

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hey, um, I'm calling for open enrollment. Okay, what staffing company do you work with? Carlton. Okay. One moment. And the last four of your Social? 9505. All right. Your first and last name? David German. Okay. All right, Mr. German, could you verify your address and date of birth for me please? 11714 Wren Crossing Drive. And then date of birth is September 1st, 1997. And the city, state, and zip? I need that as well, sir. 7... Zip code? I- I need the city, the state, and the zip code for your address. I need the full thing, sir. Houston, Texas 77038. Thank you. We have a phone number on file of 707-1126. Is that correct? Yes. All right. And did you have a... Did you have an idea of what you wanted to enroll into, Mr. German? Well, first I wanted to see what I, what I currently have, because I'm not- Uh, nothing. I'm not sure what I have right now. You're not currently enrolled into anything. Okay. Um, well, I was planning on- on keeping it that way if I didn't have anything. Um... Okay. What's- What's- What's available? Carlton Staffing offers medical, dental, vision, short-term disability, critical illness, accident, term life, behavioral health, and identity protection. Okay. How much would the- the health insurance be and the vision and dental? M- Medical depends on which plan you select. There are three options. Um, there's a preventative care plan for things like physicals, vaccines, cancer screenings, and services like that, and that's all that that is good for. Then there are two plans called VIP, where those will cover things more like doctor's visits, hospital visits, and services along that line. However, they do not cover any preventative care. Um, would any enrollment be for just yourself or are you covering anyone else? Just myself. All right, so the preventative care plan is \$16.05 per week. VIP, there are two levels of that. Standard at \$17.72 per week and plus at \$31.71 per week. Um, and then dental is another \$3.64 per week, and vision would be another \$2.15 per week. So that'd be \$20 a month for v- uh, vision and dental? I can only tell you the weekly cost. If you do just vision and dental, it's \$5.79 per week for both of those two plans. Okay, what's the coverage on that for dental? Dental preventive services like routine cleanings are covered at 100% with no deductible requirement. Basic services like simple extractions, cavity fillings and X-rays are covered at 80% after you have met a \$50 deductible. This would be things like, uh, like I said, simple extractions, cavity fillings, X-rays. Um, major services such as surgeries, root canals, crowns, braces, dentures, those are not covered by the dental plan. Okay. Um, and for vision? \$10 copay for eye exams, \$25 copay for lenses and frames, no copay for contact fitting appointments, and \$130 frame allowance. No allowance for contacts? Uh, that \$130 frame allowance is also applied to contacts if you go with that instead. Okay. Um... Okay and for the medical, which- which one would- would cover, like- like a routine annual, uh, annual visit? Like a physical? Checkup. That would be by the- by the Stay Healthy plan. And how much is that one? \$16.05 per week. \$16... Okay, let's just- just... Let's do the- Let's do the, uh, vision

and dental. Okay. Anything else? No, that's it. All right. So that is \$5 and 7- Can we talk- Go ahead. Sorry, go ahead. So the, uh, so vision and dental is \$5.79 per week. Do you authorize Carlton Staffing to make these deductions? Yes. All right. Enrollment will take one to two weeks for- uh, to process. Once processing is complete, you'll start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID cards will arrive about one- one to two weeks after that effective date. Please be aware that these plans are known as Section 125 plans. This is an IRS regulation that allows Carlton to make the deductions for the plan pre-tax. Because they allow this to happen, they then require that you stay enrolled into these plans should you select them. As such, you're only allowed to make any changes during open enrollment. Once- once open enrollment ends, so pretty much after today, you are locked into these plans until either the next open enrollment window or you experience a qualifying life event such as getting married, having a child, or getting a- an insurance plan from another insurance company. Any questions regarding that? Yeah, so I wouldn't be able to, uh, cancel, or like... Correct, you- you're not allowed to cancel at any time. You can only cancel during open enrollment or with a qualifying life event. Okay, sounds good. All right. Was there anything else I could help you with? And to enroll, I would have to wait... To also enroll, I would have to wait till open enrollment again, right? To enroll in anything else other than dental and vision, if you don't do it before we close today, yeah, you will- you will have to wait until next open enrollment. Okay. All right. That- That's- That's all the questions I have. All right then. Well, if that's everything, thanks again for calling and have a good day. All right. Thank you, you too. Bye. You're welcome. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hey, um, I'm calling for open enrollment.

Speaker speaker_0: Okay, what staffing company do you work with?

Speaker speaker_1: Carlton.

Speaker speaker_0: Okay. One moment. And the last four of your Social?

Speaker speaker_1: 9505.

Speaker speaker_0: All right. Your first and last name?

Speaker speaker_1: David German.

Speaker speaker_0: Okay. All right, Mr. German, could you verify your address and date of birth for me please?

Speaker speaker_1: 11714 Wren Crossing Drive. And then date of birth is September 1st, 1997.

Speaker speaker_0: And the city, state, and zip? I need that as well, sir.

Speaker speaker_1: 7... Zip code?

Speaker speaker_0: I- I need the city, the state, and the zip code for your address. I need the full thing, sir.

