

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... that it's in a card. My name is Stephanie. How can I assist you? Yeah, I was, I was trying to enroll. Okay. What's the staffing agency that you're currently with? Associated Staffing. Okay, thank you. And what is the last four of your Social? 2762. I'm sorry, could you repeat that? Yep, 2762. Okay, thank you. Is it Mr. David? Yep. Okay. For security purposes, could you please verify your address as well as your date of birth for me? Uh, I believe the address I got on file is, uh, 604 South 22nd Street, Omaha, Nebraska, 68102. And then, uh, birthday, December 3rd, 1998. Hm, so I have a different address on file. If you don't remember the one that we- I, I- ... have on file, I, um, you could also verify your full Social. Um, s- uh, 7- 1724 South 74th Street. Mm-hmm. That's in Omaha, Nebraska. Uh, zip code 68124. Okay, thank you. Yeah, so that's the one we have. Would you change it or leave it how it is? Um, I think we'll leave it how it was. Okay. And then, um, is your phone number still the 531- Or, uh, no, no, uh- 44-? Actually, uh, could you change it to the other one? Okay, what was the current address then? You said 604... Yep, 604 South 22nd Street. It's gonna be apartment 820, uh, zip code 68102. Okay, that's 604 South 22nd Street, apartment- Yep. ... 820, you said? Uh, uh, 604 South, uh, 22, but it's like 22 with an N and B. So, 72nd. Okay. Mm-hmm. Uh, uh, 20- 20, not 72nd but 22, 26, 22. And then zip code 68102. Apartment 820. Okay, so 604 South 22nd Street, apartment 820. Yep. What was that city? Uh, Omaha. Omaha, Nebraska. Okay, and then let me make sure I got that zip code right. What was the zip code? 68102. 68102? 2, yep. Mm-hmm, okay. All right, so I have 604 South 22nd Street, apartment 820, um, O-M-A-H, Omaha, Nebraska, 68102? Yep. Okay, and then is your phone number still up-to-date? The 531-441-0391? Um, yeah, that's still the right number. Okay. Would you like me to add a secondary? Uh, yep. Just a second. What is... Yeah, I'm sorry. Is it the one that you're calling from? What's that? Um, would you like to add a secondary number? Yep, just a second. Okay, so 531-346-2076. Wait, uh, wait. You said 531... 346-2076. That doesn't sound like it, but hold on, uh, this is new number that I got. I'm wa- I'm trying to pull it up. Okay. While you do that, I also have a email file with your first name- Oh. ... P, P- Actually, yeah, that is it. Uh- Okay. 346-2076. Okay, got it. And then I have your email address as your first name, period, last name, @outlook.com. Is that up-to-date? Yep, that's up-to-date. Okay. All right, sir. And then, did you already know what plans they offered, or did you want me- Yeah. ... to explain them to you? No, I, I already know what plan they offer. Okay, um- I want pretty much the- ... well- ... every single one of them except for- Mm-hmm. ... except for maybe the, the vision. Okay, got it. So, for your medical plan they have the VIP Choice. Were you looking into enrolling for employee only or were you trying to add dependents? Uh, uh, e- everything's gonna be employee only. Okay. So I have the VIP Choice which is your medical plan for \$15.73 for employee weekly. Um, I also have the NEC TeleRx which is your preventative plan. Did you s-... wanna do that one

