

Transcript: Francesca

Baez-6583707860779008-5777585180557312

Full Transcript

Thank you for calling Medical 10-0-7. My name is Francesca. How can I assist you today? Um, I was calling to get my, get myself enrolled. This is for insurance, right? Yes, sir, with the staffing company. Who staffing company do you work with? Uh, DTC. What is the last four of your Social? 4455. And your last name? Gillette, G-I-L-L-E-T-T-E. Please verify your mailing address and date of birth to make sure I've located the correct account. Say that again, please. Please verify your mailing address and date of birth to make sure that I have the correct account. Oh, yeah. Yes. Okay. Um, my, uh, address is, uh, 900 South Street, Tracy, Minnesota, and 11/25/1965. We have the best phone number to reach you down as 507-626-6279? Yes, ma'am. And we have your email down as your first and last name, letter r@icloud.com? Yeah, it's troygillette@icloud.com. All right. So it does show here that we received an online enrollment for a medical preventative care plan that became active this Monday, 27th. Okay. Were you looking to make changes to that policy? Um, I, I haven't even... I mean, I, well, I didn't, I haven't added anybody on it or anything. I mean, I'm sure that reads just, would read just me, right, though right? Yes, sir. We was enrolled for employee only on that medical preventative plan. Oh. Okay, so, okay, so DTC doesn't give for family? No, Mr. Troy. You, um, you might have misunderstood. What I'm saying is the current plan that was submitted via online enrollment is a medical preventative care plan for employee only. I'm not stating that that's the benefit that your staffing company offers. I'm stating that an online enrollment were submitted for your profile for that medical preventative plan for employee only, which became activated this Monday, 27th. Okay. Okay, yep. Yeah, 'cause I need to add, um, family to it. And I was just, I was trying to figure out what would be the, the cheapest, but yet, you know, like would be most effective for spouse and ch- children. Okay. So were you looking to make the change to that medical plan? Yes. Which plan did you want to be enrolled into? Well, um, can you, can you, uh, let me see. Can you run through it with me and like what, what are, what are my choices? They offer medical plan, 300X membership, dental, short-term disability, which will only be available for employee only, term life which is their life insurance, vision, critical illness, group accident, behavior health which is their virtual therapy, and IBX which is an identity theft protection. Okay. But, but that and that, but that, that would cover... Well, you said they had dental and vision? So that's a list of all of our plans. They are sold separately. There's no package. Okay. So if I wanted to get, um, dental and medical for myself and my family, um, I, um, what do I have to do? So we can go ahead and process that enrollment. Um, so for the moment, they only offer one dental plan, which is \$14.49 per paycheck. It's gonna cover preventative services at 100%, basic services, basic reserve services and radiographs at 80%. It will have an annual maximum of \$500 and a \$50 deductible. Okay. That would be fine. And then for medical, they offer a total of five plans. There is the current plan that you're enrolled into which is preventative services only. If

