

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How could I assist you? Yes, I have received a email. What does the email say? Um, it says, "Congrats on your job with ATC. You have 30 days from your first paycheck in row, in card- I mean, card benefits in a, in a card." Okay. So it sounds like you just started working with them, so that means you're within your personal open enrollment, meaning you have 30 days from the day that you receive your first check to enroll into any of their healthcare benefits that they offer. Depending on how many plans you were to select, which ones they are, and if you add dependents, has a lot to do with how much the weekly deductions are for the selected plans from your paycheck. And they are weekly deductions, but it's something completely optional. ATC Healthcare doesn't have auto-enrollment for any of these plans, so if you don't want to enroll, I don't have to opt you out of anything. But if you do want to enroll, you do have 30 days from the day that you receive your first check to do so. So is this... So this healthcare, this is for- Yes, ma'am. ... um, what is healthcare insurance? Correct. Yes, ma'am. Mm, mm, mm, mm, mm. What all do y'all cover? Um, so it just depends on what the staffing agency offers. We do administrate different agencies. So it just depends because different agencies sometimes offer different plans and different prices. So it just depends. I would have to get in your file to give you the, like, prices and details 'cause like I said, different ones offer different plans and prices. Mm-hmm. Not all of them offer the same thing. Um, so if you want, I can do so. Okay. You can go ahead. Okay. And then, um, you said, what, you're with ATC. And then what is the last four of your Social? 99149. Okay, um, Ms. Scott, could you please verify your address and your date of birth for security purposes? 3234th Avenue, De Anza, Alabama 36425. Thank you. And then what was that... Um, and then what was that date of birth, I'm sorry? Can you... Hello? Do I still have you on the line? Can you hear me? Hello? Hello? Hello? I'm home, yeah. Um, c- can I please get your date of birth? I'm sorry. I don't know if it got disconnected there for a second. April 14th, 1991. Thank you. And then is your phone number still the 334-510-0827? Yes. And then I have bessiescott30sys@icon.com. Is that up to date? Correct. Okay. So, do you want me to go ahead and send you the benefit guide to your email? Yes. That benefit guide has all the plans that they offer as well as the prices. So I can go over the plans but if you want, I'll go ahead and send it to you so that you can visually see what I'm talking about. Oh, you could send it to my email. Okay. Give me one second. Let me go ahead and do that. And then it looks like if you do enroll, the last day that you would have to enroll if you do decide to enroll would be on the 14th of February. But I'm gonna go ahead and send you that. Thank you. Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com. Mm, okay. ... for help with this. Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? It

should come from an email that says info@benefitsinacard.com. Mm-hmm. ... this is the one that I was sent but I don't have it. You don't have it? Okay. I didn't know where the hell to send it. I thought you guys were gonna e-mail me something. I'm like, "What the hell?" But, um, okay. I received it. Okay. And then whenever you're ready, I can go ahead and go over the plans. Okay. Um, I'll call back. I'll look over it sometime today. Okay, that's fine. Um, so you want to look over it by yourself? Uh-huh, yeah. Okay, that's fine. And then just remember that if you do want to enroll, you have 'til February the 14th to do so. And before I let you go, I was gonna let you know that it looks like for the medical plan, so the two that say MEC, the MEC Enhanced, the MEC TeleRx, and then the two VIPs are under a IRS regulation that's called Section 125. So that means that you're allowed to pay those plans with pre-tax dollars. But if you do want to change those plans, like cancel it once you enroll or add dependents once you enroll, you would have to do it within your personal open enrollment. So nothing passing February 14th or within the company open enrollment period. Those are the only times you're eligible to do so. Okay? And then I believe for ATC Healthcare, I can check real quick when their company open enrollment is just so that you have that in mind whenever you're looking at the plans. Um, it looks like for them, it's in the month of December. So if you do decide to enroll into any of those two MECs or any of those two VIPs that you want to cancel on, later on once you're enrolled, you would have to do it before February 14th or within the month of December when they're within company open enrollment. But it looks like it's only for the medical plans. Okay? Okay. All right. Well, thank you for your time. I hope you have a great day. Yes. I will.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How could I assist you?

Speaker speaker_2: Yes, I have received a email.

Speaker speaker_1: What does the email say?

Speaker speaker_2: Um, it says, "Congrats on your job with ATC. You have 30 days from your first paycheck in row, in card- I mean, card benefits in a, in a card."

