

## **Transcript: Estefania**

**Acevedo-5198153712582656-6692542284742656**

### **Full Transcript**

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Uh, yes, ma'am, I'd like to sign up for benefits, please. Okay, what staffing agency? Carlton. And then, what is the last four of your social? 9612. Okay. And your first and last name? Melissa Higgins. Okay. For security purposes, can you verify your address and date of birth? 4636 County Road 138A, Alvin, 77511. My birthdate is 10/09/69. Okay, thank you. Then I have 713-419-9759 as your phone number? Correct. Okay. And then M-E-L-R-A-M1069@gmail.com? Correct. Okay, thank you. All right. Did you know already what you wanted to be enrolled into? Um, I think I want the, the VIP Standard. Okay. And it looks like you have a current enrollment already. Let's see. Oh, I do? Yes. Um, for the NEC TeleRx. That's the preventative plan that covers a physical, some vaccines, some STD and cancer screenings, but it doesn't cover what the VIP Standard coverage does. It's only for your preventative visits. It does require you to stay within the network, and it does have its prescription benefits for your generic medication, um, as well as it includes a membership with FreeRx, which gives you access to the top 90% generic drugs prescribed in the US, as well as virtual urgent care. That one is \$16.05. Um, it looks like this is your first week with active coverage with that plan. Did you want to get rid of that one, or did you want to keep that one and add the VIP? I, I want to get rid of that one and add the VIP. Okay, got it. And then you said standard? Um, yeah, VIP Standard, yes. Okay. Mm-hmm. And then did you want to add anything else? Um, I need to add one child. Gotcha. So, employee and child? Yeah. That's a weekly deduction of \$27.35. Yes. Okay. Give me one second. And then, is that the only plan that you wanted to do? Uh, no, I need the dental and the vision, too. Okay, for employee and child, or just employee? Employee and child. Okay. So, for the VIP Standard, that's \$27.35 weekly. Dental, that's \$9.62 weekly. And then for vision, it's gonna be \$4.94 weekly. Correct. So, being a weekly deduction of \$41.91. Do you allow car ups and staffing to make this weekly deduction? Yes, ma'am. Um, I do have to let you know that the plans that you selected are under a IRS regulation called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you did wanna cancel, or if you wanted to change the level of your coverage, being, like, from employee and child, to employee only, or employee and spouse, or employee and family, to make those changes or to drop those plans, you do have to do it within the first 30 days of receiving your first check. So I just looked to see when that deadline date is, and it's on the 23rd of May. So, if you did want to cancel any of those, or make changes to any of those, you have to call, uh, nothing after the 23rd of May. Okay. Okay? And, um, I'm gonna go ahead and enroll you. And then the changes do take seven to ten business days to process. So, once you do see that first deduction of the \$41.91 come out of your check, the following Monday is when your three plans go into effect with your child. Okay. Um, and then I'm ready for your child's information. Okay. Her name is

Kate-Lyn, K-A-T-E hyphen L-Y-N. Ramsey, R-A-M-S-E-Y. And then, what's her date of birth? June 19th, 2003. Okay. And then I need her social. 642-86-6225. Thank you. All right, and then do we have a second child? Nope, that's all. All right, and like I said, now you just gotta wait for the first deduction.... of the \$41.91, and then the following Monday, your plan becomes active. I was gonna tell you by that first week that you have active coverage. You should be getting your dental and vision cards. And for your VIP standard card, they normally don't mail that one out. Um, so once you see the first deduction of the \$41.91, if you do want a physical card, you're welcome to contact us and we can put in a request for your VIP standard card. Okay. Well, where would the doctors get the card if, if not a physical card? So we can provide... While you wait on the cards, we can provide you a digital one via email. Okay. And it's going to be the same card that you're gonna receive through the mail, but it's just gonna be- Okay. ... on your phone while you wait- Okay. ... on the physical ones. Uh-huh. Okay. That's fine. But just, um, just remember to give us a call to actually, like, ask for them 'cause I think a lot of people think we just send them out to their email. You actually have to call for us to do that. Okay. I'm sorry, go ahead. Thank you. It's okay. And then did you have any other questions? No, ma'am. That would be it. All right. And like I said, it looks like this was your first week with the NEC, which is that preventative plan. But once you see the first deduction of the \$41.91, that's when the selected ones that you chose go into effect. Um, I'm pretty sure it takes, like, one or two weeks for those changes to process. Okay. Does that NEC, um, I mean, can I go to a doctor because I'm not feeling well? Or... With the... NEC is only a preventative plan. It's the most basic one out of all of them. It only covers, like, a physical, some vaccines, some SV cancer screening, um, like preventative visits. Visits like your annual check-ups. I'm pretty sure you're gonna be getting that card since you became active this week on Monday. Okay. I'm pretty sure you should be getting that on Friday. And then you just gotta keep in mind if you do go, like, for a check-up or something like that, you do have to stay with the network. And then that phone number's on the card. Okay. All right. All right. Thank you so much. I appreciate your help. You're welcome. Have a great day. Thank you for your time. Yes. Yes, ma'am. Bye-bye.

## 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: Uh, yes, ma'am, I'd like to sign up for benefits, please.

Speaker speaker\_0: Okay, what staffing agency?

Speaker speaker\_1: Carlton.

Speaker speaker\_0: And then, what is the last four of your social?

Speaker speaker\_1: 9612.

Speaker speaker\_0: Okay. And your first and last name?

Speaker speaker\_1: Melissa Higgins.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: 4636 County Road 138A, Alvin, 77511. My birthdate is 10/09/69.

