

Transcript: Francesca

Baez-5031639839719424-6191225326059520

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling . My name is Francesca. How may I assist you today? How you doing? My name Desmond Scott. Um, I work for a debt. Uh, I was just calling to check and see if it was time for open enrollment for the benefits? Stay with me one moment. Yes, sir. If I'm not mistaken, your staffing company has actually already been in their open enrollment period through December 23rd, 2024. Um, you said i- i- like, it's over with? Like, we can't enroll? No, sir. I'm stating that it has been open for a while now. It is still- Oh, it is. ... effective. Does not end till February 28th. Okay. Okay. Um, well, can I en- co- can I enroll now? I will have to look through your account. What are the last four of your Social? Uh, 6068. For security purposes, can you please verify your mailing address and date of birth? Um, 1133 Colbert Station... No, 1133 Colbert Social Station. Station Circle. Station Circle, Fort Worth, Georgia, 3147... no, 31407. And my date of birth is 01-22-1989. We have the best number to reach you down as 843-453-4723. Say again? Yes, sir. We have the best number to reach you down as 843-453-4723. Oh, no, I got, I got a different number now. Okay. What would that phone number be? Um, 912... Uh, hold on, wait. 306-7336. We have your email down as first and last name 308 at gmail.com. Mm-hmm. Which one of the plans would you like to be enrolled into? What'd you say? Which benefit plans would you like to be enrolled into? Uh, dental, vision, and medical. Will this be for employee only, or will you be adding a dependent? No, just me. Currently, your staffing company only offers one vision plan, which will be \$2.15 per paycheck. It will provide you a \$10 copay for your eye exam, a \$25 copay for the lenses and frames. There is a \$0 copay for contact lens fittings, and the frame allowance i- yearly will be \$130. The dental plan, there is only also one. For employee only, it will be \$3.64 per paycheck. It's gonna cover your preventative services 100%. Basic services, basic restorative services, and radiographs at 80%. The annual maximum that it will cover in services will be \$500, with a \$50 deductible. And then as far as the medical goes, they offer a total of five different medical plans. They are split into three categories. There is a preventative, which will be the Stay Healthy and you see 10RX. Preventative services are those services that you get done to make sure you're up to health, like your physical, screening for blood pressure or iron deficiency, immunization shots like tetanus, influenza, varicella, as well as those counselings for a healthy diet or avoiding UV exposures from the sun. The plan is \$16.18 per paycheck, and it does not cover any hospital indemnity services. Those will be covered by the VIP plans. Hospital indemnity are those hospital services like your doctor's visit, emergency room, or surgeries. The VIP Standard is the lowest tier, which is \$17.66. The VIP Classic is \$19.57. And the VIP Plus, which is the highest tier, is \$31.61. All VIP plans do not provide any preventative services. And then the last type of plan that they offer medical-wise is a virtual primary care plan, which is \$5.99 per week for employee only. Um, with it, you are gonna