also? That one's \$18.42 weekly. Uh, w- what's the difference? So, your VIP Choice is the one that actually covers your doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room and surgeries. However, they don't cover- Wait, uh, they're just... they're the same price? No. I believe they're actually a different price. Give me one second while I... Yeah, they're different. So, your Sta-... Here. Okay, so if you want I can go over the plans just so that you're sure what you wanna enroll into. Yep. Okay, so they offer two different medical plans. The first one is called Your Stay Healthy, NEC TeleRx. That one's only gonna cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screenings. But the Stay Healthy plan doesn't cover your doctor visits if you get sick, hospital visits if you get injured, emergency room, surgeries, none of that. It's only for your preventative services. Um, it does have prescription benefits through Alsar and they offer a membership for your app. Uh, I want... I just want the best one, whatever the best one is. So, it, it really just depends on what you're looking into. Like I said, your Stay Healthy doesn't cover doctor visits if you get sick, hospital visits if you get injured, emergency room nor surgeries. It's only for your preventative service t-... meaning it only covers, like, your physical, one physical visit a year, some vaccinations, some STD and cancer screenings. And then the VIP Choice is the one that would cover your doctor visits if you get sick, hospital visits if you get injured, emergency room, urgent care and surgeries. But your VIP Choice doesn't cover your preventative services, so it's vice versa. Um, that one wouldn't cover, like, one physical visit a year, some vaccinations, some STD and cancer screenings. That would be your Stay Healthy plan. And if looking into having coverage with your preventative services and your hospital and the mini services, you would have to select both of them because they don't have a plan that offers both benefits. So, it just really depends on what you're looking into and how, maybe how often you go to the doctor, if you tend to get sick or not. Um, but your VIP Choice, that one doesn't require you to stay within the network. With your Stay Healthy NEC you do have to stay within the network to receive coverage, uh, and with VIP Choice you don't. Um, you also have prescription benefits with the Pharmaville which, depending on the generic medication that you're needing you can pay up to \$10, \$20, \$30. And for the non-generic they do offer somewhat of a discount. Uh, that plan does include virtual urgent care which gives you medical assistance virtually with medical providers. Um, and then with your VIP- Yeah, I'll take... I think I'll take the VIP. Okay. And then that one for employee is \$15.73. Weekly. Okay. Um, did you wanna do the Stay Healthy plan which is the one that covers, like, your preventative services, like one physical visit a year, or did you wanna leave that one off? That one's the one that's \$18.42 weekly. I'll just leave that one off. So leave that one off? Yeah. Okay. Um, what about behavioral health? That's \$1.41. I'll, I'll leave that off. I'm sorry? Uh, I'll leave that off. Leave that off? Okay. So... And then did you wanna leave vision off also or add it? That's \$1.99. Yeah, leave visi-... leave vision off too. Okay. So, so far I only have your medical plan which is your, um, VIP Choice. That would be a weekly deduction of \$15.73. Do you allow Associated Staffing and make the weekly deduction of \$15.73 from your paycheck? Yep. Okay. Okay, please allow one or two weeks for your employer to start making their deductions. Once you see the first deduction, the following Monday is when you have active coverage. And I do, do like to advise that for your VIP Choice, um, they normally don't send those cards out, so if you would like a physical card, once you become active you're welcome to give us a call and re-... and we can go ahead and put in a request for you to receive a physical one. But you got an online one, right? Yes. So, once you become active you're

welcome to give us a call and we could see if it's available, and if it is, we'll go ahead and send them, um, via email. But normally they don't send those out physically, so if you do want a physical card for your VIP Choice you're welcome to give this number a call once you become active and we can put in a request-... mem- memory and then the same went out to that address. All right. That sound good. Okay. So now you just really have to wait for your staff and agency to start making that deduction. It typically takes one or two weeks. Um, but once you see the very first deduction of the \$15.73 come out of your paycheck, the following Monday is when you would have active coverage. Okay. Okay? And then that Monday, you're welcome to give us a call if you do want a physical one. Yep. And if for some reason you have, like, a doctor's appointment coming up that week that you have active coverage and you still don't have, obviously, your card, you're welcome to give us a call and we'll send some- so- send it to you, yeah, that email address that you have on file. Yep. That'll work. Okay. Um, did you have any questions? Uh, uh, also they said, like, uh, you guys got a- a- a savings too, a health savings? So, it looks like they only offer, um... Well, no, they only offer, m- the medical plans which is the four that they offer, which is Vision, your Preventative, Behavior Health, and the VIP Choice. I'm not sure if they offer that benefit through something else, but it- Oh. Mm-hmm. But this is just for, um, healthcare. You think, you think, uh... 'Cause they did say I have to wait, like, 90 days. So, do you think like, um, w- like once I leave the, you know, temp agency, you think it's like a different healthcare plan with the company? So through us, you do have to be working through Associated Staffing Inc. since it's week... For you to have, um, these plans active, they do weekly deductions from your paycheck. So if you no longer work with them in the future, and let's say you still wanna keep this plan, you can call and make up to four direct payments over the phone. However, by the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA enrollment. And COBRA technically, that's a different department. Um, you would have to contact them to see if you would be eligible to maintain that, um, VIP Choice plan still, because... But you would have to go through COBRA. That's a different... yeah. All right. That- that makes sense. But for you to, like, keep it active... Mm-hmm. For you to keep it active, you would have to call and make up to four direct payments. But either way by that fifth week that they don't specifically get a deduction out of your paycheck, you go into, like, COBRA enrollment. That's what it's called, COBRA. And then from them, you would have to contact COBRA to see if you would still be eligible to maintain that plan. All right. Let me just du- I don't have any more questions. I'm sorry? I said I'm g- I'm good. I don't- I don't have any more questions. Oh, okay. And I was also gonna tell you that if for some reason you change your mind and do decide to add any of the three plans that you left out, being Vision, the Preventative, and the Behavioral Health, the last day that you would have to call in to enroll into those plans would be on the 31st of January. Okay. 'Cause that's the last day for their company to have their open enrollment open for their employees and for their employees to make any add-ons. After that, you would have to wait for the next company open enrollment period, which is in the month of O- I'm sorry, in the month of December, so in a year. Okay. Okay? Yeah. That'll work. All right. Thank you. I hope you have a great day. Happy New Year. All right. You too.

