

Transcript: Estefania

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Full Transcript

Hey, good afternoon. Thank you for calling Benefits Rent-A-Car. My name is Stephanie. How can I assist you? Hey, Stephanie. How you doing? Good. How about you? I'm doing pretty well. Um, yeah, I'm, I'm with this job, like Real Marine and I get benefits from y'all, but I was just trying to see, like, what are the benefits that I have with y'all at this moment? So, um, I need to get in your file. What staffing agency do you work for? Staffing agency? Say again? What is the name of your staffing agency? Real Marine. I'm sorry. I'm having trouble hearing you. Can you repeat that? Hello? Yeah, you here? Um, you kind of sound like far for some reason. What was the name of the staffing agency? I had got, I had got on the job with Integrity Trade Service. Okay, Integrity? But, uh, the company that I'm... Yeah, Integrity Trade Service, but the company I'm with is Real Marine. Yeah, I need the staffing agencies. Um, so it's Integrity Trade Services, you said? Yes. And then what are the last four of your social? 7515. And your first and last name? Uldis Filot. It's U-L-D-I-S and last name is F-I-L-O-T. Okay. For security purposes, can you verify your address and date of birth? 812... I mean, 812 Blue Ray Drive. And birthday is July 2nd, 2003. And then what was your, um, the state? Louisiana. And the city? Kenner. Okay. Thank you. Okay. So let's see. And then I have 251-305-5352 as your phone number. Yes. You- And then I have, um, you and then your last name21@gmail.com. Is that up to date? Yes, ma'am. Okay. So you currently have the MEC Tele-RS. It looks like this is your second week with active coverage, and you're being charged \$17.96 weekly for it. It's only a preventive plan, meaning it's only going to cover things such as a physical, some vaccines, some STD and cancer screening. But it's not going to cover no urgent care, no doctor visits if sick, no hospital visits if injured, um, no surgeries, because it's only for your preventative services. And it does require you to stay within the network to receive coverage. So you do have to use only the doctors and clinics. And it looks like you were automatically enrolled into it, 'cause they do participate in auto-enrolling their new hires into this plan. If you didn't want to be enrolled, you would have had to call within the first 30 days of receiving your first check to opt out from the auto-enrollment. Um, but since that wasn't done, you were automatically enrolled. Um, at any time, you're welcome to cancel, but, um, to add new plans, like dental, vision and one of the medicals, you would have to be within company open enrollment to do that. And it looks like their next company open enrollment... Let me see when that is. Let's see. It's gonna be in June. They do theirs in June. In June? Yes. So from... It looks like last year, they did it between June the 17 up until July the 31st. There's a possibility the dates might change, but it's definitely done in June. Okay. So if you did want to add, like, um, more coverage or different plans, you can call back in June when they're within company open enrollment to add them. Um, but you do have to call, because if you miss that enrollment period, they're gonna make you wait a year. Okay. I gotcha. Um, I, I was gonna tell you also that, is in the last 30 days, have you experienced a quality-of-life

event, like a loss of benefit, gotten married, divorced, had a baby or adopted? No. No? Okay, 'cause if you suffered one of those, you could enroll into new plans. But since you haven't, you would have to wait, um, for the next company open enrollment. But the thing is, it's coming up pretty soon, 'cause it's almost April 1st. Okay. Did you have any specific questions, though? No, that was all. Uh, 'cause, um, like you said, like, you know, since it had started about, like, two weeks ago- Mm-hmm. ... of where it's, like, uh, onto my thing. That's what I was asking because, uh, I had seen that I was getting taken out of my, my paycheck. Yeah. Yeah, 'cause they, um... And so it was just like... Mm-hmm. Some of them, some of the staffing agencies, being Integrity Trade Services one of them, participate in auto-enrolling their new hires into that preventative plan. Yeah. So if you don't call to opt out, they do automatically enroll you into it, and then they'll start making weekly deductions for the plan, um, to keep it active. Um, I'm not sure how they... Okay. I know in the past-I have heard that they... Some staffing agencies let them know, but sometimes they tell us that they don't. And unfortunately, since we don't work there, like in their staffing agency, there's nothing that we can do. Once you're enrolled, you're enrolled and you don't really get a reimbursement 'cause it's health insurance. And so you wouldn't- Yeah. ... be able to either way. Um, but like I said, at any time you can cancel, but to enroll into new plans, you would have to do it within company open enrollment, which is held in June. Okay. So you... Okay. Real quick, my bad, I'm sorry. Uh, but can you repeat the stuff on, on what you had said? Like with the benefits? What you got covered? Yeah. Yeah, that's the plan that you have covered. Um, so that plan is only a preventative plan, meaning it's only gonna cover things like a physical, some vaccines, some STD and cancer screening. But the plan that you were enrolled into, which is the most basic one, it does not cover your doctor visits if you go to the doctor sick. It's also not gonna cover your hospitalization if you get injured, urgent care, emergency room, nor surgeries. But it does, um, it does cover your preventative visits. And it does require you to only use their list of their doctors and clinics to receive coverage. So it is important- All right. ... that you do stay within the network that they offer. Um, you do receive prescription benefits with that plan for your preventative prescriptions through MedImpact. And they offer you a membership with 3rx, which gives you access to the top 90% generic drugs prescribed in the US, some of those generic prescriptions being free and some of them just having their discounts. Um, it also offers virtual urgent care, which offers medical assistance virtually with medical providers. And it looks like for that one you're paying a weekly deduction of, let's see, of 17.96. Okay. All right then. Mm-hmm. And if you want to enroll, like I said, in the future, you can still do it. You would just have to do it within company open enrollment, which is in June. And if they don't tell you- Yeah. I understand that. ... by June when, I would honestly call, like- Yeah, just to be more careful. ... towards the end of May. Yeah. Just to be sure. 'Cause like I said, in the past we have gotten told by some members called really upset saying that they never asked to be enrolled. But the thing is, like, auto enrollment- Mm-hmm. ... they don't have to ask you. Um, I get, like, some people get mad 'cause they don't get told, but it, it is the responsibility of the staffing agency to let their hirers know. And since like we are- Yeah. ... like I said, we don't really work there, so there's nothing that we can do on our end if they don't get informed 'cause once you're enrolled, you're kind of enrolled already and there's like no reimbursements 'cause we actually handle the insurance. Um, they... I don't know what they do. Okay. Oh, yeah, that's understandable. Yeah, I mean, that, that was pretty much all, all I had calls for then. Yeah, sir. So like I said, if they don't tell you anything, honestly by me, I

