

## Transcript: Chris Sofield

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Yes, I was meaning to see... uh, I got a text message, I guess, to see, I'm assuming, we get benefits, or I pay for them, or set 'em up, or whatever. Okay, yeah, so- Um, I just started, I guess, with Innovative. Okay. Yeah, so we're a plan administrator for health insurance benefits for various staffing companies. Innovative is one of the companies that we partner with. Um- Yes. I do know that they offer a couple of different options for things like medical, dental, vision, life insurance, things like that. Um, but yes- Yeah. ... it does deduct out of your paycheck at... every week, if you wish to enroll in anything. Okay, yeah. Are you looking to enroll? Possibly. Like, how much, how much is it? It depends on the plans, uh, because there are multiple plans available and each plan comes with- What is one of the... I need the cheaper one and I've got two kids. Okay. So, the... of the plans available, there's the... Let's see here. So, there's the InSure Plus plans, um, for medical. These plans cover doctor's visits, hospital visits, prescriptions, and things like that. Um- Yeah. The, uh... there are two levels of this: basic, um, which is... which... and basic and enhanced. Really, the only difference between these two is going to be the, uh, fact that, um, that the enhanced covers a little bit more towards specifically surgeries, uh, hospitalizations, and the like. Uh, for you- Okay. ... and child, InSure Plus basic is \$47.26 per week, whereas enhanced is \$60 even per week. And then, if you wanted to, you can also add a... you can also add on something called the NEC or Stay Healthy Policy, which will, uh, which will provide preventative care services as well. Things like vaccines, physicals, vac... um, cancer screenings- I just- ... and things like that. I just want to do the... I'll just do the \$47 one. Okay. So, at this point, I need to pull up your file in our system. What's the last- Okay. ... four of your Social? 6991. Your first and last name? Shauna Skyler. It looks like Shauna Schuler. All right. Ms. Skyler, could you verify your address and date of birth, please? 604 North 30th, uh, Herrin, Illinois, 62948. And then 8/15/82. All right. Thank you. And then, let's see here. We have a phone on file of 618-713-1155. Is that correct? Yes, sir. Okay. One moment. It looks like we already have a... an enrollment set up for you. It looks like you filled out a f... uh, an enrollment form back- Oh, that's what I- ... towards beginning of the month. I was wondering if I did or not because I'm not remembering. Yeah, so- And then I got that text message and just thought I didn't. Yeah, so, uh, what it was, most likely, is that you filled out the form when you signed up to work through Innovative, but, um- Oh, okay. ... because you hadn't started working yet, nothing has come out yet, and when you finally started working, you actually got your first assignment. That's when you received the, the reminder that you have that 30 days from your first check to make any decisions. So, when does it start? Right. When does my- The, the Monday following the first deduction out of your paycheck, which... That is completely up to Innovative. We're not involved in that part. Okay. Say that one more

time. The Monday after what? The Monday after the first deduction out of your paycheck. Okay. So- And I show, it looks like you had selected the medical, dental, life, and vision policies, all for employee and child. Okay. Can you take that off there or no? Um, w- uh... which, uh, which ones were you looking to remove? Uh, take the life insurance and few other ones off there. Okay. So- Okay. You have, you have medical, you have dental, you have vision, and you have life insurance. So, other than- Yeah. ... life insurance, what else are we removing? Uh, probably take the... you said vision too? Yeah. You have, you have medical, dental, and vision. Yeah. Take those off there. Um, how much is the dental one? So, which... first off, which ones am I taking off? Dental, vision, medical? All three? Two of them? Which ones- Uh, vision. Vision and life insurance for sure. Okay. So, we're looking at just medical and just dental then? Yeah, probably. I'm not- Dental for you and, uh, dental for you and child is \$14.16 per week. If you were to do both the medical and the dental, it would be \$61.42 per week. Yeah, go ahead and do it. Okay. Now, I'll go ahead and make that change, but be aware that your original enrollment did process already, so you may still see one or two more d- one or two deductions that include the vision and life insurance before this change processes, as any changes take one to two weeks to go into effect. Um, so you may see- Okay. It's not, it's not working right now- But- Right? Or it is? If it's already- So, the- ... processed? So, the enrollment has already processed. No deductions have yet been taken that we can see, but that does not mean that deductions will not happen. You may still see deductions, which would include the life and vision. But after two weeks at the most, it should drop to just the medical and dental. I was just asking because I had a prescription that is crazy high and that's... I was just wondering if it counted right now- Oh. ... or not. Yeah, no. It's, it's not in effect at this moment. No deductions have yet been seen. Okay. All right. All right. I appreciate it. No problem. Anything else? Uh, no, I think I'm good. All right. Well, if that's everything, thanks again for calling and have a wonderful day. Thank you. You're welcome. Bye. Goodbye now.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Yes, I was meaning to see... uh, I got a text message, I guess, to see, I'm assuming, we get benefits, or I pay for them, or set 'em up, or whatever.

Speaker speaker\_1: Okay, yeah, so-

Speaker speaker\_2: Um, I just started, I guess, with Innovative.

Speaker speaker\_1: Okay. Yeah, so we're a plan administrator for health insurance benefits for various staffing companies. Innovative is one of the companies that we partner with. Um-

Speaker speaker\_2: Yes.

Speaker speaker\_1: I do know that they offer a couple of different options for things like medical, dental, vision, life insurance, things like that. Um, but yes-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... it does deduct out of your paycheck at... every week, if you wish to enroll in anything.

Speaker speaker\_2: Okay, yeah.

Speaker speaker\_1: Are you looking to enroll?

Speaker speaker\_2: Possibly. Like, how much, how much is it?

