

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 Card. My name is Francesca, how can I assist you today? Y- your name is what? Francesca. Francesca. Uh, you're, you're not so loud. You might wanna turn up your, your headset a little bit. Um, my name is Lockley Gregory and I'm calling to, uh, register. What staffing company do you work with? Uh, Lynnbrook. No, sir, the staffing company. It's ATC. What are the last four of your Social? 8442. And the last name, please? Gregory. Do you have any other last name? No. Okay, 'cause- Wait, are you spelling my name correctly? I didn't ask for your name, sir, I asked for your last name. Yeah, that's what I'm saying. Are you spelling it correctly? Yes, sir. So we don't have any files with the last four of that Social with the last name Gregory. Mm-mm. That's wrong. You're wrong. Yeah, I, I think your company is a scam. Because if you don't, I, I don't know what else to tell you. I am registered with ATC. Okay, I understand that, sir. That's why I asked if you have any other last name aside from Gregory. Do you know of a man who, who has an... who has two last names? Yes, sir. If I was married, I would take on my wife's name. Actually, yes, sir. I know many people that have more than one last name. I'm not one of those. Let's try it another way. Okay. What was, what was the last four you... that, that, that I gave you that you have? The last four you provided was number 8442. Mm-hmm, that is correct. Seeing as we were unable to locate you with the last four of the Social and the last name, would you feel comfortable providing the full Social? 06288-8442. You said 062? 06288-8442. So they actually have Gregory down as your first name and they have your last name down as Loxley. That is, that is, that is, that is incorrect. Could you make, could, could you make corrections? Sure thing, sir. I switched them around. They had your first name spelled as L-O-X-L-E-Y. Is that correct? Correct. Could you please verify your mailing address? 350 Merrick Road, Apartment 1L, like Lima, Rockville Center, New York. 10... 11570. Okay. Okay, so your enrollment is going to be submitted through your staffing company's company open enrollment period, which means that the policy will be effective to January 6th, 2025. And, and you will send me a card in the mail? After January 6th, 2025, the carriers will send out the benefit cards depending on which plans you select. Okay. Do I s- You may- Do, do I just, do I get to select a plan today or do I select it at January 6th? No, sir, it will be today. We're gonna be processing the enrollment today and then it will be effective to January 6th, 2025. Okay. Which benefit plans did you want to be enrolled into? What... I don't know what it is. I just got your information. You probably would wanna educate me on, on a... on a- all of this. I understand, sir. It is a question that we have to ask due to the fact that some members already have that information. So your staffing company is currently offering PPO limited plans. They offer medical, dental, short-term disability, Term Life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy, IDX- And all, all, all, all, all of that is in one plan? No, sir. These are all separate

plans. So- So let- You're, you're, you're not giving me an option. You're just reading stuff out. I, I, I don't even understand what you were saying to me. I'm advising you of which plans they're offerings, sir, like I stated previously. If this is- Speak into the phone. ... not working for you, which way would you like me to explain them to you? Speak into the phone and explain to me that these are the plans we have. You're go- you're, you're just reading stuff out. I thought, I thought all that you're reading was on one plan. What does... what, what does the PPO include? A PPO Limited Plan serves a type of plan. There is Major Medical Insurance and PPO Limited. So the PPO Limited will be plans that aren't working as your usual ones. So the usual Major Medical Insurance works with deductibles, copays and percentages, whereas a PPO Limited Plan does not. What was the next plan that, that, that you were explaining? You need to have professionals to explain these things to people. I apologize if you feel that I'm lacking. Please let me know which way- You are. ... I can explain this- You are. ... so that I can be- You are. ... better for you. You're absolutely lacking 'cause I'm not understanding one thing that you're saying. I don't know how to choose a plan because you're not explaining it to me. You're just reading stuff to me. And I understand that, sir. Please be respectful. I keep asking how you would like me to explain it so that I can better assist you. I'd like you to re- explain it to me professionally. I don't know what these plans are. You are the person who's sitting in front of the plans and know them. Explain them to me so I can have a choice. Okay. Once again, the list of the plans they offer is medical, dental, short-term disability, term life, which is their life insurance, vision, critical illness, group accident, behavior health which will be- Well- ... virtual therapy. Hold on a second. Just hold on one second. So you're telling me all these are separate plans? What does the vision plan include? So they only offer one vision plan. It has a copay for the eye exam of \$10, a \$25 copay for the lenses and frames, a \$0 copay for the contact lens fittings and a frame allowance annually of \$130. If you're only enrolling yourself, it'll be \$2.15 per paycheck being deducted for that one plan. Uh, what is, what is the, the, the life insurance plan? So the term life will be \$2.11 per paycheck. It will cover the employee up to the age of 64 for \$20,000. Once you reach 65, that amount will decrease by 25% and it'll keep doing so every five years. Yeah, but, but if I'm not working at 65, what, what's my ma- what, what's, what's my remuneration? So, these plans are only available to you while you're still working with the staffing company. Once you stop working with them, after five consecutive weeks of there being no payment being received, the policy will cancel itself 'cause the people that made the deductions to keep the policy- You see, it's abo- I don't need to- ... active. So what do I get? I'm asking you, what do I get back? Because at 65, I'm looking to stop working, or before. How do I get re- remuneration from this plan? What is my remuneration? Well, I do respect, sir, if you could please let me finish my explanation. So I was trying to explain to you that these plans are only available to you while you're working with the staffing company. If by 65 you are r- retiring, you're not working with the staffing company, there is no active pay, pay being provided by the staffing company to keep the plan active so you wouldn't have access to this plan. So that means I would pay money to a plan, stop working and don't get anything back? That is correct. These are weekly benefits. You're only able- No, no. ... to have them while you're- I'm, I'm, I'm not interested. I'm not interested in, in this, in, in- Okay. ... any of your plans. Goodbye. Have a great day.

