

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Um, yes, I was just calling to get some more information. Um, I went online to set up and enroll. I just need to see how that is gonna be processed or when my, um, when my benefits will kick in. That sort of thing- Mm-hmm. ... is not super clear online. So, so, um, I can go ahead and pull you up, but I do have to let you know- Okay. ... once you enroll, you do have to allow one or two weeks for your staffing agency to start making that first deduction. Once you see the very first deduction from your paycheck, the following Monday of that first deduction of whatever amount it is, um, is when your- Mm-hmm. ... plans become effective. So, it really just depends. It could be one or two weeks. It just depends on your staffing agency and when they finally start doing the first deduction. So, you would just- Oh, okay. ... have to be observing your check. But I can ch... Um, do you want me to get in your file to see- No, I mean, if it's- ... what your next steps? Mm-hmm. Yeah, I mean, I've enrolled, but I guess I'll get some sort of confirmation that it's been processed or something. I just wanna make sure I'm, I'm - We can send you, um... I'm just gonna make sure. Let me verify. Okay. I believe it can send you... It does. Okay, so we can send you a enrollment confirmation to your email if you want of, um, what you just enrolled into. And it typically takes, like, 24 hours for you to receive it though. Mm-hmm. Is that okay? Yeah. It's just because I filled everything out and it didn't get anything, so I was like- Yeah. ... "I hope it went somewhere." Okay. Yeah, so I can, um, request that, but I do need to get in your file. Since we do administrate- Mm-hmm. ... different agencies around the nation, I have to get specifically- Mm-hmm. ... in yours. So, I need the name of the staffing agency as well as the last four of your Social. Sure. The staffing agency is Creative Circle. Mm-hmm. And then what are the last four? 6506. And your first and last name, please? Michelle Hall. For security purposes, could you please verify the address that I have as well as your date of birth, please? Sure. Address is 7122 Brookstone, Houston, Texas 77040. And date of birth is 12/31/74. 281-731-7694 is your phone number. Yes. And then I have mnhall74@yahoo.com. Is that up to date? Mm Hall? Yes, ma'am. Yeah, yeah. That is. Mm-hmm. And then, yep, I will see that you enrolled into a free RIF employee only for \$5.99, Insure Plus Premier for employee only, \$35.73. Group accident for employee only for \$2.01. Dental for employee only for \$3.64. Criticals for illness for employee only, \$2.51. Term life for employee only for \$2.11. Vision for employee only for \$2.15, making it a total of \$54.14 from your paycheck. Yeah, so you just have to allow one or two weeks for them to start making that first- Okay. ... deduction. And then, um, since we have not- Okay. We don't have access to their, like, payrolls. I wouldn't be able- Mm-hmm. ... to tell you exactly when. So, I always recommend the members to just be looking at their pay stubs to see when they finally- Mm-hmm. ... get the first deduction 'cause once you see that they- Right. ... finally deducted it the first time, so for example- Mm-hmm. ... if they do the deduction this Friday, which is the-