Speaker speaker\_1: It depends on the plans, uh, because there are multiple plans available and each plan comes with-

Speaker speaker\_2: What is one of the... I need the cheaper one and I've got two kids.

Speaker speaker\_1: Okay. So, the... of the plans available, there's the... Let's see here. So, there's the InSure Plus plans, um, for medical. These plans cover doctor's visits, hospital visits, prescriptions, and things like that. Um-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: The, uh... there are two levels of this: basic, um, which is... which... and basic and enhanced. Really, the only difference between these two is going to be the, uh, fact that, um, that the enhanced covers a little bit more towards specifically surgeries, uh, hospitalizations, and the like. Uh, for you-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... and child, InSure Plus basic is \$47.26 per week, whereas enhanced is \$60 even per week. And then, if you wanted to, you can also add a... you can also add on something called the NEC or Stay Healthy Policy, which will, uh, which will provide preventative care services as well. Things like vaccines, physicals, vac... um, cancer screenings-

Speaker speaker\_2: I just-

Speaker speaker\_1: ... and things like that.

Speaker speaker\_2: I just want to do the... I'll just do the \$47 one.

Speaker speaker\_1: Okay. So, at this point, I need to pull up your file in our system. What's the last-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... four of your Social?

Speaker speaker\_2: 6991.

Speaker speaker\_1: Your first and last name?

Speaker speaker\_2: Shauna Skyler. It looks like Shauna Schuler.

Speaker speaker\_1: All right. Ms. Skyler, could you verify your address and date of birth, please?

Speaker speaker\_2: 604 North 30th, uh, Herrin, Illinois, 62948. And then 8/15/82.

Speaker speaker\_1: All right. Thank you. And then, let's see here. We have a phone on file of 618-713-1155. Is that correct?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Okay. One moment. It looks like we already have a... an enrollment set up for you. It looks like you filled out a f... uh, an enrollment form back-

Speaker speaker\_2: Oh, that's what I-

Speaker speaker\_1: ... towards beginning of the month.

Speaker speaker\_2: I was wondering if I did or not because I'm not remembering.

Speaker speaker\_1: Yeah, so-

Speaker speaker\_2: And then I got that text message and just thought I didn't.

Speaker speaker\_1: Yeah, so, uh, what it was, most likely, is that you filled out the form when you signed up to work through Innovative, but, um-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... because you hadn't started working yet, nothing has come out yet, and when you finally started working, you actually got your first assignment. That's when you received the, the reminder that you have that 30 days from your first check to make any decisions.

Speaker speaker\_2: So, when does it start?

Speaker speaker\_1: Right.

Speaker speaker\_2: When does my-

Speaker speaker\_1: The, the Monday following the first deduction out of your paycheck, which... That is completely up to Innovative. We're not involved in that part.

Speaker speaker\_2: Okay. Say that one more time. The Monday after what?

Speaker speaker\_1: The Monday after the first deduction out of your paycheck.

Speaker speaker\_2: Okay. So-

Speaker speaker\_1: And I show, it looks like you had selected the medical, dental, life, and vision policies, all for employee and child.

Speaker speaker\_2: Okay. Can you take that off there or no?

Speaker speaker\_1: Um, w- uh... which, uh, which ones were you looking to remove?

Speaker speaker\_2: Uh, take the life insurance and few other ones off there.

Speaker speaker\_1: Okay. So-

Speaker speaker\_2: Okay.

Speaker speaker\_1: You have, you have medical, you have dental, you have vision, and you have life insurance. So, other than-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... life insurance, what else are we removing?

Speaker speaker\_2: Uh, probably take the... you said vision too?

Speaker speaker\_1: Yeah. You have, you have medical, dental, and vision.

Speaker speaker\_2: Yeah. Take those off there. Um, how much is the dental one?

Speaker speaker\_1: So, which... first off, which ones am I taking off? Dental, vision, medical? All three? Two of them? Which ones-

Speaker speaker\_2: Uh, vision. Vision and life insurance for sure.

Speaker speaker\_1: Okay. So, we're looking at just medical and just dental then?

Speaker speaker\_2: Yeah, probably. I'm not-

Speaker speaker\_1: Dental for you and, uh, dental for you and child is \$14.16 per week. If you were to do both the medical and the dental, it would be \$61.42 per week.

Speaker speaker\_2: Yeah, go ahead and do it.

Speaker speaker\_1: Okay. Now, I'll go ahead and make that change, but be aware that your original enrollment did process already, so you may still see one or two more d- one or two deductions that include the vision and life insurance before this change processes, as any changes take one to two weeks to go into effect. Um, so you may see-

Speaker speaker\_2: Okay. It's not, it's not working right now-

Speaker speaker\_1: But-

Speaker speaker\_2: Right? Or it is? If it's already-

Speaker speaker\_1: So, the-

Speaker speaker\_2: ... processed?

Speaker speaker\_1: So, the enrollment has already processed. No deductions have yet been taken that we can see, but that does not mean that deductions will not happen. You may still see deductions, which would include the life and vision. But after two weeks at the most, it should drop to just the medical and dental.

Speaker speaker\_2: I was just asking because I had a prescription that is crazy high and that's... I was just wondering if it counted right now-

Speaker speaker\_1: Oh.

Speaker speaker\_2: ... or not.

Speaker speaker\_1: Yeah, no. It's, it's not in effect at this moment. No deductions have yet been seen.

Speaker speaker\_2: Okay. All right.

Speaker speaker\_1: All right.

Speaker speaker\_2: I appreciate it.

Speaker speaker\_1: No problem. Anything else?

Speaker speaker\_2: Uh, no, I think I'm good.

Speaker speaker\_1: All right. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_2: Thank you.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: Bye.

Speaker speaker\_1: Goodbye now.