

## 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? Yes, uh, hi, Stephanie. This is Manuel Navarro. I received a call, something about my benefits. Yeah. Mm-hmm. Um, what staffing agency do you work for? Well, I'm gonna be enrolled with, uh, s- uh, Start, uh, HSS. Okay. And then, what is the last four of your Social? 0887. Okay. For security purposes, could you verify your address and date of birth? 33870 Shifting Sands, Cathedral City, California, zip code 92234. Birthdate, 11/15/1964. Okay, thank you. Give me one second. And then, you were cutting up a little bit when you provided your address. Which one was it again? All right, so 33870 Shifting Sands Trail. Mm-hmm. Mm-hmm. Cathedra- Cathedral City, California. Thank you. Zip code, yeah. Okay. 92234? Mm-hmm. Yes. Okay, sir. And, um, okay, so the reason why we were calling... Give me one second. You had, so y- we were processing the enrollment forms for the healthcare benefits of Hospitality Staffing Solutions. You filled out a form on the 25th of February selecting some of the plans. Um, however, I was calling to let you know that you selected two plans that can't be combined. These two plans are medical plans. So, you selected the Stay Healthy plan w- MEC-Telluride. That plan would cover like one physical visit, some vaccinations, some STD and cancer screenings. But it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. That one's 15.65. Then, you also selected the Stay Healthy MEC Enhanced. So, the Stay Healthy MEC Enhanced, that one covers your preventative services, so what I just went over, and it also covers your hospital indemnity services, meaning that that one does cover also doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So, this one, compared to the Stay Healthy Telluride, um, the Enhanced covers both your preventative and your hospital indemnity. It does require copays, and it does require you to stay within the network. So, which one did you want to be enrolled into? Just the preventative one, or the one that offers both benefits? Um, the one that offers both benefits is 42.61 a week, and then the one that's only for preventative, which it would only be like a physical, some vaccines, some x- cancer screening, it's 15.65. But that one doesn't cover any doctor visits if you were to go to the doctor 'cause you're sick. And that's, that's, did you say, 14.65 a week? 15.65 a week for the pre- the basic one. Okay. That would only cover like your annuals and checkups. That one's 15.65, but that one doesn't cover no doctor visits if you go to the doctor 'cause you're sick- Okay. ... or urgent care- Yeah. ... nor emergency room. Then the other one covers your preventative, and it also covers doctor visits. But it does require copays. That's the one that I want. It requires copays- That's fine. ... and it requires you to stay within the network, okay? So, you want th- All right, so that one. That one. Okay. Sorry. And then that one, give me one second. So for that one, it is \$42.61 a week. Is that okay? So that's, uh, 180-something dollars a month, right? Yes, 42-some... Yeah. And then, um, you also selected term life for employee only for \$1.96 a