you were to add the family, it will be \$23.41 per paycheck. That plan does have a network requirement. They offer a total of two other hospital indemnity plans. There is a BAP Standard which will be \$48.33 per paycheck and BAP Plus which will be \$94.80 per paycheck. And then they offer two other plans which are the MEC Enhanced. They will cover you both preventative and hospital indemnity. There is the Enhanced Basic which will be \$72.93 and the Enhanced First Year which will be \$102.94. Every paycheck? Yes. Okay. So the one that was... So if I took the one that was 72, uh, whatever you said it was, 72, so, and then I, and then I added the dental, that would be the, what'd you say it was, 24? Yes, sir. The dental will be \$14.49. Okay. And then with that \$72.93 plan, you're looking at \$87.42 per paycheck. Okay. That would be fine. Um, and then that... would... that would cover medical as well, like you said, and, uh, like even surgeries? Yes, sir. I was just about to go over with you. Um, so that plan does have a network requirement for a family. Specifically, it will provide you 10 visits per year with a \$10 copay for primary care visits, \$50 copay for the specialist visit, and a \$60 copay for the urgent care visits, and that is 10 of each of those visits per year. Okay. It's gonna have two prescription packages. The first one will be with Elixir for preventative care only. You'll have a 90-day pharmacy supply in network with a \$5 copay for generics and mail order with a 90-day supply in network with a \$15 copay and it does not cover any brand prescriptions. The second plan is with Pharma Bill prescription which has a tier system of \$10, \$20 or \$30 for generic prescriptions and a discount on non-generic prescriptions. Okay. Oh, bear with me one moment, actually. The plan that does the other plan, um, the \$100 and change one, the \$72 one only comes with a preventative prescription care. It doesn't come with the Pharma Bill. Okay. So you, you said it doesn't... Okay, I'm... Come with what, but doesn't come with what? I guess I, I missed that. I'm trying to write some stuff down. I'm sorry. That only comes with a preventative prescription package. It does not come with the Pharma Bill prescription package, what we're going over. Okay. And so you said it was how much more to get that? It was \$120 a paycheck? Um, to get the other one, it will be \$102.94 instead of \$72. So rather than being at \$87.42 per week, you will be at \$117.43 per week. Okay. Um, no, I'm, I'm gonna stick with the other one. The \$72 one? Yep. I'm sorry, sir. You said you're gonna keep the \$72 one, correct? Yes. Yes. Yes. Yes. Yep. All right. And for the purpose of the line being recorded, you stated you will be authorizing DTC, also known as Focus Workforce Management to make the deduction of \$87.42 per paycheck? Yes. Okay. Let's go ahead and put your dependent's information. What is your spouse's first and last name? Her first name is Wendy, W-E-N-D-Y, and her last name of Gillette. Do you have her Social by any chance? I don't have that right now with me. I have her date of birth, but I don't have her Social. Um, I'm gonna message her right now and then we can... We can add that in a second. She should be able to message me back. So, um- Mm-hmm. ... see if that works. Message me and then we can get back to her Social. Her bi... date of birth is, uh, 10/08/1976. All right. And then in the event that she's... does not pick up, that's fine, um, 'cause her services are not gonna be an issue without the Social. Your stopping company does not have that requirement. So even if we don't have her Social, but still have her date of birth, first and last name, she'll still be able to utilize the benefits. Yep. Okay. Yep. All right. And then what is the name of the first child you would like to put down? Okay, the first one is, uh, Clarisa, K-L-A-R-I-S-A. Um, but you don't need middle names? I can put the initials if you like. Yeah. Well, but... Well, Wendy's was with L, uh, and then Clarissa's is, uh, J, and then her last name is Gillette. And her birthdate is, uh... I, I do have... Here, I have her still, so I'll go back. I got it

