

Transcript: Francesca

Baez-6515059971375104-6430758621724672

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good morning. Thank you for calling Benefits 10-0-4. My name is Francesca. How may I assist you today? Hi. Um, yeah, I was calling... um, how do I, um, go through, uh, set up the enrollment, um, for health insurance? What company do you work with? Uh, The Resource. I see. They sent me an email, an email and text message, but I was just trying to figure out how do I, you know, go about enrolling, so. So there is a total of three different ways that you're able to enroll th- into coverage with your specific staffing company. Okay. The most common one is with us over the phone. Okay. The other one would be when you're filling out y- your application or when you're doing orientation. Um, they pass their employees a enrollment form, whether it is physical or whether it is on a computer that is getting done, and then that gets sent to us from the staffing company. And the third one would be enrolling online on the website they have. But if you would like to, I can actually assist you with that enrollment today over the phone. ... Okay. Yeah. Let me go ahead and do that now. What are the last four of your social? Uh, five, seven... wait... mm-hmm. 5756. And your last name? Thomas. And to make sure that I'm on the right account, could you please verify your mailing address and date of birth for me? Uh, yes. It's, uh, 1115 Warren Street, Queensborough, North Carolina, 27403. And my date of birth is 3/29/'68. We have the best point of contact down as 336-669-1309. Correct. And we have your email down as your first name underscore pthomas@yahoo.com? Yes. And did you know which benefit plans you wanted to be enrolled into? Um, uh, 'cause I never had, really had a chance to look at it, but, um- Mm-hmm. ... what's, um, like what options do I have for the enrollment? Like, like what, what are the options? Okay. Um, so with all the health insurance plans that your staffing company offers, they are all going to be benefit plans that all employees are eligible to enroll into. There's only one of them, two of them, sorry, actually. There's only two of them that have an hour requirement of how many hours you have to be making per week to be able to stay on the plan. Okay. Um, but the list of offer plans will go with the following. They offer medical, PreRx membership, which is a prescription membership, primary virtual care, dental, short-term disability, term life, vision, critical illness, group accidents, behavior health, which is basically virtual therapy, and ID expert, which is an identity theft protection. So those are all of the plans. They are separate on their own, um, separate charges. Now your policy will depend on how many plans as well as whether or not you're gonna be putting any dependent, as well how much you will be paying per paycheck for the policy. Right. Okay. So is this just gonna be me? So I basically just want the basic stuff like, you know, vision, dental, and, um, health. All right. So there's only one dental plan that's currently being offered by them. It is \$3.38 per paycheck for the employee only. Okay. It will be giving you coverage of preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum on services that it will cover will be

\$500 with a \$50 deductible. Okay. Okay. With the dental. And what about vision? Vision is the same thing. There's only one plan being offered. Okay. The vision will cost you \$1.99 per paycheck. It will give you coverage of a \$10 copay for your eye exam, a \$25 copay for your lenses and frames. Okay. A \$0 copay for your lens contact fittings, and the frame allowance yearly will be \$130. Okay. Okay. Um, yeah, I'll take both of those. And then what, what about the health? All right. So with the health, um, there is only one plan in general for all the benefits as a major medical insurance. Um, it is the minimum volume plan, MBP. This is one of those plans that has an hour requirement. You have to be working at least 30 hours per week or more to be eligible for the enrollment of this plan. And it is the only plan- Okay. ... with monthly deduction. It will be \$520.82 per month for employee only with an in-and-out-of-network deductible. In-network it will be s- 500- Wait. ... and out-of-network it will be 10,000. So wait a minute. So I have to pay \$500 a month? For that plan, yes, sir. Oh, no. Uh, okay. We'll, we'll skip that one. I'll just do the vision, vision and dental. Ew, no. All right, and then- I can't afford, uh, not what they payin'. No. No, it's okay. I'd rather save, dude. Okay. And then the other type will be the virtual primary care plan. Um, this one is \$5.99 per paycheck and is virtual only. You'll have urgent care access 24/7, the primary care access as well as care navigation and care coordination and a discount Okay. And that's the only medical- Well, let me just do... Well, let me just do just those two, the vision and dental. Let me do that for right now because- Okay. I'm, I'm tell you, I'm taking a big pay cut, you know, from one of the companies and then they offer a lot more than what, you know, I can't afford- no, not with their payments. Yeah, just the dental and vision. Just those two. All right. There are three more medical plans. You don't want me to go over them? Just enroll you in dental and vision for now? Um, what's... Okay, what's... Okay, so what's the cheapest one that y'all have for medical? Like... Yeah, all depends on your needs. If you're not looking for anything, you're just looking at cost, it will be the primary virtual that we just went over. Oh, okay. Okay. Yeah. Tha- Uh, okay. So we'll... Yeah. Let me skip the, the, the, uh, health because yeah, that's way too much. That's way too much. And, um, like I said, I'm taking a pay cut and then I'm paying extra. So I'll just do the dental and the vision for right now and then let me see where it, where it goes with this company, uh, for the time being because yeah, uh, yeah. I was making twice as much than what they're paying me now, so... And yeah. Their, their, their health insurance was nowhere near that, that high-cost, so... Um... But yeah, I'll just do that one. Understood. So dental and vision will be \$5.37 per paycheck. Do you authorize the resource company to make those deductions for you? Yes. All right. Please allow one to two weeks for them to start making your deductions. When you see the very first deductions, following Monday will be when coverage becomes effective and that same week of activation, Friday is going to be when your carrier sends out the benefit cards. Okay. The longer they should take to arrive to you will be three or four weeks from that activation week. Okay, not a problem. So that's just the dental and vision, correct? Yes, sir. Oh, okay. No problem. Yeah, I'll just do those right now and, uh, I'll see what I can do with the, uh, medical later. But okay. Yep, that's all I needed. Understood and then keep in mind, your company open enrollment period is going to be ending the 31st of January. Okay. That will be the last day to make any coverage changes. Okay, no problem. I appreciate it. It was my pleasure. I hope you have a wonderful rest of your day and thank you for your time today. You, you too. Thank you. Mm-hmm. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good morning. Thank you for calling Benefits 10-0-4. My name is Francesca. How may I assist you today?

