Transcript: Franchesca Baez-4939444147142656-5236745541468160

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-0-CAR. My name is can I assist you today? Hi, my name's, uh, Isaiah Stover. Um, I just got a job through Time, or not Time Staffing, Surge Staffing, Um, I work at the landfill in Fostoria and I don't know if, I don't remember if I signed up for the health insurance or not, um, just trying to figure that out to see if, 'cause I'm at the doctor right now and they just- Sure thing. ... didn't know about the, uh, card. Of course. Let me take a look for you. What are the last three of the social- All right. ... and the last name to locate your account? Uh, look, I'll just give you the whole thing 'cause I don't really even remember the whole, like the end of it, if that's okay. Okay. So it's 283-11-4153. Okay. And then you said you needed my last name. you said you needed my last name? I actually locate it, if I have the full social, I can locate the account easier that way. Okay. Our standard procedure is to send an act for it, that's why. I was just like, "Only the last four." Okay. Um, but at the most, Mr. Stover, you're currently not enrolled into any benefits. Your person or enrollment period just started today, so there's still someone I to enroll you into that medical preventative care plan on the first day. It takes a little bit- Oh. ... to process it. Okay. Well, can I at least give them that information this way, like the information so when it does start, they can start pulling it out of there instead of pulling it out of my bank account? They won't cover it for today's visit 'cause you new, you didn't have benefits at that point. Well, not today, no. I'll just pay for today. Yeah, um- I'm saying like in the future. Um, yeah, I was actually gonna go into that as well. Unless you're specifically gonna be selecting different benefits, that plan that they add or enroll you into is medical preventative only. It doesn't cover hospital visits, it only covers the preventative services. Preventative services- Yeah, mine- ... are basically like checking to see if you're sick. Oh, so they're not for like counseling or anything like that? No, sir. That will be what they call Hospital Indemnity Services, which are basically like the hospital services. So that medical preventative- Okay, so how do I get... So how do I get that then? We just have to call us and give us a call and tell us that you wanna be enrolled into other benefits. Okay. Um, so they do offer other plans of those hospital services, which are called BAP plans. Um, I know you're currently at your doctor office. Do you have time for us to briefly go over those two plans? Yeah, I'd say my appointment's not till three, so I have a couple minutes. Okay. So the first one is the BAP Standard is 17.63 per paycheck, and the second one is BAP Classic, 19.53 per paycheck. The difference between both of them, apart from the fact that the Classic will cover more per dollar amount on certain services, is that the Standard doesn't cover in terms of care, rehabilitation or preventative surgery- Okay. ... whereas the Classic does. Okay. So if I do the Classic, will it backdate anything or no? No, sir. They don't backdate anything. Okay. Coverage is effective when they receive payment, and they only cover services after your activation week. All right. All right. Well, I'll try to figure it out then. Okay. Do you want me to

send you the benefit guide to your email? 'Cause you do have all the way till the 8th of December, if I'm not mistaking, to enroll into what they should that's aside from that auto enrollment day process. Yeah, that works. Okay. And it actually says the 7th of December. So I'll send you a copy of their benefit guide. Did you want me to decline the auto enrollment into that preventative plan? What do you mean by that? Like, what do you mean? Um, so the declining it basically just advising the computer to not enroll you automatically in that plan. So it actually filters it out to a way that the only benefits you'll be enrolled into are the ones that you specifically call in and ask to be enrolled into. Yeah, that's fine 'cause I don't need to be in any until I figure out, or I can just go get insurance from somebody else. I mean, something that's a little cheaper- Mm-hmm. ... I guess. I understand. So I'll go ahead and process that declamation for you. So you're all set. All right. I send you that email from our office email, which is info@benefits10car. All right. Bye. All right. Thank you for your time. Thank you for calling in. Hope you have a wonderful rest of your day, and thank you for allowing me to assist you. Thank you, you, you too. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits 10-0-CAR. My name is can I assist you today?

Speaker speaker_2: Hi, my name's, uh, Isaiah Stover. Um, I just got a job through Time, or not Time Staffing, Surge Staffing. Um, I work at the landfill in Fostoria and I don't know if, I don't remember if I signed up for the health insurance or not, um, just trying to figure that out to see if, 'cause I'm at the doctor right now and they just-

Speaker speaker_1: Sure thing.

Speaker speaker 2: ... didn't know about the, uh, card.

Speaker speaker_1: Of course. Let me take a look for you. What are the last three of the social-

Speaker speaker_2: All right.

Speaker speaker_1: ... and the last name to locate your account?

