

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Crisis. My name is Francesca. How can I assist you today? Yes, my name is Aaron Shockley. I'm going through a temp service agency called Focus and they got me this booklet for, uh, insurance, like... . Okay. How can Benefits in a Crisis assist you, sir? Um, I've never done this before. She said I could get a hold of you guys. I signed up for life insurance, uh, disability insurance and, uh, dental insurance. Okay. So you're looking to make an enrollment. What is the name of the staffing company you work with? Focus. What are the last four of your Social and the last name one more time? Uh, last four digits of my Social? Yes, sir. 4141, and my name is Aaron Shockley. For security purposes, please verify the mailing address and the date of birth. Uh, date of birth is 7/12/93. Mailing address, 2601 North Cresthaven, Apartment K208, Springfield, Missouri 65803. And that's phone number to reach you, 417-307-4308, with the email of last name first name one at gmail.com? Yep. Okay. So you wanted to enroll into the life insurance- Yeah. ... short-term disability, and what was the third one? I'm sorry. Uh, actually, can I get, uh, dental, uh, life, and, uh, behavioral health? 'Cause I'm diagnosed with schizophrenia and stuff. Okay. So any of that virtual health... I mean, that behavior health is virtual only. So it's not gonna cover- Oh. ... for you to see them in person, but it will cover for you to either have a video call or a cell phone call with them. Okay, then never mind. Hold on. Uh- Okay. I signed up for life insurance, uh, dental insurance and, uh, med... what was it called? Uh, disability insurance. Okay. Do you need me to go over the coverage of any of those three plans? Do what? Do you need me to go over the coverage of any of those three plans? Uh, sure. Okay. So there's dental plan. There is only one being offered at \$3.64. That plan covers their preventative services at 800%, basic services, basic restorative services and radiographs at 80%. It will cover an annual maximum coverage of \$500 and a \$50 deductible. Okay. That's dental? And then... Yes, sir. That's a dental plan. So I got a big old cavity in my front tooth. Will they be able to fix that? Unfortunately, we are just the account administrator. I wouldn't be able to tell you whether that will be considered a preexisting condition or if it will be covered under the plan. That would be something you will have to ask the carrier. I can give you their information if you wish to. Okay. Um, I'll just wait. Okay. And then your life insurance is \$2.11 per paycheck. It will cover you up to the age of 64 for \$2,000, and once you reach the age of 65 that amount is going to decrease 25% and it'll keep doing so every five years. Okay. And lastly, the short-term disability is \$3.95 per paycheck. It does have a requirement of you working 20 hours or more per week, the elimination period is seven days, and then the benefit amount will be \$650 per month and it covers a benefit period of 90 days. And that's how much every paycheck they take out? \$3.95 per paycheck. Okay, that's fine. All right, and then all three together will come out to \$9.70 per paycheck. Do you authorize Focus Workforce Management to make those deductions for

you? Um, say what now? Yes, sir. The total of the three plans you selected is \$9.70. Do you authorize your staffing company, Focus Workforce Management to make that deduction per paycheck for the benefits you have selected? Okay. Um, actually, I'm just... I actually might be getting hired on after a couple months, so, uh, I'm gonna think about this and I'll call you back if I decide that I need it. Okay. So for the moment- If that's okay. ... enrollment, keep in mind you have to the 17th of this month for enrollment into benefits. After that... Let's see. If it does pass from your personal enrollment period, which will be the 17th of this month, you'll have to wait till next month when your company holds their company open enrollment period. Okay. I got a question. Whenever I was going, filling out paperwork at the Focus place, my company, uh, I signed up for that stuff for... Uh, does it show that I signed up for all of that? We haven't received that form yet, sir. So it hasn't been- Okay. ... processed. Okay. All right. Well, if I decide to go through with it, I'll call you guys back. Understood. All right. Thank you. No problem. Thank you. Have a wonderful rest of your day. 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 in a Crisis. My name is Francesca. How can I assist you today?

Speaker speaker_2: Yes, my name is Aaron Shockley. I'm going through a temp service agency called Focus and they got me this booklet for, uh, insurance, like... .

Speaker speaker_1: Okay. How can Benefits in a Crisis assist you, sir?

Speaker speaker_2: Um, I've never done this before. She said I could get a hold of you guys. I signed up for life insurance, uh, disability insurance and, uh, dental insurance.

Speaker speaker_1: Okay. So you're looking to make an enrollment. What is the name of the staffing company you work with?

Speaker speaker_2: Focus.