Speaker speaker_2: Hi. Um, yeah, I was calling... um, how do I, um, go through, uh, set up the enrollment, um, for health insurance?

Speaker speaker_1: What company do you work with?

Speaker speaker_2: Uh, The Resource.

Speaker speaker_1: I see.

Speaker speaker_2: They sent me an email, an email and text message, but I was just trying to figure out how do I, you know, go about enrolling, so.

Speaker speaker_1: So there is a total of three different ways that you're able to enroll th- into coverage with your specific staffing company.

Speaker speaker_2: Okay.

Speaker speaker_1: The most common one is with us over the phone.

Speaker speaker_2: Okay.

Speaker speaker_1: The other one would be when you're filling out y- your application or when you're doing orientation. Um, they pass their employees a enrollment form, whether it is physical or whether it is on a computer that is getting done, and then that gets sent to us from the staffing company. And the third one would be enrolling online on the website they have. But if you would like to, I can actually assist you with that enrollment today over the phone. ...

Speaker speaker_2: Okay. Yeah. Let me go ahead and do that now.

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

Speaker speaker_2: Uh, five, seven... wait... mm-hmm. 5756.

Speaker speaker_1: And your last name?

Speaker speaker_2: Thomas.

Speaker speaker_1: And to make sure that I'm on the right account, could you please verify your mailing address and date of birth for me?

Speaker speaker_2: Uh, yes. It's, uh, 1115 Warren Street, Queensborough, North Carolina, 27403. And my date of birth is 3/29/'68.

Speaker speaker_1: We have the best point of contact down as 336-669-1309.

Speaker speaker_2: Correct.

Speaker speaker_1: And we have your email down as your first name underscore pthomas@yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: And did you know which benefit plans you wanted to be enrolled into?

Speaker speaker_2: Um, uh, 'cause I never had, really had a chance to look at it, but, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... what's, um, like what options do I have for the enrollment? Like, like what, what are the options?

Speaker speaker_1: Okay. Um, so with all the health insurance plans that your staffing company offers, they are all going to be benefit plans that all employees are eligible to enroll into. There's only one of them, two of them, sorry, actually. There's only two of them that have an hour requirement of how many hours you have to be making per week to be able to stay on the plan.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but the list of offer plans will go with the following. They offer medical, PreRx membership, which is a prescription membership, primary virtual care, dental, short-term disability, term life, vision, critical illness, group accidents, behavior health, which is basically virtual therapy, and ID expert, which is an identity theft protection. So those are all of the plans. They are separate on their own, um, separate charges. Now your policy will depend on how many plans as well as whether or not you're gonna be putting any dependent, as well how much you will be paying per paycheck for the policy.

Speaker speaker_2: Right. Okay. So is this just gonna be me? So I basically just want the basic stuff like, you know, vision, dental, and, um, health.

Speaker speaker_1: All right. So there's only one dental plan that's currently being offered by them. It is \$3.38 per paycheck for the employee only.

Speaker speaker_2: Okay.

