

## **Transcript: Estefania**

**Acevedo-6114384527441920-6717344483590144**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. My name is Stephanie. How can I assist you? Yes, uh, my name is Vaishali. I just received an email about, uh... What is it saying? "Your assistance is needed to continue processing of your en- enrollment, as information is either missing or needs to be clarified." Please be advised- Okay. ... yeah. So it sounds like you, um, been called due to your enrollment form. Um, h- are you recently working with somebody, a staffing agency? Yes, uh, mmm-hmm. Um, with which one? Oh, this is CC, um, BS, BGSS. Okay. And then, what are the last four numbers of your social? 4916. Okay, thank you. And could I just please get your first and last name? Vaishali Livingston. You said the first name was Michelle? Vaishali, V-A-I-S-H-A-L-I. V as in victor, A as in apple, I as in iPod, S as in ship, H as in horse, E as in apple, L as in Lima, I as in iPod. Okay. And then you said that was 4196? Yes. Okay. Hmm. 4916. Okay. 4916. Okay, I don't see you in our system. Um, can you read me the full email? vaishalilivingston4@gmail.com. No, like the, what it says. What do you mean? Like, what the email tells you. Oh, what the email tells me? Okay. It... Uh, "We'll be glad to assist you, uh, regarding your enrollment form for benefits offered from your employer, BGSS. Your assistance is needed to continue the processing of your enrollment, as information is either missing or needs to be clarified. Please be advised that, as of 11-7-24, you have 30 days from your first payroll check to contact us to make any changes or, um, enroll. Please contact Benefit and Card, LLC Customer Service Department to assist you. You can be reached at 1-800 and a number, and we are available Monday through Friday." Okay. I couldn't find you with your first and last name. Um, I... Well, give me your email. Oh, wow. So, Vaishali, V-Ai-... Okay, my first name, last name, number 4 at gmail.com. Thank you. One second. Okay. And then you spell your first name, V-A-I-S-H-A-L-I, Living-... L-I-V-I-N-G-S-T-O-N? It's V as in victor, A as in apple, I as in iPod, S as in ship, H as in horse- H-A-L-I... Okay, so it is that one. Um, for security purposes, I do need you to verify your full address, as well as your date of birth. Yeah. 1321 East 53rd Street, Tulsa, Oklahoma, 74136. And July 1st, 1975. Okay, thank you. Um, is this a good phone number, the 918-809-5200? Yes. Okay. And then, I have your first name, last name, the number 4 at gmail.com as your email address? Yes. Okay, give me one second. Let me read the note. Dependent information. Okay, so it looks like the reason why they called you is because we were missing dependent information. Um, let me verify to see for which plan it was, um, because you're currently enrolled into Dental, Vision, and then the MEC TeleRx, but you must have selected a dependent for one of those plans and didn't provide the dependent's information. Um, so that was the reason for the call. Oh, okay, so it looks like you selected the MEC TeleRx for employee and child, Dental for employee and child, as well as the Vision plan for employee and child. So the reason why they called you was because, since we were missing the child's information, we had to change your plan from

