

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Um, I was calling to, um, change my benefits. Okay. What, um, staff and agency are you with? I'm with WorkSmart, Stephanie. Okay. And then what are the last four of your social? 48960. And your first and last name, please? Last name is Barksdale. Okay. Okay, thank you. For security purposes, can you verify your address and date of birth? Uh, 107C Bowling Road, Greenville, South Carolina, 29611. Uh, 4/4/1990. Okay, thank you. What were those pho- first numbers, I'm sorry, of your address? Uh, 10- uh, 7. I have a different address. Did you move recently? I'm not sure if they still have my old address or my new dre- address. My new address is 13 Linwood, but I don't know if they still have my old address as 107 Bowling Road. Okay. Yeah, they do have the new one, 13 Linwood Avenue- Oh, they do? ... something, something. Okay, yeah. I did call and change it then. Okay. And then I have 864-662-8423 as your phone number. Is that up-to-date? Yes, ma'am. Okay. And then I have barksdale271990@gmail.com. Is that up-to-date? Yes, ma'am. Mm-hmm. Okay. Let's see. So by any chance, did you know already what you wanted to enroll into or did you want me to go over the plans with you? I mean, I really just wanted to enroll in my 401. Oh, so we don't do that. Um, they... We only enroll you- Oh. ... into the healthcare benefits. Um, before like I- Oh, okay. ... let you go, I was gonna tell you, I don't know why they've been sending people to this number for that. We don't do that. We only, um, administrate the staffing. Um, we don't... We're the healthcare administrators for different staff and agencies that offer healthcare benefits to their employees, such as like dental- Oh, okay. ... behavioral health, vision, um, a preventative plan. Okay. But not 401's. I don't know why they keep doing that. Okay. But we don't do that. Um, I was gonna tell you, though, that if you're a new hire with WorkSmart, they do auto-enroll their members into one of those plans, which is a preventative plan that covers like a physical, some vaccinations, some STD and cancer screening. But it's only for preventative services. So for those type of services. It's not gonna cover any doctor visits, the sick, hospital visits if injured, urgent care, emergency room, nor surgeries. And they do auto-enrollment. So if you don't opt out of this auto-enroll, they will automatically enroll you into it and start making the deduction of \$16.32. Um, so if you don't want to be enrolled into that, I can go ahead and opt you out from the auto-enrollment before it begins. Okay. Um, when will it, um, when, when will it, um, automatically enroll me? Hmm. I don't have that information, but... Would, would I be able to like call and change it tomorrow? 'Cause I know it sent me a text message saying, uh, by the 31st of this month, so I know... I wasn't sure- Yes. ... so I had to do it tonight. Okay. So most likely tomorrow will be the last day. So if you don't call tomorrow to opt out, they will enroll you into that benefit. Um, I don't know if you want me to go ahead and opt you out just in case you might forget it. Yeah, could you, please? Yeah. Yeah, yeah. Could you, please? So I went ahead and opted you out from the auto-enrollment.

But just in case you do want to enroll into the benefits, you have 'til tomorrow to enroll. Um, but I went ahead and d- and declined the auto-enrollment, but you can still enroll. That's if you call, of course. Okay. Okay. And tomorrow would be the last day- Okay. ... of company open enrollment. Okay. Okay? Okay, then. Yeah. Uh, I will give you a call- If I don't give you a call tomorrow, then, you know, I will, you know. Mm-hmm. But I'll definitely, um, try to get enrolled if, uh, the plan... You know, 'cause, 'cause I know you said they say they'll take \$16 a week. Yeah. For the au- for the- Is that for like the basic plan? Yeah, and that's the basic one. Um, for the other medical plans, they're gonna be a little bit more. Right, right, right. Um, I mean, I do want, um, health insurance. Um, I, I'm trying to- Did you want me to send you the guide at least, or did you want me to go over it now? Yeah, could... Yeah, could you do that? Could you send, um, information to my email so I could review it? Yes, sir. Um, is that a good email to send it to? Oh, yeah. Oh, yeah. Okay. I'm about to send it to you. I don't know if you can confirm that you did receive it, just so that I'm sure that you did, um, get it sent. Okay. And then it's gonna come from an email that says info@benefitsinacar.com. And then if you don't see it right away, I would check your spam and your junk. Okay. Hmm. Oh, crap, there's my... Okay, yeah, I see it now. I see it now. Did you want me to go over any of the plans or did you wanna look at them by yourself? Um, I'm trying to see what type of health insurance that my, um, fiance has only. That's why I was kind of hesitating because I don't know what she has for her. That's why I wanted to Yeah. ... talk about hers. Oh, okay. Yeah, that's fine. Yeah. And then just keep in mind that these are weekly deductions, okay, from your paycheck. So they... Depending on how many plans you select, which ones they are, it depends a lot on how much the deductions are from your paycheck. And if you look, they look like they only offer, let's see, three medical plans. The NEC, which is the one that they do the auto enrollment and I opted you out from that auto enrollment, that one only covers like preventative services which are considered like your annuals and checkups. Uh, but it doesn't- Yeah. ... cover any actual doctor visits if you were to go to the doctor 'cause you got sick or something. That wouldn't be covered with that plan. Oh. And then the one... the two that are called VIPs, the VIP Classic and the VIP Basic, it's backwards. So those two actually do cover doctor visits, this the hospital visits, urgent care, emergency room, and surgeries. But they're not gonna cover your preventative services which are considered like your annuals and your checkups. That wouldn't be covered with the two VIPs. So if you do want to receive... 'Cause there's some people that don't really go for their annuals and checkups so they don't really get the NEC, but some people do and it looks like WorkSmart doesn't offer a third... I'm sorry, a fourth plan that offered both benefits. So if you did want to receive preventative services as well as have hospital indemnity services, you would have to get one of the VIPs and then the NEC. But if not, that's fine too. But those are the plans. You always welcome- How much is the other- Mm-hmm. Okay. Okay. The VIP Classic... Yeah, I can definitely do that then. Okay. Yeah, that's fine. And then just keep in mind that you have 'til tomorrow to actually call us and enroll. And we are open from 8:00 AM up until 8:00 PM Eastern Time. And if you have any questions about any of the plans, you're welcome to call us and we'll explain them to you. Okay then, I appreciate you. Thank you. You're welcome. All right, I do have to call tomorrow then. All right, that's fine. Have a nice day. All right, thank you. Bye-bye. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: Um, I was calling to, um, change my benefits.