Speaker speaker_1: Houston, Texas 77038.

Speaker speaker_0: Thank you. We have a phone number on file of 707-1126. Is that correct?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. And did you have a... Did you have an idea of what you wanted to enroll into, Mr. German?

Speaker speaker_1: Well, first I wanted to see what I, what I currently have, because I'm not-

Speaker speaker_0: Uh, nothing.

Speaker speaker_1: I'm not sure what I have right now.

Speaker speaker_0: You're not currently enrolled into anything.

Speaker speaker_1: Okay. Um, well, I was planning on- on keeping it that way if I didn't have anything. Um...

Speaker speaker_0: Okay.

Speaker speaker_1: What's- What's- What's available?

Speaker speaker_0: Carlton Staffing offers medical, dental, vision, short-term disability, critical illness, accident, term life, behavioral health, and identity protection.

Speaker speaker_1: Okay. How much would the- the health insurance be and the vision and dental?

Speaker speaker_0: M- Medical depends on which plan you select. There are three options. Um, there's a preventative care plan for things like physicals, vaccines, cancer screenings, and services like that, and that's all that that is good for. Then there are two plans called VIP, where those will cover things more like doctor's visits, hospital visits, and services along that line. However, they do not cover any preventative care. Um, would any enrollment be for just yourself or are you covering anyone else?

Speaker speaker_1: Just myself.

Speaker speaker_0: All right, so the preventative care plan is \$16.05 per week. VIP, there are two levels of that. Standard at \$17.72 per week and plus at \$31.71 per week. Um, and then dental is another \$3.64 per week, and vision would be another \$2.15 per week.

Speaker speaker_1: So that'd be \$20 a month for v- uh, vision and dental?

Speaker speaker_0: I can only tell you the weekly cost. If you do just vision and dental, it's \$5.79 per week for both of those two plans.

Speaker speaker_1: Okay, what's the coverage on that for dental?

Speaker speaker_0: Dental preventive services like routine cleanings are covered at 100% with no deductible requirement. Basic services like simple extractions, cavity fillings and X-rays are covered at 80% after you have met a \$50 deductible. This would be things like, uh, like I said, simple extractions, cavity fillings, X-rays. Um, major services such as surgeries, root canals, crowns, braces, dentures, those are not covered by the dental plan.

Speaker speaker_1: Okay. Um, and for vision?

Speaker speaker_0: \$10 copay for eye exams, \$25 copay for lenses and frames, no copay for contact fitting appointments, and \$130 frame allowance.

Speaker speaker_1: No allowance for contacts?

Speaker speaker_0: Uh, that \$130 frame allowance is also applied to contacts if you go with that instead.

Speaker speaker_1: Okay. Um... Okay and for the medical, which- which one would- would cover, like- like a routine annual, uh, annual visit?

Speaker speaker_0: Like a physical?

Speaker speaker_1: Checkup.

Speaker speaker_0: That would be by the- by the Stay Healthy plan.

Speaker speaker_1: And how much is that one?

Speaker speaker_0: \$16.05 per week.

Speaker speaker_1: \$16... Okay, let's just- just... Let's do the- Let's do the, uh, vision and dental.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: No, that's it.

Speaker speaker_0: All right. So that is \$5 and 7-

Speaker speaker_1: Can we talk-

Speaker speaker_0: Go ahead.

Speaker speaker_1: Sorry, go ahead.

Speaker speaker_0: So the, uh, so vision and dental is \$5.79 per week. Do you authorize Carlton Staffing to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. Enrollment will take one to two weeks for- uh, to process. Once processing is complete, you'll start seeing those deductions coming out of your checks. The Monday following the first deduction is when policies become effective. ID cards will arrive

about one- one to two weeks after that effective date. Please be aware that these plans are known as Section 125 plans. This is an IRS regulation that allows Carlton to make the deductions for the plan pre-tax. Because they allow this to happen, they then require that you stay enrolled into these plans should you select them. As such, you're only allowed to make any changes during open enrollment. Once- once open enrollment ends, so pretty much after today, you are locked into these plans until either the next open enrollment window or you experience a qualifying life event such as getting married, having a child, or getting a- an insurance plan from another insurance company. Any questions regarding that?

Speaker speaker_1: Yeah, so I wouldn't be able to, uh, cancel, or like...

Speaker speaker_0: Correct, you- you're not allowed to cancel at any time. You can only cancel during open enrollment or with a qualifying life event.

Speaker speaker_1: Okay, sounds good.

Speaker speaker_0: All right. Was there anything else I could help you with?

Speaker speaker_1: And to enroll, I would have to wait... To also enroll, I would have to wait till open enrollment again, right?

Speaker speaker_0: To enroll in anything else other than dental and vision, if you don't do it before we close today, yeah, you will- you will have to wait until next open enrollment.

Speaker speaker_1: Okay. All right. That- That's- That's all the questions I have.

Speaker speaker_0: All right then. Well, if that's everything, thanks again for calling and have a good day.

Speaker speaker_1: All right. Thank you, you too. Bye.

Speaker speaker_0: You're welcome. Bye-bye.