Speaker speaker_2: Uh, look, I'll just give you the whole thing 'cause I don't really even remember the whole, like the end of it, if that's okay.

Speaker speaker_1: Okay.

Speaker speaker_2: So it's 283-11-4153.

Speaker speaker_1: Okay.

Speaker speaker_2: And then you said you needed my last name, you said you needed my last name?

Speaker speaker_1: I actually locate it, if I have the full social, I can locate the account easier that way.

Speaker speaker_2: Okay.

Speaker speaker_1: Our standard procedure is to send an act for it, that's why. I was just like, "Only the last four."

Speaker speaker 2: Okay.

Speaker speaker_1: Um, but at the most, Mr. Stover, you're currently not enrolled into any benefits. Your person or enrollment period just started today, so there's still someone I to enroll you into that medical preventative care plan on the first day. It takes a little bit-

Speaker speaker 2: Oh.

Speaker speaker_1: ... to process it.

Speaker speaker_2: Okay. Well, can I at least give them that information this way, like the information so when it does start, they can start pulling it out of there instead of pulling it out of my bank account?

Speaker speaker_1: They won't cover it for today's visit 'cause you new, you didn't have benefits at that point.

Speaker speaker_2: Well, not today, no. I'll just pay for today.

Speaker speaker_1: Yeah, um-

Speaker speaker_2: I'm saying like in the future.

Speaker speaker_1: Um, yeah, I was actually gonna go into that as well. Unless you're specifically gonna be selecting different benefits, that plan that they add or enroll you into is medical preventative only. It doesn't cover hospital visits, it only covers the preventative services. Preventative services-

Speaker speaker_2: Yeah, mine-

Speaker speaker_1: ... are basically like checking to see if you're sick.

Speaker speaker_2: Oh, so they're not for like counseling or anything like that?

Speaker speaker_1: No, sir. That will be what they call Hospital Indemnity Services, which are basically like the hospital services. So that medical preventative-

Speaker speaker_2: Okay, so how do I get... So how do I get that then?

Speaker speaker_1: We just have to call us and give us a call and tell us that you wanna be enrolled into other benefits.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so they do offer other plans of those hospital services, which are called BAP plans. Um, I know you're currently at your doctor office. Do you have time for us to

briefly go over those two plans?

Speaker speaker 2: Yeah, I'd say my appointment's not till three, so I have a couple minutes.

Speaker speaker_1: Okay. So the first one is the BAP Standard is 17.63 per paycheck, and the second one is BAP Classic, 19.53 per paycheck. The difference between both of them, apart from the fact that the Classic will cover more per dollar amount on certain services, is that the Standard doesn't cover in terms of care, rehabilitation or preventative surgery-

Speaker speaker_2: Okay.

Speaker speaker_1: ... whereas the Classic does.

Speaker speaker_2: Okay. So if I do the Classic, will it backdate anything or no?

Speaker speaker_1: No, sir. They don't backdate anything.

Speaker speaker_2: Okay.

Speaker speaker_1: Coverage is effective when they receive payment, and they only cover services after your activation week.

Speaker speaker_2: All right. All right. Well, I'll try to figure it out then.

Speaker speaker_1: Okay. Do you want me to send you the benefit guide to your email? 'Cause you do have all the way till the 8th of December, if I'm not mistaking, to enroll into what they should that's aside from that auto enrollment day process.

Speaker speaker_2: Yeah, that works.

Speaker speaker_1: Okay. And it actually says the 7th of December. So I'll send you a copy of their benefit guide. Did you want me to decline the auto enrollment into that preventative plan?

Speaker speaker_2: What do you mean by that? Like, what do you mean?

Speaker speaker_1: Um, so the declining it basically just advising the computer to not enroll you automatically in that plan. So it actually filters it out to a way that the only benefits you'll be enrolled into are the ones that you specifically call in and ask to be enrolled into.

Speaker speaker_2: Yeah, that's fine 'cause I don't need to be in any until I figure out, or I can just go get insurance from somebody else. I mean, something that's a little cheaper-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... I guess.

Speaker speaker_1: I understand. So I'll go ahead and process that declamation for you. So you're all set.

Speaker speaker_2: All right.

Speaker speaker_1: I send you that email from our office email, which is info@benefits10car.

Speaker speaker_2: All right.

Speaker speaker_1: Bye.

Speaker speaker_2: All right. Thank you for your time.

Speaker speaker_1: Thank you for calling in. Hope you have a wonderful rest of your day, and thank you for allowing me to assist you.

Speaker speaker_2: Thank you, you, you too. Bye.