

## Transcript: Francesca

**Baez-6236176246587392-4688397710868480**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, my name is Francesca. How can I assist you today? Yes, I'm calling about the Benefits in the Cart, um- Could you tell us the name of the company that you just called, ma'am? We are Benefits in the Cart. How can we assist you? Yes, I would like to get signed up with the Benefits in the Cart. I work for Care Builders At Home. Okay. Just clarification, ma'am, once again. Benefits in the Cart is the name of the company you called. It is not a benefit that is offered. Tell us the name of, uh, the account administrators for the health insurance. Um- What is the last four of your Social and your staffing company's name? 6240, Care Builders At Home. What is the last name? Last name of who? My last name? Your last name. Oh. Yes, ma'am. Goodwin. G-O-O-D-W-I-N. Please verify your mailing address and your date of birth for security purposes. 1565 Half Clark Street, Wilksburg, PA, 15221. And I'm sorry, what else did you ask for, ma'am? Your date of birth. September the 29th, 1963. We show a best phone number to reach you down as 412-583-7094. That's correct. And we have your email down as last name, first initial, 1963 at yahoo- That's correct. ... that the Black man holds himself because he feels it gives him a sense of power. All right, which plans did you want to be enrolled into? Um, can I get some prices? Okay. So which plan? Um, what is, how much is the minimal value plan? Give me one moment. Will this be for employee only or are you putting a dependent? Just for them, just for myself. It is \$756.22 per month, and it does require you to be working for at least one year of service. 'Cause it, it says here that your coverage will be offered to the full employees who have completed one year of service or 1,560 hours. I'm pretty much over all that. I've been employed with them for a total of maybe three to four years and, um, hmm, yeah and I've worked over those amount of hours. Understood. Okay, did you want to submit an enrollment for it? Uh, yes. How much would that be deducted out of my pay every week? So like- To our understanding, it is a monthly deduction of \$756.22. Oh, you just pay monthly \$700? Yes, ma'am. Okay. And what's the next, um... I know, 'cause when I spoke to somebody else, they said something altogether different. Okay. So what's the other group that you have? 150- So the other plans that are offered are the BPO Limited Plans. If we're still speaking medical-wise, they offer a total of four other plans. They have the Medical Preventative, Stay Healthy MEC 10X which is \$16.05 per paycheck. They have the Hospital Indemnity VIP plans. There's VIP Plus, which is \$31.71 and VIP Prime, which is \$43.41. And the last one has both preventative and Hospital Indemnity, which is the Stay Healthy MEC Enhanced. And that one is \$43.81 per pay- Okay, can you go over those plans with me one more time, ma'am, and tell me what they offer? 'Cause that sound like something affordable so can you go over those again for me please? Sure thing. The Stay Healthy- Okay. ... has Medical Preventative, Medical Preventative Services are like your screenings for your blood pressure, iron deficiency. The that you get for a healthy diet, avoiding UV exposures from the

sun, your preventative immunizations like the diphenhydramines or influenza and your generic preventive prescriptions like vitamins or statins. It does come with a free Rx membership for the medications as well as an urgent package, virtual only. But it does not cover Hospital Indemnity Services which are covered by the B- I'm sorry, your phone cut off. Can you say that again 'cause your phone, uh, cut off when you was going over that? The VIP plans are the Hospital Indemnity Plans which is not a service covered under the Stay Healthy. The VIP plans are Hospital Indemnity which is your doctor visits, urgent care, emergency room or surgeries. That was VIP Plus, \$31.71, VIP Prime, \$43.41. And they do not cover any preventative services. And then there is the Stay Healthy MEC Enhanced which covers both the preventative and the Hospital Indemnity and this one is \$43.81. Now, both of the Stay Healthy require network and the VIP plans do not. Okay. Well, how about that one? The 4381. Is that weekly or monthly? That's I'm sorry, your phone is breaking up again, ma'am. Those are weekly deductions. Okay. That sounds good enough. Weekly deductions, 4381. When would this go into effect? So since you are currently enrolling under the company open enrollment period, it will be effective January 6th. That sound good. Yes, ma'am. Well, I would like to enroll in that plan, if you don't mind. Okay. Was there any other plan you'd like to enroll into? Um, no, I don't really have a lot of underlying health medical conditions and stuff, you know? As far as me needing all this other extra stuff. Um, uh, let me tell you, is that, um, also with dental and vision or dental and vision is something separate? That'll be something separate. The medical plans are on their own and then all of the other plans are also on their own. Okay. Well, what's, uh, what's your dental and your vision plan? So they only offer one dental plan. It will be si- \$3.64 per paycheck for employee only. It will cover the preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The maximum annual that it will cover is \$500 and you'll have a \$50 deductible. Okay. And how much is that dental plan? \$3.64. Yes, ma'am. I would like to enroll in the dental as well. Okay. And then the vision is \$2.15 per paycheck. It will have a co-pay of \$10 for the eye exam. Co-pay of \$25 for the contacts and lenses and a \$0 co-pay for the lens fitting. The annual frame allowance is \$130 with that plan. Okay. I would like the vision and the dental as well and the medical. So all that per pay period totals how much, ma'am? It'll be \$49.60 per paycheck. That sounds good, man. That sounds something affordable. I don't run, I don't go to the hospital that often. I only just really go for like yearly checkups. So I just thank God that you know, whew, I don't have no preexisting conditions or nothing that's unreasonable that's going on health-wise with myself. Thank you for that. Understood. Um, so you authorize ACC Healthcare to start making those- Deductions. ... paychecks? Yes, ma'am. All right, so that coverage will be effective January 6th, 2025. You could see the deductions one to two weeks prior to that week so that it can be processed into our system. Yes, ma'am. One of those benefit cards that's supposed to be coming for the medical plan is gonna be sent digital to your email. If you want a hard copy of it- Yeah. ... just give us a call back once you become active so we can put in the request. Okay. Yes, ma'am. And then with that being said, Monday is when you get active, which is at 6th. So the 10th of that week, which is a Friday, will be when the carrier send out the benefit cards for those plans. Yes, ma'am. All right. Well, is there anything else that we can assist you with today? No, ma'am. Thank you, Miss Francesca. You're welcome. Oh, and then before I do forget, um, I do have to let you know that the MEC enhancement under Section 125, which has an IRS regulations, they're gonna be taking that deduction prior to taxes, so it's a pre-tax free plan. They do have restrictions