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 Card. My name is Francesca, how can I assist you today?

Speaker speaker_2: Y- your name is what?

Speaker speaker_1: Francesca.

Speaker speaker_2: Francesca. Uh, you're, you're not so loud. You might wanna turn up your, your headset a little bit. Um, my name is Lockley Gregory and I'm calling to, uh, register.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Uh, Lynnbrook.

Speaker speaker_1: No, sir, the staffing company.

Speaker speaker_2: It's ATC.

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: 8442.

Speaker speaker_1: And the last name, please?

Speaker speaker_2: Gregory.

Speaker speaker_1: Do you have any other last name?

Speaker speaker_2: No.

Speaker speaker_1: Okay, 'cause-

Speaker speaker_2: Wait, are you spelling my name correctly?

Speaker speaker_1: I didn't ask for your name, sir, I asked for your last name.

Speaker speaker_2: Yeah, that's what I'm saying. Are you spelling it correctly?

Speaker speaker_1: Yes, sir. So we don't have any files with the last four of that Social with the last name Gregory.

Speaker speaker_2: Mm-mm. That's wrong. You're wrong. Yeah, I, I think your company is a scam. Because if you don't, I, I don't know what else to tell you. I am registered with ATC.

Speaker speaker_1: Okay, I understand that, sir. That's why I asked if you have any other last name aside from Gregory.

Speaker speaker_2: Do you know of a man who, who has an... who has two last names?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: If I was married, I would take on my wife's name.

Speaker speaker_1: Actually, yes, sir. I know many people that have more than one last name.

Speaker speaker_2: I'm not one of those. Let's try it another way.

Speaker speaker_1: Okay.

Speaker speaker_2: What was, what was the last four you... that, that, that I gave you that you have?

Speaker speaker_1: The last four you provided was number 8442.

Speaker speaker_2: Mm-hmm, that is correct.

Speaker speaker_1: Seeing as we were unable to locate you with the last four of the Social and the last name, would you feel comfortable providing the full Social?

Speaker speaker_2: 06288-8442.

Speaker speaker_1: You said 062?

Speaker speaker_2: 06288-8442.

Speaker speaker_1: So they actually have Gregory down as your first name and they have your last name down as Loxley.

Speaker speaker_2: That is, that is, that is, that is incorrect. Could you make, could, could you make corrections?

Speaker speaker_1: Sure thing, sir. I switched them around. They had your first name spelled as L-O-X-L-E-Y. Is that correct?

Speaker speaker_2: Correct.

Speaker speaker_1: Could you please verify your mailing address?

Speaker speaker_2: 350 Merrick Road, Apartment 1L, like Lima, Rockville Center, New York. 10... 11570.

Speaker speaker_1: Okay. Okay, so your enrollment is going to be submitted through your staffing company's company open enrollment period, which means that the policy will be effective to January 6th, 2025.

Speaker speaker_2: And, and you will send me a card in the mail?

Speaker speaker_1: After January 6th, 2025, the carriers will send out the benefit cards depending on which plans you select.

Speaker speaker_2: Okay. Do I s-

Speaker speaker_1: You may-

Speaker speaker_2: Do, do I just, do I get to select a plan today or do I select it at January 6th?

Speaker speaker_1: No, sir, it will be today. We're gonna be processing the enrollment today and then it will be effective to January 6th, 2025.

Speaker speaker_2: Okay.

Speaker speaker_1: Which benefit plans did you want to be enrolled into?

Speaker speaker_2: What... I don't know what it is. I just got your information. You probably would wanna educate me on, on a... on a- all of this.

