

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Yes, this is Bobby Shrum. I, uh, started working for HG Staffing, and I wanted to check about getting some insurance. Okay. So, HG Staffing. What's the last four of your social? 5443. And for security purposes, can you verify your home address, including city, state and zip code, Bobby? 202, uh, East Main Street, Scottsdale, Kentucky. Right? East Maple. Sorry about that. East Maple Street, Scottsdale, Kentucky 42164. And your com- and your date of birth? 2/10/71. And a good telephone number has 606-0424. Uh-huh. And do you have a good email? Uh, what is the email phone? BDLC. BDLC- ... uh, Shrum, S-H-R-U-M, 2005@Yahoo.com. Okay. Let's turn around here. And were you given a benefit guide through HG Staffing by any chance, or no? Uh, yeah. We g- I got a, uh, got a booklet-like thing that shows all of it. Okay. Well, I do know that HG, they offer four different medical plans. One of the medical plans is the Stay Healthy MEC TeleRX, and that just covers preventative healthcare services only. So, like your physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Uh-huh. It's \$15.65 per week. Then they have three other medical plans, the VIP plans. Those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard, Classic and the Plus is how much the insurance carrier pays to cover things. So, say, for example, you have to get surgery in a hospital. Under the Standard, the insurance carrier pays \$250 a day, while under the Classic, they pay out \$500 a day, and under the Plus, they pay out \$1,000 a day. Uh-huh. Um, those range from \$16.72 to \$29.69 for employee only. Yeah. Can I, uh, can I let my wife talk to you about this because she knows more about insurance and stuff than I do? That should be fine. Okay. I haven't been able to ... tell you, that's what's funny was the first one out of all. But- Which one? The second or third. Second? Third one. Hello? Hey, this is Justin from Benefits and a Card. How are you doing? I'm good. How are you? Doing pretty well. Um, so let's see. So, I was informing, um, Bobby about the medical plans that's offered through HG Staffing. Mm-hmm. So, I do know that they offer four of them. Um, one of them is the MEC TeleRX. Now, that one just covers preventative healthcare services only. So, like your physicals, diabetes screenings, vaccinations, stuff like that. Uh- ... for employ- for employee plus spouse coverage, it's \$20.55 per week. Mm-hmm. And they have the three other medical plans, the VIP plans. Bobby, I dropped it. Those cover- Hold on a second. I dropped the book. Give me a second. I'm so sorry. I just had rotator cuff surgery, so I'm trying help him out here. Put it... There you go. Thank you. I'm sorry. It's all right. Um, so the three other medical plans are the VIP plans. Those actually cover the hospital visits, doctor visits and medication coverage. The only major difference between the Standard, Classic and the Plus is how much the insurance carrier pays to cover things. Okay. Prime example, um, so say, for example, we have to get surgery in a hospital. Under the VIP

Standard, the insurance carrier pays \$250 a day, while under the Classic, they pay out \$500 a day, and under the Plus, they pay out \$1,000 a day. Okay. Okay. Um, but those range from \$16.72 to \$29.69 for employee only. Okay. Okay. And then they do offer other things like short-term disability, um, critical illness, group accident, dental, vision, term life, which is life insurance, and behavioral health. Okay. Yeah, I see that in this book. Okay. Um, so what... I mean, h- what does he need to do to start to get this taken care of? Yeah. So, it's whatever his elections are. I can elect what he wants to be enrolled into and then go from there. Okay. And the VI- the VIP Plus is what the, is the best one, right? It's the highest tier that's offered through HG. Okay. Now, what about, um, because I carry insurance through my work. Would he be able to put me on his insurance too, or no? Um, probably not, but that's more of a carrier question. Okay. And, but, um, uh, usually the medical we can't, and usually vision and dental usually can be family, is what I understand most of the time. Um, so he needs to go hea- and can he put it on our daughter? Um, as long as she's under the age of 26, yes. Yeah, she's 16. So it'll be employee plus child coverage. Yeah. Let's see, um, so that first medical plan- Is that \$48? Yeah, so the VIP+ for employee plus child was \$48.48, yes. Yeah, okay. All right, and then, um, of course, he, he, he wants everything, um, except for the... Did you want... He didn't want the, um, what is it called? The Social Plus thing, did you... No, that's what I thought. Um, okay. All right, so can... Okay, so he, uh, he'll, he'll do the VIP+. Do I do this with you or how do we do this? Yeah, just let me know the elections and I can put them down for them. Um, the VIP+ . I lost my thought again, sorry. Um, employee plus child. Okay. And then, of course, the short-term disability. Okay. And the critical illness. Now, the dental and vision, I want to put it on all of us. Okay. Dental and vision. And then the life insurance will be all of us, too. Term life. Do you want the behavioral health? No, he didn't want the behavioral health or the Social Plus. He wants accidental. He wants accidental, though. That, that was just the term life already, I told him. Right? Term life is accidental, right? Um, term life is the life insurance, and then they have the, uh, group accident, which is just a additional benefit that could be added to the VIP plans. Okay. How much extra is that? Um, so group accident is \$1.86 per week. Okay, that's fine. Okay. And that's ch- covering the whole family? Uh, so group accident for employee plus family is \$4.21. Mm, that's fine. Okay. Um, just to confirm, did he want critical illness for employee only or employee plus family? Um, go ahead and do family. Family, okay. So, just to confirm, we have the VIP+ for employee plus child, short-term disability- And that's just the medical, right? ... for employee only. Correct. I'm sorry I keep interrupting you. No worries. Um, so then we had short-term disability for employee only. Mm-hmm. And then we have dental, term life, vision, critical illness, group accident, all for employee plus family, correct? Yes. Okay, so doing all of that would make his total deductions \$83.62 per week. Okay. Does he authorize HG Staffing to make that deduction for him? Hold on just a second. I want you to stay on this. Wait. Okay, go ahead and tell him. Hey, do you authorize an \$83.62 deduction to come off your paycheck every week? Yeah. Okay. So I'm going to go ahead and save that. Okay. And add dependent information down. Let's see here. Do you want me to get a person's last name- Oh, you don't need their last name. Mine is Dawn, D-A-W-N, Shrum. And your social? 40217... Oh, shoot. I'm not getting his, Jesus. 397805380. Bobby, get in my purse there and get me, uh, that brown, uh, wallet for Ashley. And your date of birth? Uh, uh, 11/22/75. No, the brown one. There's a brown one in there. It's in the bottom probably. And then what was the child's name? Ashley Shrum. That one, I think. No, that's a cr- Keep going. It's another one. It's got a little emblem on front of it.