due to it being pre-taxed where you cannot make changes or cancellations unless you have a company open enrollment period or personal open enrollment period, or in the event that you have a qualified life event. Okay. All right, and then you have all the way- Okay. ... to December 24th as the last day you can make changes to this policy. That'll be when your company ends their company open enrollment period. All right. Thank you very much. I got that. My pleasure. Of course. Yes, ma'am. Have a great day. Okay, thank you. Say goodbye. All right. Mm-hmm.

## Conversation Format

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

Speaker speaker\_1: Hi, my name is Francesca. How can I assist you today?

Speaker speaker\_2: Yes, I'm calling about the Benefits in the Cart, um-

Speaker speaker\_1: Could you tell us the name of the company that you just called, ma'am? We are Benefits in the Cart. How can we assist you?

Speaker speaker\_2: Yes, I would like to get signed up with the Benefits in the Cart. I work for Care Builders At Home.

Speaker speaker\_1: Okay. Just clarification, ma'am, once again. Benefits in the Cart is the name of the company you called. It is not a benefit that is offered. Tell us the name of, uh, the account administrators for the health insurance.

Speaker speaker\_2: Um-

Speaker speaker\_1: What is the last four of your Social and your staffing company's name?

Speaker speaker\_2: 6240, Care Builders At Home.

Speaker speaker\_1: What is the last name?

Speaker speaker\_2: Last name of who? My last name?

Speaker speaker\_1: Your last name.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Goodwin. G-O-O-D-W-I-N.

Speaker speaker\_1: Please verify your mailing address and your date of birth for security purposes.

Speaker speaker\_2: 1565 Half Clark Street, Wilkinsburg, PA, 15221. And I'm sorry, what else did you ask for, ma'am?

Speaker speaker\_1: Your date of birth.

Speaker speaker\_2: September the 29th, 1963.

Speaker speaker\_1: We show a best phone number to reach you down as 412-583-7094.

Speaker speaker\_2: That's correct.

Speaker speaker\_1: And we have your email down as last name, first initial, 1963 at yahoo-

Speaker speaker\_2: That's correct.

Speaker speaker\_3: ... that the Black man holds himself because he feels it gives him a sense of power.

Speaker speaker\_1: All righty, which plans did you want to be enrolled into?

Speaker speaker\_2: Um, can I get some prices?

Speaker speaker\_1: Okay. So which plan?

Speaker speaker\_2: Um, what is, how much is the minimal value plan?

Speaker speaker\_1: Give me one moment. Will this be for employee only or are you putting a dependent?

Speaker speaker\_2: Just for them, just for myself.

Speaker speaker\_1: It is \$756.22 per month, and it does require you to be working for at least one year of service. 'Cause it, it says here that your coverage will be offered to the full employees who have completed one year of service or 1,560 hours.

Speaker speaker\_2: I'm pretty much over all that. I've been employed with them for a total of maybe three to four years and, um, hmm, yeah and I've worked over those amount of hours.

Speaker speaker\_1: Understood. Okay, did you want to submit an enrollment for it?

Speaker speaker\_2: Uh, yes. How much would that be deducted out of my pay every week? So like-

Speaker speaker\_1: To our understanding, it is a monthly deduction of \$756.22.

