

**Transcript: Justin**

**Mills-4527838417567744-6395736874467328**

## **Full Transcript**

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Yes, Justin. My name is, um, Patrice Collins, and I work for Superior Skilled Trades. And, um, I tried to do my benefits enrollment yesterday. But it didn't, um, pull everything up for me. So, I'm trying to see if you can pull it up on your end. Yeah. Let me check on that. So, Superior Skilled Trades, what's the last four of your Social? 0298. 0298. And what was your first and last name again? I'm sorry. Patrice Collins. Okay. And for security purposes, could you verify your home address including city, state and zip code? 406 Bridle Reef, Orange, Texas 77633 ? And your date of birth? 10/19/1978. And a good telephone number have us 409-543-1454? Yes, sir. And do you have a good email by any chance? It's Patrice Collins, first and last name, 197810@gmail.com. Okay. So, let's see here. Let's see. Now, were you given a benefit guide through Superior Ki- Skilled Trades or no? A benefit guide? Correct. Um, let me see. They sent us a e- email. Um, let me go to it. Okay. Um... oh. So, um, at mybiac.com or Superior Skilled Trades? Yeah. So, it's mybiac.com/superiorskilledtrades. There should be a benefit guide. Oh. So, where would I go? Um, go to Benefits and Card Portal? Um, is there an option that says Download Documents? Hold on. Well, should it... No, it just says, "Benefits in a Card Member Portal." It says, "Enroll, Decline, or Change Coverage." So, when I go to it, it's not letting me. Um, nothing is pulling up. Okay. Um, I can get you enrolled over the phone, um, but I'll email you a copy of a benefit guide, just so- Okay. ... you have it. And then give you a brief rundown of what's offered. Um, so just bear with me one second, okay? So, that email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsandacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay? Okay. Let's see. Did you find it already? I'm working on it as of right now. Oh, okay. Let me see. Okay. So, I just sent it. So, you should be receiving it here momentarily. Okay. Um, but while we wait, uh, let's see. I do know that Superior Skilled Trades, um, they offer three different medical plans. One of the medical plans is the Stay Healthy MEC. Now, that just covers preventative healthcare services only. So, like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Mm-hmm. For an employee only, it's \$15.91 per week. Mm-hmm. Then they offer two other medical plans. Okay. The VIP Classic and the VIP Pro, which both cover hospitals, doctors and medications. The only major difference between the Classic and the Pro is just how much the insurance carrier pays to cover things. Um, so the prime- Mm-hmm. ... example, so say for example, you have to go to the hospital. Your hospital admission benefit under the Classic will be \$500 a day, while under the Pro it'll be \$2,000 a day. So, like I said, the only major difference is just how much the carrier pays, um, so those range- And how much is each one a week? Yeah. Those range from \$22.76 to \$39.18 per week. Okay. I want to get the one for, um, the 39. Okay. So, 30... the VIP Pro? Mm-hmm. Yeah. Okay. Now, I do