Uh-huh. ... 7th, that means by- Uh-huh. ... the 10th your, um, coverage becomes effective. So, it's the following- Okay. ... Monday of the first deduction. And then by that first week of your active coverage, you should be receiving- Uh-huh. ... two cards, dental and vision, that Thursday or Friday of your fir... activation week, um, for your Insure Plus- Uh-huh. ... plan, which is your medical plan. That card, I'm not really sure why, but they don't send it out to the members. So, if you don't call to request it once you become active- Okay. ... then, uh- Uh-huh. ... they won't send it. But if you do want a physical one, you can call in that first Monday of your activation week and we can reach out to the carrier for them to put out a request so that you can receive it, um, physically. Um, and then- Okay. ... also if you have, like, a dentist appointment, vision appointment, or a medical appointment that week and you still don't have your cards, you can call us- Mm-hmm. ... and we can email them to you as well. Okay. Yeah, 'cause I've got some appointments being set up in the near future, so that's why- Okay. ... I was curious. Okay. Perfect. And, um, I was also gonna tell you, it's saying that you're missing a beneficiary. So, um, if something was to happen to you since you have group- Uh-huh. ... acc- critical illness and term life, who would you like to leave those funds to? Uh, that, it's just my mother. Yeah, I thought I put that in there. I didn't? Um, no. What's her first and last name? My name or her name? Her name. Her name? Diane Krennek, K-R-E-N-E-K. Okay. Okay, and that's your mom. All right, parent. Okay, I put her down. Um, and then were you aware about Section 125 by any chance? Did you need me to explain that to you or did you... were you very, like, informed about it already? I don't know what that is, so I'm, I'm not sure. Okay. So, Section 125, some staffing agencies, like Creative Circle, allow their members to place certain plans with pre-tax dollars, meaning you don't pay taxes for them. Um, one of- Mm-hmm. ... those is gonna be your Insure Plus Premier. Oh, actually, never mind. You... they only do it for the tele-RF. Oh, never mind. It looks like they- ... only have that regulation on one plan, and you don't have that plan. I was gonna tell you that- Okay. ... with that plan, you can play with pre-tax dollars. However, to, like, cancel or make changes to it, you have to be within- Mm-hmm. ... the first 30 days or within company open enrollment to do that, but- Gotcha. ... none of the plans that you selected are under that IRS regulation. So, if you didn't want anything- Mm-hmm. ... that you currently selected, you can call and cancel at any time. Gotcha. But to add new plans- Okay. ... you do have to be within the first 30 days of, um, your personal open enrollment period or be within company open enrollment, okay, which I can provide- Gotcha. ... that date to you just in case you would like to add anything later on. But- Um, so- Yeah, I think, I think I'm s- I think I'm good. I went through it and I think I'm good. Okay. Plus, I just started, so I know it. I know I need to do it soon if I do. Yes, ma'am. And if you, just in case you do, your last day to add anything would be the 28th of this month. Okay, perfect. After the 28th, you would have to do it within the company's company open enrollment, which I believe- Okay. ... it's held all the way 'til December. Gotcha. Okay. Thank you. Um, did you need anything else from me? Uh, no, that's it. Thank you. You're welcome. Have a nice day. You too. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Um, yes, I was just calling to get some more information. Um, I went online to set up and enroll. I just need to see how that is gonna be processed or when my, um, when my benefits will kick in. That sort of thing-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... is not super clear online.

Speaker speaker_0: So, so, um, I can go ahead and pull you up, but I do have to let you know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... once you enroll, you do have to allow one or two weeks for your staffing agency to start making that first deduction. Once you see the very first deduction from your paycheck, the following Monday of that first deduction of whatever amount it is, um, is when your-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... plans become effective. So, it really just depends. It could be one or two weeks. It just depends on your staffing agency and when they finally start doing the first deduction. So, you would just-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... have to be observing your check. But I can ch... Um, do you want me to get in your file to see-

Speaker speaker_1: No, I mean, if it's-

Speaker speaker_0: ... what your next steps?

Speaker speaker_1: Mm-hmm. Yeah, I mean, I've enrolled, but I guess I'll get some sort of confirmation that it's been processed or something. I just wanna make sure I'm, I'm -

Speaker speaker_0: We can send you, um...

Speaker speaker_1: I'm just gonna make sure.

Speaker speaker_0: Let me verify.

Speaker speaker_1: Okay.

Speaker speaker_0: I believe it can send you...

Speaker speaker_1: It does.

Speaker speaker_0: Okay, so we can send you a enrollment confirmation to your email if you want of, um, what you just enrolled into. And it typically takes, like, 24 hours for you to receive it though.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Is that okay?

Speaker speaker_1: Yeah. It's just because I filled everything out and it didn't get anything, so I was like-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... "I hope it went somewhere."

Speaker speaker_0: Okay. Yeah, so I can, um, request that, but I do need to get in your file. Since we do administrate-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... different agencies around the nation, I have to get specifically-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... in yours. So, I need the name of the staffing agency as well as the last four of your Social.

Speaker speaker_1: Sure. The staffing agency is Creative Circle.

Speaker speaker_0: Mm-hmm. And then what are the last four?

Speaker speaker_1: 6506.

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

Speaker speaker_1: Michelle Hall.

Speaker speaker_0: For security purposes, could you please verify the address that I have as well as your date of birth, please?

Speaker speaker_1: Sure. Address is 7122 Brookstone, Houston, Texas 77040. And date of birth is 12/31/74.

Speaker speaker_0: 281-731-7694 is your phone number.

Speaker speaker_1: Yes.

Speaker speaker_0: And then I have mnhall74@yahoo.com. Is that up to date?

Speaker speaker_1: Mm Hall?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Yeah, yeah. That is. Mm-hmm.

