaker speaker_1: But in case if I do, yeah-

Speaker speaker_0: ... please call and let us know.

Speaker speaker_1: ... I'll finally have you guys' number and I'll save it, yeah.

Speaker speaker_0: All right, so let me get your children listed. What is your, um... Is it just one child or?

Speaker speaker_1: It's two.

Speaker speaker_0: Okay. What's the first child's name?

Speaker speaker_1: Um, Brayden James Boggess. If you need me to, I can spell Brayden.

Speaker speaker_0: Is it B-R-A-Y-D-E-N?

Speaker speaker_1: Yeah, B-R-A-Y-D-E-N. Yep, you had it right. Yeah, 'cause a lot of people think it's the other way and I'm like, "No, it's B-R-A-Y-D-E-N."

Speaker speaker_0: Okay. And then date of birth?

Speaker speaker_1: 1/14/2022.

Speaker speaker_0: And then full social.

Speaker speaker_1: 375-53-4770.

Speaker speaker_0: All right, and then who's next?

Speaker speaker_1: Reannan Elizabeth Boggess. And I can spell Reannan.

Speaker speaker_0: Uh, please.

Speaker speaker_1: R-E-A-N-N-A-N, and then her middle name is Elizabeth and then Boggess is her last name. So, both my kids have my last name.

Speaker speaker_0: Okay. Let me just make sure I got that first name right. It's R-E-A-N-N-A-N?

Speaker speaker_1: Yes. Yes, ma'am.

Speaker speaker_0: Okay.

Speaker speaker_1: And then her middle name is Elizabeth, or if you just need the middle initial. I mean, however you want to do it.

Speaker speaker_0: All right, and date of birth?

Speaker speaker_1: 5/1/2023.

Speaker speaker_0: And then full social.

Speaker speaker_1: 715-83-0542.

Speaker speaker_0: And then, um, who did you want to name as the beneficiary for your term life?

Speaker speaker_1: Um, Amy Stepp.

Speaker speaker_0: Let's see. Give me one second, I went off the page. Okay, what was that again?

Speaker speaker_1: No, you're fine. Amy Stepp. A-M-Y and then her last name is spelled S-T-E-P-P. And that's my mother.

Speaker speaker_0: Okay. All right. So, I got everything fixed for you. Uh, was there anything else maybe you had questions on?

Speaker speaker_1: Um, no that's just it. Um, I think as long as everything looks good in you guys's system now. Um, 'cause I know you guys called me, like I said, and left me a voicemail-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, so that way then, you know, I made sure I got all of that straightened out.

Speaker speaker_0: Yep, it looks like everything-

Speaker speaker_1: And that's, that was it. Yeah. 'Cause you said just the name, um, just the names of my k- of my kids and then, um, their socials is what you needed, so.

Speaker speaker_0: Yes, ma'am. So, everything on my end is good. I was just seeing if you had any other questions. Um, I went ahead and switched it back to employee plus children and got them listed and got your beneficiary listed, so you should be good to go from here.

Speaker speaker_1: Okay, yeah. All right. No, I didn't have any other questions. That was just all I was calling for, was to get that situated.

Speaker speaker_0: All righty. Well, thank you so much for calling.

Speaker speaker_1: Okay.

Speaker speaker_0: You have a wonderful day.

Speaker speaker_1: You too. Thank you. All right, bye-bye.

Speaker speaker_0: Thank you. Bye-bye.