know that Superior Skilled Trades does offer other things like dental- ... short-term disability- Yes. ... term life, which is life insurance, vision, critical illness- Mm-hmm. ... accident and then behavioral health. That's what I want to get. Um, yeah. Sure. I want dental- Okay. ... vision. Okay. I want short term, long term. Um, what other ones y'all have? So, they have the term life, which is the life insurance, um, critical illness. I want that. Okay. Group accident, and then behavioral health. Yeah. So, for term life, how much is it? Um, so term life for employee only, let's see, would be \$2.08 per week. However, let me check that benefit amount. So, the benefit amount is \$20,000. \$20,000? Correct. Okay, can I go up? Uh, there's only one term life benefit that's offered. There is not a- another one that I can get? Correct. It's only one. Okay. Okay, so just to confirm, we have the VIP Pro, Dental, Short-Term Disability, Term Life and Vision, all for employee only. Anything else? Um, what other benefits they have? Critical Illness, Group Accident, and then Behavioral Health. Okay, I want the Critical Illness. How much is that one? \$1.95 per week. Okay. And Critical Illness is like? Um, so say, so they give out a benefit amount of \$5,000. So say, for example, a heart attack happens, the insurance carrier pays 100% of that. Uh, same thing goes with major organ failure, um, permanent paralysis due to an accidental spinal cord injury, 100%. Um, so it's just an extra benefit coverage. Mm-hmm. Okay, then, um, what's the other... Y'all have one, um, um... I remember looking one time, I know with.....they had one. I don't know if critical would be like cancer or something like that. Yeah, so that's what Critical Illness is. They give a \$5,000 benefit for that. Okay. And what else? Um, Group Accident and then Behavioral Health. And Group Accident is what? Um, so extra coverage for like hospital emergency rooms, physician's office, uh, emergency dental work, stuff like that. And how much is that one? Uh, \$1.55 per week. Okay. Do you want to add that one as well? Yes. Okay. Is that the only one? And that's the only... 'Cause I thought it was like another like life insurance y'all, that we could get. Y'all have life insurance too? Um, which is the term life policy for the \$20,000 benefit. There's only one that's offered through Superior Skilled Trades. Oh, okay. I didn't know this. Okay. So just to confirm, we have the VIP Pro, Dental, Short-Term Disability, Term Life, Vision, Critical Illness, and Group Accident, all for employee only. Anything else? What is the be- benefit thing again? Did I get that one? I'm sorry, you broke in and out of there. What was that again? What... Okay, you said something about a benefit or... What was the last one? Group Accident. Did I get that one? Uh, yes. Okay. Um, then how much am I looking at for them to take out a week? Um, so all of those benefits would be \$56.78 per week. Oh, that's not bad. And for Vision, um, it's only one plan to choose from? Correct. Same thing with Dental as well. Okay. Okay, yes. And so that'll be it. Um, and y'all don't offer a 401k? Correct. Um, not us at Benefits Center Card, but I would reach out to Superior Skilled Trades to confirm if they do or not. Okay. Okay. Um, but do you authorize Superior Skilled Trades to make that \$56.78 deduction for you? Yes. And when will that start? Here, bear with me one second. Um, who do you want to put down as your beneficiary for the term life? Oh, I want to put my daughter, but I don't have her information. Let me see. Um, hold on. I just need a first and last name and the relationship to her. Okay, Brittany Roberts. B-R-I-T-T-A-N-Y Roberts, R-O-B-E-R-T-S, and that's my daughter. Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$56.78 come off your paycheck, coverage begins the Monday we receive that deduction from Superior Skilled Trades. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Okay. Other than that, Catrice, is

there anything else I could assist you with today? Yes. Can I get my, um, card mailed to Austin where I'm working at? To Austin? Yeah. What's that new address? Um, 6514 Ross Road, R-O-S-S Road, Apartment 5103. And it's Del Valle, D-E-L-V-A-L-L-E, Texas 78617. That's just a mailing address. I don't want the address to change. Okay, let's see here. So just to confirm, 6514 Ross Road, Apartment 5103, Del Valle, Texas 77867? 78617. 786... Okay. 167. Okay. So I went ahead and updated that for you as the card to be sent to that address. But is there anything else I guess to see you today, Catrice? That's it. Thank you so much. You're welcome. You have a great day, okay? You too. All right, bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Yes, Justin. My name is, um, Patrice Collins, and I work for Superior Skilled Trades. And, um, I tried to do my benefits enrollment yesterday. But it didn't, um, pull everything up for me. So, I'm trying to see if you can pull it up on your end.

Speaker speaker\_0: Yeah. Let me check on that. So, Superior Skilled Trades, what's the last four of your Social?

Speaker speaker\_1: 0298.

Speaker speaker\_0: 0298. And what was your first and last name again? I'm sorry.

Speaker speaker\_1: Patrice Collins.

Speaker speaker\_0: Okay. And for security purposes, could you verify your home address including city, state and zip code?

Speaker speaker\_1: 406 Bridle Reef, Orange, Texas 77633 ?

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 10/19/1978.

Speaker speaker\_0: And a good telephone number have us 409-543-1454?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And do you have a good email by any chance?

Speaker speaker\_1: It's Patrice Collins, first and last name, 197810@gmail.com.

Speaker speaker\_0: Okay. So, let's see here. Let's see. Now, were you given a benefit guide through Superior Ki- Skilled Trades or no?

