

## Transcript: Franchesca

**Baez-4569360462823424-5993458640404480**

### Full Transcript

Hello? Hello. Yes, ma'am. I just, uh, received a missed phone call from you guys. This is Tamesha King. Okay. Did you listen to any voice message they left? Yes, ma'am. It was basically saying that I had picked the, uh, um, I had enrolled into, uh, the benefit at her job, but I, um, picked two plans, uh, which was VIP and a regular plan or something like that. Mm-hmm. Let's take a look at your account. What staffing company do you work with? Ma'am? Yes. What staffing company do you work with? TRC. What are the last four of your Socials? A084. I ha- I, I think it was that I had picked the VIP Standard and the VIP Plus. Okay. I'll still have to take a look, ma'am. When you called in, we don't have anything in front of us. I have to locate an account and then I have to look into the notes to know. What is the last name? King. K-I-N-G. Could you please verify your mailing address and date of birth to make sure I locate the correct account? Right. 412 Stafford Street, uh, Hinesville, Georgia, 31313. And your date of birth? 10/20/1995. We have past contact information on when you called, 912-560-9887 with the email of memeking709@gmail.com. That's correct. Hmm. So they offer a VIP plan that has two tiers. The issue is, as you stated, you chose both tiers. You can't have t- two tiers of the same plan. So they enrolled you into the lowest costing one, which is the Standard. They weren't able to stick with you. Oh, what's the, what's the... Okay, what's the difference between the Standard and the VIP? They are both VIP plans. There's a Standard, which is the one you were enrolled into, and there is a Plus. The Standard doesn't cover preventative surgeries, intensive care or rehabilitation benefits, where the Plus does. And there are certain services where the Plus will offer more of a dollar amount coverage rather than the Standard. Okay, I want the Plus. Okay, bear with me one moment. Okay. So with the Standard, the total of your benefit selection was 79.97. With the Plus, it's gonna be 91.98 being deducted per paycheck for the selection you made for insurance. Do you authorize TRC Staffing to make that deduction once you start working? Yes, ma'am, I do and also I have an additional question. Yes, ma'am? Okay, so I could not... Um, when I was doing my benefits, I could not put my other kids on there. I have two more kids. Uh, so how does that work? I can go ahead and add them as independents into the policy. Yes, ma'am. Oh, okay. So I see there was one plan that I hadn't selected, the Medical Preventative Plan that you also selected. So it's actually \$104.01 per paycheck being deducted. That's fine, ma'am. So instead of \$99, there'll be a 104? Yes, ma'am. Okay. All right, and then we only have Sharon Keen. You can go ahead with the next dependent. Jordan Hill. J-O-R-D-A-N, last name Hill, H-I-L-L. Do you have a Social? Yes, ma'am. Just one moment. Sure thing. Uh, the Social was 882-58-4280. Can you just say your birthdate? Um, 06/21/1964. All right, and you did say it was two in total, so we're missing one more, right? Yeah, three in total. Go ahead. Major Roberson. M-A-J-O-R, last name Roberson. R-O-B-E-R-S-O-N. His Social is 325-33-5634. What is his date of birth? 03/10/2020. Okay, so then- Do y'all have 401K or, or

y'all don't have 401K? Um, so no, from the benefits that we administer for PG, I mean, PG, PRC Staffing, they do not offer 401K. However, due to the fact that we service all of their offices in the United States, I would recommend calling your local office and speaking either with HR or payroll to see if they do offer that on their own separate from the benefits that we administer for them. Okay. All right, and then I would like to verify with you, so I have Jordan Hill's date of birth as 06/21/2016, correct? Correct. And then I have Major Robs- Robinson as 03/10/2020. That's correct. And then you did say the last name is spelled R-O-V-E-R-S-O-N? R-O-B as in bird, E-R-S-O-N. Mm-hmm. Okay. That's correct. And then- And then I have- Oh, go ahead. Hm? Oh, sorry, I just wanted to verify, after that B was E-R before the S-O-N, right? Yes, ma'am. That's correct. All right. And what were you going to ask? I'm sorry. I was asking, so all, with this plan it comes with, uh, the dental, the vision and the, uh, medical? Yes, ma'am. So you selected the medical, the dental, vision. In addition, you also selected primary virtual care, group accident, critical illness, life insurance, ID Expert, which is an identity theft protection, and behavior health, which is virtual therapy. Okay. Okay. And then once you start working with PRC Staffing, allow one to two weeks for them to start making those deductions, and when you see the very first deduction, following Monday's going to be when their coverage becomes effective. And that same week of activation, Monday will be when the carrier sends out those benefit cards. Okay. All right, do you have any questions for us in regards to this enrollment? No, ma'am. Oh- Huh? Um, besides, besides like will I still have to make a co-pay? So these are PPO limited plans. They don't work, all of them don't work with co-pay, deductibles or percentages. So the medical VIP Standard Plus works with a set dollar amount for services. Your dental's going to work with percentages and your vision's going to work with a co-pay. You said my... I'm, I'm sorry, my phone keeps going in and out. You said my vision's going to work with a co-pay? No, the one that's going to work- I'm having some noise. ... with a co-pay will be your vision plan. Okay. And then the dental works with percentages. So anything that's like, or if it's a \$500.00, it's just going to pay it out? It depends for which service, medical, dental or vision? For dental. That's the, that's the main one I want, dental. Yes, ma'am. Yes, ma'am. So the maximum that it's going to cover you in services per year, each of you guys individually will be \$500.00 each of services. That's the max? Yes, ma'am. Oh, wow. Okay. All right, thank you. Thank you. Of course, if you would like me to, I can also send you a digital copy of their benefit guide for you to look over it. From the looks of your selections, you're basically in every single plan they're currently offering. Okay, then that's good. And please send that digital copy over. Of course. In the event that you want to make any changes to this policy, you can give us a call. Our phone number and hours of operation will also be on that email for you. Okay. All right, any other questions before we let you go today? No, ma'am. All right, it was a pleasure speaking with you. I do hope you have a wonderful rest of your day. And you too. Bye-bye. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Hello?

