

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 can I assist you? Uh, yes, ma'am. I don't know what this call is about. Um, I'm working through this staffing program named, uh, WorkSmart. Okay. So we're the healthcare administrators for staff and agencies. Um, were you looking into enrolling with the healthcare benefits if you're a staff an agency? Uh, how does this work, or how much does it cost? It depends on what plan you were to select, as well as how many. And it also depends if you were to select dependents with those plans. So, the price really depends on different factors. Well, um, I got health insurance, but the only thing that I was looking to, to get was dental and eye. Okay. I could go over the dental and, um, vision plan if you wish. Okay. You said you're with WorkSmart? Yes, ma'am. And then I also was going to tell you that for WorkSmart, they do auto-enroll their members into a plan. So if you don't want to be auto-enrolled, I could go ahead and opt you out as well. And it looks like- Yeah. ... for WorkSmart, it's for the, um, preventative plan. That's gonna be \$16.32. Um, but before I get you information, could I get you to verify your address as well as your date of birth for me? 12/12/1981. Address, 310 Panola Avenue, South Carolina, 29646. And then what city was it? Uh, what state? No, what city? Oh, uh, Green- Greenwood, South Carolina. Okay, thank you. And then, um, you said your date of birth was what? 12/12/1981. Thank you. Is your phone number still 864-323-4988? Yes, ma'am. And then I have marshall- Mar- ... g- No, marshalltexas. My Gmail? Mm-hmm. Marshalltexas1981. Yeah. Okay. Thank you. Okay. So it looks like right now you're within your personal open enrollment period, which means you have 30 days from the day that you receive your first check to enroll into any healthcare benefits. And it looks like the last day that you have to decide if you do want to enroll would be the 13th of December. Um, but let me go over the dental and vision plan. Okay. Okay. So for den- for dental, it looks like you have a annual maximum of \$500. A preventative visit, they cover it at 100%. Anything basic, like a cleaning, would be covered at 80%. Basic restorative, so if they had to fill in a cavity, that would be covered at 80%. Any X-rays that they might have to do would be covered at 80%. And for the dental plan, you would have to give a one-time deductible. Um, it depends on what level you were to select. So if you choose the employee plan for dental, you would have to give a one-time deductible of \$50. And if you choose the family plan, you would have to give a one-time deductible of \$150. So for employee only, it would be \$3.76 out of your paycheck. For employee and spouse, it would be \$7.23 out of your paycheck. For employee and child, it would be a weekly deduction of \$9.92. And then for the family plan, it would be a weekly deduction of \$14.92. And that's for the dental plan. Okay. Okay? Uh, let me ask you this. Uh, say I wanted to enroll in, in them 30 days, that's my 30 days or whatever, um, on employment, or just an employment per- plan just for me. But say I wanted to change it later on to like a family, 'cause I do have two little girls and I would be