Speaker speaker\_1: A benefit guide?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Um, let me see. They sent us a e- email. Um, let me go to it.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um... oh. So, um, at mybiac.com or Superior Skilled Trades?

Speaker speaker\_0: Yeah. So, it's mybiac.com/superiorskilledtrades. There should be a benefit guide.

Speaker speaker\_1: Oh. So, where would I go? Um, go to Benefits and Card Portal?

Speaker speaker\_0: Um, is there an option that says Download Documents?

Speaker speaker\_1: Hold on. Well, should it... No, it just says, "Benefits in a Card Member Portal." It says, "Enroll, Decline, or Change Coverage." So, when I go to it, it's not letting me. Um, nothing is pulling up.

Speaker speaker\_0: Okay. Um, I can get you enrolled over the phone, um, but I'll email you a copy of a benefit guide, just so-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you have it. And then give you a brief rundown of what's offered. Um, so just bear with me one second, okay? So, that email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsandacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Let's see.

Speaker speaker\_1: Did you find it already?

Speaker speaker\_0: I'm working on it as of right now.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: Let me see. Okay. So, I just sent it. So, you should be receiving it here momentarily.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, but while we wait, uh, let's see. I do know that Superior Skilled Trades, um, they offer three different medical plans. One of the medical plans is the Stay Healthy MEC. Now, that just covers preventative healthcare services only. So, like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: For an employee only, it's \$15.91 per week.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Then they offer two other medical plans.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The VIP Classic and the VIP Pro, which both cover hospitals, doctors and medications. The only major difference between the Classic and the Pro is just how much the insurance carrier pays to cover things. Um, so the prime-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... example, so say for example, you have to go to the hospital. Your hospital admission benefit under the Classic will be \$500 a day, while under the Pro it'll be \$2,000 a day. So, like I said, the only major difference is just how much the carrier pays, um, so those range-

Speaker speaker\_1: And how much is each one a week?

Speaker speaker\_0: Yeah. Those range from \$22.76 to \$39.18 per week.

Speaker speaker\_1: Okay. I want to get the one for, um, the 39.

Speaker speaker\_0: Okay. So, 30... the VIP Pro?

Speaker speaker\_1: Mm-hmm. Yeah.

Speaker speaker\_0: Okay. Now, I do know that Superior Skilled Trades does offer other things like dental- ... short-term disability-

Speaker speaker\_1: Yes.

Speaker speaker\_0: ... term life, which is life insurance, vision, critical illness-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... accident and then behavioral health.

Speaker speaker\_1: That's what I want to get. Um, yeah.

Speaker speaker\_0: Sure.

Speaker speaker\_1: I want dental-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... vision.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I want short term, long term. Um, what other ones y'all have?

Speaker speaker\_0: So, they have the term life, which is the life insurance, um, critical illness.

Speaker speaker\_1: I want that.

Speaker speaker\_0: Okay. Group accident, and then behavioral health.

Speaker speaker\_1: Yeah. So, for term life, how much is it?

Speaker speaker\_0: Um, so term life for employee only, let's see, would be \$2.08 per week. However, let me check that benefit amount. So, the benefit amount is \$20,000.

Speaker speaker\_1: \$20,000?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay, can I go up?

Speaker speaker\_0: Uh, there's only one term life benefit that's offered.

Speaker speaker\_1: There is not a- another one that I can get?

Speaker speaker\_0: Correct. It's only one.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay, so just to confirm, we have the VIP Pro, Dental, Short-Term Disability, Term Life and Vision, all for employee only. Anything else?

Speaker speaker\_1: Um, what other benefits they have?

Speaker speaker\_0: Critical Illness, Group Accident, and then Behavioral Health.

Speaker speaker\_1: Okay, I want the Critical Illness. How much is that one?

Speaker speaker\_0: \$1.95 per week.

Speaker speaker\_1: Okay. And Critical Illness is like?

Speaker speaker\_0: Um, so say, so they give out a benefit amount of \$5,000. So say, for example, a heart attack happens, the insurance carrier pays 100% of that. Uh, same thing goes with major organ failure, um, permanent paralysis due to an accidental spinal cord injury, 100%. Um, so it's just an extra benefit coverage.