Speaker speaker\_0: Okay, thank you. Then I have 713-419-9759 as your phone number?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. And then M-E-L-R-A-M1069@gmail.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay, thank you. All right. Did you know already what you wanted to be enrolled into?

Speaker speaker\_1: Um, I think I want the, the VIP Standard.

Speaker speaker\_0: Okay. And it looks like you have a current enrollment already. Let's see.

Speaker speaker\_1: Oh, I do?

Speaker speaker\_0: Yes. Um, for the NEC TeleRx. That's the preventative plan that covers a physical, some vaccines, some STD and cancer screenings, but it doesn't cover what the VIP Standard coverage does. It's only for your preventative visits. It does require you to stay within the network, and it does have its prescription benefits for your generic medication, um, as well as it includes a membership with FreeRx, which gives you access to the top 90% generic drugs prescribed in the US, as well as virtual urgent care. That one is \$16.05. Um, it looks like this is your first week with active coverage with that plan. Did you want to get rid of that one, or did you want to keep that one and add the VIP?

Speaker speaker\_1: I, I want to get rid of that one and add the VIP.

Speaker speaker\_0: Okay, got it. And then you said standard?

Speaker speaker\_1: Um, yeah, VIP Standard, yes.

Speaker speaker\_0: Okay. Mm-hmm. And then did you want to add anything else?

Speaker speaker\_1: Um, I need to add one child.

Speaker speaker\_0: Gotcha. So, employee and child?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: That's a weekly deduction of \$27.35.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Give me one second. And then, is that the only plan that you wanted to do?

Speaker speaker\_1: Uh, no, I need the dental and the vision, too.

Speaker speaker\_0: Okay, for employee and child, or just employee?

Speaker speaker\_1: Employee and child.

Speaker speaker\_0: Okay. So, for the VIP Standard, that's \$27.35 weekly. Dental, that's \$9.62 weekly. And then for vision, it's gonna be \$4.94 weekly.

Speaker speaker\_1: Correct.

Speaker speaker\_0: So, being a weekly deduction of \$41.91. Do you allow car ups and staffing to make this weekly deduction?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Um, I do have to let you know that the plans that you selected are under a IRS regulation called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you did wanna cancel, or if you wanted to change the level of your coverage, being, like, from employee and child, to employee only, or employee and spouse, or employee and family, to make those changes or to drop those plans, you do have to do it within the first 30 days of receiving your first check. So I just looked to see when that deadline date is, and it's on the 23rd of May. So, if you did want to cancel any of those, or make changes to any of those, you have to call, uh, nothing after the 23rd of May.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? And, um, I'm gonna go ahead and enroll you. And then the changes do take seven to ten business days to process. So, once you do see that first deduction of the \$41.91 come out of your check, the following Monday is when your three plans go into effect with your child.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, and then I'm ready for your child's information.

Speaker speaker\_1: Okay. Her name is Kate-Lyn, K-A-T-E hyphen L-Y-N. Ramsey, R-A-M-S-E-Y.

Speaker speaker\_0: And then, what's her date of birth?

Speaker speaker\_1: June 19th, 2003.

Speaker speaker\_0: Okay. And then I need her social.

Speaker speaker\_1: 642-86-6225.

Speaker speaker\_0: Thank you. All right, and then do we have a second child?

Speaker speaker\_1: Nope, that's all.

Speaker speaker\_0: All right, and like I said, now you just gotta wait for the first deduction.... of the \$41.91, and then the following Monday, your plan becomes active. I was gonna tell you by that first week that you have active coverage. You should be getting your dental and vision cards. And for your VIP standard card, they normally don't mail that one out. Um, so once you

see the first deduction of the \$41.91, if you do want a physical card, you're welcome to contact us and we can put in a request for your VIP standard card.

Speaker speaker\_1: Okay. Well, where would the doctors get the card if, if not a physical card?

Speaker speaker\_0: So we can provide... While you wait on the cards, we can provide you a digital one via email.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And it's going to be the same card that you're gonna receive through the mail, but it's just gonna be-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... on your phone while you wait-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... on the physical ones. Uh-huh.

Speaker speaker\_1: Okay. That's fine.

Speaker speaker\_0: But just, um, just remember to give us a call to actually, like, ask for them 'cause I think a lot of people think we just send them out to their email. You actually have to call for us to do that.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I'm sorry, go ahead.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: It's okay. And then did you have any other questions?

Speaker speaker\_1: No, ma'am. That would be it.

Speaker speaker\_0: All right. And like I said, it looks like this was your first week with the NEC, which is that preventative plan. But once you see the first deduction of the \$41.91, that's when the selected ones that you chose go into effect. Um, I'm pretty sure it takes, like, one or two weeks for those changes to process.

Speaker speaker\_1: Okay. Does that NEC, um, I mean, can I go to a doctor because I'm not feeling well? Or...

Speaker speaker\_0: With the... NEC is only a preventative plan. It's the most basic one out of all of them. It only covers, like, a physical, some vaccines, some SV cancer screening, um, like preventative visits. Visits like your annual check-ups. I'm pretty sure you're gonna be getting that card since you became active this week on Monday.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I'm pretty sure you should be getting that on Friday. And then you just gotta keep in mind if you do go, like, for a check-up or something like that, you do have to stay with the network. And then that phone number's on the card.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: All right.

Speaker speaker\_1: Thank you so much. I appreciate your help.

Speaker speaker\_0: You're welcome. Have a great day. Thank you for your time.

Speaker speaker\_1: Yes. Yes, ma'am. Bye-bye.