

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Yes, I just received a text message about, um, enrolling in some benefits, but when I went to look at it, it says it's not al... "Enrollment's not allowed." I just received the message. Hmm. Okay. What staffing company do you work with? Nore. And the last four of your social? 3206. 3206. All right. I don't know why I would save that. 0-0-6. And then your first and last name? Jahmal Williams. Thank you. Mr. Williams, could you verify your address and date of birth for me? 749 Wyona Street, Brooklyn, New York, 11207, and date of birth was 5/20/1979. Okay. And we have a phone on file of 347-764-6104- 764. Is that correct? Yes, sir. Okay. And you said that the link that you clicked on said that enrollment was not allowed? Yeah, it says, "Enrollment not allowed. Please call our contact center." Hmm. Was this, like, after you registered online and tried to enroll there, or did it just say that right on the- Yeah, I just... 'Cause I, 'cause I just did the, um... I just got the message, so I went online and then it said I had to log in. So I logged in- Okay. ... and then I tried to look at the thing, and then it says, "Alert! Enrollment not allowed." Okay. That is odd, because you're definitely eligible to enroll. I believe Nore is actually holding, technically, like, an open enrollment until March 2nd. Let me double check something, though. No, there's nothing on my side or anything showing that you are... that you're not allowed to enroll or anything. Um, have you had a chance to review any information on the benefits that Nore Staffing- I'm not- ... is offering? I looked at some of it. Honestly, it's a lot confusing. Right. But I think I did settle on something. Don't know how good it is gonna be, but I think I settled on something, but it won't let me do anything with it. Okay. Well, I can, I can enter it into the system. Uh, what were you looking at enrolling into? Okay. So, I was confused between the VI... What's the VIP Classic and the MEC standalone. Okay. So MEC is a preventative care only plan. It'll cover things like physicals, vaccines, cancer screenings and services like that. But, um, when it comes to any sort of doctor's visits, hospital visits, prescriptions, anything for, like, if you're sick, if you're injured and... or something's wrong and you need something to fix it, MEC is not going to cover that. That's what VIP will cover. Gotcha. Um, as a- Okay. ... result, though, VIP does not cover, um- MEC. ... the preventative services. So, you have the option of enrolling into both if you feel like you need to, if you feel like you need both types of benefits. And that would be the better thing, but neither one... Then I'd also have to do the dental and the vision by itself also? Correct. Dental and vision are separate as well. Um, just as a... Just as an example, now, if you were to do all four of these for just yourself, it'd be- Uh-huh. ... \$46.27 per week. Which is not too bad. Well, it's not too bad, 'cause you can't... You definitely need the VIP, right? If you don't- 'Cause you don't know, you never- It's completely up- ... know what could happen. Yeah. It is completely up to what you feel is going to work out for your medical needs. If you don't feel you're going to need- Mm-hmm. ... to go to the doctor all that often, um, and you only need coverage for, like, your

yearly stuff, your physicals and the like, then you can do- Mm-hmm. ... Stay Healthy without VIP, but if you- Mm-hmm. ... feel like you... if you don't go to the doctor for those, those yearly things, those physicals and the like, but you, you want... Like, if you know that you may want coverage for, like, if you get sick, if you... Like, say you get sick often or anything like that, um, then you can do VIP without MEC. If you feel like you want both, you can go ahead and do both. It's... It is completely kind of, like- ... up to you on what you want to do with that. Okay. Can this be changed at any time? Um, yes and no. Or is it... Or, or is that a yearly thing? So, all right. So open enrollment is typically going to be once a year. Um- Okay. Given that, given that Nore Staffing is brand new with us, it just simply is a little bit too early to figure out, f- for me to be able to tell when their open enrollment normally would be, if it's normally- Mm-hmm. ... going to be in February or if it's going to be in, like, say, December or another time- Mm-hmm. ... of the year. Um, but that is for adding anything. Now, if you have it and you no longer want to be enrolled into that... Say if you enroll into both and then you feel like you don't really need the, the MEC, you can drop... You can drop or cancel at any time. You're just not allowed to- Mm-hmm. ... add it any time. Oh, okay. I got you. So it's better to have it and then say you don't need it later because if you don't take it you can't add it later? Yeah, i- if y- if you, if you're, if you're not enrolled in- into it, you cannot add it later. If you are enrolled into it, you are allowed to remove it later. Okay. I got you. Okay. So, the VIP Classic, the, um, dental, um, the vision and term life insurance? Uh, life insurance, so like if you were to unexpectedly pass away, whoever you name as the beneficiary would receive that benefit amount, um, of \$5,000. Okay, and that, that is... That's at the 60 cents? Yeah, that's, that's only 60 cent a week. Okay, can I add that... All right, so... Fine. So, how much is the MEC, the v- the dental, the vision, the term life and the VIP? All five, uh, for just yourself? Yes. All five of those total to \$46.87 per week. Okay, I'll do that. All right. Um, all right, so we'll go ahead and set that up. You do authorize those d- uh, those deductions? Yes. All right. So it's going to take about one to two weeks for the enrollment to process. Okay. Um, once everything is done processing, you should start seeing those deductions coming out of your checks. The Monday after that first deduction is when the policies become effective and you should get ID cards about a week or two after that. And then, uh, who are we naming as the beneficiary for the life insurance policy? Uh, my son. All right, and his name? Isaiah Whaley. Uh, can you spell that last name? W-H-A-L-E-Y. All right. And then Isaiah is I-S-A-I-A-H? Yes. Got it. All right, so we'll go, we'll go ahead and do that, and that is everything I needed to be able to set up your enrollment. Was there anything else I could help you with? Nope, that's it. All right. Well, if that is everything, thanks again for calling and you have a wonderful day. All right. Thank you very much. You're welcome. Mm, bye now. Mm, bye.