Speaker speaker\_2: Oh, you just pay monthly \$700?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. And what's the next, um... I know, 'cause when I spoke to somebody else, they said something altogether different. Okay. So what's the other group that you have? 150-

Speaker speaker\_1: So the other plans that are offered are the BPO Limited Plans. If we're still speaking medical-wise, they offer a total of four other plans. They have the Medical Preventative, Stay Healthy MEC 10X which is \$16.05 per paycheck. They have the Hospital Indemnity VIP plans. There's VIP Plus, which is \$31.71 and VIP Prime, which is \$43.41. And the last one has both preventative and Hospital Indemnity, which is the Stay Healthy MEC Enhanced. And that one is \$43.81 per pay-

Speaker speaker\_2: Okay, can you go over those plans with me one more time, ma'am, and tell me what they offer? 'Cause that sound like something affordable so can you go over those again for me please?

Speaker speaker\_1: Sure thing. The Stay Healthy-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... has Medical Preventative, Medical Preventative Services are like your screenings for your blood pressure, iron deficiency. The that you get for a healthy diet, avoiding UV exposures from the sun, your preventative immunizations like the diphenhydramines or influenza and your generic preventive prescriptions like vitamins or statins. It does come with a free Rx membership for the medications as well as an urgent package, virtual only. But it does not cover Hospital Indemnity Services which are covered by the B-

Speaker speaker\_2: I'm sorry, your phone cut off. Can you say that again 'cause your phone, uh, cut off when you was going over that?

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Speaker speaker\_2: Okay. Well, how about that one? The 4381. Is that weekly or monthly?

Speaker speaker\_1: That's

Speaker speaker\_2: I'm sorry, your phone is breaking up again, ma'am.

Speaker speaker\_1: Those are weekly deductions.

Speaker speaker\_2: Okay. That sounds good enough. Weekly deductions, 4381. When would this go into effect?

Speaker speaker\_1: So since you are currently enrolling under the company open enrollment period, it will be effective January 6th.

Speaker speaker\_2: That sound good. Yes, ma'am. Well, I would like to enroll in that plan, if you don't mind.

Speaker speaker\_1: Okay. Was there any other plan you'd like to enroll into?

Speaker speaker\_2: Um, no, I don't really have a lot of underlying health medical conditions and stuff, you know? As far as me needing all this other extra stuff. Um, uh, let me tell you, is that, um, also with dental and vision or dental and vision is something separate?

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Speaker speaker\_2: Okay. Well, what's, uh, what's your dental and your vision plan?

Speaker speaker\_1: So they only offer one dental plan. It will be si- \$3.64 per paycheck for employee only. It will cover the preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The maximum annual that it will cover is \$500 and you'll have a \$50 deductible.

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Speaker speaker\_2: That sounds good, man. That sounds something affordable. I don't run, I don't go to the hospital that often. I only just really go for like yearly checkups. So I just thank God that you know, whew, I don't have no preexisting conditions or nothing that's unreasonable that's going on health-wise with myself. Thank you for that.

Speaker speaker\_1: Understood. Um, so you authorize ACC Healthcare to start making those-

Speaker speaker\_2: Deductions.

Speaker speaker\_1: ... paychecks?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All right, so that coverage will be effective January 6th, 2025. You could see the deductions one to two weeks prior to that week so that it can be processed into our system.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: One of those benefit cards that's supposed to be coming for the medical plan is gonna be sent digital to your email. If you want a hard copy of it-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... just give us a call back once you become active so we can put in the request.

Speaker speaker\_2: Okay. Yes, ma'am.

Speaker speaker\_1: And then with that being said, Monday is when you get active, which is at 6th. So the 10th of that week, which is a Friday, will be when the carrier send out the benefit cards for those plans.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: All right. Well, is there anything else that we can assist you with today?

Speaker speaker\_2: No, ma'am. Thank you, Miss Francesca.

Speaker speaker\_1: You're welcome. Oh, and then before I do forget, um, I do have to let you know that the MEC enhancement under Section 125, which has an IRS regulations, they're gonna be taking that deduction prior to taxes, so it's a pre-tax free plan. They do have restrictions due to it being pre-taxed where you cannot make changes or cancellations unless you have a company open enrollment period or personal open enrollment period, or in the event that you have a qualified life event.

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Speaker speaker\_1: ... to December 24th as the last day you can make changes to this policy. That'll be when your company ends their company open enrollment period.

Speaker speaker\_2: All right. Thank you very much. I got that.

Speaker speaker\_1: My pleasure.

Speaker speaker\_2: Of course. Yes, ma'am. Have a great day.

Speaker speaker\_1: Okay, thank you. Say goodbye.

Speaker speaker\_2: All right.

Speaker speaker\_1: Mm-hmm.