week, vision for \$1.99 a week, critical illness for \$2.33 a week, and group accident for \$1.86. Did you want to leave those, or did you want to take those off? No, those are plenty. Okay. So, let me see how much your weekly deduction would be. All right. So, we have the MEC Enhanced for \$42.61 a week. We have vision for \$1.99 for employee only a week, critical illness for \$2.33 a week, and group accident for \$1.86 a week. That, for those four, it would be a weekly deduction of \$48.79. Everything included, right? Oh, sorry. You also wanted term life, right? Yeah. Okay, so one, two, three, four, five... So, for those five, it's actually \$50.75 a week. All right. But that's everything that you just mentioned included, correct? Yeah, the MEC Enhanced, which is your medical plan that covers preventative and hospital indemnity, group accident for \$1.86, critical illness for \$2.33, vision for \$1.99, and term life for \$1.96. For one- for those five, it would be a total of \$50.75 from your paycheck. Okay, that's fine. Okay. Um, and then I do need your permission verbally. Do you allow me to make these changes, and do you allow Hospitality Staffing Solution to make the weekly deduction of \$50.75 from your paycheck? Yes. Okay. Please allow one or two weeks for your staffing agency to start making the very first deduction of the \$50.75 from your paycheck. Once you see the very first deduction of that amount come out of your paycheck, the following Monday is when your plans become effective. So, now you really just have to wait for them to start making the... deduction. Once you see that they've finally deducted it out of your paycheck, the following Monday of that very first deduction is when these plans become effective. And by that first week of active coverage, you should be getting your vision card and MEP enhanced card that Thursday or Friday of your activation week. And if you have, like, an appointment coming up and you still don't have your cards, you're welcome to contact us and we can email them to you. So now you just have to wait- Okay. ... for them to make a deduction. Sounds good. No problem. Nope. And then since you added group accident, term life and critical illness, I need a beneficiary from you. If something was to happen to you, who do you want to leave these funds to? I thought I put s-... I put down my wife, Rosalina Navarro, but maybe not. Hmm, let me verify. No. We didn't have a beneficiary. So if you want, I can go ahead and add her. Um, what was her- Yes. ... name again? Rosalina. Can you spell that? R-O-S-A-L-I-N-A... Navarro. Okay, and then is this the same last name? Yes. Okay. All right. And then, do you just wanna put her down? Yes. Okay. All right, she's down as a beneficiary. Did you have any other questions for me? No, I'm good, Stephanie. Appreciate you calling me. Okay. Since it does require you to stay within, um, the network, the plan that you selected, I was gonna tell you that the contact information to find the providers, once you receive your card, that's on the card as well as the pharmacy information. So all that is mailed out to you when you receive your card. Sounds good. All right. Well, have a great day. Now you just have to wait- Thank you. Appreciate you. Yep. Appreciate you. Thank you. You're welcome. Bye-bye. 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: Yes, uh, hi, Stephanie. This is Manuel Navarro. I received a call, something about my benefits.

Speaker speaker\_0: Yeah. Mm-hmm. Um, what staffing agency do you work for?

Speaker speaker\_1: Well, I'm gonna be enrolled with, uh, s- uh, Start, uh, HSS.

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

Speaker speaker\_1: 0887.

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

Speaker speaker\_1: 33870 Shifting Sands, Cathedral City, California, zip code 92234. Birthdate, 11/15/1964.

Speaker speaker\_0: Okay, thank you. Give me one second. And then, you were cutting up a little bit when you provided your address. Which one was it again?

Speaker speaker\_1: All right, so 33870 Shifting Sands Trail.

Speaker speaker\_0: Mm-hmm. Mm-hmm.

Speaker speaker\_1: Cathedra- Cathedral City, California.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Zip code, yeah.

Speaker speaker\_0: Okay. 92234? Mm-hmm.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, sir. And, um, okay, so the reason why we were calling... Give me one second. You had, so y- we were processing the enrollment forms for the healthcare benefits of Hospitality Staffing Solutions. You filled out a form on the 25th of February selecting some of the plans. Um, however, I was calling to let you know that you selected two plans that can't be combined. These two plans are medical plans. So, you selected the Stay Healthy plan w- MEC-Telluride. That plan would cover like one physical visit, some vaccinations, some STD and cancer screenings. But it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. That one's 15.65. Then, you also selected the Stay Healthy MEC Enhanced. So, the Stay Healthy MEC Enhanced, that one covers your preventative services, so what I just went over, and it also covers your hospital indemnity services, meaning that that one does cover also doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So, this one, compared to the Stay Healthy Telluride, um, the Enhanced covers both your preventative and your hospital indemnity. It does require copays, and it does require you to stay within the network. So, which one did you want to be enrolled into? Just the preventative one, or the one that offers both benefits? Um, the one that offers both benefits is 42.61 a week, and then the one that's only for preventative, which it would only be like a physical, some vaccines, some x-

cancer screening, it's 15.65. But that one doesn't cover any doctor visits if you were to go to the doctor 'cause you're sick.

Speaker speaker\_1: And that's, that's, did you say, 14.65 a week?

Speaker speaker\_0: 15.65 a week for the pre- the basic one.

Speaker speaker\_1: Okay.

Speaker speaker\_0: That would only cover like your annuals and checkups. That one's 15.65, but that one doesn't cover no doctor visits if you go to the doctor 'cause you're sick-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... or urgent care-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... nor emergency room. Then the other one covers your preventative, and it also covers doctor visits. But it does require copays.

Speaker speaker\_1: That's the one that I want.

Speaker speaker\_0: It requires copays-

Speaker speaker\_1: That's fine.