have all of your services virtually only, no in person. And in the event that you have to get any lab work done, with the preventative plan, then it will be a discount at one of their participant lab providers, such as Labcorp or Quest Diagnostics for those discounts. The plan itself is gonna have also urgent care. So you'll be able to have a primary care in the event that you need to manage any health conditions over time. The urgent care will be there for you as well. The other four plans that we went over, all four of them also will bring an urgent care virtual package. So those are the five plans that you will have to choose from for medical. You are able to mix the Stay Healthy with one of the BIP plans if you like, you just can't join to two BIP plans. Um... That's a lot. Um, is there, is there a way I can do this online or something? Let's see. As far as proc- excuse me, as far as processing the enrollment or just to see what benefits your staffing company offers? Yeah, 'cause like you went over all the benefits and I kinda got lost through it all though, so... So both options are on the- Actually, can I, can I just buy the cheapest of, cheapest ones? I truly do apologize, I don't mean to be difficult. Um, there's three type of cheapest ones. Were you looking for a preventative only, a hospital indemnity or a virtual plan? 'Cause if we go off just by prices and not services itself, that would be the virtual plan, the \$5.99. But just keep in mind that you will not be covered to see an in-person doctor or to go to the emergency room with that plan. Nevermind, I'll just go in with the in-person doctor then. Okay. So, then that will be either one of the BIP plans or the MEC for preventative. Okay. And, um, what's the difference again? Preventative is the services that you take care of to make sure you're up to health like your physical. And hospital indemnity is when you are sick and you're getting treated like urgent care, emergency room or surgery. Mm... I, I really don't even know to be honest. I... Okay. Mm... If you like, I can send a PDF file with a copy of their benefit guide. You do still have to February 28th to be able to process any enrollment. Just keep in mind that the enrollments do take seven to ten business days for them to process on your staffing company's end since they're the only ones that have access to your pay stub. All right. Um, I do have to say just in case, as far as the activation goes, that has nothing to do with that end of open enrollment period date, the 28th of February. That just means that you have to have that enrollment submitted by then. All right. So I send you that copy from our office email which is info@benefits.in.com? Aside from the copy of the benefit guide, was there anything else that I can assist you with today? You saying to my email? Yes, sir. All, all right. No, there's not a lot. All right, I hope you have a wonderful rest of your day and thank you for your time today. Cool...

Conversation Format

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

Speaker speaker_1: Thank you for calling . My name is Francesca. How may I assist you today?

Speaker speaker_2: How you doing? My name Desmond Scott. Um, I work for a debt. Uh, I was just calling to check and see if it was time for open enrollment for the benefits?

Speaker speaker_1: Stay with me one moment. Yes, sir. If I'm not mistaken, your staffing company has actually already been in their open enrollment period through December 23rd,

2024.

Speaker speaker_2: Um, you said i- i- like, it's over with? Like, we can't enroll?

Speaker speaker_1: No, sir. I'm stating that it has been open for a while now. It is still-

Speaker speaker_2: Oh, it is.

Speaker speaker_1: ... effective. Does not end till February 28th.

Speaker speaker_2: Okay. Okay. Um, well, can I en- co- can I enroll now?

Speaker speaker_1: I will have to look through your account. What are the last four of your Social?

Speaker speaker_2: Uh, 6068.

Speaker speaker_1: For security purposes, can you please verify your mailing address and date of birth?

Speaker speaker_2: Um, 1133 Colbert Station... No, 1133 Colbert Social Station. Station Circle. Station Circle, Fort Worth, Georgia, 3147... no, 31407. And my date of birth is 01-22-1989.

Speaker speaker_1: We have the best number to reach you down as 843-453-4723.

Speaker speaker_2: Say again?

Speaker speaker_1: Yes, sir. We have the best number to reach you down as 843-453-4723.

Speaker speaker_2: Oh, no, I got, I got a different number now.

Speaker speaker_1: Okay. What would that phone number be?

Speaker speaker_2: Um, 912... Uh, hold on, wait. 306-7336.

Speaker speaker_1: We have your email down as first and last name 308 at gmail.com.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Which one of the plans would you like to be enrolled into?

Speaker speaker_2: What'd you say?

Speaker speaker_1: Which benefit plans would you like to be enrolled into?

Speaker speaker_2: Uh, dental, vision, and medical.

Speaker speaker_1: Will this be for employee only, or will you be adding a dependent?

Speaker speaker_2: No, just me.