employee and child to employee only. If you do wish to add the child, I would need the, um, the child's information. Do you want to keep it how it is, or would you like to include the child? Sure. Um- Okay, so include...All, um, I can call it anytime, right? Yes, ma'am. Okay, so just, uh, leave it like it is, like only the employee. Once I get a job, then I'll call you back. Okay. Um, just keep in mind, you have 30 days from the day that you receive your check, um, to enroll, okay? But I'll leave it how it is for now. What do you mean by check? Yes. So, uh, these are healthcare benefits through BGSF Staffing. Um, these are weekly deductions for those plans that you selected. So for vision, it would be \$4.57 out of your check weekly. Weekly d- And then dental, um, well that's if you were to choose the employee and child option, and for the vision plan stand alone is \$1.99 per employee only. Then for dental stand alone, \$3.38. And for the MEC Tele-RS, it would be a weekly deduction of \$15.65, which for those three, it would be weekly deduction out of your paycheck of \$21.02. All together? Yes. Okay. Okay. But you're welcome to ... So it's just for... Mm-hmm. It's for employee or for the children too? Um, so since we didn't have dependents information, we had to change your plan from employee and child to employee only, so the \$21.02 are for the three plans under the level of employee only. Okay. Then I don't need a dental or the vision plan. Only the medical. Okay. Okay. Um, do you want me to keep it, the medical as employee only? Yes. Okay. Give me one second. Let me fix that. And then for the plan that you chose, um, I do wanna let you know that that's only a preventative plan, okay? I don't know if you're aware. Okay. So, I changed that to the MEC Tele-RS for employee only, and that would be a weekly deduction of \$15.65. A weekly deduction up to... If I choose not to get the medical, do I have to? So, these, uh, these, um, benefits are completely optional. It's not something that you have to get if you don't want to. Um, it's just something that they offer to their members. So, if you don't wish to enroll into any benefits, you don't have to. You could simply just decline the enrollment. Okay. And then they wouldn't enroll you into any benefits and wouldn't do deductions out of your check. Uh-huh. Okay. So, okay. So is it, um, \$15? I'll, I'll just keep it. Okay. And then, um, I do wanna tell you that the plan that you selected is only a preventative plan, so meaning that this one will only cover like preventative visits such as one physical visit a year, some vaccines like the tetanus shot, some cancer screenings, some STD screenings, and some cou- even counseling. Um, however, if you were to get sick and go to the hospital emergency room or urgent care, um, that plan doesn't cover those visits. It's only for preventative services, okay? Okay. So \$15 per week, so 15 for... Uh, 15, not 15, 30, 45, 15 for the \$16 per month, they will get deducted, right? So it's a weekly deduction. Um, so every time you get paid, they'll be deducting that amount out of your paycheck. Okay, so if it's weekly, bi-weekly, so they will be... So, um, I would not choose at this time. Once I get a job, then I will call you. Is that okay? I'm sorry, can you repeat that? Sorry about my throat. Um... It's okay. I, um, do not wish to have any, um, benefit plans at this moment. Oh, okay. Once I get a job, then I will call and apply for the benefits. Okay. So do you want me to decline you then? Because I wouldn't be able to tell you when they start doing the deductions, um, for that plan that you selected. Typically, you have to wait one or two weeks, um, but I wouldn't be able to tell you when they would start doing those deductions out of your check. Um, but to enroll, you do have to be within the first 30 days of receiving your first check. That's considered your personal open enrollment period, or whenever the company's in their company open enrollment period as a company whole, which is like annually for HSS. Um, let me check to see what month their company open enrollment period is. Give me one second. Uh, for theirs, it looks like it just passed. Oh,

actually, give me one second. Actually, their company open enrollment period started in October 21st and their last day is November 27th. Ooh. Mm-hmm. Last day is November 27th. Okay. So do you want me to keep it how it is with the, only the preventative plan? Or you want me to take that one off for now? 'Cause you have until the 27th to enroll, which is the last Wednesday of the month. Okay. I'll call back before the 27th of the month. Okay. Um, do you want me to take that off then for now while you think about it? Yeah. Or you want me to keep it there? 'Cause for now it says that... Uh, please take... Uh-huh? Please take it off for now. Okay. Yes, ma'am. And then just keep in mind that you have, um, 'til the 27th, okay? To make a decision. Sure. Okay. Um, would you wish for me to send you the benefit guide? I don't know if you have that already. Yes. It has the prices of all the plans that they offer. Oh, okay. You can send me... If you, you have my email address, you can email it to me. Okay. Um, did you want me to explain any of them to you or do you just want me to send it to you? Um, just send it to me and I'll read it. Okay. That's fine. Um, do you mind verifying that you have received it before I let you go? Just to make sure that you got it? Oh, yeah, sure. Let me see the message you sent. And then it's sending right now. Yeah, maybe that's... Oh, no, not yet. Send it once. I'm almost done sending it. I'm sorry. Okay. Okay. I sent it just now. If you don't see it right away, I would check your spam and your junk file, okay? Oh, benefit guide. Yes, I did get it. Thank you so much. Okay. So that benefit guide has, um, all the plans that H... I'm sorry, that VSSF. Mm-hmm. Hello? Give me one second. Let me actually... I just realized something. So I'ma send you another one 'cause I accidentally sent you a different agency's and you want the right one. Let me make sure I sent you the right one. Okay, never mind. I did send you the right one. It says VSSF. Oh! Okay. Um, so that, um, guide has all the plans that your staffing agency has to offer for their members. And it also includes the prices if you were to include dependents, okay? Um, so you're welcome to call us whenever you make a decision if you wanna enroll or not. Because keep in mind, you only have 30 days from the day that you receive your very first check to be able to enroll, or whenever the company's within their company open enrollment period. Okay? Okay. All right. Well, thank you for your time. I hope you have a great day. You too. Thank you.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits and a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Yes, uh, my name is Vaishali. I just received an email about, uh... What is it saying? "Your assistance is needed to continue processing of your en- enrollment, as information is either missing or needs to be clarified." Please be advised-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... yeah.

