

Transcript: Chris Sofield

(deactivated)-6171984280895488-5982266884833280

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Um, yes, I was calling to enroll in benefits. Okay. What staffing company do you work with? ATC. And the last four of your social? 0403. All right. Your first and last name? Lakeisha Nelson. All right. Ms. Nelson, could you verify your address and your date of birth for me please? Yes. My address is 5455 Greenridge Drive, Toledo, Ohio 43615. Date of birth, December 3rd, 1980. Thank you. We have a phone on file as 734-363-2631. Is that correct? Yes. All right. And did you have an idea of what you wanted to enroll into, Ms. Nelson? Um, I don't re- uh, I don't know what I did with the paper that I had before, so I'm not sure. Okay. I know I needed something with, um, for my children also, like my two kids. Okay. So as far as medical, you've got four options. There's the Stay Healthy plan, which covers preventative care services only, so it's only good for things like physicals, vaccines, cancer screenings and things like that. Mm-hmm. Um, any sort of doctor's visits or hospital visits or anything like that are not covered. Then there's the VIP+ and VIP Prime plans. These are more or less the exact opposite. They'll cover doctor's visits and hospital visits if you're sick or if you're injured or anything like that, but they will not- Mm-hmm. ... cover those preventative services, so those vaccines and cancer screenings and things like that are not covered by either VIP plan. Finally, there's the Stay Healthy Enhanced plan, which is kind of a combination. It'll cover both the preventative care services as well as the standard doctor's visits as needed. Okay. Yeah, that one sounds better. Okay. And then there are additional benefit options for dental, vision, short-term disability, critical illness, life insurance, accident coverage, behavioral health, identity protection, and then FreeRx and, uh, which is a standalone prescription policy, and then virtual primary care for, like, virtual doctor's visits as well. Okay. Um, definitely dental and vision and, um- Okay. ... short-term disability. Okay. Anything else? Uh, the life insurance. Okay. And you said this is, uh, this is all for you and two kids? Yes. Okay. Anything else? That's it, I think. All right. Okay. So the medical is \$71.51 a week, dental is \$962, uh, vision is \$494, disability is \$518, and life is \$254. This totals out to \$93.79 per week. Do you authorize ATC to make these deductions? Yes. All right. Let's go ahead and get your children added on here. What's the first one's name? Daemon, D-A-E-M-O-N-D. Last name is May, M-A-Y. All right. Um, do you by chance have his social? Uh, no, I don't have the social on hand. Uh... Uh, that's fine. You can give us a call back with that information later on. Okay. And then, um, uh, what's his date of birth? January 5th, 2011. Thank you. And then the second child? Dominic, D-O-M-I-N-I-C. Last name is May. Okay. Do you have Dominic's social? I don't have... Well, I probably have it. I have it here. But you would, you would need to locate it. I can... I'm pretty sure I got, know exactly where it's at. Okay. Um, but..... his date of birth is, um, March 19th, 2013. All right. All right. Let me see. All right. So I'll go ahead and put that down. Let's see..... Okay, I

have their social. Um, you have both of their socials or just Dominic's? Both. Okay. Uh, let's go ahead and start with, uh, Daemond's? Daemond is 363- 39-6347. Thank you. And then Dominic's? Dominic's is 132-13-8816. Thank you. All right. So open enrollment is slated to go into effect on January 6th, so about a week or so before that is when you should start seeing the deductions happen. Um, once you- Okay. ... see that deduction, your policy is effective January 6th. Your ID cards will arrive about a week or two after that. Um, something to keep in mind, the medical plan that you've enrolled into is known as a Section 125 plan. Um, this is an- Okay. ... IRS regulation that allows ATC to make the deduction for the plan pre-tax. However, they require that if you s-... you enroll into this plan, uh, you're only allowed to make changes to this plan during open enrollment. Once open enrollment- Mm-hmm. ... ends, you're locked into whatever you selected at the level you selected until either next open enrollment window or you have a qualifying life event, something like getting married, having another child, or, uh, getting an insurance company... or an insurance policy from another insurance company. Um, again, this only- Okay. ... applies to the medical. Um, it does not apply to any of the other policies that you selected. Any questions regarding that? No. All right. Um, that's everything I needed to set up your enrollment. Was there anything else I can help you with? Um, no. What is the, um, the vision plan, like the name of the vision plan? Uh, the vision is through MetLife. MetLife? Yes, ma'am. Okay. What about dental? Vis- uh, dental is through American Public Life. American Public Life? Yes, ma'am. Okay. Okay. Oh, well, I'm gonna have to ask- A- is medical- ... about medical, too. Uh, medical is through a company called 90 Degree Benefits. 90 Degree Benefits. Okay. Okay. All right. Anything else? Um, no, that's it. All right. Thanks again for calling and have a wonderful day. Okay. Thank you. You're welcome. Bye now. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Chris. How can I help you today?

Speaker speaker_2: Um, yes, I was calling to enroll in benefits.

Speaker speaker_1: Okay. What staffing company do you work with?

Speaker speaker_2: ATC.

Speaker speaker_1: And the last four of your social?

Speaker speaker_2: 0403.

Speaker speaker_1: All right. Your first and last name?

Speaker speaker_2: Lakeisha Nelson.

Speaker speaker_1: All right. Ms. Nelson, could you verify your address and your date of birth for me please?

Speaker speaker_2: Yes. My address is 5455 Greenridge Drive, Toledo, Ohio 43615. Date of birth, December 3rd, 1980.

Speaker speaker_1: Thank you. We have a phone on file as 734-363-2631. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And did you have an idea of what you wanted to enroll into, Ms. Nelson?

