

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Hello, Miss Victoria. This is Miss Connie Gilmore-Jones from, um, Jackson, Mississippi. Okay. How can I help you? Is that Penn? Yes, ma'am. Wait a minute, let me take you off my speaker. Yes, ma'am. I'm Connie Regards. Um, so I'm a temp staff employee, and we were actually given this information, and today is the last day, um, we have to opt in to any of the benefits. Am I correct? Uh, let me pull up your file and see. What's the last four of your Social? 8565. Okay. And your first and last name again? Connie Gilmore-Jones. All right. Do you mind verifying your address and date of birth? Yes. Um, you should have, I think, 130 Washington Street, Hazlehurst, Mississippi. Birthday, third month, ninth day, 1968. Or I may have my physical address. Yeah, it looks like I have a different address on file. Okay. I have two-zero- 2051 Robinson Street, Jackson, Mississippi 39209. Okay, phone number is 601-717-3333? Yes, ma'am, that's correct. And email is T-A-S-H-A Holt at yahoo.com? No, now that's the wrong email address. Okay, what's your email? My email is jonesconnie06@gmail.com. All right, so Jones and then your first name C-O-N-N-I-E 06@gmail.com. Yes, ma'am. All right. So, it looks like... So, I know for sure the open enrollment does end on the 1st of March, but with you, your personal open enrollment period ends on May 16th. So, technically you have until the 16th of May to enroll. Okay, so we have till the 16th to enroll in any of the... Um, let me go back to the email that I got. Well, this is just towards you specifically. So, the company open enrollment period ends on the 1st of May. But with you, based on your higher information, you have until the 16th of May to enroll. Okay, and that's in these additional, um, additional, additional... I'm sorry, benefits or whatever that we were presented? This is for all the benefits we offer. The medical, the additional benefit options, all of it. Okay. So wait a minute. With the benefit... Which is called the Benefits in a Card, is what I'm referring to. Well that's... Yeah, that's the name of our company, Benefits in a Card. We're your benefits administrators. Okay. So your employer offers medical, but it also offers the additional benefit options like the dental, vision, short-term disability, term life, behavioral health. Okay. Okay. Well, look. While I got you on the phone, though, do you mind... 'Cause I do have like a, a part of the brochure or whatever here in front of me, and I have my computer pulled up. Is it okay if I just ask you a couple of quick questions so that I can make sure that if I'm opting into something this is what I really want? Sure. Okay. So let's slide all the way down to the short-term disability, is the one that I want to, uh, get information about as far as what are the, like... What are the terms and how does it pay out or any of those? And is it a waiting period, or... Just all the logistics of the short-term disability. I agree. So that might be a little too specific for me to answer, because we're just your benefits administrators. We're not the actual insurance carrier, so I'm not sure- Okay. ... the, the specific details of it. What I do know is basically what's listed on the benefits guide. So all active employees working 20 hours or more per week are eligible for this plan.

You do have to work 20 hours or m- or more per week. Mm-hmm. There is an elimination period of seven days. You can get the benefit amount for up to 90 days, and, uh, they'll pay out \$650 a month. Okay. Okay. Um... And if I choose to opt in to this, do I need to do it through, uh, through you while I have you on the phone, or should I do... What, what do I need to do? Yeah. So basically what we do here at Benefits in a Card is once you are ready and to get enrolled, that's what we help with. So you just call us, let us know what you want to enroll into, we enroll you and then you're good to go. Okay. Well, I, I can actually go ahead and let you know what I want to enroll in. Okay. As far as, as far as the short-term. I do want to do the short-term disability. Okay. Are you wanting to enroll into anything else? Yes, ma'am. Um, also I'm wanting to do the... The term... The term life. Okay. And-Can I do the term life with the employee and spouse? What would I have to provide, um, as far as the spouse information? I would just need, um, I would just need their name, date of birth and social. Okay. Mm-hmm. Okay. Uh, do you want it now? Uh, n- uh, I'll get that after I process the enrollment. But yeah, yes. Oh, okay. Okay. Um... I don't... No behavior health. Let me go on down. I think that was pretty much the... Yeah, the, the short-term I know for sure and, I'm sorry, and the term life. Okay, so the short-term- Yes. ... disability for employee only and then the term life for employee plus spouse, and that's it? Yes, ma'am, I believe so. If it was any... If it's anything else after I'm reviewing any more information, I mean, can I call back or do you suggest I just wait till I make up my mind on everything? I personally- Set aside it. 'Cause we were a... 'Cause we were actually told, like, today was the last day and I guess, like you said, for me, I guess 'cause of when I was hired- Mm-hmm. ... that I might have a little longer time than, than everybody else. So not just- Yeah. So... Yeah, there's two ways you can get enrolled into benefits. There's the company-wide open enrollment period, which is what they're currently in up until the 1st of May. Mm-hmm. So... And then the second way is with any new hires you have your personal open enrollment period which is 30 days from the date of your first check. So with you being a new hire with Temp Staffing, you have up until the, uh, 16th of May, which is why you're still able to get enrolled outside of the company's open enrollment period. Okay. The company open enrollment period is usually for already existing employees. Okay. Makes sense. Um, but to answer your question, yes, I would suggest waiting till you know everything that you're wanting to enroll into because like any time we process an enrollment and then you call back to add on to that enrollment, depending on what you enrolled into, the first enrollment might become active before whatever you call back, like, two weeks later to add on. Okay. Okay, I got you. So really it's completely up to you how you want it. Okay, well let me... Okay, I got you. I got you. Um, so that's what I'll do, is I'll actually, um, look at this tonight and then I'll call in tomorrow and... Or either do... What time do y'all close this evening? Um, we're open typically Monday through Friday, 8:00 AM to 8:00 PM Eastern Time. Okay, well, it won't take me a little while and I'll just call back. I know I probably won't get you, I'll probably get another, um, representative. But I will- Probably. ... I will most definitely. Yes, ma'am. I'll most definitely just wait and, and actually look at all of it in depth a little bit right quick. Okay. And then I'll call back in and I'll go ahead on and, um, do what I need to do to make sure I get this taken care of. Okay. I'll go ahead and- All right, thank you. ... take a note. Um, you're welcome. Yeah, thanks. I'll make a note of everything that we talked about so that whoever- Uh-huh. ... gets next will know. And then, like I said, as long as you call in on or before the 16th of May, we can get you enrolled. Okay. All right. Thank you so much. You're welcome. You have a wonderful day. Okay. You too. Bye-bye. Thank you. Bye-bye. Mm-hmm.