Speaker speaker\_1: Mm-hmm. Okay, then, um, what's the other... Y'all have one, um, um... I remember looking one time, I know with.....they had one. I don't know if critical would be like cancer or something like that.

Speaker speaker\_0: Yeah, so that's what Critical Illness is. They give a \$5,000 benefit for that.

Speaker speaker\_1: Okay. And what else?

Speaker speaker\_0: Um, Group Accident and then Behavioral Health.

Speaker speaker\_1: And Group Accident is what?

Speaker speaker\_0: Um, so extra coverage for like hospital emergency rooms, physician's office, uh, emergency dental work, stuff like that.

Speaker speaker\_1: And how much is that one?

Speaker speaker\_0: Uh, \$1.55 per week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you want to add that one as well?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Is that the only one?

Speaker speaker\_1: And that's the only... 'Cause I thought it was like another like life insurance y'all, that we could get. Y'all have life insurance too?

Speaker speaker\_0: Um, which is the term life policy for the \$20,000 benefit. There's only one that's offered through Superior Skilled Trades.

Speaker speaker\_1: Oh, okay. I didn't know this.

Speaker speaker\_0: Okay. So just to confirm, we have the VIP Pro, Dental, Short-Term Disability, Term Life, Vision, Critical Illness, and Group Accident, all for employee only. Anything else?

Speaker speaker\_1: What is the be- benefit thing again? Did I get that one?

Speaker speaker\_0: I'm sorry, you broke in and out of there. What was that again?

Speaker speaker\_1: What... Okay, you said something about a benefit or... What was the last one?

Speaker speaker\_0: Group Accident.

Speaker speaker\_1: Did I get that one?

Speaker speaker\_0: Uh, yes.

Speaker speaker\_1: Okay. Um, then how much am I looking at for them to take out a week?

Speaker speaker\_0: Um, so all of those benefits would be \$56.78 per week.

Speaker speaker\_1: Oh, that's not bad. And for Vision, um, it's only one plan to choose from?

Speaker speaker\_0: Correct. Same thing with Dental as well.

Speaker speaker\_1: Okay. Okay, yes. And so that'll be it. Um, and y'all don't offer a 401k?

Speaker speaker\_0: Correct. Um, not us at Benefits Center Card, but I would reach out to Superior Skilled Trades to confirm if they do or not.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Um, but do you authorize Superior Skilled Trades to make that \$56.78 deduction for you?

Speaker speaker\_1: Yes. And when will that start?

Speaker speaker\_0: Here, bear with me one second. Um, who do you want to put down as your beneficiary for the term life?

Speaker speaker\_1: Oh, I want to put my daughter, but I don't have her information. Let me see. Um, hold on.

Speaker speaker\_0: I just need a first and last name and the relationship to her.

Speaker speaker\_1: Okay, Brittany Roberts. B-R-I-T-T-A-N-Y Roberts, R-O-B-E-R-T-S, and that's my daughter.

Speaker speaker\_0: Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$56.78 come off your paycheck, coverage begins the Monday we receive that deduction from Superior Skilled Trades. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Other than that, Catrice, is there anything else I could assist you with today?

Speaker speaker\_1: Yes. Can I get my, um, card mailed to Austin where I'm working at?

Speaker speaker\_0: To Austin? Yeah. What's that new address?

Speaker speaker\_1: Um, 6514 Ross Road, R-O-S-S Road, Apartment 5103. And it's Del Valle, D-E-L-V-A-L-L-E, Texas 78617. That's just a mailing address. I don't want the address to change.

Speaker speaker\_0: Okay, let's see here. So just to confirm, 6514 Ross Road, Apartment 5103, Del Valle, Texas 77867?

Speaker speaker\_1: 78617.

Speaker speaker\_0: 786... Okay. 167. Okay. So I went ahead and updated that for you as the card to be sent to that address. But is there anything else I guess to see you today, Catrice?

Speaker speaker\_1: That's it. Thank you so much.

Speaker speaker\_0: You're welcome. You have a great day, okay?

Speaker speaker\_1: You too.

Speaker speaker\_0: All right, bye-bye.