on my... on my bulletin board I think it's in your folder. Um, all right. Her birthdate is, uh, June 7th, 2003. It's also All right. Are you there? Yes, sir. Okay, hold on one second. My dog is going crazy. I apologize. Okay, um- It's okay. Clarissa, um, her birthdate is, um... is, um, 3/7/2003. And her Social is, uh, 005048563. All right. And what is the next child that you'd like to put on the policy? Um, that would be Claudia M. Gillette. So it's K-L-A-U-D-I-A, M for Michelle, Gillette. Um, 4/17/2005 is her birth date and her social is 005-06-82-56. All right, and do we have another child to add to the policy? Yes. The next one is, um, Troy C., as in Christopher Gillette Junior. Um, his birth date is 5/29/2007 and his social is 005-08-9051. You said date of birth was May 31st '07? Um, uh, uh, no, on May 29th. May 29th. Yep. Then I got two more step-children to add on to it. Bare with me one moment. It's taking a little longer to save those changes. Yep, yep. All right, go ahead with the next one. The next one is Oakley Joseph, uh, so J., um, Bornitz. So, um, his, uh, oh, it's O-A-K-L-E-Y and then J., and then Bornitz is, uh, B-O-R-N-I-T-Z. I don't have his social, but his birth date is, uh, 11/25/2012. All right, and what will be the next one? The next one would be Kynlie, and then, uh, uh, Catherine is her... So, uh, Kyn- Kynlie Catherine, with, and the Catherine, though, is a C., so, uh, K-Y-N-L-I-E for Kynlie, and then, um, the C. for her middle name, and last name, Bornitz, B-O-R-N-I-T-Z. I don't have her social either, but her date of birth is, um, let's see, it's, it's 8-6-2014. And that would be it for the kids and, and everybody. All right. Please allow one to two weeks for your employer to start making your new deductions. Once we see the new deductions being made, following Monday will be when coverage becomes effective, and that same week of activation, Friday, is gonna be when the carriers send out the benefit cards. Okay. And- It is gonna be different card for everybody. Um, it's gonna have your information on it, but not theirs. Right. And it will just say employee plus family. Yep, yep. And you said that that'll, that, um, it'll be effective when? Within one to two weeks when they make that first deduction, following Monday will be when it's being effective. Okay, okay. Okay. All right, aside from this, was there anything else we can assist you with today? Um, no, I guess that was it. Is there any kind of a... 'Cause I missed the... The first day of the initial training, I, I was at a, not on another job, and I was like five hours away, and I missed the first day, um, of the, uh, the onboarding or whatever they wanna call it, um, 'cause my background, they waited on it, I came back and I, you know, I couldn't drive back five and a half hours, obviously. But, um, how about for any kind of... Is there any kind of, um, life insurance stuff or anything like that, that I could... Or how does that work? So we only administer the health benefits they offer, but from their health benefits, there is that term life, which is their life insurance. The coverage that it will provide for an employer or dependents would be the employee is covered for \$20,000 up to the age of 64. Once you turn 65, that \$20,000 is gonna decrease by 25% and is gonna keep doing that every five years. Okay. A spouse and any childrens between six months to 26 years old are gonna be covered at \$2,500. And any childrens up to 14 days to six months are covered at \$500. Okay, so that's... I'm already getting that right now? No, sir. We only selected a medical and dental plan. Okay, so how much is that for what you just mentioned? It would be \$3.17 per paycheck. For me and the kids, like you said, and all that? Yes, sir. If we were to add it into the current policy that you selected, it would be- Yeah, I would like that. ... \$90.59 per paycheck. Yeah, okay. I would like that. Okay, do you authorize CTC, also known as Focus Workforce Management to make the deduction of \$90.59 for your selected coverage? Yes. All right, who would you like to put down as a beneficiary? Um, I'd like to put down, um, Clarissa. All right, and only her? Yes, only her. Yep. Great. You are all

set. I added that term life insurance policy and put Clarissa as the only beneficiary on it as well. Yep. Yep. All right, and then your last day to make any changes is going to be on February 16th, 2025. Say- say that again, please. Yes, sir. The very last day for you to make any policy changes are gonna be February 16th, 2025. Yep, yep, yep. Appreciate that. Thank you. Of course. Was there anything else we can assist you with today? Nope, that's it. All right, I hope you have a wonderful rest of your day. Thank you for your time today and allowing us to assist you. You too, ma'am. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Medical 10-0-7. My name is Francesca. How can I assist you today?

Speaker speaker_1: Um, I was calling to get my, get myself enrolled. This is for insurance, right?

Speaker speaker_0: Yes, sir, with the staffing company. Who staffing company do you work with?

Speaker speaker_1: Uh, DTC.

Speaker speaker_0: What is the last four of your Social?

Speaker speaker_1: 4455.

Speaker speaker_0: And your last name?

Speaker speaker_1: Gillette, G-I-L-L-E-T-T-E.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure I've located the correct account.

Speaker speaker_1: Say that again, please.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure that I have the correct account.

Speaker speaker_1: Oh, yeah. Yes. Okay. Um, my, uh, address is, uh, 900 South Street, Tracy, Minnesota, and 11/25/1965.

Speaker speaker_0: We have the best phone number to reach you down as 507-626-6279?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And we have your email down as your first and last name, letter r@icloud.com?

Speaker speaker_1: Yeah, it's troygillette@icloud.com.

Speaker speaker_0: All right. So it does show here that we received an online enrollment for a medical preventative care plan that became active this Monday, 27th.

Speaker speaker_1: Okay.

Speaker speaker_0: Were you looking to make changes to that policy?

Speaker speaker_1: Um, I, I haven't even... I mean, I, well, I didn't, I haven't added anybody on it or anything. I mean, I'm sure that reads just, would read just me, right, though right?