Speaker speaker\_1: So it sounds like you, um, been called due to your enrollment form. Um, h- are you recently working with somebody, a staffing agency?

Speaker speaker\_2: Yes, uh, mmm-hmm.

Speaker speaker\_1: Um, with which one?

Speaker speaker\_2: Oh, this is CC, um, BS, BGSS.

Speaker speaker\_1: Okay. And then, what are the last four numbers of your social?

Speaker speaker\_2: 4916.

Speaker speaker\_1: Okay, thank you. And could I just please get your first and last name?

Speaker speaker\_2: Vaishali Livingston.

Speaker speaker\_1: You said the first name was Michelle?

Speaker speaker\_2: Vaishali, V-A-I-S-H-A-L-I. V as in victor, A as in apple, I as in iPod, S as in ship, H as in horse, E as in apple, L as in Lima, I as in iPod.

Speaker speaker\_1: Okay. And then you said that was 4196?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Hmm.

Speaker speaker\_2: 4916.

Speaker speaker\_1: Okay.

Speaker speaker\_2: 4916.

Speaker speaker\_1: Okay, I don't see you in our system. Um, can you read me the full email?

Speaker speaker\_2: vaishalilivingston4@gmail.com.

Speaker speaker\_1: No, like the, what it says.

Speaker speaker\_2: What do you mean?

Speaker speaker\_1: Like, what the email tells you.

Speaker speaker\_2: Oh, what the email tells me? Okay. It... Uh, "We'll be glad to assist you, uh, regarding your enrollment form for benefits offered from your employer, BGSS. Your assistance is needed to continue the processing of your enrollment, as information is either missing or needs to be clarified. Please be advised that, as of 11-7-24, you have 30 days from your first payroll check to contact us to make any changes or, um, enroll. Please contact Benefit and Card, LLC Customer Service Department to assist you. You can be reached at 1-800 and a number, and we are available Monday through Friday."

Speaker speaker\_1: Okay. I couldn't find you with your first and last name. Um, I... Well, give me your email.

Speaker speaker\_2: Oh, wow. So, Vaishali, V-Ai-... Okay, my first name, last name, number 4 at gmail.com.

Speaker speaker\_1: Thank you. One second. Okay. And then you spell your first name, V-A-I-S-H-A-L-I, Living-... L-I-V-I-N-G-S-T-O-N?

Speaker speaker\_2: It's V as in victor, A as in apple, I as in iPod, S as in ship, H as in horse-

Speaker speaker\_1: H-A-L-I... Okay, so it is that one. Um, for security purposes, I do need you to verify your full address, as well as your date of birth.

Speaker speaker\_2: Yeah. 1321 East 53rd Street, Tulsa, Oklahoma, 74136. And July 1st, 1975.