Speaker speaker_1: I understand, sir. It is a question that we have to ask due to the fact that some members already have that information. So your staffing company is currently offering PPO limited plans. They offer medical, dental, short-term disability, Term Life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy, IDX-

Speaker speaker_2: And all, all, all, all, all of that is in one plan?

Speaker speaker_1: No, sir. These are all separate plans.

Speaker speaker_2: So-

Speaker speaker_1: So let-

Speaker speaker_2: You're, you're, you're not giving me an option. You're just reading stuff out. I, I, I don't even understand what you were saying to me.

Speaker speaker_1: I'm advising you of which plans they're offerings, sir, like I stated previously. If this is-

Speaker speaker_2: Speak into the phone.

Speaker speaker_1: ... not working for you, which way would you like me to explain them to you?

Speaker speaker_2: Speak into the phone and explain to me that these are the plans we have. You're go- you're, you're just reading stuff out. I thought, I thought all that you're reading was on one plan. What does... what, what does the PPO include?

Speaker speaker_1: A PPO Limited Plan serves a type of plan. There is Major Medical Insurance and PPO Limited. So the PPO Limited will be plans that aren't working as your usual ones. So the usual Major Medical Insurance works with deductibles, copays and percentages, whereas a PPO Limited Plan does not.

Speaker speaker_2: What was the next plan that, that, that you were explaining? You need to have professionals to explain these things to people.

Speaker speaker_1: I apologize if you feel that I'm lacking. Please let me know which way-

Speaker speaker_2: You are.

Speaker speaker_1: ... I can explain this-

Speaker speaker_2: You are.

Speaker speaker_1: ... so that I can be-

Speaker speaker_2: You are.

Speaker speaker_1: ... better for you.

Speaker speaker_2: You're absolutely lacking 'cause I'm not understanding one thing that you're saying. I don't know how to choose a plan because you're not explaining it to me. You're just reading stuff to me.

Speaker speaker_1: And I understand that, sir. Please be respectful. I keep asking how you would like me to explain it so that I can better assist you.

Speaker speaker_2: I'd like you to re- ex- explain it to me professionally. I don't know what these plans are. You are the person who's sitting in front of the plans and know them. Explain them to me so I can have a choice.

Speaker speaker_1: Okay. Once again, the list of the plans they offer is medical, dental, short-term disability, term life, which is their life insurance, vision, critical illness, group accident, behavior health which will be-

Speaker speaker_2: Well-

Speaker speaker_1: ... virtual therapy.

Speaker speaker_2: Hold on a second. Just hold on one second. So you're telling me all these are separate plans? What does the vision plan include?

Speaker speaker_1: So they only offer one vision plan. It has a copay for the eye exam of \$10, a \$25 copay for the lenses and frames, a \$0 copay for the contact lens fittings and a frame allowance annually of \$130. If you're only enrolling yourself, it'll be \$2.15 per paycheck being deducted for that one plan.

Speaker speaker_2: Uh, what is, what is the, the, the life insurance plan?

Speaker speaker_1: So the term life will be \$2.11 per paycheck. It will cover the employee up to the age of 64 for \$20,000. Once you reach 65, that amount will decrease by 25% and it'll keep doing so every five years.

Speaker speaker_2: Yeah, but, but if I'm not working at 65, what, what's my ma- what, what's, what's my remuneration?

Speaker speaker_1: So, these plans are only available to you while you're still working with the staffing company. Once you stop working with them, after five consecutive weeks of there being no payment being received, the policy will cancel itself 'cause the people that made the deductions to keep the policy-

Speaker speaker_2: You see, it's abo- I don't need to-

Speaker speaker_1: ... active.

Speaker speaker_2: So what do I get? I'm asking you, what do I get back? Because at 65, I'm looking to stop working, or before. How do I get re- remuneration from this plan? What is my remuneration?

Speaker speaker_1: Well, I do respect, sir, if you could please let me finish my explanation. So I was trying to explain to you that these plans are only available to you while you're working with the staffing company. If by 65 you are r- retiring, you're not working with the staffing company, there is no active pay, pay being provided by the staffing company to keep the plan active so you wouldn't have access to this plan.

Speaker speaker_2: So that means I would pay money to a plan, stop working and don't get anything back?

Speaker speaker_1: That is correct. These are weekly benefits. You're only able-

Speaker speaker_2: No, no.

Speaker speaker_1: ... to have them while you're-

Speaker speaker_2: I'm, I'm, I'm not interested. I'm not interested in, in this, in, in-

Speaker speaker_1: Okay.

Speaker speaker_2: ... any of your plans. Goodbye.

Speaker speaker_1: Have a great day.