Conversation Format

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

Speaker speaker_1: Yes, I just received a text message about, um, enrolling in some benefits, but when I went to look at it, it says it's not al... "Enrollment's not allowed." I just received the message.

Speaker speaker_0: Hmm. Okay. What staffing company do you work with?

Speaker speaker_1: Nore.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 3206. 3206.

Speaker speaker_0: All right.

Speaker speaker_1: I don't know why I would save that. 0-0-6.

Speaker speaker_0: And then your first and last name?

Speaker speaker_1: Jahmal Williams.

Speaker speaker_0: Thank you. Mr. Williams, could you verify your address and date of birth for me?

Speaker speaker_1: 749 Wyona Street, Brooklyn, New York, 11207, and date of birth was 5/20/1979.

Speaker speaker_0: Okay. And we have a phone on file of 347-764-6104-

Speaker speaker_1: 764.

Speaker speaker_0: Is that correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay. And you said that the link that you clicked on said that enrollment was not allowed?

Speaker speaker_1: Yeah, it says, "Enrollment not allowed. Please call our contact center."

Speaker speaker_0: Hmm. Was this, like, after you registered online and tried to enroll there, or did it just say that right on the-

Speaker speaker_1: Yeah, I just... 'Cause I, 'cause I just did the, um... I just got the message, so I went online and then it said I had to log in. So I logged in-

Speaker speaker_0: Okay.

Speaker speaker_1: ... and then I tried to look at the thing, and then it says, "Alert! Enrollment not allowed."

Speaker speaker_0: Okay. That is odd, because you're definitely eligible to enroll. I believe Nore is actually holding, technically, like, an open enrollment until March 2nd. Let me double check something, though. No, there's nothing on my side or anything showing that you are... that you're not allowed to enroll or anything. Um, have you had a chance to review any information on the benefits that Nore Staffing-

Speaker speaker_1: I'm not-

Speaker speaker_0: ... is offering?

Speaker speaker_1: I looked at some of it. Honestly, it's a lot confusing.

Speaker speaker_0: Right.

Speaker speaker_1: But I think I did settle on something. Don't know how good it is gonna be, but I think I settled on something, but it won't let me do anything with it.

Speaker speaker_0: Okay. Well, I can, I can enter it into the system. Uh, what were you looking at enrolling into?

Speaker speaker_1: Okay. So, I was confused between the VI... What's the VIP Classic and the MEC standalone.

Speaker speaker_0: Okay. So MEC is a preventative care only plan. It'll cover things like physicals, vaccines, cancer screenings and services like that. But, um, when it comes to any sort of doctor's visits, hospital visits, prescriptions, anything for, like, if you're sick, if you're injured and... or something's wrong and you need something to fix it, MEC is not going to cover that. That's what VIP will cover.

Speaker speaker_1: Gotcha.

Speaker speaker_0: Um, as a-

Speaker speaker_1: Okay.

Speaker speaker_0: ... result, though, VIP does not cover, um-

Speaker speaker_1: MEC.