interested in that. But later on down the line, can I actually go back and change it? No. You would have to be... So the only period that you're allowed to make any changes, like add a dependent or, like, change the, the, the plan is within your first 30 days of receiving your paycheck. So they consider that your personal open enrollment period, which it ends on... Did I tell you the 13th? Yes, ma'am. So which is from now till the 13th of December. And whenever the company is in company open enrollment, which for WorkSmart, I could verify to see what month that is. Um, but those would be the only times that you would be able to add anything or change anything. Um, at any time you're welcome to drop the plan so to cancel it. But to, like, make changes and stuff, you would either have to be within your first 30 days of receiving your first check, or be- Okay. ... in company open enrollment period. Other than- Okay. Well, well, I am interested, I am interested in an employment. Can I get that? Okay. Yeah, that's fine. Um, and it looks like the company's open enrollment period is between December 9th up until January 31st. Okay. Okay? Um, did you want to do dental for employee only? Um... Or for family? Y- yes, ma'am. I was... I wanted to get employer-owned, uh, dental and eye. Okay. And then, do you want me to go over the eye plan? Yes, ma'am. So for vision- Yes. ... um, that one has its co-pays. So, the co-pay for an eye exam would be a \$10.00. The co-pay for lenses and frames would be just \$25.00. Um, there's no co-pay for your contact lenses fittings, and your frame allowance is of \$130.00. The plan for vision for employee only is \$2.23 at your paycheck. Is that okay? Okay, ma'am. Yes, ma'am. I would like to keep the employee and dental. Yes, ma'am. Um, did you wanna select any additional benefits or did you just wanna use those two? I just wanna use those two, ma'am. Okay. Do you want me to go ahead and opt you out from being auto-enrolled into that preventative plan? What does that mean? So, they... Some agencies auto-enroll their members into certain plans and WorkSmart auto-enrolls their members into a preventative plan called the NEC. So technically, what that plan is, is it'll cover like one physical visit a year, some vaccines, some cancer screenings, some STD screenings. Um, even some counseling, but it doesn't cover any, uh, doctor visits if you're sick, hospital visits, emergencies. No, no. Like I said, I got, I got, uh, I'm in the, um, I got, um, uh, medical insurance. Okay. So I'm not worried about that. Gotcha. I just need my eye and dental, yeah. Okay. So I'll go ahead and opt you out, okay? Um, do you allow WorkSmart to make the weekly deduction of \$5.99 out of your paycheck for the vision plan and for the dental plan? Uh, yes, ma'am. And when would this start? Would it start, uh, like as soon as I get my check, uh, tomorrow? Or would it start after 30 days, or how does this work? So, please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$5.99 come out of your paycheck, the following Monday is when your coverage becomes active. And then that week of your activation week, either that Thursday or Friday, you should be getting your dental card and your vision card. So in other words, they just gotta- Excellent. ... wait for them. Excellent. So they just gotta... Mm-hmm. Yes, sir. Yes, ma'am. That, that'll work perfect. Okay. Um, did you have any more questions for me? No, ma'am. Not, not at this time, ma'am. Like you answered everything that I needed and I, and I do give them the permission to, to go ahead and check that out. Okay. So now you just have to wait, in other words, for them to start making the deduction. And then once you see- Okay. ... it come out of your check, the following Monday is when you finally have active coverage. I was gonna tell you that if for some reason the week of your activation you have like a dentist appointment or an eye doctor appointment and you still don't have your cards, you're welcome to give us a call and we could check to see if

they're available via email, and we could send that to you. Okay. That's great, ma'am. All right. Well, thank you for your time. I hope you have a great day. Uh, you said I would get my cards in the, uh, in the next two to three weeks? My extra insurance cards? So, so, um, once you see that they do the deduction, the following Monday is when you have active coverage. Yes. And by that first week of your activation week, either that Thursday or Friday, you get your card. Oh. Okay. All right. That's fine, ma'am. That's, that's perfect, ma'am. And like I said, if I have any questions or whatever, or I don't get my cards by the end or half of my first, my first week or so of me paying, I'll give y'all a call back. Okay. Yeah, that's fine. And then remember, you're allowed to make any changes, add any plans before the 13th, okay? Okay. So you have 'til the 13th, uh, if you wanna change like to employee and spouse or the family plan. Okay. You have 'til the 13th. Okay. Because if you wait after the 13th and you call, they're gonna tell you to wait 'til December, whenever they're in company open enrollment. Okay. Okay, that's fine, ma'am. All right. Well, have a nice day. Thank you. You too.

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 can I assist you?

Speaker speaker_2: Uh, yes, ma'am. I don't know what this call is about. Um, I'm working through this staffing program named, uh, WorkSmart.

Speaker speaker_1: Okay. So we're the healthcare administrators for staff and agencies. Um, were you looking into enrolling with the healthcare benefits if you're a staff an agency?

Speaker speaker_2: Uh, how does this work, or how much does it cost?

Speaker speaker_1: It depends on what plan you were to select, as well as how many. And it also depends if you were to select dependents with those plans. So, the price really depends on different factors.

Speaker speaker_2: Well, um, I got health insurance, but the only thing that I was looking to, to get was dental and eye.

Speaker speaker_1: Okay. I could go over the dental and, um, vision plan if you wish.

