

## Transcript: Francesca

**Baez-5177223114964992-5518882637922304**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Requirement. Y mi nombre es Francesca, how can I assist you today? Oh, hi. Uh, somebody call me, uh, for to explain some benefits, um, but I got, the call just cut, just cut off. Oh, yes, ma'am, that was me. Unfortunately, due to the fact that I was in a four-minute hold with no response, I had to discontinue the call. Okay, that's okay. Um- We'll need the last social to be able to locate your account. Oh, the full social or the last phone number? Just the last. Uh, 7094. Great. And, Miss Karen, can you please verify your mailing address and date of birth for me? Uh, 2457 Collins Avenue, 502 Miami, Florida 33140. And what is your date of birth? Uh, January 6, 1973. Okay, and then we have the same phone number that we contact you on that you called back on, 305-775-9875? Yes, uh-huh. And lastly, I have your email down as your first name period last name at kato1 at gmail, I mean.com actually. Yes. Okay, so the benefits that your staffing company offers are what they call PPO limited plans, they're not major medical insurance. Um, they are all separate. They do have their separate charge for each of them. Depending on how many benefit cards as well, I mean, benefit plans, as well as whether or not you're gonna be putting a dependent on the policy, will depend on how much the policy's gonna come out to be altogether. Okay, okay, so what that means, um, so the confusion occurs because I'm, um, a freelancer with Creative Circle, and, uh, it's not full time. Sometimes it's 30 hours, 20 hours. So, you know, with having in consideration that how that insurance can work and how much that we need to pay for it? So the charge depends on how many plans you're going to be choosing as well as which plans you will be choosing. Mm-hmm. The way that the benefits will work is while you're still an active Creative Circle employee and you're still receiving a pay stub, that will be where the premium is being taken out of. Um, keeping in mind that if the policy does maintain four weeks consecutive of there being no payment, by the fifth week, the policy will cancel it self out. Say again the, that part, 'cause I didn't understand what that means, four weeks with, uh... Can you explain a little bit more about that? Yes, ma'am, after four consecutive weeks of being no payment received for the premium, the policy cancel itself out by the fifth week. Oh, okay, got it. Got it. Okay, so let's put it, um, example like this. So they pay, they send a payment every week. So does the, the deduction or the payment for the insurance should be deductible from my every week check, is that correct? Yes, ma'am. Okay, and I don't have the list right now of insurance, of the options, but I kind of remember that, uh, let's say, I, if I go for the basic one, right, just basic. And, uh, I don't remember the words like a \$20, um, you know, just to put a number. It was \$20 per check, is that correct? It depends, ma'am. There isn't any basic plan. There is just a total of four medical plans and one plan of each of the other services. They're all separate. Yeah, only the medical one, right? So I don't remember there was kind of a \$17 or \$20, I'm not sure about it. But, uh, in case that I don't... Let's, what happen when I don't work

one week? So there's no deductible for that, so the insurance is still running? Or the insurance- No, ma'am. If there is no payment received, then there is no benefit. That just mean you're gonna have a lapse in coverage. So if as, as long that I... So the insurance is activated each time that you pay, right? So every week that you pay, the insurance is activated. When you don't work or you don't receive any check, so the insurance doesn't work. Is, is that the way that it works? Yes, ma'am. That is correct. Oh, okay. Yeah, well it's kind of weird for me, but okay, yeah, you confirmed that. Um, all right. Okay, so let me just, uh, double check that and, uh, um, and we'll reach out again. Thank you very much. Sure thing. Do you want me to send you a copy of their benefit guide to your email while you think it over? Okay, yeah. All right. And just keep in mind that the company open enrollment will be ending on the 31st of January. Okay. So how- That will be the last day to enroll. Oh, okay, okay, I'm gonna remember that. Thank you very much. Of course. I hope you have a wonderful rest of your day. Thank you very much for your time and taking my call today. Yes, you're welcome.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits and Requirement. Y mi nombre es Francesca, how can I assist you today?

Speaker speaker\_2: Oh, hi. Uh, somebody call me, uh, for to explain some benefits, um, but I got, the call just cut, just cut off.

Speaker speaker\_1: Oh, yes, ma'am, that was me. Unfortunately, due to the fact that I was in a four-minute hold with no response, I had to discontinue the call.