Speaker speaker\_0: ... and it requires you to stay within the network, okay? So, you want th-

Speaker speaker\_1: All right, so that one. That one.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Sorry.

Speaker speaker\_0: And then that one, give me one second. So for that one, it is \$42.61 a week. Is that okay?

Speaker speaker\_1: So that's, uh, 180-something dollars a month, right?

Speaker speaker\_0: Yes, 42-some... Yeah. And then, um, you also selected term life for employee only for \$1.96 a week, vision for \$1.99 a week, critical illness for \$2.33 a week, and group accident for \$1.86. Did you want to leave those, or did you want to take those off?

Speaker speaker\_1: No, those are plenty.

Speaker speaker\_0: Okay. So, let me see how much your weekly deduction would be. All right. So, we have the MEC Enhanced for \$42.61 a week. We have vision for \$1.99 for employee only a week, critical illness for \$2.33 a week, and group accident for \$1.86 a week. That, for those four, it would be a weekly deduction of \$48.79.

Speaker speaker\_1: Everything included, right?

Speaker speaker\_0: Oh, sorry. You also wanted term life, right?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay, so one, two, three, four, five... So, for those five, it's actually \$50.75 a week.

Speaker speaker\_1: All right. But that's everything that you just mentioned included, correct?

Speaker speaker\_0: Yeah, the MEC Enhanced, which is your medical plan that covers preventative and hospital indemnity, group accident for \$1.86, critical illness for \$2.33, vision for \$1.99, and term life for \$1.96. For one- for those five, it would be a total of \$50.75 from your paycheck.

Speaker speaker\_1: Okay, that's fine.

Speaker speaker\_0: Okay. Um, and then I do need your permission verbally. Do you allow me to make these changes, and do you allow Hospitality Staffing Solution to make the weekly deduction of \$50.75 from your paycheck?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Please allow one or two weeks for your staffing agency to start making the very first deduction of the \$50.75 from your paycheck. Once you see the very first deduction of that amount come out of your paycheck, the following Monday is when your plans become effective. So, now you really just have to wait for them to start making the... deduction. Once you see that they've finally deducted it out of your paycheck, the following Monday of that very first deduction is when these plans become effective. And by that first week of active coverage, you should be getting your vision card and MEP enhanced card that Thursday or Friday of your activation week. And if you have, like, an appointment coming up and you still don't have your cards, you're welcome to contact us and we can email them to you. So now you just have to wait-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... for them to make a deduction.

Speaker speaker\_2: Sounds good. No problem.

Speaker speaker\_0: Nope. And then since you added group accident, term life and critical illness, I need a beneficiary from you. If something was to happen to you, who do you want to leave these funds to?

Speaker speaker\_2: I thought I put s-... I put down my wife, Rosalina Navarro, but maybe not.

Speaker speaker\_0: Hmm, let me verify. No. We didn't have a beneficiary. So if you want, I can go ahead and add her. Um, what was her-

Speaker speaker\_2: Yes.

Speaker speaker\_0: ... name again?

Speaker speaker\_2: Rosalina.

Speaker speaker\_0: Can you spell that?

Speaker speaker\_2: R-O-S-A-L-I-N-A... Navarro.

Speaker speaker\_0: Okay, and then is this the same last name?

Speaker speaker\_2: Yes.

Speaker speaker\_0: Okay. All right. And then, do you just wanna put her down?

Speaker speaker\_2: Yes.

Speaker speaker\_0: Okay. All right, she's down as a beneficiary. Did you have any other questions for me?

Speaker speaker\_2: No, I'm good, Stephanie. Appreciate you calling me.

Speaker speaker\_0: Okay. Since it does require you to stay within, um, the network, the plan that you selected, I was gonna tell you that the contact information to find the providers, once you receive your card, that's on the card as well as the pharmacy information. So all that is mailed out to you when you receive your card.

Speaker speaker\_2: Sounds good.

Speaker speaker\_0: All right. Well, have a great day. Now you just have to wait-

Speaker speaker\_2: Thank you. Appreciate you.

Speaker speaker\_0: Yep.

Speaker speaker\_2: Appreciate you. Thank you.

Speaker speaker\_0: You're welcome.

Speaker speaker\_2: Bye-bye.

Speaker speaker\_0: Thank you. Bye.

Speaker speaker\_2: Bye.