Speaker speaker_2: Okay.

Speaker speaker_1: You said you're with WorkSmart?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And then I also was going to tell you that for WorkSmart, they do auto-enroll their members into a plan. So if you don't want to be auto-enrolled, I could go ahead and opt you out as well. And it looks like-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... for WorkSmart, it's for the, um, preventative plan. That's gonna be \$16.32. Um, but before I get you information, could I get you to verify your address as well as your date of birth for me?

Speaker speaker_2: 12/12/1981. Address, 310 Panola Avenue, South Carolina, 29646.

Speaker speaker_1: And then what city was it?

Speaker speaker_2: Uh, what state?

Speaker speaker_1: No, what city?

Speaker speaker_2: Oh, uh, Green- Greenwood, South Carolina.

Speaker speaker_1: Okay, thank you. And then, um, you said your date of birth was what?

Speaker speaker_2: 12/12/1981.

Speaker speaker_1: Thank you. Is your phone number still 864-323-4988?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And then I have marshall-

Speaker speaker_2: Mar-

Speaker speaker_1: ... g-

Speaker speaker_2: No, marshalltexas. My Gmail?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Marshalltexas1981. Yeah.

Speaker speaker_1: Okay. Thank you. Okay. So it looks like right now you're within your personal open enrollment period, which means you have 30 days from the day that you receive your first check to enroll into any healthcare benefits. And it looks like the last day that you have to decide if you do want to enroll would be the 13th of December. Um, but let me go over the dental and vision plan.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. So for den- for dental, it looks like you have a annual maximum of \$500. A preventative visit, they cover it at 100%. Anything basic, like a cleaning, would be covered at 80%. Basic restorative, so if they had to fill in a cavity, that would be covered at 80%. Any X-rays that they might have to do would be covered at 80%. And for the dental plan, you would have to give a one-time deductible. Um, it depends on what level you were to select. So if you choose the employee plan for dental, you would have to give a one-time deductible of \$50. And if you choose the family plan, you would have to give a one-time deductible of \$150. So for employee only, it would be \$3.76 out of your paycheck. For employee and spouse, it would be \$7.23 out of your paycheck. For employee and child, it would be a weekly deduction of \$9.92. And then for the family plan, it would be a weekly deduction of \$14.92. And that's for the dental plan.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay?

Speaker speaker_2: Uh, let me ask you this. Uh, say I wanted to enroll in, in them 30 days, that's my 30 days or whatever, um, on employment, or just an employment per- plan just for me. But say I wanted to change it later on to like a family, 'cause I do have two little girls and I would be interested in that. But later on down the line, can I actually go back and change it?

Speaker speaker_1: No. You would have to be... So the only period that you're allowed to make any changes, like add a dependent or, like, change the, the, the plan is within your first 30 days of receiving your paycheck. So they consider that your personal open enrollment period, which it ends on... Did I tell you the 13th?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: So which is from now till the 13th of December. And whenever the company is in company open enrollment, which for WorkSmart, I could verify to see what month that is. Um, but those would be the only times that you would be able to add anything or change anything. Um, at any time you're welcome to drop the plan so to cancel it. But to, like, make changes and stuff, you would either have to be within your first 30 days of receiving your first check, or be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... in company open enrollment period. Other than-

Speaker speaker_2: Okay. Well, well, I am interested, I am interested in an employment. Can I get that?

Speaker speaker_1: Okay. Yeah, that's fine. Um, and it looks like the company's open enrollment period is between December 9th up until January 31st.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay? Um, did you want to do dental for employee only?

Speaker speaker_2: Um...

Speaker speaker_1: Or for family?

Speaker speaker_2: Y- yes, ma'am. I was... I wanted to get employer-owned, uh, dental and eye.

Speaker speaker_1: Okay. And then, do you want me to go over the eye plan?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: So for vision-

Speaker speaker_2: Yes.

Speaker speaker_1: ... um, that one has its co-pays. So, the co-pay for an eye exam would be a \$10.00. The co-pay for lenses and frames would be just \$25.00. Um, there's no co-pay for your contact lenses fittings, and your frame allowance is of \$130.00. The plan for vision for employee only is \$2.23 at your paycheck. Is that okay?