Speaker speaker\_1: Hello.

Speaker speaker\_0: Yes, ma'am. I just, uh, received a missed phone call from you guys. This is Tamesha King.

Speaker speaker\_1: Okay. Did you listen to any voice message they left?

Speaker speaker\_0: Yes, ma'am. It was basically saying that I had picked the, uh, um, I had enrolled into, uh, the benefit at her job, but I, um, picked two plans, uh, which was VIP and a regular plan or something like that.

Speaker speaker\_1: Mm-hmm. Let's take a look at your account. What staffing company do you work with?

Speaker speaker\_0: Ma'am?

Speaker speaker\_1: Yes. What staffing company do you work with?

Speaker speaker\_0: TRC.

Speaker speaker\_1: What are the last four of your Socials?

Speaker speaker\_0: A084. I ha- I, I think it was that I had picked the VIP Standard and the VIP Plus.

Speaker speaker\_1: Okay. I'll still have to take a look, ma'am. When you called in, we don't have anything in front of us. I have to locate an account and then I have to look into the notes to know. What is the last name?

Speaker speaker\_0: King. K-I-N-G.

Speaker speaker\_1: Could you please verify your mailing address and date of birth to make sure I locate the correct account?

Speaker speaker\_0: Right. 412 Stafford Street, uh, Hinesville, Georgia, 31313.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_0: 10/20/1995.

Speaker speaker\_1: We have past contact information on when you called, 912-560-9887 with the email of memeking709@gmail.com.

Speaker speaker\_0: That's correct.

Speaker speaker\_1: Hmm. So they offer a VIP plan that has two tiers. The issue is, as you stated, you chose both tiers. You can't have t- two tiers of the same plan. So they enrolled you into the lowest costing one, which is the Standard. They weren't able to stick with you.

Speaker speaker\_0: Oh, what's the, what's the... Okay, what's the difference between the Standard and the VIP?

Speaker speaker\_1: They are both VIP plans. There's a Standard, which is the one you were enrolled into, and there is a Plus. The Standard doesn't cover preventative surgeries, intensive care or rehabilitation benefits, where the Plus does. And there are certain services

where the Plus will offer more of a dollar amount coverage rather than the Standard.

Speaker speaker\_0: Okay, I want the Plus.

Speaker speaker\_1: Okay, bear with me one moment. Okay. So with the Standard, the total of your benefit selection was 79.97. With the Plus, it's gonna be 91.98 being deducted per paycheck for the selection you made for insurance. Do you authorize TRC Staffing to make that deduction once you start working?

Speaker speaker\_0: Yes, ma'am, I do and also I have an additional question.

Speaker speaker\_1: Yes, ma'am?

Speaker speaker\_0: Okay, so I could not... Um, when I was doing my benefits, I could not put my other kids on there. I have two more kids. Uh, so how does that work?

Speaker speaker\_1: I can go ahead and add them as independents into the policy.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Oh, okay. So I see there was one plan that I hadn't selected, the Medical Preventative Plan that you also selected. So it's actually \$104.01 per paycheck being deducted.

Speaker speaker\_0: That's fine, ma'am. So instead of \$99, there'll be a 104?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay.

Speaker speaker\_1: All right, and then we only have Sharon Keen. You can go ahead with the next dependent.

Speaker speaker\_0: Jordan Hill. J-O-R-D-A-N, last name Hill, H-I-L-L.