Speaker speaker_0: Yes, sir. We was enrolled for employee only on that medical preventative plan.

Speaker speaker_1: Oh. Okay, so, okay, so DTC doesn't give for family?

Speaker speaker_0: No, Mr. Troy. You, um, you might have misunderstood. What I'm saying is the current plan that was submitted via online enrollment is a medical preventative care plan for employee only. I'm not stating that that's the benefit that your staffing company offers. I'm stating that an online enrollment were submitted for your profile for that medical preventative plan for employee only, which became activated this Monday, 27th.

Speaker speaker_1: Okay. Okay, yep. Yeah, 'cause I need to add, um, family to it. And I was just, I was trying to figure out what would be the, the cheapest, but yet, you know, like would be most effective for spouse and ch- children.

Speaker speaker_0: Okay. So were you looking to make the change to that medical plan?

Speaker speaker_1: Yes.

Speaker speaker_0: Which plan did you want to be enrolled into?

Speaker speaker_1: Well, um, can you, can you, uh, let me see. Can you run through it with me and like what, what are, what are my choices?

Speaker speaker_0: They offer medical plan, 300X membership, dental, short-term disability, which will only be available for employee only, term life which is their life insurance, vision, critical illness, group accident, behavior health which is their virtual therapy, and IBX which is an identity theft protection.

Speaker speaker_1: Okay. But, but that and that, but that, that would cover... Well, you said they had dental and vision?

Speaker speaker_0: So that's a list of all of our plans. They are sold separately. There's no package.

Speaker speaker_1: Okay. So if I wanted to get, um, dental and medical for myself and my family, um, I, um, what do I have to do?

Speaker speaker_0: So we can go ahead and process that enrollment. Um, so for the moment, they only offer one dental plan, which is \$14.49 per paycheck. It's gonna cover preventative services at 100%, basic services, basic reserve services and radiographs at 80%. It will have an annual maximum of \$500 and a \$50 deductible.

Speaker speaker_1: Okay. That would be fine.

Speaker speaker_0: And then for medical, they offer a total of five plans. There is the current plan that you're enrolled into which is preventative services only. If you were to add the family, it will be \$23.41 per paycheck. That plan does have a network requirement. They offer a total of two other hospital indemnity plans. There is a BAP Standard which will be \$48.33 per paycheck and BAP Plus which will be \$94.80 per paycheck. And then they offer two other plans which are the MEC Enhanced. They will cover you both preventative and hospital indemnity. There is the Enhanced Basic which will be \$72.93 and the Enhanced First Year which will be \$102.94.

Speaker speaker_1: Every paycheck?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. So the one that was... So if I took the one that was 72, uh, whatever you said it was, 72, so, and then I, and then I added the dental, that would be the, what'd you say it was, 24?

Speaker speaker_0: Yes, sir. The dental will be \$14.49.

Speaker speaker_1: Okay.

Speaker speaker_0: And then with that \$72.93 plan, you're looking at \$87.42 per paycheck.

Speaker speaker_1: Okay. That would be fine. Um, and then that... would... that would cover medical as well, like you said, and, uh, like even surgeries?

Speaker speaker_0: Yes, sir. I was just about to go over with you. Um, so that plan does have a network requirement for a family. Specifically, it will provide you 10 visits per year with a \$10 copay for primary care visits, \$50 copay for the specialist visit, and a \$60 copay for the urgent care visits, and that is 10 of each of those visits per year.

Speaker speaker_1: Okay.

Speaker speaker_0: It's gonna have two prescription packages. The first one will be with Elixir for preventative care only. You'll have a 90-day pharmacy supply in network with a \$5 copay for generics and mail order with a 90-day supply in network with a \$15 copay and it does not cover any brand prescriptions. The second plan is with Pharma Bill prescription which has a tier system of \$10, \$20 or \$30 for generic prescriptions and a discount on non-generic prescriptions.

Speaker speaker_1: Okay.

Speaker speaker_0: Oh, bear with me one moment, actually. The plan that does the other plan, um, the \$100 and change one, the \$72 one only comes with a preventative prescription care. It doesn't come with the Pharma Bill.

