

## Transcript: Francesca

**Baez-5964169873506304-5009442541191168**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits My name is Francesca. How can I assist you today? Hi. Is this Benefits from working from HSS? Yes, ma'am. We're one of the account administrators for the health insurance that HSS offers their employees. How can we help you? What health do you offer? We don't offer them your staffing company does. We only administer them. I will have to take a look at your ... So what do you administer? Okay, ma'am, I understand. So we administer the health insurance that your staffing company offers. If you'll be so kind to bear with me so that I can look at your account and see if you're eligible for enrollment. Would that be okay with you? Yes. What are the last four of your Social? 000360. And your last name, please? Holloman. To make sure I'm in the right account, could you verify your mailing address and your date of birth? Um, 2305 Oak Lodge Trace, Norcross, Georgia 30093. Thank you very much. And I have your phone number down as 678-262-7721. Yes. And I have your email address down as poelakesha@gmail.com? Yes. And what is your date of birth, please? 5/24/1977. 5/24/1977. Okay. That does... All right. So the current benefits that are being offered by your staffing company are what they call PPO Limited Plans. Mm-hmm. They're not major medical insurance. I do see here though we received a form you had filled out on December 2nd for yourself and a dependent for life insurance, which is called Term Life for them. It was for employee and family but you didn't put the dependent's information. So the current enrollment that you're on is only for life insurance for yourself. Okay, and how much is that? That one is currently being \$1.96 per paycheck. Um, I do have to say in regards to your main question as to what they offered, aside from that current plan you're on, they do offer medical plans, dental, short-term disability, vision, critical illness, group accident, behavioral health which is basically therapy but virtual only. ID expert which will be an identity theft protection against your identity. And the last two plans are virtual plans. Um, they have virtual primary care and FreeRx membership for medications. So those are the current plans that they offer that you're not currently enrolled into. Yeah, I have medical already. Mm-hmm. I would be interested in the, um, vision, dental and life. Okay. So you don't have vision or dental currently. And will this be for yourself only or were you looking to put a dependent on that vision and dental? My dependent is for the life. Okay. And then dependent for the life, meaning you also want a life policy on that specific dependent- Yes. ... now for them to get the money in the event something happens to you, correct? Yes. Okay. And is that dependent going to be a spouse or a child or both? Child. Spouse? Child. Oh, a child. Okay. So if you were to switch that current life insurance that you have, that's \$1.96 per week per paycheck into employee and child, you'll be looking at \$2.36 per paycheck instead. If I'm not working, how would I pay you? So the benefits are only going to be available to you while you're still an HSS employee. Once you stop working for them, there is going to be a form- No, I'm not. I'm still an employee but

it's, it's, you know, contract work, is I get a contract. If I don't have a contract so I can't get a paycheck, but I'm still an employee so I still need to take care of the benefits. Yes, ma'am. That's what I was just about to go over with you. So as I was saying, once the account goes through a full consecutive week, so there being no payment by the fifth week, it's going to cancel itself out 'cause these benefits get paid through the HSS issued pay stub that you get. While you're not receiving a paycheck, there isn't going to be anywhere for the deductions to be coming in for the policies to stay active. Even if you do call in- Mm-hmm. ... those four consecutive weeks to make a payment out of pocket, the system is still going to cancel it. Oh, okay. 'Cause it still needs that paycheck. Mm-hmm. Okay, I got you. No problem. So, okay. All righty. Thank you so much. Of course. Did you want me to give you the vision and dental information? 'Cause you do still have till this Wednesday, the 15th, to make any quality changes or enrollment. Um. After that, the only thing you'll be able to do is cancellations. No, because if I don't get a contract- Mm-hmm. ... like this week, it's, it's not gonna matter. I'm about to reach out to them- Okay. ... to see if they had anything. And then if that's the case, then I'll call you back up, um, with additional information. I was just wondering how that worked if I'm not... if my contract ended and I haven't got another one, how would that be paid? So you just- Okay. ... you let me know in four weeks is I think the last paycheck I got. I can't remember. But okay, that makes sense. Understood. Yeah, 'cause this is the second week that you're gonna be on the red that we haven't received a payment. Right. The latest we usually receive payments is Wednesdays. Gotcha. Okay. Cool beans. Thank you. Of course. We're gonna be open 8:00 AM to 8:00 PM Eastern Time in the event you need us again. Okay, cool beans. Have a good day. Thank you too. Have a lovely rest of your day. Thank you. Bye-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

Speaker speaker\_2: My name is Francesca. How can I assist you today?

Speaker speaker\_3: Hi. Is this Benefits from working from HSS?

Speaker speaker\_2: Yes, ma'am. We're one of the account administrators for the health insurance that HSS offers their employees. How can we help you?

Speaker speaker\_3: What health do you offer?

Speaker speaker\_2: We don't offer them your staffing company does. We only administer them. I will have to take a look at your ...

Speaker speaker\_3: So what do you administer?

Speaker speaker\_2: Okay, ma'am, I understand. So we administer the health insurance that your staffing company offers. If you'll be so kind to bear with me so that I can look at your account and see if you're eligible for enrollment. Would that be okay with you?

Speaker speaker\_3: Yes.

Speaker speaker\_2: What are the last four of your Social?

Speaker speaker\_3: 000360.