Speaker speaker_1: Okay. So it sounds like you just started working with them, so that means you're within your personal open enrollment, meaning you have 30 days from the day that you receive your first check to enroll into any of their healthcare benefits that they offer.

Depending on how many plans you were to select, which ones they are, and if you add dependents, has a lot to do with how much the weekly deductions are for the selected plans from your paycheck. And they are weekly deductions, but it's something completely optional. ATC Healthcare doesn't have auto-enrollment for any of these plans, so if you don't want to enroll, I don't have to opt you out of anything. But if you do want to enroll, you do have 30 days from the day that you receive your first check to do so.

Speaker speaker_2: So is this... So this healthcare, this is for-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: ... um, what is healthcare insurance?

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: Mm, mm, mm, mm, mm. What all do y'all cover?

Speaker speaker_1: Um, so it just depends on what the staffing agency offers. We do administrate different agencies. So it just depends because different agencies sometimes offer different plans and different prices. So it just depends. I would have to get in your file to give you the, like, prices and details 'cause like I said, different ones offer different plans and prices.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Not all of them offer the same thing. Um, so if you want, I can do so.

Speaker speaker_2: Okay. You can go ahead.

Speaker speaker_1: Okay. And then, um, you said, what, you're with ATC. And then what is the last four of your Social?

Speaker speaker_2: 99149.

Speaker speaker_1: Okay, um, Ms. Scott, could you please verify your address and your date of birth for security purposes?

Speaker speaker_2: 3234th Avenue, De Anza, Alabama 36425.

Speaker speaker_1: Thank you. And then what was that... Um, and then what was that date of birth, I'm sorry? Can you... Hello? Do I still have you on the line? Can you hear me? Hello? Hello? Hello?

Speaker speaker_2: I'm home, yeah.

Speaker speaker_1: Um, c- can I please get your date of birth? I'm sorry. I don't know if it got disconnected there for a second.

Speaker speaker_2: April 14th, 1991.

Speaker speaker_1: Thank you. And then is your phone number still the 334-510-0827?

Speaker speaker_2: Yes.

Speaker speaker_1: And then I have bessiescott30sys@icon.com. Is that up to date?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. So, do you want me to go ahead and send you the benefit guide to your email?

Speaker speaker_2: Yes.

Speaker speaker_1: That benefit guide has all the plans that they offer as well as the prices. So I can go over the plans but if you want, I'll go ahead and send it to you so that you can visually see what I'm talking about.

Speaker speaker_2: Oh, you could send it to my email.

Speaker speaker_1: Okay. Give me one second. Let me go ahead and do that. And then it looks like if you do enroll, the last day that you would have to enroll if you do decide to enroll would be on the 14th of February. But I'm gonna go ahead and send you that.

Speaker speaker_2: Thank you.

Speaker speaker_1: Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com.

Speaker speaker_2: Mm, okay.

Speaker speaker_3: ... for help with this.

Speaker speaker_1: Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com.

Speaker speaker_2: Mm-hmm.

Speaker speaker_3: ... this is the one that I was sent but I don't have it. You don't have it? Okay. I didn't know where the hell to send it. I thought you guys were gonna e-mail me something. I'm like, "What the hell?" But, um, okay. I received it.

Speaker speaker_1: Okay. And then whenever you're ready, I can go ahead and go over the plans.

Speaker speaker_2: Okay. Um, I'll call back. I'll look over it sometime today.

Speaker speaker_1: Okay, that's fine. Um, so you want to look over it by yourself?

Speaker speaker_2: Uh-huh, yeah.

Speaker speaker_1: Okay, that's fine. And then just remember that if you do want to enroll, you have 'til February the 14th to do so. And before I let you go, I was gonna let you know that it looks like for the medical plan, so the two that say MEC, the MEC Enhanced, the MEC TeleRx, and then the two VIPs are under a IRS regulation that's called Section 125. So that means that you're allowed to pay those plans with pre-tax dollars. But if you do want to change those plans, like cancel it once you enroll or add dependents once you enroll, you would have to do it within your personal open enrollment. So nothing passing February 14th or within the company open enrollment period. Those are the only times you're eligible to do so. Okay? And then I believe for ATC Healthcare, I can check real quick when their company open enrollment is just so that you have that in mind whenever you're looking at the plans. Um, it looks like for them, it's in the month of December. So if you do decide to enroll into any of those two MECs or any of those two VIPs that you want to cancel on, later on once you're

enrolled, you would have to do it before February 14th or within the month of December when they're within company open enrollment. But it looks like it's only for the medical plans. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker_2: Yes. I will.