Conversation Format

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

Speaker speaker_1: ... that it's in a card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Yeah, I was, I was trying to enroll.

Speaker speaker_1: Okay. What's the staffing agency that you're currently with?

Speaker speaker_2: Associated Staffing.

Speaker speaker_1: Okay, thank you. And what is the last four of your Social?

Speaker speaker_2: 2762.

Speaker speaker_1: I'm sorry, could you repeat that?

Speaker speaker_2: Yep, 2762.

Speaker speaker_1: Okay, thank you. Is it Mr. David?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay. For security purposes, could you please verify your address as well as your date of birth for me?

Speaker speaker_2: Uh, I believe the address I got on file is, uh, 604 South 22nd Street, Omaha, Nebraska, 68102. And then, uh, birthday, December 3rd, 1998.

Speaker speaker_1: Hm, so I have a different address on file. If you don't remember the one that we-

Speaker speaker_2: I, I-

Speaker speaker_1: ... have on file, I, um, you could also verify your full Social.

Speaker speaker_2: Um, s- uh, 7- 1724 South 74th Street.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: That's in Omaha, Nebraska. Uh, zip code 68124.

Speaker speaker_1: Okay, thank you. Yeah, so that's the one we have. Would you change it or leave it how it is?

Speaker speaker_2: Um, I think we'll leave it how it was.

Speaker speaker_1: Okay. And then, um, is your phone number still the 531-

Speaker speaker_3: Or, uh, no, no, uh-

Speaker speaker_1: 44-?

Speaker speaker_2: Actually, uh, could you change it to the other one?

Speaker speaker_1: Okay, what was the current address then? You said 604...

Speaker speaker_2: Yep, 604 South 22nd Street. It's gonna be apartment 820, uh, zip code 68102.

Speaker speaker_1: Okay, that's 604 South 22nd Street, apartment-

Speaker speaker_2: Yep.

Speaker speaker_1: ... 820, you said?

Speaker speaker_2: Uh, uh, 604 South, uh, 22, but it's like 22 with an N and B. So, 72nd.

Speaker speaker_1: Okay. Mm-hmm.

Speaker speaker_2: Uh, uh, 20- 20, not 72nd but 22, 26, 22. And then zip code 68102. Apartment 820.

Speaker speaker_1: Okay, so 604 South 22nd Street, apartment 820.

Speaker speaker_2: Yep.

Speaker speaker_1: What was that city?

Speaker speaker_2: Uh, Omaha. Omaha, Nebraska.

Speaker speaker_1: Okay, and then let me make sure I got that zip code right. What was the zip code?

Speaker speaker_2: 68102.

Speaker speaker_1: 68102?

Speaker speaker_2: 2, yep.

Speaker speaker_1: Mm-hmm, okay. All right, so I have 604 South 22nd Street, apartment 820, um, O-M-A-H, Omaha, Nebraska, 68102?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay, and then is your phone number still up-to-date? The 531-441-0391?

Speaker speaker_2: Um, yeah, that's still the right number.

Speaker speaker_1: Okay. Would you like me to add a secondary?

Speaker speaker_2: Uh, yep. Just a second.

Speaker speaker_1: What is... Yeah, I'm sorry. Is it the one that you're calling from?

Speaker speaker_2: What's that?

Speaker speaker_1: Um, would you like to add a secondary number?

Speaker speaker_2: Yep, just a second.

Speaker speaker_1: Okay, so 531-346-2076.

Speaker speaker_2: Wait, uh, wait. You said 531...

Speaker speaker_1: 346-2076.

Speaker speaker_2: That doesn't sound like it, but hold on, uh, this is new number that I got. I'm wa- I'm trying to pull it up.

Speaker speaker_1: Okay. While you do that, I also have a email file with your first name-

Speaker speaker_2: Oh.