Conversation Format

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

Speaker speaker_1: Hello, Miss Victoria. This is Miss Connie Gilmore-Jones from, um, Jackson, Mississippi.

Speaker speaker_0: Okay. How can I help you?

Speaker speaker_1: Is that Penn? Yes, ma'am. Wait a minute, let me take you off my speaker. Yes, ma'am. I'm Connie Regards. Um, so I'm a temp staff employee, and we were actually given this information, and today is the last day, um, we have to opt in to any of the benefits. Am I correct?

Speaker speaker_0: Uh, let me pull up your file and see. What's the last four of your Social?

Speaker speaker_1: 8565.

Speaker speaker_0: Okay. And your first and last name again?

Speaker speaker_1: Connie Gilmore-Jones.

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

Speaker speaker_1: Yes. Um, you should have, I think, 130 Washington Street, Hazlehurst, Mississippi. Birthday, third month, ninth day, 1968. Or I may have my physical address.

Speaker speaker_0: Yeah, it looks like I have a different address on file.

Speaker speaker_1: Okay.

Speaker speaker_0: I have two-zero-

Speaker speaker_1: 2051 Robinson Street, Jackson, Mississippi 39209.

Speaker speaker_0: Okay, phone number is 601-717-3333?

Speaker speaker_1: Yes, ma'am, that's correct.

Speaker speaker_0: And email is T-A-S-H-A Holt at yahoo.com?

Speaker speaker_1: No, now that's the wrong email address.

Speaker speaker_0: Okay, what's your email?

Speaker speaker_1: My email is jonesconnie06@gmail.com.

Speaker speaker_0: All right, so Jones and then your first name C-O-N-N-I-E 06@gmail.com.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. So, it looks like... So, I know for sure the open enrollment does end on the 1st of March, but with you, your personal open enrollment period ends on May 16th. So, technically you have until the 16th of May to enroll.

Speaker speaker_1: Okay, so we have till the 16th to enroll in any of the... Um, let me go back to the email that I got.

Speaker speaker_0: Well, this is just towards you specifically. So, the company open enrollment period ends on the 1st of May. But with you, based on your higher information, you have until the 16th of May to enroll.

Speaker speaker_1: Okay, and that's in these additional, um, additional, additional... I'm sorry, benefits or whatever that we were presented?

Speaker speaker_0: This is for all the benefits we offer. The medical, the additional benefit options, all of it.

Speaker speaker_1: Okay. So wait a minute. With the benefit... Which is called the Benefits in a Card, is what I'm referring to.

Speaker speaker_0: Well that's... Yeah, that's the name of our company, Benefits in a Card. We're your benefits administrators.

Speaker speaker_1: Okay.

Speaker speaker_0: So your employer offers medical, but it also offers the additional benefit options like the dental, vision, short-term disability, term life, behavioral health.

Speaker speaker_1: Okay. Okay. Well, look. While I got you on the phone, though, do you mind... 'Cause I do have like a, a part of the brochure or whatever here in front of me, and I have my computer pulled up. Is it okay if I just ask you a couple of quick questions so that I can make sure that if I'm opting into something this is what I really want?

Speaker speaker_0: Sure.