Speaker speaker_2: Okay, ma'am. Yes, ma'am. I would like to keep the employee and dental. Yes, ma'am.

Speaker speaker_1: Um, did you wanna select any additional benefits or did you just wanna use those two?

Speaker speaker_2: I just wanna use those two, ma'am.

Speaker speaker_1: Okay. Do you want me to go ahead and opt you out from being auto-enrolled into that preventative plan?

Speaker speaker_2: What does that mean?

Speaker speaker_1: So, they... Some agencies auto-enroll their members into certain plans and WorkSmart auto-enrolls their members into a preventative plan called the NEC. So technically, what that plan is, is it'll cover like one physical visit a year, some vaccines, some cancer screenings, some STD screenings. Um, even some counseling, but it doesn't cover any, uh, doctor visits if you're sick, hospital visits, emergencies.

Speaker speaker_2: No, no. Like I said, I got, I got, uh, I'm in the, um, I got, um, uh, medical insurance.

Speaker speaker_1: Okay.

Speaker speaker_2: So I'm not worried about that.

Speaker speaker_1: Gotcha.

Speaker speaker_2: I just need my eye and dental, yeah.

Speaker speaker_1: Okay. So I'll go ahead and opt you out, okay? Um, do you allow WorkSmart to make the weekly deduction of \$5.99 out of your paycheck for the vision plan and for the dental plan?

Speaker speaker_2: Uh, yes, ma'am. And when would this start? Would it start, uh, like as soon as I get my check, uh, tomorrow? Or would it start after 30 days, or how does this work?

Speaker speaker_1: So, please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of \$5.99 come out of your paycheck, the following Monday is when your coverage becomes active. And then that week of your activation week, either that Thursday or Friday, you should be getting your dental card and your vision card. So in other words, they just gotta-

Speaker speaker_2: Excellent.

Speaker speaker_1: ... wait for them.

Speaker speaker_2: Excellent.

Speaker speaker_1: So they just gotta... Mm-hmm. Yes, sir.

Speaker speaker_2: Yes, ma'am. That, that'll work perfect.

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

Speaker speaker_2: No, ma'am. Not, not at this time, ma'am. Like you answered everything that I needed and I, and I do give them the permission to, to go ahead and check that out.

Speaker speaker_1: Okay. So now you just have to wait, in other words, for them to start making the deduction. And then once you see-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it come out of your check, the following Monday is when you finally have active coverage. I was gonna tell you that if for some reason the week of your activation you have like a dentist appointment or an eye doctor appointment and you still don't have your cards, you're welcome to give us a call and we could check to see if they're available via email, and we could send that to you.

Speaker speaker_2: Okay. That's great, ma'am.

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

Speaker speaker_2: Uh, you said I would get my cards in the, uh, in the next two to three weeks? My extra insurance cards?

Speaker speaker_1: So, so, um, once you see that they do the deduction, the following Monday is when you have active coverage.

Speaker speaker_2: Yes.

Speaker speaker_1: And by that first week of your activation week, either that Thursday or Friday, you get your card.

Speaker speaker_2: Oh. Okay. All right. That's fine, ma'am. That's, that's perfect, ma'am. And like I said, if I have any questions or whatever, or I don't get my cards by the end or half of my first, my first week or so of me paying, I'll give y'all a call back.

Speaker speaker_1: Okay. Yeah, that's fine. And then remember, you're allowed to make any changes, add any plans before the 13th, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: So you have 'til the 13th, uh, if you wanna change like to employee and spouse or the family plan.

Speaker speaker_2: Okay.

Speaker speaker_1: You have 'til the 13th.

Speaker speaker_2: Okay.

Speaker speaker_1: Because if you wait after the 13th and you call, they're gonna tell you to wait 'til December, whenever they're in company open enrollment.

Speaker speaker_2: Okay. Okay, that's fine, ma'am.

Speaker speaker_1: All right. Well, have a nice day.

Speaker speaker_2: Thank you. You too.