

## **Transcript: Estefania**

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### **Full Transcript**

Your call- Hello. ... will be monitored or recorded for quality assurance purposes. Good afternoon. I'm calling from Benefits in a Card on behalf of the site staffing. Yes, hello. I am speaking. Hey, good afternoon. I'm calling from Benefits in a Card. We're currently processing enrollment forms, and you selected to be enrolled in the Stay Healthy MEC, which is your preventative plan for employee and family, but we were missing the dependents information as well as the beneficiaries. Um, so I was actually calling to see if you wanted to be enrolled into employee only for these plans or with dependents. It looks like you selected the VIP Classic for employee, Dental for employee, Term Life for employee, Vision for employee, and then you have the MEC which is your preventative plan for employee and family. But since we were missing dependents information, we changed it to employee only. Um, so I was trying to get in contact with you to see if you wanted to leave it how it is or add dependents. Um, so my kids would become my dependents, right, if I want to put them on my insurance plan? Yeah. So it would be- Through, through the company? Yes, sir. It would be considered employee and child, because employee and family would be, like, you, your kids, and, like, a spouse. Well, I have three kids. That's why I was wondering. Yeah, it would be the same. And I also have a spouse. Oh, okay, so you do want to do, um, employee and family? Yes. Okay. Did you want to do it for the selective plan that you chose or do you want to do it for all of the plans? Um, the deductions really depend on how many plans you choose as well as, um, if you add dependents. You have, like I said, employee only for all of them except the preventative one. Okay. And so what's the, what's the deduction for all of them? Right now, for employee only, for the, for the five selective plans, it comes out to be a weekly deduction of \$39.93. You have the VIP Classic which is \$18.57. That is your hospital indemnity plan, meaning it covers your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. You also have dental for employee only which is \$3.38 weekly. Term Life for employee only which is \$1.96. Vision for employee only, \$1.99. And then your preventative plan which is the one that covers one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling. That one is a weekly deduction of \$14.03 for employee only, so that comes out to be a total of \$39.93. And then, of course, it would go up if you do add dependents. Okay, so it's 39... The only reason why I'm asking is because they haven't sent, they haven't sent me to a job site yet, so- Okay. ... I don't have the money to pay for it right now. Okay. Gotcha. I have yet, I have yet to be assigned to, to a job post or even have them get back, g- g- even have you guys talk to me about my, um, about my application. I haven't heard anything about the application. I haven't heard anything about placement, so... So we're just a healthcare- I... We're just a healthcare administrators. Um, we don't work in that agency. I get that part, but... I get that part, right? But at the same time, I don't wanna sign up for nothing and then I'm in the hole and I never...

You know what I mean? And I don't get placed somewhere where I can actually make, you know, make the funds to take care of it. That's why I'm skeptical about signing up for it, because I really don't have a job right now to take care, to, or the funds to pay for what you guys are offering without them assigning me to a position. Okay. So they do g- If that makes sense to you. Yeah. So they do give you 30 days from the day that you receive your first check to be eligible to enroll, so if you're not so sure right now, for now I can go ahead and decline the coverage, and then you're welcome to call back within that timeframe unless it's something- I mean, I would, I would prefer that because, like I said, I haven't been assigned anywhere, so I don't even know where my next paycheck is coming from. I don't even know if them, if- Sure. ... i- if those guys are gonna actually hire me on to be an employee. Mm-kay. Okay. But then if I look at it, then I'm in the hole, I'm in the hole 40-something dollars and I have no way of paying it right now because I signed up for something that, you know, I shouldn't have signed up for at that time because I didn't have the funds for it. Yes, sir. Okay. That's the part I'm looking at. Okay. So for now, um, I can decline the coverage, and then they do give you, like I said, 30 days from the day that you receive your first check, so give us a call- Okay. ... and we'll... If you are interested. But for now, I went ahead and did that, um, declination, okay? Okay. Thank you. You're welcome. Have a nice day. You too.

## Conversation Format

Speaker speaker\_0: Your call-

Speaker speaker\_1: Hello.

Speaker speaker\_0: ... will be monitored or recorded for quality assurance purposes. Good afternoon. I'm calling from Benefits in a Card on behalf of the site staffing.

Speaker speaker\_1: Yes, hello.