would call and ask for the dates if you do want to enroll into the benefits because, um- Sure. ... you do have to enroll within those dates 'cause if you miss the deadline, they'll just turn around and tell you that you have to wait a year if you don't have a quality life event that has occurred. Yeah, okay. Hello? Yes, sir. Mm-hmm. Oh, I thought you had cut off. No, but um, yeah, thank you so, so much. You're welcome. I hope you have a great day, sir. You as well. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Hey, good afternoon. Thank you for calling Benefits Rent-A-Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hey, Stephanie. How you doing?

Speaker speaker_0: Good. How about you?

Speaker speaker_1: I'm doing pretty well. Um, yeah, I'm, I'm with this job, like Real Marine and I get benefits from y'all, but I was just trying to see, like, what are the benefits that I have with y'all at this moment?

Speaker speaker_0: So, um, I need to get in your file. What staffing agency do you work for?

Speaker speaker_1: Staffing agency? Say again?

Speaker speaker_0: What is the name of your staffing agency?

Speaker speaker_1: Real Marine.

Speaker speaker_0: I'm sorry. I'm having trouble hearing you. Can you repeat that? Hello?

Speaker speaker_1: Yeah, you here?

Speaker speaker_0: Um, you kind of sound like far for some reason. What was the name of the staffing agency?

Speaker speaker_1: I had got, I had got on the job with Integrity Trade Service.

Speaker speaker_0: Okay, Integrity?

Speaker speaker_1: But, uh, the company that I'm... Yeah, Integrity Trade Service, but the company I'm with is Real Marine.

Speaker speaker_0: Yeah, I need the staffing agencies. Um, so it's Integrity Trade Services, you said?

Speaker speaker_1: Yes.

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

Speaker speaker_1: 7515.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Uldis Filot. It's U-L-D-I-S and last name is F-I-L-O-T.

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

Speaker speaker_1: 812... I mean, 812 Blue Ray Drive. And birthday is July 2nd, 2003.

Speaker speaker_0: And then what was your, um, the state?

Speaker speaker_1: Louisiana.

Speaker speaker_0: And the city?

Speaker speaker_1: Kenner.

Speaker speaker_0: Okay. Thank you. Okay. So let's see. And then I have 251-305-5352 as your phone number.

Speaker speaker_1: Yes.

Speaker speaker_0: You- And then I have, um, you and then your last name21@gmail.com. Is that up to date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So you currently have the MEC Tele-RS. It looks like this is your second week with active coverage, and you're being charged \$17.96 weekly for it. It's only a preventive plan, meaning it's only going to cover things such as a physical, some vaccines, some STD and cancer screening. But it's not going to cover no urgent care, no doctor visits if sick, no hospital visits if injured, um, no surgeries, because it's only for your preventative services. And it does require you to stay within the network to receive coverage. So you do have to use only the doctors and clinics. And it looks like you were automatically enrolled into it, 'cause they do participate in auto-enrolling their new hires into this plan. If you didn't want to be enrolled, you would have had to call within the first 30 days of receiving your first check to opt out from the auto-enrollment. Um, but since that wasn't done, you were automatically enrolled. Um, at any time, you're welcome to cancel, but, um, to add new plans, like dental, vision and one of the medicals, you would have to be within company open enrollment to do that. And it looks like their next company open enrollment... Let me see when that is. Let's see. It's gonna be in June. They do theirs in June.

Speaker speaker_1: In June?

Speaker speaker_0: Yes. So from... It looks like last year, they did it between June the 17 up until July the 31st. There's a possibility the dates might change, but it's definitely done in June.

Speaker speaker_1: Okay.