Speaker speaker\_1: Okay, thank you. Um, is this a good phone number, the 918-809-5200?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And then, I have your first name, last name, the number 4 at gmail.com as your email address?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, give me one second. Let me read the note. Dependent information. Okay, so it looks like the reason why they called you is because we were missing dependent information. Um, let me verify to see for which plan it was, um, because you're currently enrolled into Dental, Vision, and then the MEC TeleRx, but you must have selected a dependent for one of those plans and didn't provide the dependent's information. Um, so that was the reason for the call. Oh, okay, so it looks like you selected the MEC TeleRx for employee and child, Dental for employee and child, as well as the Vision plan for employee and child. So the reason why they called you was because, since we were missing the child's information, we had to change your plan from employee and child to employee only. If you do wish to add the child, I would need the, um, the child's information. Do you want to keep it how it is, or would you like to include the child?

Speaker speaker\_2: Sure. Um-

Speaker speaker\_1: Okay, so include...

Speaker speaker\_2: All, um, I can call it anytime, right?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay, so just, uh, leave it like it is, like only the employee. Once I get a job, then I'll call you back.

Speaker speaker\_1: Okay. Um, just keep in mind, you have 30 days from the day that you receive your check, um, to enroll, okay? But I'll leave it how it is for now.

Speaker speaker\_2: What do you mean by check?

Speaker speaker\_1: Yes. So, uh, these are healthcare benefits through BGSF Staffing. Um, these are weekly deductions for those plans that you selected. So for vision, it would be \$4.57 out of your check weekly. Weekly d- And then dental, um, well that's if you were to choose the employee and child option, and for the vision plan stand alone is \$1.99 per employee only.

Then for dental stand alone, \$3.38. And for the MEC Tele-RS, it would be a weekly deduction of \$15.65, which for those three, it would be weekly deduction out of your paycheck of \$21.02.

Speaker speaker\_2: All together?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: But you're welcome to ...

Speaker speaker\_2: So it's just for...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: It's for employee or for the children too?

Speaker speaker\_1: Um, so since we didn't have dependents information, we had to change your plan from employee and child to employee only, so the \$21.02 are for the three plans under the level of employee only.

Speaker speaker\_2: Okay. Then I don't need a dental or the vision plan. Only the medical.

Speaker speaker\_1: Okay. Okay. Um, do you want me to keep it, the medical as employee only?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Give me one second. Let me fix that. And then for the plan that you chose, um, I do wanna let you know that that's only a preventative plan, okay? I don't know if you're aware. Okay. So, I changed that to the MEC Tele-RS for employee only, and that would be a weekly deduction of \$15.65.

Speaker speaker\_2: A weekly deduction up to... If I choose not to get the medical, do I have to?

Speaker speaker\_1: So, these, uh, these, um, benefits are completely optional. It's not something that you have to get if you don't want to. Um, it's just something that they offer to their members. So, if you don't wish to enroll into any benefits, you don't have to. You could simply just decline the enrollment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then they wouldn't enroll you into any benefits and wouldn't do deductions out of your check.

Speaker speaker\_2: Uh-huh. Okay. So, okay. So is it, um, \$15? I'll, I'll just keep it.

Speaker speaker\_1: Okay. And then, um, I do wanna tell you that the plan that you selected is only a preventative plan, so meaning that this one will only cover like preventative visits such as one physical visit a year, some vaccines like the tetanus shot, some cancer screenings, some STD screenings, and some cou- even counseling. Um, however, if you were to get sick and go to the hospital emergency room or urgent care, um, that plan doesn't cover those

visits. It's only for preventative services, okay?

Speaker speaker\_2: Okay. So \$15 per week, so 15 for... Uh, 15, not 15, 30, 45, 15 for the \$16 per month, they will get deducted, right?

Speaker speaker\_1: So it's a weekly deduction. Um, so every time you get paid, they'll be deducting that amount out of your paycheck.

Speaker speaker\_2: Okay, so if it's weekly, bi-weekly, so they will be... So, um, I would not choose at this time. Once I get a job, then I will call you. Is that okay?