Speaker speaker_1: Okay. So let's slide all the way down to the short-term disability, is the one that I want to, uh, get information about as far as what are the, like... What are the terms and how does it pay out or any of those? And is it a waiting period, or... Just all the logistics of the short-term disability.

Speaker speaker_0: I agree. So that might be a little too specific for me to answer, because we're just your benefits administrators. We're not the actual insurance carrier, so I'm not sure-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the, the specific details of it. What I do know is basically what's listed on the benefits guide. So all active employees working 20 hours or more per week are eligible for this plan. You do have to work 20 hours or more per week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: There is an elimination period of seven days. You can get the benefit amount for up to 90 days, and, uh, they'll pay out \$650 a month.

Speaker speaker_1: Okay. Okay. Um... And if I choose to opt in to this, do I need to do it through, uh, through you while I have you on the phone, or should I do... What, what do I need to do?

Speaker speaker_0: Yeah. So basically what we do here at Benefits in a Card is once you are ready and to get enrolled, that's what we help with. So you just call us, let us know what you want to enroll into, we enroll you and then you're good to go.

Speaker speaker_1: Okay. Well, I, I can actually go ahead and let you know what I want to enroll in.

Speaker speaker_0: Okay.

Speaker speaker_1: As far as, as far as the short-term. I do want to do the short-term disability.

Speaker speaker_0: Okay. Are you wanting to enroll into anything else?

Speaker speaker_1: Yes, ma'am. Um, also I'm wanting to do the... The term... The term life.

Speaker speaker_0: Okay.

Speaker speaker_1: And-Can I do the term life with the employee and spouse? What would I have to provide, um, as far as the spouse information?

Speaker speaker_0: I would just need, um, I would just need their name, date of birth and social.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Uh, do you want it now?

Speaker speaker_0: Uh, n- uh, I'll get that after I process the enrollment. But yeah, yes.

Speaker speaker_1: Oh, okay. Okay. Um... I don't... No behavior health. Let me go on down. I think that was pretty much the... Yeah, the, the short-term I know for sure and, I'm sorry, and the term life.

Speaker speaker_0: Okay, so the short-term-

Speaker speaker_1: Yes.

Speaker speaker_0: ... disability for employee only and then the term life for employee plus spouse, and that's it?

Speaker speaker_1: Yes, ma'am, I believe so. If it was any... If it's anything else after I'm reviewing any more information, I mean, can I call back or do you suggest I just wait till I make up my mind on everything?

Speaker speaker_0: I personally-

Speaker speaker_1: Set aside it. 'Cause we were a... 'Cause we were actually told, like, today was the last day and I guess, like you said, for me, I guess 'cause of when I was hired-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... that I might have a little longer time than, than everybody else. So not just-

Speaker speaker_0: Yeah. So... Yeah, there's two ways you can get enrolled into benefits. There's the company-wide open enrollment period, which is what they're currently in up until the 1st of May.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So... And then the second way is with any new hires you have your personal open enrollment period which is 30 days from the date of your first check. So with you being a new hire with Temp Staffing, you have up until the, uh, 16th of May, which is why you're still able to get enrolled outside of the company's open enrollment period.

Speaker speaker_1: Okay.

Speaker speaker_0: The company open enrollment period is usually for already existing employees.

Speaker speaker_1: Okay. Makes sense.

Speaker speaker_0: Um, but to answer your question, yes, I would suggest waiting till you know everything that you're wanting to enroll into because like any time we process an enrollment and then you call back to add on to that enrollment, depending on what you enrolled into, the first enrollment might become active before whatever you call back, like, two weeks later to add on.

Speaker speaker_1: Okay. Okay, I got you.

Speaker speaker_0: So really it's completely up to you how you want it.

Speaker speaker_1: Okay, well let me... Okay, I got you. I got you. Um, so that's what I'll do, is I'll actually, um, look at this tonight and then I'll call in tomorrow and... Or either do... What time do y'all close this evening?

Speaker speaker_0: Um, we're open typically Monday through Friday, 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker_1: Okay, well, it won't take me a little while and I'll just call back. I know I probably won't get you, I'll probably get another, um, representative. But I will-

Speaker speaker_0: Probably.

Speaker speaker_1: ... I will most definitely. Yes, ma'am. I'll most definitely just wait and, and actually look at all of it in depth a little bit right quick.

Speaker speaker_0: Okay.

Speaker speaker_1: And then I'll call back in and I'll go ahead on and, um, do what I need to do to make sure I get this taken care of.

Speaker speaker_0: Okay. I'll go ahead and-

Speaker speaker_1: All right, thank you.

Speaker speaker_0: ... take a note. Um, you're welcome.

Speaker speaker_1: Yeah, thanks.

Speaker speaker_0: I'll make a note of everything that we talked about so that whoever-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... gets next will know. And then, like I said, as long as you call in on or before the 16th of May, we can get you enrolled.

Speaker speaker_1: Okay. All right. Thank you so much.

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

Speaker speaker_1: Okay. You too. Bye-bye.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Mm-hmm.