Speaker speaker_1: It will be giving you coverage of preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum on services that it will cover will be \$500 with a \$50 deductible.

Speaker speaker_2: Okay. Okay. With the dental. And what about vision?

Speaker speaker_1: Vision is the same thing. There's only one plan being offered.

Speaker speaker_2: Okay.

Speaker speaker_1: The vision will cost you \$1.99 per paycheck. It will give you coverage of a \$10 copay for your eye exam, a \$25 copay for your lenses and frames.

Speaker speaker_2: Okay.

Speaker speaker_1: A \$0 copay for your lens contact fittings, and the frame allowance yearly will be \$130.

Speaker speaker_2: Okay. Okay. Um, yeah, I'll take both of those. And then what, what about the health?

Speaker speaker_1: All right. So with the health, um, there is only one plan in general for all the benefits as a major medical insurance. Um, it is the minimum volume plan, MBP. This is one of those plans that has an hour requirement. You have to be working at least 30 hours per week or more to be eligible for the enrollment of this plan. And it is the only plan-

Speaker speaker_2: Okay.

Speaker speaker_1: ... with monthly deduction. It will be \$520.82 per month for employee only with an in-and-out-of-network deductible. In-network it will be s- 500-

Speaker speaker_2: Wait.

Speaker speaker_1: ... and out-of-network it will be 10,000.

Speaker speaker_2: So wait a minute. So I have to pay \$500 a month?

Speaker speaker_1: For that plan, yes, sir.

Speaker speaker_2: Oh, no. Uh, okay. We'll, we'll skip that one.

Speaker speaker_3: I'll just do the vision, vision and dental. Ew, no.

Speaker speaker_1: All right, and then-

Speaker speaker_3: I can't afford, uh, not what they payin'. No.

Speaker speaker_1: No, it's okay.

Speaker speaker_3: I'd rather save, dude. Okay.

Speaker speaker_1: And then the other type will be the virtual primary care plan. Um, this one is \$5.99 per paycheck and is virtual only. You'll have urgent care access 24/7, the primary care access as well as care navigation and care coordination and a discount

Speaker speaker_2: Okay.

Speaker speaker_1: And that's the only medical-

Speaker speaker_2: Well, let me just do... Well, let me just do just those two, the vision and dental. Let me do that for right now because-

Speaker speaker_1: Okay.

Speaker speaker_2: I'm, I'm tell you, I'm taking a big pay cut, you know, from one of the companies and then they offer a lot more than what, you know, I can't afford- no, not with their payments. Yeah, just the dental and vision. Just those two.

Speaker speaker_1: All right. There are three more medical plans. You don't want me to go over them? Just enroll you in dental and vision for now?

Speaker speaker_2: Um, what's... Okay, what's... Okay, so what's the cheapest one that y'all have for medical? Like...

Speaker speaker_1: Yeah, all depends on your needs. If you're not looking for anything, you're just looking at cost, it will be the primary virtual that we just went over.

Speaker speaker_2: Oh, okay. Okay. Yeah. Tha- Uh, okay. So we'll... Yeah. Let me skip the, the, the, uh, health because yeah, that's way too much. That's way too much. And, um, like I said, I'm taking a pay cut and then I'm paying extra. So I'll just do the dental and the vision for right now and then let me see where it, where it goes with this company, uh, for the time being because yeah, uh, yeah. I was making twice as much than what they're paying me now, so... And yeah. Their, their, their health insurance was nowhere near that, that high-cost, so... Um... But yeah, I'll just do that one.

Speaker speaker_1: Understood. So dental and vision will be \$5.37 per paycheck. Do you authorize the resource company to make those deductions for you?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Please allow one to two weeks for them to start making your deductions. When you see the very first deductions, following Monday will be when coverage becomes effective and that same week of activation, Friday is going to be when your carrier sends out the benefit cards.

Speaker speaker_2: Okay.

Speaker speaker_1: The longer they should take to arrive to you will be three or four weeks from that activation week.

Speaker speaker_2: Okay, not a problem. So that's just the dental and vision, correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Oh, okay. No problem. Yeah, I'll just do those right now and, uh, I'll see what I can do with the, uh, medical later. But okay. Yep, that's all I needed.

Speaker speaker_1: Understood and then keep in mind, your company open enrollment period is going to be ending the 31st of January.

Speaker speaker_2: Okay.

Speaker speaker_1: That will be the last day to make any coverage changes.

Speaker speaker_2: Okay, no problem. I appreciate it.

Speaker speaker_1: It was my pleasure. I hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_2: You, you too. Thank you. Mm-hmm. Bye-bye.

Speaker speaker_1: Bye-bye.