Speaker speaker_0: ... the preventative services. So, you have the option of enrolling into both if you feel like you need to, if you feel like you need both types of benefits.

Speaker speaker_1: And that would be the better thing, but neither one... Then I'd also have to do the dental and the vision by itself also?

Speaker speaker_0: Correct. Dental and vision are separate as well. Um, just as a... Just as an example, now, if you were to do all four of these for just yourself, it'd be-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... \$46.27 per week.

Speaker speaker_1: Which is not too bad. Well, it's not too bad, 'cause you can't... You definitely need the VIP, right?

Speaker speaker_0: If you don't-

Speaker speaker_1: 'Cause you don't know, you never-

Speaker speaker_0: It's completely up-

Speaker speaker_1: ... know what could happen.

Speaker speaker_0: Yeah. It is completely up to what you feel is going to work out for your medical needs. If you don't feel you're going to need-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to go to the doctor all that often, um, and you only need coverage for, like, your yearly stuff, your physicals and the like, then you can do-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... Stay Healthy without VIP, but if you-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... feel like you... if you don't go to the doctor for those, those yearly things, those physicals and the like, but you, you want... Like, if you know that you may want coverage for, like, if you get sick, if you... Like, say you get sick often or anything like that, um, then you can do VIP without MEC. If you feel like you want both, you can go ahead and do both. It's... It is completely kind of, like- ... up to you on what you want to do with that.

Speaker speaker_1: Okay. Can this be changed at any time?

Speaker speaker_0: Um, yes and no.

Speaker speaker_1: Or is it... Or, or is that a yearly thing?

Speaker speaker_0: So, all right. So open enrollment is typically going to be once a year. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: Given that, given that Nore Staffing is brand new with us, it just simply is a little bit too early to figure out, f- for me to be able to tell when their open enrollment normally would be, if it's normally-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... going to be in February or if it's going to be in, like, say, December or another time-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... of the year. Um, but that is for adding anything. Now, if you have it and you no longer want to be enrolled into that... Say if you enroll into both and then you feel like you don't really need the, the MEC, you can drop... You can drop or cancel at any time. You're just not allowed to-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... add it any time.

Speaker speaker_1: Oh, okay. I got you. So it's better to have it and then say you don't need it later because if you don't take it you can't add it later?

Speaker speaker_0: Yeah, i- if y- if you, if you're, if you're not enrolled in- into it, you cannot add it later. If you are enrolled into it, you are allowed to remove it later.

Speaker speaker_1: Okay. I got you. Okay. So, the VIP Classic, the, um, dental, um, the vision and term life insurance?

Speaker speaker_0: Uh, life insurance, so like if you were to unexpectedly pass away, whoever you name as the beneficiary would receive that benefit amount, um, of \$5,000.

Speaker speaker_1: Okay, and that, that is... That's at the 60 cents?

Speaker speaker_0: Yeah, that's, that's only 60 cent a week.

Speaker speaker_1: Okay, can I add that... All right, so... Fine. So, how much is the MEC, the v- the dental, the vision, the term life and the VIP?

Speaker speaker_0: All five, uh, for just yourself?

Speaker speaker_1: Yes.

Speaker speaker_0: All five of those total to \$46.87 per week.

Speaker speaker_1: Okay, I'll do that.

Speaker speaker_0: All right. Um, all right, so we'll go ahead and set that up. You do authorize those d- uh, those deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So it's going to take about one to two weeks for the enrollment to process.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, once everything is done processing, you should start seeing those deductions coming out of your checks. The Monday after that first deduction is when the policies become effective and you should get ID cards about a week or two after that. And then, uh, who are we naming as the beneficiary for the life insurance policy?

Speaker speaker_1: Uh, my son.

Speaker speaker_0: All right, and his name?

Speaker speaker_1: Isaiah Whaley.

Speaker speaker_0: Uh, can you spell that last name?

Speaker speaker_1: W-H-A-L-E-Y.

Speaker speaker_0: All right. And then Isaiah is I-S-A-I-A-H? Yes. Got it. All right, so we'll go, we'll go ahead and do that, and that is everything I needed to be able to set up your enrollment. Was there anything else I could help you with?

Speaker speaker_1: Nope, that's it.

Speaker speaker_0: All right. Well, if that is everything, thanks again for calling and you have a wonderful day.

Speaker speaker_1: All right. Thank you very much.

Speaker speaker_0: You're welcome. Mm, bye now.

Speaker speaker_1: Mm, bye.