Speaker speaker\_1: Do you have a Social?

Speaker speaker\_0: Yes, ma'am. Just one moment.

Speaker speaker\_1: Sure thing.

Speaker speaker\_0: Uh, the Social was 882-58-4280.

Speaker speaker\_1: Can you just say your birthdate?

Speaker speaker\_0: Um, 06/21/1964.

Speaker speaker\_1: All right, and you did say it was two in total, so we're missing one more, right?

Speaker speaker\_0: Yeah, three in total.

Speaker speaker\_1: Go ahead.

Speaker speaker\_0: Major Roberson. M-A-J-O-R, last name Roberson. R-O-B-E-R-S-O-N. His Social is 325-33-5634.

Speaker speaker\_1: What is his date of birth?

Speaker speaker\_2: 03/10/2020.

Speaker speaker\_1: Okay, so then-

Speaker speaker\_2: Do y'all have 401K or, or y'all don't have 401K?

Speaker speaker\_1: Um, so no, from the benefits that we administer for PG, I mean, PG, PRC Staffing, they do not offer 401K. However, due to the fact that we service all of their offices in the United States, I would recommend calling your local office and speaking either with HR or payroll to see if they do offer that on their own separate from the benefits that we administer for them.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right, and then I would like to verify with you, so I have Jordan Hill's date of birth as 06/21/2016, correct?

Speaker speaker\_2: Correct.

Speaker speaker\_1: And then I have Major Robs- Robinson as 03/10/2020.

Speaker speaker\_2: That's correct.

Speaker speaker\_1: And then you did say the last name is spelled R-O-V-E-R-S-O-N?

Speaker speaker\_2: R-O-B as in bird, E-R-S-O-N.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay. That's correct. And then-

Speaker speaker\_1: And then I have-

Speaker speaker\_2: Oh, go ahead.

Speaker speaker\_1: Hm? Oh, sorry, I just wanted to verify, after that B was E-R before the S-O-N, right?

Speaker speaker\_2: Yes, ma'am. That's correct.

Speaker speaker\_1: All right. And what were you going to ask? I'm sorry.

Speaker speaker\_2: I was asking, so all, with this plan it comes with, uh, the dental, the vision and the, uh, medical?

Speaker speaker\_1: Yes, ma'am. So you selected the medical, the dental, vision. In addition, you also selected primary virtual care, group accident, critical illness, life insurance, ID Expert, which is an identity theft protection, and behavior health, which is virtual therapy.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: And then once you start working with PRC Staffing, allow one to two weeks for them to start making those deductions, and when you see the very first deduction, following Monday's going to be when their coverage becomes effective. And that same week of activation, Monday will be when the carrier sends out those benefit cards.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right, do you have any questions for us in regards to this enrollment?

Speaker speaker\_2: No, ma'am. Oh-

Speaker speaker\_1: Huh?

Speaker speaker\_2: Um, besides, besides like will I still have to make a co-pay?

Speaker speaker\_1: So these are PPO limited plans. They don't work, all of them don't work with co-pay, deductibles or percentages. So the medical VIP Standard Plus works with a set dollar amount for services. Your dental's going to work with percentages and your vision's going to work with a co-pay.

Speaker speaker\_2: You said my... I'm, I'm sorry, my phone keeps going in and out. You said my vision's going to work with a co-pay?

Speaker speaker\_1: No, the one that's going to work-

Speaker speaker\_2: I'm having some noise.

Speaker speaker\_1: ... with a co-pay will be your vision plan.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then the dental works with percentages.

Speaker speaker\_2: So anything that's like, or if it's a \$500.00, it's just going to pay it out?

Speaker speaker\_1: It depends for which service, medical, dental or vision?

Speaker speaker\_2: For dental. That's the, that's the main one I want, dental. Yes, ma'am.

Speaker speaker\_1: Yes, ma'am. So the maximum that it's going to cover you in services per year, each of you guys individually will be \$500.00 each of services.

Speaker speaker\_2: That's the max?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Oh, wow. Okay. All right, thank you.

Speaker speaker\_1: Thank you. Of course, if you would like me to, I can also send you a digital copy of their benefit guide for you to look over it. From the looks of your selections, you're basically in every single plan they're currently offering.

Speaker speaker\_2: Okay, then that's good. And please send that digital copy over.

Speaker speaker\_1: Of course. In the event that you want to make any changes to this policy, you can give us a call. Our phone number and hours of operation will also be on that email for you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right, any other questions before we let you go today?

Speaker speaker\_2: No, ma'am.

Speaker speaker\_1: All right, it was a pleasure speaking with you. I do hope you have a wonderful rest of your day.

Speaker speaker\_2: And you too. Bye-bye.

Speaker speaker\_1: Thank you. Bye-bye.