Speaker speaker_0: And then, yep, I will see that you enrolled into a free RIF employee only for \$5.99, Insure Plus Premier for employee only, \$35.73. Group accident for employee only for \$2.01. Dental for employee only for \$3.64. Criticals for illness for employee only, \$2.51. Term life for employee only for \$2.11. Vision for employee only for \$2.15, making it a total of \$54.14 from your paycheck. Yeah, so you just have to allow one or two weeks for them to

start making that first-

Speaker speaker_1: Okay.

Speaker speaker_0: ... deduction. And then, um, since we have not-

Speaker speaker_1: Okay.

Speaker speaker_0: We don't have access to their, like, payrolls. I wouldn't be able-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to tell you exactly when. So, I always recommend the members to just be looking at their pay stubs to see when they finally-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... get the first deduction 'cause once you see that they-

Speaker speaker_1: Right.

Speaker speaker_0: ... finally deducted it the first time, so for example-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... if they do the deduction this Friday, which is the-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 7th, that means by-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... the 10th your, um, coverage becomes effective. So, it's the following-

Speaker speaker_1: Okay.

Speaker speaker_0: ... Monday of the first deduction. And then by that first week of your active coverage, you should be receiving-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... two cards, dental and vision, that Thursday or Friday of your fir... activation week, um, for your Insure Plus-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... plan, which is your medical plan. That card, I'm not really sure why, but they don't send it out to the members. So, if you don't call to request it once you become active-

Speaker speaker_1: Okay.

Speaker speaker_0: ... then, uh-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... they won't send it. But if you do want a physical one, you can call in that first Monday of your activation week and we can reach out to the carrier for them to put out a request so that you can receive it, um, physically. Um, and then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... also if you have, like, a dentist appointment, vision appointment, or a medical appointment that week and you still don't have your cards, you can call us-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and we can email them to you as well.

Speaker speaker_1: Okay. Yeah, 'cause I've got some appointments being set up in the near future, so that's why-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I was curious. Okay. Perfect.

Speaker speaker_0: And, um, I was also gonna tell you, it's saying that you're missing a beneficiary. So, um, if something was to happen to you since you have group-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... acc- critical illness and term life, who would you like to leave those funds to?

Speaker speaker_1: Uh, that, it's just my mother. Yeah, I thought I put that in there. I didn't?

Speaker speaker_0: Um, no. What's her first and last name?

Speaker speaker_1: My name or her name?

Speaker speaker_0: Her name.

Speaker speaker_1: Her name? Diane Krenek, K-R-E-N-E-K.

Speaker speaker_0: Okay. Okay, and that's your mom. All right, parent. Okay, I put her down. Um, and then were you aware about Section 125 by any chance? Did you need me to explain that to you or did you... were you very, like, informed about it already?

Speaker speaker_1: I don't know what that is, so I'm, I'm not sure.

Speaker speaker_0: Okay. So, Section 125, some staffing agencies, like Creative Circle, allow their members to place certain plans with pre-tax dollars, meaning you don't pay taxes for them. Um, one of-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... those is gonna be your Insure Plus Premier. Oh, actually, never mind. You... they only do it for the tele-RF. Oh, never mind. It looks like they- ... only have that regulation on one plan, and you don't have that plan. I was gonna tell you that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... with that plan, you can play with pre-tax dollars. However, to, like, cancel or make changes to it, you have to be within-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the first 30 days or within company open enrollment to do that, but-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... none of the plans that you selected are under that IRS regulation. So, if you didn't want anything-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that you currently selected, you can call and cancel at any time.

Speaker speaker_1: Gotcha.

Speaker speaker_0: But to add new plans-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you do have to be within the first 30 days of, um, your personal open enrollment period or be within company open enrollment, okay, which I can provide-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... that date to you just in case you would like to add anything later on.

Speaker speaker_1: But-

Speaker speaker_0: Um, so-

Speaker speaker_1: Yeah, I think, I think I'm s- I think I'm good. I went through it and I think I'm good.

Speaker speaker_0: Okay.

Speaker speaker_1: Plus, I just started, so I know it. I know I need to do it soon if I do.

Speaker speaker_0: Yes, ma'am. And if you, just in case you do, your last day to add anything would be the 28th of this month.

Speaker speaker_1: Okay, perfect.

Speaker speaker_0: After the 28th, you would have to do it within the company's company open enrollment, which I believe-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it's held all the way 'til December.

Speaker speaker_1: Gotcha. Okay. Thank you.

Speaker speaker_0: Um, did you need anything else from me?

Speaker speaker_1: Uh, no, that's it. Thank you.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: You too. Thank you. Bye-bye.