Speaker speaker_0: So if you did want to add, like, um, more coverage or different plans, you can call back in June when they're within company open enrollment to add them. Um, but you do have to call, because if you miss that enrollment period, they're gonna make you wait a

year.

Speaker speaker_1: Okay. I gotcha.

Speaker speaker_0: Um, I, I was gonna tell you also that, is in the last 30 days, have you experienced a quality-of-life event, like a loss of benefit, gotten married, divorced, had a baby or adopted?

Speaker speaker_1: No.

Speaker speaker_0: No? Okay, 'cause if you suffered one of those, you could enroll into new plans. But since you haven't, you would have to wait, um, for the next company open enrollment. But the thing is, it's coming up pretty soon, 'cause it's almost April 1st.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you have any specific questions, though?

Speaker speaker_1: No, that was all. Uh, 'cause, um, like you said, like, you know, since it had started about, like, two weeks ago-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... of where it's, like, uh, onto my thing. That's what I was asking because, uh, I had seen that I was getting taken out of my, my paycheck.

Speaker speaker_0: Yeah. Yeah, 'cause they, um...

Speaker speaker_1: And so it was just like... Mm-hmm.

Speaker speaker_0: Some of them, some of the staffing agencies, being Integrity Trade Services one of them, participate in auto-enrolling their new hires into that preventative plan.

Speaker speaker_1: Yeah.

Speaker speaker_0: So if you don't call to opt out, they do automatically enroll you into it, and then they'll start making weekly deductions for the plan, um, to keep it active. Um, I'm not sure how they...

Speaker speaker_1: Okay.

Speaker speaker_0: I know in the past-I have heard that they... Some staffing agencies let them know, but sometimes they tell us that they don't. And unfortunately, since we don't work there, like in their staffing agency, there's nothing that we can do. Once you're enrolled, you're enrolled and you don't really get a reimbursement 'cause it's health insurance. And so you wouldn't-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... be able to either way. Um, but like I said, at any time you can cancel, but to enroll into new plans, you would have to do it within company open enrollment, which is held in June.

Speaker speaker_1: Okay. So you... Okay. Real quick, my bad, I'm sorry. Uh, but can you repeat the stuff on, on what you had said? Like with the benefits?

Speaker speaker_0: What you got covered?

Speaker speaker_1: Yeah.

Speaker speaker_0: Yeah, that's the plan that you have covered. Um, so that plan is only a preventative plan, meaning it's only gonna cover things like a physical, some vaccines, some STD and cancer screening. But the plan that you were enrolled into, which is the most basic one, it does not cover your doctor visits if you go to the doctor sick. It's also not gonna cover your hospitalization if you get injured, urgent care, emergency room, nor surgeries. But it does, um, it does cover your preventative visits. And it does require you to only use their list of their doctors and clinics to receive coverage. So it is important-

Speaker speaker_1: All right.

Speaker speaker_0: ... that you do stay within the network that they offer. Um, you do receive prescription benefits with that plan for your preventative prescriptions through MedImpact. And they offer you a membership with 3rx, which gives you access to the top 90% generic drugs prescribed in the US, some of those generic prescriptions being free and some of them just having their discounts. Um, it also offers virtual urgent care, which offers medical assistance virtually with medical providers. And it looks like for that one you're paying a weekly deduction of, let's see, of 17.96.

Speaker speaker_1: Okay. All right then.

Speaker speaker_0: Mm-hmm. And if you want to enroll, like I said, in the future, you can still do it. You would just have to do it within company open enrollment, which is in June. And if they don't tell you-

Speaker speaker_1: Yeah. I understand that.

Speaker speaker_0: ... by June when, I would honestly call, like-

Speaker speaker_1: Yeah, just to be more careful.

Speaker speaker_0: ... towards the end of May. Yeah. Just to be sure. 'Cause like I said, in the past we have gotten told by some members called really upset saying that they never asked to be enrolled. But the thing is, like, auto enrollment-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... they don't have to ask you. Um, I get, like, some people get mad 'cause they don't get told, but it, it is the responsibility of the staffing agency to let their hirers know. And since like we are-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... like I said, we don't really work there, so there's nothing that we can do on our end if they don't get informed 'cause once you're enrolled, you're kind of enrolled

already and there's like no reimbursements 'cause we actually handle the insurance. Um, they... I don't know what they do.

Speaker speaker_1: Okay. Oh, yeah, that's understandable. Yeah, I mean, that, that was pretty much all, all I had calls for then.

Speaker speaker_0: Yeah, sir. So like I said, if they don't tell you anything, honestly by me, I would call and ask for the dates if you do want to enroll into the benefits because, um-

Speaker speaker_1: Sure.

Speaker speaker_0: ... you do have to enroll within those dates 'cause if you miss the deadline, they'll just turn around and tell you that you have to wait a year if you don't have a quality life event that has occurred.

Speaker speaker_1: Yeah, okay. Hello?

Speaker speaker_0: Yes, sir. Mm-hmm.

Speaker speaker_1: Oh, I thought you had cut off. No, but um, yeah, thank you so, so much.

Speaker speaker_0: You're welcome. I hope you have a great day, sir.

Speaker speaker_1: You as well. Thank you. Bye-bye.