Speaker speaker_1: Okay. So you, you said it doesn't... Okay, I'm... Come with what, but doesn't come with what? I guess I, I missed that. I'm trying to write some stuff down. I'm sorry.

Speaker speaker_0: That only comes with a preventative prescription package. It does not come with the Pharma Bill prescription package, what we're going over.

Speaker speaker_1: Okay. And so you said it was how much more to get that? It was \$120 a paycheck?

Speaker speaker_0: Um, to get the other one, it will be \$102.94 instead of \$72. So rather than being at \$87.42 per week, you will be at \$117.43 per week.

Speaker speaker_1: Okay. Um, no, I'm, I'm gonna stick with the other one.

Speaker speaker_0: The \$72 one?

Speaker speaker_1: Yep.

Speaker speaker_0: I'm sorry, sir. You said you're gonna keep the \$72 one, correct?

Speaker speaker_1: Yes. Yes. Yes. Yes. Yep.

Speaker speaker_0: All right. And for the purpose of the line being recorded, you stated you will be authorizing DTC, also known as Focus Workforce Management to make the deduction of \$87.42 per paycheck?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Let's go ahead and put your dependent's information. What is your spouse's first and last name?

Speaker speaker_1: Her first name is Wendy, W-E-N-D-Y, and her last name of Gillette.

Speaker speaker_0: Do you have her Social by any chance?

Speaker speaker_1: I don't have that right now with me. I have her date of birth, but I don't have her Social. Um, I'm gonna message her right now and then we can... We can add that in a second. She should be able to message me back. So, um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... see if that works. Message me and then we can get back to her Social. Her bi... date of birth is, uh, 10/08/1976.

Speaker speaker_0: All right. And then in the event that she's... does not pick up, that's fine, um, 'cause her services are not gonna be an issue without the Social. Your stopping company does not have that requirement. So even if we don't have her Social, but still have her date of birth, first and last name, she'll still be able to utilize the benefits.

Speaker speaker_1: Yep. Okay. Yep.

Speaker speaker_0: All right. And then what is the name of the first child you would like to put down?

Speaker speaker_1: Okay, the first one is, uh, Clarisa, K-L-A-R-I-S-A. Um, but you don't need middle names?

Speaker speaker_0: I can put the initials if you like.

Speaker speaker_1: Yeah. Well, but... Well, Wendy's was with L, uh, and then Clarissa's is, uh, J, and then her last name is Gillette. And her birthdate is, uh... I, I do have... Here, I have her still, so I'll go back. I got it on my... on my bulletin board

Speaker speaker_2: I think it's in your folder.

Speaker speaker_1: Um, all right. Her birthdate is, uh, June 7th, 2003. It's also All right. Are you there?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay, hold on one second. My dog is going crazy. I apologize. Okay, um-

Speaker speaker_0: It's okay.

Speaker speaker_1: Clarissa, um, her birthdate is, um... is, um, 3/7/2003. And her Social is, uh, 005048563.

Speaker speaker_0: All right. And what is the next child that you'd like to put on the policy?

Speaker speaker_1: Um, that would be Claudia M. Gillette. So it's K-L-A-U-D-I-A, M for Michelle, Gillette. Um, 4/17/2005 is her birth date and her social is 005-06-82-56.

Speaker speaker_0: All right, and do we have another child to add to the policy?

Speaker speaker_1: Yes. The next one is, um, Troy C., as in Christopher Gillette Junior. Um, his birth date is 5/29/2007 and his social is 005-08-9051.

Speaker speaker_0: You said date of birth was May 31st '07?

Speaker speaker_1: Um, uh, uh, no, on May 29th.

Speaker speaker_0: May 29th.

Speaker speaker_1: Yep. Then I got two more step-children to add on to it.

Speaker speaker_0: Bare with me one moment. It's taking a little longer to save those changes.

Speaker speaker_1: Yep, yep.

Speaker speaker_0: All right, go ahead with the next one.

Speaker speaker_1: The next one is Oakley Joseph, uh, so J., um, Bornitz. So, um, his, uh, oh, it's O-A-K-L-E-Y and then J., and then Bornitz is, uh, B-O-R-N-I-T-Z. I don't have his social, but his birth date is, uh, 11/25/2012.