Speaker speaker\_2: Okay, that's okay. Um-

Speaker speaker\_1: We'll need the last social to be able to locate your account.

Speaker speaker\_2: Oh, the full social or the last phone number?

Speaker speaker\_1: Just the last.

Speaker speaker\_2: Uh, 7094.

Speaker speaker\_1: Great. And, Miss Karen, can you please verify your mailing address and date of birth for me?

Speaker speaker\_2: Uh, 2457 Collins Avenue, 502 Miami, Florida 33140.

Speaker speaker\_1: And what is your date of birth?

Speaker speaker\_2: Uh, January 6, 1973.

Speaker speaker\_1: Okay, and then we have the same phone number that we contact you on that you called back on, 305-775-9875?

Speaker speaker\_2: Yes, uh-huh.

Speaker speaker\_1: And lastly, I have your email down as your first name period last name at kato1 at gmail, I mean.com actually.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, so the benefits that your staffing company offers are what they call PPO limited plans, they're not major medical insurance. Um, they are all separate. They do have their separate charge for each of them. Depending on how many benefit cards as well, I mean, benefit plans, as well as whether or not you're gonna be putting a dependent on the policy, will depend on how much the policy's gonna come out to be altogether.

Speaker speaker\_2: Okay, okay, so what that means, um, so the confusion occurs because I'm, um, a freelancer with Creative Circle, and, uh, it's not full time. Sometimes it's 30 hours, 20 hours. So, you know, with having in consideration that how that insurance can work and how much that we need to pay for it?

Speaker speaker\_1: So the charge depends on how many plans you're going to be choosing as well as which plans you will be choosing.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: The way that the benefits will work is while you're still an active Creative Circle employee and you're still receiving a pay stub, that will be where the premium is being taken out of. Um, keeping in mind that if the policy does maintain four weeks consecutive of there being no payment, by the fifth week, the policy will cancel it self out.

Speaker speaker\_2: Say again the, that part, 'cause I didn't understand what that means, four weeks with, uh... Can you explain a little bit more about that?

Speaker speaker\_1: Yes, ma'am, after four consecutive weeks of being no payment received for the premium, the policy cancel itself out by the fifth week.

Speaker speaker\_2: Oh, okay, got it. Got it. Okay, so let's put it, um, example like this. So they pay, they send a payment every week. So does the, the deduction or the payment for the insurance should be deductible from my every week check, is that correct?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay, and I don't have the list right now of insurance, of the options, but I kind of remember that, uh, let's say, I, if I go for the basic one, right, just basic. And, uh, I don't remember the words like a \$20, um, you know, just to put a number. It was \$20 per check, is that correct?

Speaker speaker\_1: It depends, ma'am. There isn't any basic plan. There is just a total of four medical plans and one plan of each of the other services. They're all separate.

Speaker speaker\_2: Yeah, only the medical one, right? So I don't remember there was kind of a \$17 or \$20, I'm not sure about it. But, uh, in case that I don't... Let's, what happen when I don't work one week? So there's no deductible for that, so the insurance is still running? Or the insurance-

Speaker speaker\_1: No, ma'am. If there is no payment received, then there is no benefit. That just mean you're gonna have a lapse in coverage.

Speaker speaker\_2: So if as, as long that I... So the insurance is activated each time that you pay, right? So every week that you pay, the insurance is activated. When you don't work or you don't receive any check, so the insurance doesn't work. Is, is that the way that it works?

Speaker speaker\_1: Yes, ma'am. That is correct.

Speaker speaker\_2: Oh, okay. Yeah, well it's kind of weird for me, but okay, yeah, you confirmed that. Um, all right. Okay, so let me just, uh, double check that and, uh, um, and we'll reach out again. Thank you very much.

Speaker speaker\_1: Sure thing. Do you want me to send you a copy of their benefit guide to your email while you think it over?

Speaker speaker\_2: Okay, yeah.

Speaker speaker\_1: All right. And just keep in mind that the company open enrollment will be ending on the 31st of January.

Speaker speaker\_2: Okay. So how-

Speaker speaker\_1: That will be the last day to enroll.

Speaker speaker\_2: Oh, okay, okay, I'm gonna remember that. Thank you very much.

Speaker speaker\_1: Of course. I hope you have a wonderful rest of your day. Thank you very much for your time and taking my call today.

Speaker speaker\_2: Yes, you're welcome.