Speaker speaker_1: What are the last four of your Social and the last name one more time?

Speaker speaker_2: Uh, last four digits of my Social?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: 4141, and my name is Aaron Shockley.

Speaker speaker_1: For security purposes, please verify the mailing address and the date of birth.

Speaker speaker_2: Uh, date of birth is 7/12/'93. Mailing address, 2601 North Cresthaven, Apartment K208, Springfield, Missouri 65803.

Speaker speaker_1: And that's phone number to reach you, 417-307-4308, with the email of last name first name one at gmail.com?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay. So you wanted to enroll into the life insurance-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... short-term disability, and what was the third one? I'm sorry.

Speaker speaker_2: Uh, actually, can I get, uh, dental, uh, life, and, uh, behavioral health? 'Cause I'm diagnosed with schizophrenia and stuff.

Speaker speaker_1: Okay. So any of that virtual health... I mean, that behavior health is virtual only. So it's not gonna cover-

Speaker speaker_2: Oh.

Speaker speaker_1: ... for you to see them in person, but it will cover for you to either have a video call or a cell phone call with them.

Speaker speaker_2: Okay, then never mind. Hold on. Uh-

Speaker speaker_1: Okay.

Speaker speaker_2: I signed up for life insurance, uh, dental insurance and, uh, med... what was it called? Uh, disability insurance.

Speaker speaker_1: Okay. Do you need me to go over the coverage of any of those three plans?

Speaker speaker_2: Do what?

Speaker speaker_1: Do you need me to go over the coverage of any of those three plans?

Speaker speaker_2: Uh, sure.

Speaker speaker_1: Okay. So there's dental plan. There is only one being offered at \$3.64. That plan covers their preventative services at 800%, basic services, basic restorative services and radiographs at 80%. It will cover an annual maximum coverage of \$500 and a \$50 deductible.

Speaker speaker_2: Okay. That's dental?

Speaker speaker_1: And then... Yes, sir. That's a dental plan.

Speaker speaker_2: So I got a big old cavity in my front tooth. Will they be able to fix that?

Speaker speaker_1: Unfortunately, we are just the account administrator. I wouldn't be able to tell you whether that will be considered a preexisting condition or if it will be covered under the plan. That would be something you will have to ask the carrier. I can give you their information if you wish to.

Speaker speaker_2: Okay. Um, I'll just wait.

Speaker speaker_1: Okay. And then your life insurance is \$2.11 per paycheck. It will cover you up to the age of 64 for \$2,000, and once you reach the age of 65 that amount is going to decrease 25% and it'll keep doing so every five years.

Speaker speaker_2: Okay.

Speaker speaker_1: And lastly, the short-term disability is \$3.95 per paycheck. It does have a requirement of you working 20 hours or more per week, the elimination period is seven days, and then the benefit amount will be \$650 per month and it covers a benefit period of 90 days.

Speaker speaker_2: And that's how much every paycheck they take out?

Speaker speaker_1: \$3.95 per paycheck.

Speaker speaker_2: Okay, that's fine.

Speaker speaker_1: All right, and then all three together will come out to \$9.70 per paycheck. Do you authorize Focus Workforce Management to make those deductions for you?

Speaker speaker_2: Um, say what now?

Speaker speaker_1: Yes, sir. The total of the three plans you selected is \$9.70. Do you authorize your staffing company, Focus Workforce Management to make that deduction per paycheck for the benefits you have selected?

Speaker speaker_2: Okay. Um, actually, I'm just... I actually might be getting hired on after a couple months, so, uh, I'm gonna think about this and I'll call you back if I decide that I need it.

Speaker speaker_1: Okay. So for the moment-

Speaker speaker_2: If that's okay.

Speaker speaker_1: ... enrollment, keep in mind you have to the 17th of this month for enrollment into benefits. After that... Let's see. If it does pass from your personal enrollment period, which will be the 17th of this month, you'll have to wait till next month when your company holds their company open enrollment period.

Speaker speaker_2: Okay. I got a question. Whenever I was going, filling out paperwork at the Focus place, my company, uh, I signed up for that stuff for... Uh, does it show that I signed up for all of that?

Speaker speaker_1: We haven't received that form yet, sir. So it hasn't been-

Speaker speaker_2: Okay.

Speaker speaker_1: ... processed.

Speaker speaker_2: Okay. All right. Well, if I decide to go through with it, I'll call you guys back.

Speaker speaker_1: Understood.

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: No problem. Thank you. Have a wonderful rest of your day.

Speaker speaker_2: You too. Bye.