Speaker speaker_0: Okay. What, um, staff and agency are you with?

Speaker speaker_1: I'm with WorkSmart, Stephanie.

Speaker speaker_0: Okay. And then what are the last four of your social?

Speaker speaker_1: 48960.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Last name is Barksdale.

Speaker speaker_0: Okay. Okay, thank you. For security purposes, can you verify your address and date of birth?

Speaker speaker_1: Uh, 107C Bowling Road, Greenville, South Carolina, 29611. Uh, 4/4/1990.

Speaker speaker_0: Okay, thank you. What were those pho- first numbers, I'm sorry, of your address?

Speaker speaker_1: Uh, 10- uh, 7.

Speaker speaker_0: I have a different address. Did you move recently?

Speaker speaker_1: I'm not sure if they still have my old address or my new dre- address. My new address is 13 Linwood, but I don't know if they still have my old address as 107 Bowling Road.

Speaker speaker_0: Okay. Yeah, they do have the new one, 13 Linwood Avenue-

Speaker speaker_1: Oh, they do?

Speaker speaker_0: ... something, something.

Speaker speaker_1: Okay, yeah. I did call and change it then. Okay.

Speaker speaker_0: And then I have 864-662-8423 as your phone number. Is that up-to-date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then I have barksdale271990@gmail.com. Is that up-to-date?

Speaker speaker_1: Yes, ma'am. Mm-hmm.

Speaker speaker_0: Okay. Let's see. So by any chance, did you know already what you wanted to enroll into or did you want me to go over the plans with you?

Speaker speaker_1: I mean, I really just wanted to enroll in my 401.

Speaker speaker_0: Oh, so we don't do that. Um, they... We only enroll you-

Speaker speaker_1: Oh.

Speaker speaker_0: ... into the healthcare benefits. Um, before like I-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... let you go, I was gonna tell you, I don't know why they've been sending people to this number for that. We don't do that. We only, um, administrate the staffing. Um, we don't... We're the healthcare administrators for different staff and agencies that offer healthcare benefits to their employees, such as like dental-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... behavioral health, vision, um, a preventative plan.

Speaker speaker_1: Okay.

Speaker speaker_0: But not 401's. I don't know why they keep doing that.

Speaker speaker_1: Okay.

Speaker speaker_0: But we don't do that. Um, I was gonna tell you, though, that if you're a new hire with WorkSmart, they do auto-enroll their members into one of those plans, which is a preventative plan that covers like a physical, some vaccinations, some STD and cancer screening. But it's only for preventative services. So for those type of services. It's not gonna cover any doctor visits, the sick, hospital visits if injured, urgent care, emergency room, nor surgeries. And they do auto-enrollment. So if you don't opt out of this auto-enroll, they will automatically enroll you into it and start making the deduction of \$16.32. Um, so if you don't want to be enrolled into that, I can go ahead and opt you out from the auto-enrollment before it begins.

Speaker speaker_1: Okay. Um, when will it, um, when, when will it, um, automatically enroll me?

Speaker speaker_0: Hmm. I don't have that information, but...

Speaker speaker_1: Would, would I be able to like call and change it tomorrow? 'Cause I know it sent me a text message saying, uh, by the 31st of this month, so I know... I wasn't sure-

Speaker speaker_0: Yes.

Speaker speaker_1: ... so I had to do it tonight. Okay.

