

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. Hello. My name is Francesca of Benefits in a Car, looking to speak with Mr. Robinson on behalf of BGS Staffing. Yes, ma'am. Yes, sir. We're with Benefits in a Car, the administrators of the health insurance BGS offers. We're calling in regards to the form you filled out on December 13, 2024. We saw that you selected some benefits but also chose to opt out of coverage. So we're just calling to verify that, at the moment, you're declining benefits. Uh, yeah. I got a question about that. Um, there was some on there that I forget to select that I wanted to select. But as far as like the, um, like, like Medicaid and stuff like that, I don't need Medicaid. But, um, I think it was like life insurance, I wanted that. Sure thing, sir. I can enroll you into the term life. I would like to clarify they don't offer Medicaid, since the Medicaid can only be offered by the government. They do have some medical plans, however. I mean, medical might be my best. That's okay. And then were you wanting to get into the life insurance just for yourself or were you putting a dependent? Um, right now for myself, but if I want to add, can I add in the future? No, sir. So you would need either an open enrollment period or a qualified live event to be able to make policy changes. Aside from that, the only change you're able to do is cancellations when you don't have an open enrollment period or a qualified live event. Okay. All right..... uh, just for me. Okay. So that will be \$8.96 per paycheck. Do you authorize BGS Staffing to make those deductions for you once you start working? Yes, ma'am. And who would you like to put down as your beneficiary? I just need your first and last name and their relationship to you. Uh, you can put Tonya Robinson. That's my aunt. You said that's your aunt? That's my aunt. Okay. And you said Tyler Robinson, correct? No, Tonya. Tonya. T-O-N-E-A. All right. Okay, so you are all set. Once you start working with them, allow one to two weeks for them to start making those deductions. And then when you see the first one, following Monday will be when the coverage becomes effective. Okay. All right. All right. And then that plan doesn't have any physical benefit card, so you won't be receiving a benefit card for it. Okay? All right. So, so how do I go on... How much should I be covered for, or is there.....? I'm sorry? I said is there a particular amount, or, or how would I know how much I'd be covered for? You'll be covered for \$20,000 after the age of 64. And then once you get 65, it will decline that \$20,000 by 25% and it'll keep doing so every five years. Okay. Um, all right. All right. Well, is there anything else we can assist you with today? Uh, no, ma'am. Well, thank you so much, Mr. Robinson for taking my call. Hope you enjoy the rest of your day. All right. Y'all have a blessed day. Thank you. You too. Bye-bye. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Good morning.

Speaker speaker_2: Hello.

Speaker speaker_1: My name is Francesca of Benefits in a Car, looking to speak with Mr. Robinson on behalf of BGS Staffing.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Yes, sir. We're with Benefits in a Car, the administrators of the health insurance BGS offers. We're calling in regards to the form you filled out on December 13, 2024. We saw that you selected some benefits but also chose to opt out of coverage. So we're just calling to verify that, at the moment, you're declining benefits.

Speaker speaker_2: Uh, yeah. I got a question about that. Um, there was some on there that I forget to select that I wanted to select. But as far as like the, um, like, like Medicaid and stuff like that, I don't need Medicaid. But, um, I think it was like life insurance, I wanted that.

Speaker speaker_1: Sure thing, sir. I can enroll you into the term life. I would like to clarify they don't offer Medicaid, since the Medicaid can only be offered by the government. They do have some medical plans, however.

Speaker speaker_2: I mean, medical might be my best.

Speaker speaker_1: That's okay. And then were you wanting to get into the life insurance just for yourself or were you putting a dependent?

Speaker speaker_2: Um, right now for myself, but if I want to add, can I add in the future?

Speaker speaker_1: No, sir. So you would need either an open enrollment period or a qualified live event to be able to make policy changes. Aside from that, the only change you're able to do is cancellations when you don't have an open enrollment period or a qualified live event.

Speaker speaker_2: Okay. All right..... uh, just for me.

Speaker speaker_1: Okay. So that will be \$8.96 per paycheck. Do you authorize BGS Staffing to make those deductions for you once you start working?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And who would you like to put down as your beneficiary? I just need your first and last name and their relationship to you.

Speaker speaker_2: Uh, you can put Tonya Robinson. That's my aunt.

Speaker speaker_1: You said that's your aunt?

Speaker speaker_2: That's my aunt.

Speaker speaker_1: Okay. And you said Tyler Robinson, correct?

Speaker speaker_2: No, Tonya.

Speaker speaker_1: Tonya.

Speaker speaker_2: T-O-N-E-A.

Speaker speaker_1: All right. Okay, so you are all set. Once you start working with them, allow one to two weeks for them to start making those deductions. And then when you see the first one, following Monday will be when the coverage becomes effective.

Speaker speaker_2: Okay. All right.

Speaker speaker_1: All right. And then that plan doesn't have any physical benefit card, so you won't be receiving a benefit card for it. Okay?

Speaker speaker_2: All right. So, so how do I go on... How much should I be covered for, or is there.....?

Speaker speaker_1: I'm sorry?

Speaker speaker_2: I said is there a particular amount, or, or how would I know how much I'd be covered for?

Speaker speaker_1: You'll be covered for \$20,000 after the age of 64. And then once you get 65, it will decline that \$20,000 by 25% and it'll keep doing so every five years.

Speaker speaker_2: Okay. Um, all right.

Speaker speaker_1: All right. Well, is there anything else we can assist you with today?

Speaker speaker_2: Uh, no, ma'am.

Speaker speaker_1: Well, thank you so much, Mr. Robinson for taking my call. Hope you enjoy the rest of your day.

Speaker speaker_2: All right. Y'all have a blessed day.

Speaker speaker_1: Thank you. You too. Bye-bye.

Speaker speaker_2: Bye-bye. Bye.