Speaker speaker\_1: I'm sorry, can you repeat that?

Speaker speaker\_2: Sorry about my throat. Um...

Speaker speaker\_1: It's okay.

Speaker speaker\_2: I, um, do not wish to have any, um, benefit plans at this moment.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: Once I get a job, then I will call and apply for the benefits.

Speaker speaker\_1: Okay. So do you want me to decline you then? Because I wouldn't be able to tell you when they start doing the deductions, um, for that plan that you selected. Typically, you have to wait one or two weeks, um, but I wouldn't be able to tell you when they would start doing those deductions out of your check. Um, but to enroll, you do have to be within the first 30 days of receiving your first check. That's considered your personal open enrollment period, or whenever the company's in their company open enrollment period as a company whole, which is like annually for HSS. Um, let me check to see what month their company open enrollment period is. Give me one second. Uh, for theirs, it looks like it just passed. Oh, actually, give me one second. Actually, their company open enrollment period started in October 21st and their last day is November 27th.

Speaker speaker\_2: Ooh.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Last day is November 27th. Okay.

Speaker speaker\_1: So do you want me to keep it how it is with the, only the preventative plan? Or you want me to take that one off for now? 'Cause you have until the 27th to enroll, which is the last Wednesday of the month.

Speaker speaker\_3: Okay. I'll call back before the 27th of the month.

Speaker speaker\_1: Okay. Um, do you want me to take that off then for now while you think about it?

Speaker speaker\_3: Yeah.

Speaker speaker\_1: Or you want me to keep it there? 'Cause for now it says that...

Speaker speaker\_3: Uh, please take...

Speaker speaker\_1: Uh-huh?

Speaker speaker\_3: Please take it off for now.

Speaker speaker\_1: Okay. Yes, ma'am. And then just keep in mind that you have, um, 'til the 27th, okay? To make a decision.

Speaker speaker\_3: Sure.

Speaker speaker\_1: Okay. Um, would you wish for me to send you the benefit guide? I don't know if you have that already.

Speaker speaker\_3: Yes.

Speaker speaker\_1: It has the prices of all the plans that they offer.

Speaker speaker\_3: Oh, okay. You can send me... If you, you have my email address, you can email it to me.

Speaker speaker\_1: Okay. Um, did you want me to explain any of them to you or do you just want me to send it to you?

Speaker speaker\_3: Um, just send it to me and I'll read it.

Speaker speaker\_1: Okay. That's fine. Um, do you mind verifying that you have received it before I let you go? Just to make sure that you got it?

Speaker speaker\_3: Oh, yeah, sure. Let me see the message you sent.

Speaker speaker\_1: And then it's sending right now.

Speaker speaker\_3: Yeah, maybe that's... Oh, no, not yet.

Speaker speaker\_1: Send it once. I'm almost done sending it. I'm sorry.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay. I sent it just now. If you don't see it right away, I would check your spam and your junk file, okay?

Speaker speaker\_3: Oh, benefit guide. Yes, I did get it. Thank you so much.

Speaker speaker\_1: Okay. So that benefit guide has, um, all the plans that H... I'm sorry, that VSSF.

Speaker speaker\_3: Mm-hmm. Hello?

Speaker speaker\_1: Give me one second. Let me actually... I just realized something. So I'ma send you another one 'cause I accidentally sent you a different agency's and you want the right one. Let me make sure I sent you the right one. Okay, never mind. I did send you the right one. It says VSSF.



Speaker speaker\_3: Oh!

Speaker speaker\_1: Okay. Um, so that, um, guide has all the plans that your staffing agency has to offer for their members. And it also includes the prices if you were to include dependents, okay? Um, so you're welcome to call us whenever you make a decision if you wanna enroll or not. Because keep in mind, you only have 30 days from the day that you receive your very first check to be able to enroll, or whenever the company's within their company open enrollment period. Okay?

Speaker speaker\_3: Okay.

Speaker speaker\_1: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker\_3: You too. Thank you.