Speaker speaker_0: All right, and what will be the next one?

Speaker speaker_1: The next one would be Kynlie, and then, uh, uh, Catherine is her... So, uh, Kyn- Kynlie Catherine, with, and the Catherine, though, is a C., so, uh, K-Y-N-L-I-E for Kynlie, and then, um, the C. for her middle name, and last name, Bornitz, B-O-R-N-I-T-Z. I don't have her social either, but her date of birth is, um, let's see, it's, it's 8-6-2014. And that would be it for the kids and, and everybody.

Speaker speaker_0: All right. Please allow one to two weeks for your employer to start making your new deductions. Once we see the new deductions being made, following Monday will be when coverage becomes effective, and that same week of activation, Friday, is gonna be when the carriers send out the benefit cards.

Speaker speaker_1: Okay. And-

Speaker speaker_0: It is gonna be different card for everybody. Um, it's gonna have your information on it, but not theirs.

Speaker speaker_1: Right.

Speaker speaker_0: And it will just say employee plus family.

Speaker speaker_1: Yep, yep. And you said that that'll, that, um, it'll be effective when?

Speaker speaker_0: Within one to two weeks when they make that first deduction, following Monday will be when it's being effective.

Speaker speaker_1: Okay, okay. Okay.

Speaker speaker_0: All right, aside from this, was there anything else we can assist you with today?

Speaker speaker_1: Um, no, I guess that was it. Is there any kind of a... 'Cause I missed the... The first day of the initial training, I, I was at a, not on another job, and I was like five hours away, and I missed the first day, um, of the, uh, the onboarding or whatever they wanna call it, um, 'cause my background, they waited on it, I came back and I, you know, I couldn't drive back five and a half hours, obviously. But, um, how about for any kind of... Is there any kind of, um, life insurance stuff or anything like that, that I could... Or how does that work?

Speaker speaker_0: So we only administer the health benefits they offer, but from their health benefits, there is that term life, which is their life insurance. The coverage that it will provide for an employer or dependents would be the employee is covered for \$20,000 up to the age of 64. Once you turn 65, that \$20,000 is gonna decrease by 25% and is gonna keep doing that every five years.

Speaker speaker_1: Okay.

Speaker speaker_0: A spouse and any childrens between six months to 26 years old are gonna be covered at \$2,500. And any childrens up to 14 days to six months are covered at \$500.

Speaker speaker_1: Okay, so that's... I'm already getting that right now?

Speaker speaker_0: No, sir. We only selected a medical and dental plan.

Speaker speaker_1: Okay, so how much is that for what you just mentioned?

Speaker speaker_0: It would be \$3.17 per paycheck.

Speaker speaker_1: For me and the kids, like you said, and all that?

Speaker speaker_0: Yes, sir. If we were to add it into the current policy that you selected, it would be-

Speaker speaker_1: Yeah, I would like that.

Speaker speaker_0: ... \$90.59 per paycheck.

Speaker speaker_1: Yeah, okay. I would like that.

Speaker speaker_0: Okay, do you authorize CTC, also known as Focus Workforce Management to make the deduction of \$90.59 for your selected coverage?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, who would you like to put down as a beneficiary?

Speaker speaker_1: Um, I'd like to put down, um, Clarissa.

Speaker speaker_0: All right, and only her?

Speaker speaker_1: Yes, only her. Yep.

Speaker speaker_0: Great. You are all set. I added that term life life insurance policy and put Clarissa as the only beneficiary on it as well.

Speaker speaker_1: Yep. Yep.

Speaker speaker_0: All right, and then your last day to make any changes is going to be on February 16th, 2025.

Speaker speaker_1: Say- say that again, please.

Speaker speaker_0: Yes, sir. The very last day for you to make any policy changes are gonna be February 16th, 2025.

Speaker speaker_1: Yep, yep, yep. Appreciate that. Thank you.

Speaker speaker_0: Of course. Was there anything else we can assist you with today?

Speaker speaker_1: Nope, that's it.

Speaker speaker_0: All right, I hope you have a wonderful rest of your day. Thank you for your time today and allowing us to assist you.

Speaker speaker_1: You too, ma'am. Bye-bye.

Speaker speaker_0: Bye.