Speaker speaker_0: So most likely tomorrow will be the last day. So if you don't call tomorrow to opt out, they will enroll you into that benefit. Um, I don't know if you want me to go ahead

and opt you out just in case you might forget it.

Speaker speaker_1: Yeah, could you, please?

Speaker speaker_0: Yeah.

Speaker speaker_1: Yeah, yeah. Could you, please?

Speaker speaker_0: So I went ahead and opted you out from the auto-enrollment. But just in case you do want to enroll into the benefits, you have 'til tomorrow to enroll. Um, but I went ahead and d- and declined the auto-enrollment, but you can still enroll. That's if you call, of course.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: And tomorrow would be the last day-

Speaker speaker_1: Okay.

Speaker speaker_0: ... of company open enrollment.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Okay, then. Yeah. Uh, I will give you a call- If I don't give you a call tomorrow, then, you know, I will, you know.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But I'll definitely, um, try to get enrolled if, uh, the plan... You know, 'cause, 'cause I know you said they say they'll take \$16 a week.

Speaker speaker_0: Yeah. For the au- for the-

Speaker speaker_1: Is that for like the basic plan?

Speaker speaker_0: Yeah, and that's the basic one. Um, for the other medical plans, they're gonna be a little bit more.

Speaker speaker_1: Right, right, right. Um, I mean, I do want, um, health insurance. Um, I, I'm trying to-

Speaker speaker_0: Did you want me to send you the guide at least, or did you want me to go over it now?

Speaker speaker_1: Yeah, could... Yeah, could you do that? Could you send, um, information to my email so I could review it?

Speaker speaker_0: Yes, sir. Um, is that a good email to send it to?

Speaker speaker_1: Oh, yeah. Oh, yeah.

Speaker speaker_0: Okay. I'm about to send it to you. I don't know if you can confirm that you did receive it, just so that I'm sure that you did, um, get it sent.

Speaker speaker_1: Okay.

Speaker speaker_0: And then it's gonna come from an email that says info@benefitsinacar.com. And then if you don't see it right away, I would check your spam and your junk.

Speaker speaker_1: Okay. Hmm.

Speaker speaker_2: Oh, crap, there's my... Okay, yeah, I see it now. I see it now.

Speaker speaker_0: Did you want me to go over any of the plans or did you wanna look at them by yourself?

Speaker speaker_2: Um, I'm trying to see what type of health insurance that my, um, fiance has only. That's why I was kind of hesitating because I don't know what she has for her. That's why I wanted to

Speaker speaker_3: Yeah.

Speaker speaker_2: ... talk about hers.

Speaker speaker_0: Oh, okay. Yeah, that's fine.

Speaker speaker_2: Yeah.

Speaker speaker_0: And then just keep in mind that these are weekly deductions, okay, from your paycheck. So they... Depending on how many plans you select, which ones they are, it depends a lot on how much the deductions are from your paycheck. And if you look, they look like they only offer, let's see, three medical plans. The NEC, which is the one that they do the auto enrollment and I opted you out from that auto enrollment, that one only covers like preventative services which are considered like your annuals and checkups. Uh, but it doesn't-

Speaker speaker_2: Yeah.

Speaker speaker_0: ... cover any actual doctor visits if you were to go to the doctor 'cause you got sick or something. That wouldn't be covered with that plan.

Speaker speaker_2: Oh.

Speaker speaker_0: And then the one... the two that are called VIPs, the VIP Classic and the VIP Basic, it's backwards. So those two actually do cover doctor visits, this the hospital visits, urgent care, emergency room, and surgeries. But they're not gonna cover your preventative services which are considered like your annuals and your checkups. That wouldn't be covered with the two VIPs. So if you do want to receive... 'Cause there's some people that don't really go for their annuals and checkups so they don't really get the NEC, but some people do and it looks like WorkSmart doesn't offer a third... I'm sorry, a fourth plan that offered both benefits. So if you did want to receive preventative services as well as have hospital indemnity

services, you would have to get one of the VIPs and then the NEC. But if not, that's fine too. But those are the plans. You always welcome-

Speaker speaker_2: How much is the other-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: Okay. Okay.

Speaker speaker_0: The VIP Classic...

Speaker speaker_2: Yeah, I can definitely do that then.

Speaker speaker_0: Okay. Yeah, that's fine. And then just keep in mind that you have 'til tomorrow to actually call us and enroll. And we are open from 8:00 AM up until 8:00 PM Eastern Time. And if you have any questions about any of the plans, you're welcome to call us and we'll explain them to you.

Speaker speaker_2: Okay then, I appreciate you. Thank you.

Speaker speaker_0: You're welcome.

Speaker speaker_2: All right, I do have to call tomorrow then.

Speaker speaker_0: All right, that's fine. Have a nice day.

Speaker speaker_2: All right, thank you. Bye-bye.

Speaker speaker_0: Thank you.