

## Transcript: Francesca

**Baez-4531705771409408-6312444686974976**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Uh, this number just called me twice. Okay. Name's Gary. Did they leave you a message by any chance, Mr. Gary, or no? No, ma'am. Okay. So what we are is Benefits in a Card, that's the name of the company. We're an account administrator for the health insurance other staffing companies offer their employees. Any chance you're a staffing company employee, or recently applied for a staffing company? Uh, yes, ma'am. So it could be that either we were calling you in regards to a request that was sent to us, or we were processing one of the health insurance forms. What staffing company do you work with? I applied to, um, one, one second, I'm looking for that name. It starts... It's like H... It's like Hammons and Rykers or something. Hammons and Ryker? Yeah. Okay. So let me see if we left any note on your account. Can I have the last four of the Social and your last name? Uh, yes, ma'am. One moment please. Uh, last name's Newbern. N-e-w-b-e-r-n. All right. And my last four is 9808. Okay, so I do see here we have an account. And for the purpose of security, can you verify your mailing address for me and date of birth? 305 West Street, Fulton, Kentucky, uh, 0731200. We have a best number to reach you at 629-772-4203. Yes, ma'am. And I have here that your email is garyhh02@gmail.com? Uh, Gray, not Gary. Gray. G-r-a-y. Oh, yeah, I see here they have it misspelled. Yeah. Let me fix this. It's Gray. All right. So they were, in fact, calling you in regards to a form. Um, that's why I also see here that it was just misspelled for them form, because you did put a G-r-a-y-h-h. Uh- But, specifically speaking, we were calling you in regards to the form that was filled in October 28th, 2024. We're not sure if it was a system error, but your application has... All of the plans there would be an offer checked off. Did you mean to do that, or was it an issue with the system? Uh, I... I... Got me honest, I didn't really understand what I was doing, and there wasn't a lot of help provided when I was doing that. Mm-hmm. So I, I checked everything off just 'cause I didn't know what I was supposed to do. Okay. Yeah, true. My mistake. Oh no, that's fine. That always happens. It's okay. So the form itself was just for you to select the medical benefits that they do offer for that. Once you do get a job with them, an assignment, and start working with them, they can activate that policy. Oh. It's completely up to you if you want me to keep it as they left it. What they did was they placed you on the lowest costing medical plans that you selected, and then all of the additional benefit options, they left as it is. If currently you would like to look at a benefit guide, or for me to explain those plans, I'll be happy to. Um, for you to get a better- Oh. ... understanding. Is there a way I can get the lowest, uh, plan offered with just dental and, uh, health? That way I can just do dental and health, nothing else, and, uh, with the lowest one provided? Okay. Dental, vision, and the lowest one provided. So for the medical, what they did is they enrolled you into the VIB standard, which was 16.80, 'cause you had selected both

of the VIBs, but you can only have one. All right. And then that will keep you with the VIB standard for hospital indemnity. Hospital indemnity is just a fancy term for your hospital services, your doctor visits, emergency room, urgent care and such. And then they did leave you with that NEC/TaylorRx Preventative that you selected. So the preventative ones are basically to check and make sure that you are to health and there's no issues, like when you do a screening for your blood pressure, any iron deficiency, counseling for, like, a healthy diet or UV exposures for the sun. All those preventative immunizations that we usually get, that tetano shot and varicella and such. Do you want me to leave you with both that medical preventative and hospital indemnity, or did you want to have just one of those two? The only thing you have to keep in mind is, if you keep just the VIB standard, your medical preventative services won't be covered. 'Cause that plan only covers preventative. I mean hospital indemnity, sorry. It doesn't cover anything preventative. Is there a way I can keep both? Yes, sure. So if you were to keep- Huh. ... those two medical plans, dental and the vision only, those four plans, that will be 37.04 per paycheck. Like, \$30 and... Uh, 30... You said 37.04? \$37.04 per paycheck? Yes, sir. Uh, yeah, I would like to keep all that. Understood. Do you authorize Hammons and Ryker to make that deduction of \$37.04 per paycheck for the plans you have selected? Uh, yes, ma'am. Oh. ... stop. All right. I was calling about health insurance. So we are all set. Once you start working for an assignment with Hammons and Ryker, it will take roughly one to two weeks for them to start making those deductions. And when you see the first deduction, following Monday from that paycheck will be when the benefits become effective, and that same week of activation, Friday, will be when your carrier send out your benefit cards. Now, the VIB standard card, that one they're going to send that electronic to your email. But if you want us to have a hard copy sent to you, Monday of that activation week, give us a call so we can put in a mail order for them. So they can also send those to your home as well. Uh, yes. Yes, ma'am. Thank you. Of course. Do you have any questions for us or concerns? No, ma'am. All right. I do hope you have a wonderful rest of your day, and thank you so much, sir, for returning our call back.

## 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 Francesca. How can I assist you today?

Speaker speaker\_2: Uh, this number just called me twice.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Name's Gary.

Speaker speaker\_1: Did they leave you a message by any chance, Mr. Gary, or no?

Speaker speaker\_2: No, ma'am.

Speaker speaker\_1: Okay. So what we are is Benefits in a Card, that's the name of the company. We're an account administrator for the health insurance other staffing companies

offer their employees. Any chance you're a staffing company employee, or recently applied for a staffing company?

Speaker speaker\_2: Uh, yes, ma'am.