Speaker speaker\_0: I am speaking. Hey, good afternoon. I'm calling from Benefits in a Card. We're currently processing enrollment forms, and you selected to be enrolled in the Stay Healthy MEC, which is your preventative plan for employee and family, but we were missing the dependents information as well as the beneficiaries. Um, so I was actually calling to see if you wanted to be enrolled into employee only for these plans or with dependents. It looks like you selected the VIP Classic for employee, Dental for employee, Term Life for employee, Vision for employee, and then you have the MEC which is your preventative plan for employee and family. But since we were missing dependents information, we changed it to employee only. Um, so I was trying to get in contact with you to see if you wanted to leave it how it is or add dependents.

Speaker speaker\_1: Um, so my kids would become my dependents, right, if I want to put them on my insurance plan?

Speaker speaker\_2: Yeah. So it would be-

Speaker speaker\_1: Through, through the company?

Speaker speaker\_2: Yes, sir. It would be considered employee and child, because employee and family would be, like, you, your kids, and, like, a spouse.

Speaker speaker\_1: Well, I have three kids. That's why I was wondering.

Speaker speaker\_2: Yeah, it would be the same.

Speaker speaker\_1: And I also have a spouse.

Speaker speaker\_2: Oh, okay, so you do want to do, um, employee and family?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. Did you want to do it for the selective plan that you chose or do you want to do it for all of the plans? Um, the deductions really depend on how many plans you choose as well as, um, if you add dependents. You have, like I said, employee only for all of them except the preventative one.

Speaker speaker\_1: Okay. And so what's the, what's the deduction for all of them?

Speaker speaker\_2: Right now, for employee only, for the, for the five selective plans, it comes out to be a weekly deduction of \$39.93. You have the VIP Classic which is \$18.57. That is your hospital indemnity plan, meaning it covers your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and surgeries. You also have dental for employee only which is \$3.38 weekly. Term Life for employee only which is \$1.96. Vision for employee only, \$1.99. And then your preventative plan which is the one that covers one physical visit a year, some vaccinations, some STD and cancer screenings, and even some counseling. That one is a weekly deduction of \$14.03 for employee only, so that comes out to be a total of \$39.93. And then, of course, it would go up if you do add dependents.

Speaker speaker\_1: Okay, so it's 39... The only reason why I'm asking is because they haven't sent, they haven't sent me to a job site yet, so-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I don't have the money to pay for it right now.

Speaker speaker\_2: Okay. Gotcha.

Speaker speaker\_1: I have yet, I have yet to be assigned to, to a job post or even have them get back, g- g- even have you guys talk to me about my, um, about my application. I haven't heard anything about the application. I haven't heard anything about placement, so...

Speaker speaker\_2: So we're just a healthcare-

Speaker speaker\_1: I...

Speaker speaker\_2: We're just a healthcare administrators. Um, we don't work in that agency.

Speaker speaker\_1: I get that part, but... I get that part, right? But at the same time, I don't wanna sign up for nothing and then I'm in the hole and I never... You know what I mean? And I don't get placed somewhere where I can actually make, you know, make the funds to take

care of it. That's why I'm skeptical about signing up for it, because I really don't have a job right now to take care, to, or the funds to pay for what you guys are offering without them assigning me to a position.

Speaker speaker\_2: Okay. So they do g-

Speaker speaker\_1: If that makes sense to you.

Speaker speaker\_2: Yeah. So they do give you 30 days from the day that you receive your first check to be eligible to enroll, so if you're not so sure right now, for now I can go ahead and decline the coverage, and then you're welcome to call back within that timeframe unless it's something-

Speaker speaker\_1: I mean, I would, I would prefer that because, like I said, I haven't been assigned anywhere, so I don't even know where my next paycheck is coming from. I don't even know if them, if-

Speaker speaker\_2: Sure.

Speaker speaker\_1: ... i- if those guys are gonna actually hire me on to be an employee.

Speaker speaker\_2: Mm-kay. Okay.

Speaker speaker\_1: But then if I look at it, then I'm in the hole, I'm in the hole 40-something dollars and I have no way of paying it right now because I signed up for something that, you know, I shouldn't have signed up for at that time because I didn't have the funds for it.

Speaker speaker\_2: Yes, sir. Okay.

Speaker speaker\_1: That's the part I'm looking at.

Speaker speaker\_2: Okay. So for now, um, I can decline the coverage, and then they do give you, like I said, 30 days from the day that you receive your first check, so give us a call-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... and we'll... If you are interested. But for now, I went ahead and did that, um, declination, okay?

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_2: You're welcome. Have a nice day.

Speaker speaker\_1: You too.