Speaker speaker_1: Currently, your staffing company only offers one vision plan, which will be \$2.15 per paycheck. It will provide you a \$10 copay for your eye exam, a \$25 copay for the lenses and frames. There is a \$0 copay for contact lens fittings, and the frame allowance i-

yearly will be \$130. The dental plan, there is only also one. For employee only, it will be \$3.64 per paycheck. It's gonna cover your preventative services 100%. Basic services, basic restorative services, and radiographs at 80%. The annual maximum that it will cover in services will be \$500, with a \$50 deductible. And then as far as the medical goes, they offer a total of five different medical plans. They are split into three categories. There is a preventative, which will be the Stay Healthy and you see 10RX. Preventative services are those services that you get done to make sure you're up to health, like your physical, screening for blood pressure or iron deficiency, immunization shots like tetanus, influenza, varicella, as well as those counselings for a healthy diet or avoiding UV exposures from the sun. The plan is \$16.18 per paycheck, and it does not cover any hospital indemnity services. Those will be covered by the VIP plans. Hospital indemnity are those hospital services like your doctor's visit, emergency room, or surgeries. The VIP Standard is the lowest tier, which is \$17.66. The VIP Classic is \$19.57. And the VIP Plus, which is the highest tier, is \$31.61. All VIP plans do not provide any preventative services. And then the last type of plan that they offer medical-wise is a virtual primary care plan, which is \$5.99 per week for employee only. Um, with it, you are gonna have all of your services virtually only, no in person. And in the event that you have to get any lab work done, with the preventative plan, then it will be a discount at one of their participant lab providers, such as Labcorp or Quest Diagnostics for those discounts. The plan itself is gonna have also urgent care. So you'll be able to have a primary care in the event that you need to manage any health conditions over time. The urgent care will be there for you as well. The other four plans that we went over, all four of them also will bring an urgent care virtual package. So those are the five plans that you will have to choose from for medical. You are able to mix the Stay Healthy with one of the BIP plans if you like, you just can't join to two BIP plans.

Speaker speaker_2: Um... That's a lot. Um, is there, is there a way I can do this online or something?

Speaker speaker_1: Let's see. As far as proc- excuse me, as far as processing the enrollment or just to see what benefits your staffing company offers?

Speaker speaker_2: Yeah, 'cause like you went over all the benefits and I kinda got lost through it all though, so...

Speaker speaker_1: So both options are on the-

Speaker speaker_2: Actually, can I, can I just buy the cheapest of, cheapest ones?

Speaker speaker_1: I truly do apologize, I don't mean to be difficult. Um, there's three type of cheapest ones. Were you looking for a preventative only, a hospital indemnity or a virtual plan? 'Cause if we go off just by prices and not services itself, that would be the virtual plan, the \$5.99. But just keep in mind that you will not be covered to see an in-person doctor or to go to the emergency room with that plan.

Speaker speaker_2: Nevermind, I'll just go in with the in-person doctor then.

Speaker speaker_1: Okay. So, then that will be either one of the BIP plans or the MEC for preventative.

Speaker speaker_2: Okay. And, um, what's the difference again?

Speaker speaker_1: Preventative is the services that you take care of to make sure you're up to health like your physical. And hospital indemnity is when you are sick and you're getting treated like urgent care, emergency room or surgery.

Speaker speaker_2: Mm... I, I really don't even know to be honest. I...

Speaker speaker_1: Okay.

Speaker speaker_2: Mm...

Speaker speaker_1: If you like, I can send a PDF file with a copy of their benefit guide. You do still have to February 28th to be able to process any enrollment. Just keep in mind that the enrollments do take seven to ten business days for them to process on your staffing company's end since they're the only ones that have access to your pay stub.

Speaker speaker_2: All right.

Speaker speaker_1: Um, I do have to say just in case, as far as the activation goes, that has nothing to do with that end of open enrollment period date, the 28th of February. That just means that you have to have that enrollment submitted by then.

Speaker speaker_2: All right.

Speaker speaker_1: So I send you that copy from our office email which is info@benefits.in.com? Aside from the copy of the benefit guide, was there anything else that I can assist you with today?

Speaker speaker_2: You saying to my email?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: All, all right. No, there's not a lot.

Speaker speaker_1: All right, I hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_2: Cool...