Speaker speaker\_2: And your last name, please?

Speaker speaker\_3: Holloman.

Speaker speaker\_2: To make sure I'm in the right account, could you verify your mailing address and your date of birth?

Speaker speaker\_3: Um, 2305 Oak Lodge Trace, Norcross, Georgia 30093.

Speaker speaker\_2: Thank you very much. And I have your phone number down as 678-262-7721.

Speaker speaker\_3: Yes.

Speaker speaker\_2: And I have your email address down as poelakesha@gmail.com?

Speaker speaker\_3: Yes.

Speaker speaker\_2: And what is your date of birth, please?

Speaker speaker\_3: 5/24/1977. 5/24/1977.

Speaker speaker\_2: Okay. That does... All right. So the current benefits that are being offered by your staffing company are what they call PPO Limited Plans.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_2: They're not major medical insurance. I do see here though we received a form you had filled out on December 2nd for yourself and a dependent for life insurance, which is called Term Life for them. It was for employee and family but you didn't put the dependent's information. So the current enrollment that you're on is only for life insurance for yourself.

Speaker speaker\_3: Okay, and how much is that?

Speaker speaker\_2: That one is currently being \$1.96 per paycheck. Um, I do have to say in regards to your main question as to what they offered, aside from that current plan you're on, they do offer medical plans, dental, short-term disability, vision, critical illness, group accident, behavioral health which is basically therapy but virtual only. ID expert which will be an identity theft protection against your identity. And the last two plans are virtual plans. Um, they have virtual primary care and FreeRx membership for medications. So those are the current plans that they offer that you're not currently enrolled into.

Speaker speaker\_3: Yeah, I have medical already.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_3: I would be interested in the, um, vision, dental and life.

Speaker speaker\_2: Okay. So you don't have vision or dental currently. And will this be for yourself only or were you looking to put a dependent on that vision and dental?

Speaker speaker\_3: My dependent is for the life.

Speaker speaker\_2: Okay. And then dependent for the life, meaning you also want a life policy on that specific dependent-

Speaker speaker\_3: Yes.

Speaker speaker\_2: ... now for them to get the money in the event something happens to you, correct?

Speaker speaker\_3: Yes.

Speaker speaker\_2: Okay. And is that dependent going to be a spouse or a child or both?

Speaker speaker\_3: Child.

Speaker speaker\_2: Spouse?

Speaker speaker\_3: Child.

Speaker speaker\_2: Oh, a child. Okay. So if you were to switch that current life insurance that you have, that's \$1.96 per week per paycheck into employee and child, you'll be looking at \$2.36 per paycheck instead.

Speaker speaker\_3: If I'm not working, how would I pay you?

Speaker speaker\_2: So the benefits are only going to be available to you while you're still an HSS employee. Once you stop working for them, there is going to be a form-

Speaker speaker\_3: No, I'm not. I'm still an employee but it's, it's, you know, contract work, is I get a contract. If I don't have a contract so I can't get a paycheck, but I'm still an employee so I still need to take care of the benefits.

Speaker speaker\_2: Yes, ma'am. That's what I was just about to go over with you. So as I was saying, once the account goes through a full consecutive week, so there being no payment by the fifth week, it's going to cancel itself out 'cause these benefits get paid through the HSS issued pay stub that you get. While you're not receiving a paycheck, there isn't going to be anywhere for the deductions to be coming in for the policies to stay active. Even if you do call in-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_2: ... those four consecutive weeks to make a payment out of pocket, the system is still going to cancel it.

Speaker speaker\_3: Oh, okay.

Speaker speaker\_2: 'Cause it still needs that paycheck. Mm-hmm.

Speaker speaker\_3: Okay, I got you.

Speaker speaker\_2: No problem.

Speaker speaker\_3: So, okay. All righty. Thank you so much.

Speaker speaker\_2: Of course. Did you want me to give you the vision and dental information? 'Cause you do still have till this Wednesday, the 15th, to make any quality changes or enrollment.

Speaker speaker\_3: Um.

Speaker speaker\_2: After that, the only thing you'll be able to do is cancellations.

Speaker speaker\_3: No, because if I don't get a contract-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_3: ... like this week, it's, it's not gonna matter. I'm about to reach out to them-

Speaker speaker\_2: Okay.

Speaker speaker\_3: ... to see if they had anything. And then if that's the case, then I'll call you back up, um, with additional information. I was just wondering how that worked if I'm not... if my contract ended and I haven't got another one, how would that be paid? So you just-

Speaker speaker\_2: Okay.

Speaker speaker\_3: ... you let me know in four weeks is I think the last paycheck I got. I can't remember. But okay, that makes sense.

Speaker speaker\_2: Understood. Yeah, 'cause this is the second week that you're gonna be on the red that we haven't received a payment.

Speaker speaker\_3: Right.

Speaker speaker\_2: The latest we usually receive payments is Wednesdays.

Speaker speaker\_3: Gotcha. Okay. Cool beans. Thank you.

Speaker speaker\_2: Of course. We're gonna be open 8:00 AM to 8:00 PM Eastern Time in the event you need us again.

Speaker speaker\_3: Okay, cool beans. Have a good day.

Speaker speaker\_2: Thank you too. Have a lovely rest of your day.

Speaker speaker\_3: Thank you. Bye-bye.