Speaker speaker_2: Um, I don't re- uh, I don't know what I did with the paper that I had before, so I'm not sure.

Speaker speaker_1: Okay.

Speaker speaker_2: I know I needed something with, um, for my children also, like my two kids.

Speaker speaker_1: Okay. So as far as medical, you've got four options. There's the Stay Healthy plan, which covers preventative care services only, so it's only good for things like physicals, vaccines, cancer screenings and things like that.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, any sort of doctor's visits or hospital visits or anything like that are not covered. Then there's the VIP+ and VIP Prime plans. These are more or less the exact opposite. They'll cover doctor's visits and hospital visits if you're sick or if you're injured or anything like that, but they will not-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... cover those preventative services, so those vaccines and cancer screenings and things like that are not covered by either VIP plan. Finally, there's the Stay Healthy Enhanced plan, which is kind of a combination. It'll cover both the preventative care services as well as the standard doctor's visits as needed.

Speaker speaker_2: Okay. Yeah, that one sounds better.

Speaker speaker_1: Okay. And then there are additional benefit options for dental, vision, short-term disability, critical illness, life insurance, accident coverage, behavioral health, identity protection, and then FreeRx and, uh, which is a standalone prescription policy, and then virtual primary care for, like, virtual doctor's visits as well.

Speaker speaker_2: Okay. Um, definitely dental and vision and, um-

Speaker speaker_1: Okay.

Speaker speaker_2: ... short-term disability.

Speaker speaker_1: Okay. Anything else?

Speaker speaker_2: Uh, the life insurance.

Speaker speaker_1: Okay. And you said this is, uh, this is all for you and two kids?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Anything else?

Speaker speaker_2: That's it, I think.

Speaker speaker_1: All right. Okay. So the medical is \$71.51 a week, dental is \$962, uh, vision is \$494, disability is \$518, and life is \$254. This totals out to \$93.79 per week. Do you authorize ATC to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Let's go ahead and get your children added on here. What's the first one's name?

Speaker speaker_2: Daemond, D-A-E-M-O-N-D. Last name is May, M-A-Y.

Speaker speaker_1: All right. Um, do you by chance have his social?

Speaker speaker_2: Uh, no, I don't have the social on hand. Uh...

Speaker speaker_1: Uh, that's fine. You can give us a call back with that information later on.

Speaker speaker_2: Okay.

Speaker speaker_1: And then, um, uh, what's his date of birth?

Speaker speaker_2: January 5th, 2011.

Speaker speaker_1: Thank you. And then the second child?

Speaker speaker_2: Dominic, D-O-M-I-N-I-C. Last name is May.

Speaker speaker_1: Okay. Do you have Dominic's social?

Speaker speaker_2: I don't have... Well, I probably have it. I have it here.

Speaker speaker_1: But you would, you would need to locate it.

Speaker speaker_2: I can... I'm pretty sure I got, know exactly where it's at.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, but..... his date of birth is, um, March 19th, 2013.

Speaker speaker_1: All right. All right.

Speaker speaker_2: Let me see.

Speaker speaker_1: All right. So I'll go ahead and put that down.

Speaker speaker_2: Let's see..... Okay, I have their social.

Speaker speaker_1: Um, you have both of their socials or just Dominic's?

Speaker speaker_2: Both.

Speaker speaker_1: Okay. Uh, let's go ahead and start with, uh, Daemond's?

Speaker speaker_2: Daemond is 363- 39-6347.

Speaker speaker_1: Thank you. And then Dominic's?

Speaker speaker_2: Dominic's is 132-13-8816.

Speaker speaker_1: Thank you. All right. So open enrollment is slated to go into effect on January 6th, so about a week or so before that is when you should start seeing the deductions happen. Um, once you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... see that deduction, your policy is effective January 6th. Your ID cards will arrive about a week or two after that. Um, something to keep in mind, the medical plan that you've enrolled into is known as a Section 125 plan. Um, this is an-

Speaker speaker_2: Okay.

Speaker speaker_1: ... IRS regulation that allows ATC to make the deduction for the plan pre-tax. However, they require that if you s-... you enroll into this plan, uh, you're only allowed to make changes to this plan during open enrollment. Once open enrollment-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... ends, you're locked into whatever you selected at the level you selected until either next open enrollment window or you have a qualifying life event, something like getting married, having another child, or, uh, getting an insurance company... or an insurance policy from another insurance company. Um, again, this only-

Speaker speaker_2: Okay.

Speaker speaker_1: ... applies to the medical. Um, it does not apply to any of the other policies that you selected. Any questions regarding that?

Speaker speaker_2: No.

Speaker speaker_1: All right. Um, that's everything I needed to set up your enrollment. Was there anything else I can help you with?

Speaker speaker_2: Um, no. What is the, um, the vision plan, like the name of the vision plan?

Speaker speaker_1: Uh, the vision is through MetLife.

Speaker speaker_2: MetLife?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. What about dental?

Speaker speaker_1: Vis- uh, dental is through American Public Life.

Speaker speaker_2: American Public Life?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Okay. Oh, well, I'm gonna have to ask-

Speaker speaker_1: A- is medical-

Speaker speaker_2: ... about medical, too.

Speaker speaker_1: Uh, medical is through a company called 90 Degree Benefits.

Speaker speaker_2: 90 Degree Benefits. Okay. Okay.

Speaker speaker_1: All right. Anything else?

Speaker speaker_2: Um, no, that's it.

Speaker speaker_1: All right. Thanks again for calling and have a wonderful day.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: You're welcome. Bye now.

Speaker speaker_2: Bye.