Speaker speaker_1: ... P, P-

Speaker speaker_2: Actually, yeah, that is it. Uh-

Speaker speaker_1: Okay.

Speaker speaker_2: 346-2076.

Speaker speaker_1: Okay, got it. And then I have your email address as your first name, period, last name, @outlook.com. Is that up-to-date?

Speaker speaker_2: Yep, that's up-to-date.

Speaker speaker_1: Okay. All right, sir. And then, did you already know what plans they offered, or did you want me-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... to explain them to you?

Speaker speaker_2: No, I, I already know what plan they offer.

Speaker speaker_1: Okay, um-

Speaker speaker_4: I want pretty much the-

Speaker speaker_1: ... well-

Speaker speaker_4: ... every single one of them except for-

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: ... except for maybe the, the vision.

Speaker speaker_1: Okay, got it. So, for your medical plan they have the VIP Choice. Were you looking into enrolling for employee only or were you trying to add dependents?

Speaker speaker_4: Uh, uh, e- everything's gonna be employee only.

Speaker speaker_1: Okay. So I have the VIP Choice which is your medical plan for \$15.73 for employee weekly. Um, I also have the NEC TeleRx which is your preventative plan. Did you s-... wanna do that one also? That one's \$18.42 weekly.

Speaker speaker_4: Uh, w- what's the difference?

Speaker speaker_1: So, your VIP Choice is the one that actually covers your doctor visits if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room and surgeries. However, they don't cover-

Speaker speaker_4: Wait, uh, they're just... they're the same price?

Speaker speaker_1: No. I believe they're actually a different price. Give me one second while I... Yeah, they're different. So, your Sta-... Here. Okay, so if you want I can go over the plans just so that you're sure what you wanna enroll into.

Speaker speaker_4: Yep.

Speaker speaker_1: Okay, so they offer two different medical plans. The first one is called Your Stay Healthy, NEC TeleRx. That one's only gonna cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screenings. But the Stay Healthy plan doesn't cover your doctor visits if you get sick, hospital visits if you get injured, emergency room, surgeries, none of that. It's only for your preventative services. Um, it does have prescription benefits through Alsar and they offer a membership for your app.

Speaker speaker_4: Uh, I want... I just want the best one, whatever the best one is.

Speaker speaker_1: So, it, it really just depends on what you're looking into. Like I said, your Stay Healthy doesn't cover doctor visits if you get sick, hospital visits if you get injured, emergency room nor surgeries. It's only for your preventative service t... meaning it only covers, like, your physical, one physical visit a year, some vaccinations, some STD and cancer screenings. And then the VIP Choice is the one that would cover your doctor visits if you get sick, hospital visits if you get injured, emergency room, urgent care and surgeries. But your VIP Choice doesn't cover your preventative services, so it's vice versa. Um, that one wouldn't cover, like, one physical visit a year, some vaccinations, some STD and cancer screenings. That would be your Stay Healthy plan. And if looking into having coverage with your preventative services and your hospital and the mini services, you would have to select both of them because they don't have a plan that offers both benefits. So, it just really depends on what you're looking into and how, maybe how often you go to the doctor, if you tend to get sick or not. Um, but your VIP Choice, that one doesn't require you to stay within the network. With your Stay Healthy NEC you do have to stay within the network to receive coverage, uh, and with VIP Choice you don't. Um, you also have prescription benefits with the Pharmaville which, depending on the generic medication that you're needing you can pay up to \$10, \$20, \$30. And for the non-generic they do offer somewhat of a discount. Uh, that plan does include virtual urgent care which gives you medical assistance virtually with medical providers. Um, and then with your VIP-

Speaker speaker_4: Yeah, I'll take... I think I'll take the VIP.

Speaker speaker_1: Okay. And then that one for employee is \$15.73.

Speaker speaker_4: Weekly.

Speaker speaker_1: Okay. Um, did you wanna do the Stay Healthy plan which is the one that covers, like, your preventative services, like one physical visit a year, or did you wanna leave that one off? That one's the one that's \$18.42 weekly.

Speaker speaker_4: I'll just leave that one off.

Speaker speaker_1: So leave that one off?

Speaker speaker_4: Yeah.

Speaker speaker_1: Okay. Um, what about behavioral health? That's \$1.41.

Speaker speaker_4: I'll, I'll leave that off.

Speaker speaker_1: I'm sorry?

Speaker speaker_4: Uh, I'll leave that off.