Speaker speaker\_1: So it could be that either we were calling you in regards to a request that was sent to us, or we were processing one of the health insurance forms. What staffing company do you work with?

Speaker speaker\_2: I applied to, um, one, one second, I'm looking for that name. It starts... It's like H... It's like Hammons and Rykers or something.

Speaker speaker\_1: Hammons and Ryker?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. So let me see if we left any note on your account. Can I have the last four of the Social and your last name?

Speaker speaker\_2: Uh, yes, ma'am. One moment please. Uh, last name's Newbern. N-e-w-b-e-r-n.

Speaker speaker\_1: All right.

Speaker speaker\_2: And my last four is 9808.

Speaker speaker\_1: Okay, so I do see here we have an account. And for the purpose of security, can you verify your mailing address for me and date of birth?

Speaker speaker\_2: 305 West Street, Fulton, Kentucky, uh, 0731200.

Speaker speaker\_1: We have a best number to reach you at 629-772-4203.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: And I have here that your email is garyhh02@gmail.com?

Speaker speaker\_2: Uh, Gray, not Gary. Gray. G-r-a-y.

Speaker speaker\_1: Oh, yeah, I see here they have it misspelled.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Let me fix this.

Speaker speaker\_2: It's Gray.

Speaker speaker\_1: All right. So they were, in fact, calling you in regards to a form. Um, that's why I also see here that it was just misspelled for them form, because you did put a G-r-a-y-h-h.

Speaker speaker\_2: Uh-

Speaker speaker\_1: But, specifically speaking, we were calling you in regards to the form that was filled in October 28th, 2024. We're not sure if it was a system error, but your application has... All of the plans there would be an offer checked off. Did you mean to do that, or was it an issue with the system?

Speaker speaker\_2: Uh, I... I... Got me honest, I didn't really understand what I was doing, and there wasn't a lot of help provided when I was doing that.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So I, I checked everything off just 'cause I didn't know what I was supposed to do.

Speaker speaker\_1: Okay. Yeah, true.

Speaker speaker\_2: My mistake.

Speaker speaker\_1: Oh no, that's fine. That always happens. It's okay. So the form itself was just for you to select the medical benefits that they do offer for that. Once you do get a job with them, an assignment, and start working with them, they can activate that policy.

Speaker speaker\_2: Oh.

Speaker speaker\_1: It's completely up to you if you want me to keep it as they left it. What they did was they placed you on the lowest costing medical plans that you selected, and then all of the additional benefit options, they left as it is. If currently you would like to look at a benefit guide, or for me to explain those plans, I'll be happy to. Um, for you to get a better-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... understanding.

Speaker speaker\_2: Is there a way I can get the lowest, uh, plan offered with just dental and, uh, health? That way I can just do dental and health, nothing else, and, uh, with the lowest one provided?

Speaker speaker\_1: Okay. Dental, vision, and the lowest one provided. So for the medical, what they did is they enrolled you into the VIB standard, which was 16.80, 'cause you had selected both of the VIBs, but you can only have one.

Speaker speaker\_2: All right.

Speaker speaker\_1: And then that will keep you with the VIB standard for hospital indemnity. Hospital indemnity is just a fancy term for your hospital services, your doctor visits, emergency room, urgent care and such. And then they did leave you with that NEC/TaylorRx Preventative that you selected. So the preventative ones are basically to check and make sure that you are to health and there's no issues, like when you do a screening for your blood pressure, any iron deficiency, counseling for, like, a healthy diet or UV exposures for the sun. All those preventative immunizations that we usually get, that tetano shot and varicella and such. Do you want me to leave you with both that medical preventative and hospital indemnity, or did you want to have just one of those two? The only thing you have to keep in

mind is, if you keep just the VIB standard, your medical preventative services won't be covered. 'Cause that plan only covers preventative. I mean hospital indemnity, sorry. It doesn't cover anything preventative.

Speaker speaker\_2: Is there a way I can keep both?

Speaker speaker\_1: Yes, sure. So if you were to keep-

Speaker speaker\_2: Huh.

Speaker speaker\_1: ... those two medical plans, dental and the vision only, those four plans, that will be 37.04 per paycheck.

Speaker speaker\_2: Like, \$30 and... Uh, 30... You said 37.04? \$37.04 per paycheck?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Uh, yeah, I would like to keep all that.

Speaker speaker\_1: Understood. Do you authorize Hammons and Ryker to make that deduction of \$37.04 per paycheck for the plans you have selected?

Speaker speaker\_2: Uh, yes, ma'am.

Speaker speaker\_3: Oh. ... stop. All right.

Speaker speaker\_2: I was calling about health insurance.

Speaker speaker\_1: So we are all set. Once you start working for an assignment with Hammons and Ryker, it will take roughly one to two weeks for them to start making those deductions. And when you see the first deduction, following Monday from that paycheck will be when the benefits become effective, and that same week of activation, Friday, will be when your carrier send out your benefit cards. Now, the VIB standard card, that one they're going to send that electronic to your email. But if you want us to have a hard copy sent to you, Monday of that activation week, give us a call so we can put in a mail order for them. So they can also send those to your home as well.

Speaker speaker\_2: Uh, yes. Yes, ma'am. Thank you.

Speaker speaker\_1: Of course. Do you have any questions for us or concerns?

Speaker speaker\_2: No, ma'am.

Speaker speaker\_1: All right. I do hope you have a wonderful rest of your day, and thank you so much, sir, for returning our call back.