Speaker speaker_1: Leave that off? Okay. So... And then did you wanna leave vision off also or add it? That's \$1.99.

Speaker speaker_4: Yeah, leave visi-... leave vision off too.

Speaker speaker_1: Okay. So, so far I only have your medical plan which is your, um, VIP Choice. That would be a weekly deduction of \$15.73. Do you allow Associated Staffing and make the weekly deduction of \$15.73 from your paycheck?

Speaker speaker_4: Yep.

Speaker speaker_1: Okay. Okay, please allow one or two weeks for your employer to start making their deductions. Once you see the first deduction, the following Monday is when you have active coverage. And I do, do like to advise that for your VIP Choice, um, they normally don't send those cards out, so if you would like a physical card, once you become active you're welcome to give us a call and re-... and we can go ahead and put in a request for you to receive a physical one.

Speaker speaker_4: But you got an online one, right?

Speaker speaker_1: Yes. So, once you become active you're welcome to give us a call and we could see if it's available, and if it is, we'll go ahead and send them, um, via email. But normally they don't send those out physically, so if you do want a physical card for your VIP Choice you're welcome to give this number a call once you become active and we can put in a request-... mem- memory and then the same went out to that address.

Speaker speaker_2: All right. That sound good.

Speaker speaker_1: Okay. So now you just really have to wait for your staff and agency to start making that deduction. It typically takes one or two weeks. Um, but once you see the very first deduction of the \$15.73 come out of your paycheck, the following Monday is when you would have active coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay? And then that Monday, you're welcome to give us a call if you do want a physical one.

Speaker speaker_2: Yep.

Speaker speaker_1: And if for some reason you have, like, a doctor's appointment coming up that week that you have active coverage and you still don't have, obviously, your card, you're welcome to give us a call and we'll send some- so- send it to you, yeah, that email address that you have on file.

Speaker speaker_2: Yep. That'll work.

Speaker speaker_1: Okay. Um, did you have any questions?

Speaker speaker_2: Uh, uh, also they said, like, uh, you guys got a- a- a savings too, a health savings?

Speaker speaker_1: So, it looks like they only offer, um... Well, no, they only offer, m- the medical plans which is the four that they offer, which is Vision, your Preventative, Behavior Health, and the VIP Choice. I'm not sure if they offer that benefit through something else, but it-

Speaker speaker_2: Oh.

Speaker speaker_1: Mm-hmm. But this is just for, um, healthcare.

Speaker speaker_2: You think, you think, uh... 'Cause they did say I have to wait, like, 90 days. So, do you think like, um, w- like once I leave the, you know, temp agency, you think it's like a different healthcare plan with the company?

Speaker speaker_1: So through us, you do have to be working through Associated Staffing Inc. since it's week... For you to have, um, these plans active, they do weekly deductions from your paycheck. So if you no longer work with them in the future, and let's say you still wanna keep this plan, you can call and make up to four direct payments over the phone. However, by the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA enrollment. And COBRA technically, that's a different department. Um, you would have to contact them to see if you would be eligible to maintain that, um, VIP Choice plan still, because... But you would have to go through COBRA. That's a different... yeah.

Speaker speaker_2: All right. That- that makes sense.

Speaker speaker_1: But for you to, like, keep it active... Mm-hmm. For you to keep it active, you would have to call and make up to four direct payments. But either way by that fifth week that they don't specifically get a deduction out of your paycheck, you go into, like, COBRA enrollment. That's what it's called, COBRA. And then from them, you would have to contact COBRA to see if you would still be eligible to maintain that plan.

Speaker speaker_2: All right. Let me just du- I don't have any more questions.

Speaker speaker_1: I'm sorry?

Speaker speaker_2: I said I'm g- I'm good. I don't- I don't have any more questions.

Speaker speaker_1: Oh, okay. And I was also gonna tell you that if for some reason you change your mind and do decide to add any of the three plans that you left out, being Vision, the Preventative, and the Behavioral Health, the last day that you would have to call in to enroll into those plans would be on the 31st of January.

Speaker speaker_2: Okay.

Speaker speaker_1: 'Cause that's the last day for their company to have their open enrollment open for their employees and for their employees to make any add-ons. After that, you would have to wait for the next company open enrollment period, which is in the month of O- I'm sorry, in the month of December, so in a year.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay?

Speaker speaker_2: Yeah. That'll work.

Speaker speaker_1: All right. Thank you. I hope you have a great day. Happy New Year.

Speaker speaker_2: All right. You too.