And her social number? Her birthday is... I'm trying to get that. Uh, her birthday is 7/29/08. That was her name? Okay. There it is. All right, her social is 405-69-2325. Okay. And who do you want to put down as a beneficiary for the term life? He wants me to put me down. You, okay. It could be- So, I do want to let Bobby know that this pending enrollment will take one to two weeks to go through, and then whenever he witnesses his first payroll deduction of the \$83.62 come off his paycheck, coverage begins the Monday we receive that deduction from HG Staffing. Seven to 10 business days later, he'll receive all of his policy and ID card information in the mail. But other than that, is there anything else I could assist y'all with today? So, in other words, um, so it won't start in March... It won't start in March or probably April? Uh, no, ma'am. So, pending enrollments take one to two weeks to go through, so one to two weeks from today. Should be around March 3rd, March 4th, give or take. Okay. Okay, so he'll, should have his insurance cards by then? Uh, he'll become active around then, and then physical ID cards will be received within seven to 10 business days after he becomes active. Okay, so about middle of March, then. Okay. All right, and then his first check uh, ha- will be, what, two weeks before it comes out? Uh, for the pending enrollment, yes. Okay, okay. Did he hear all that? Yeah, he heard you. Is there anything else I could assist y'all with today? No, that'll be all. Awesome. Well, you have a wonderful day, okay? All right, thank you. You, too. Thank you. Bye-bye. Oh, wait.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Yes, this is Bobby Shrum. I, uh, started working for HG Staffing, and I wanted to check about getting some insurance.

Speaker speaker_0: Okay. So, HG Staffing. What's the last four of your social?

Speaker speaker_1: 5443.

Speaker speaker_0: And for security purposes, can you verify your home address, including city, state and zip code, Bobby?

Speaker speaker_1: 202, uh, East Main Street, Scottsdale, Kentucky. Right? East Maple. Sorry about that. East Maple Street, Scottsdale, Kentucky 42164.

Speaker speaker_0: And your com- and your date of birth?

Speaker speaker_1: 2/10/'71.

Speaker speaker_0: And a good telephone number has 606-0424.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And do you have a good email?

Speaker speaker_1: Uh, what is the email phone? BDLC.

Speaker speaker_0: BDLC-

Speaker speaker_1: ... uh, Shrum, S-H-R-U-M, 2005@Yahoo.com.

Speaker speaker_2: Okay. Let's turn around here.

Speaker speaker_0: And were you given a benefit guide through HG Staffing by any chance, or no?

Speaker speaker_1: Uh, yeah. We g- I got a, uh, got a booklet-like thing that shows all of it.

Speaker speaker_0: Okay. Well, I do know that HG, they offer four different medical plans. One of the medical plans is the Stay Healthy MEC TeleRX, and 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: Uh-huh.

Speaker speaker_0: It's \$15.65 per week. Then they have three other medical plans, the VIP plans. Those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard, Classic and the Plus is how much the insurance carrier pays to cover things. So, say, for example, you have to get surgery in a hospital. Under the Standard, the insurance carrier pays \$250 a day, while under the Classic, they pay out \$500 a day, and under the Plus, they pay out \$1,000 a day.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Um, those range from \$16.72 to \$29.69 for employee only.

Speaker speaker_1: Yeah. Can I, uh, can I let my wife talk to you about this because she knows more about insurance and stuff than I do?

Speaker speaker_0: That should be fine.

Speaker speaker_1: Okay.

Speaker speaker_3: I haven't been able to ... tell you, that's what's funny was the first one out of all. But-

Speaker speaker_2: Which one?

Speaker speaker_3: The second or third. Second? Third one.

Speaker speaker_2: Hello?

Speaker speaker_0: Hey, this is Justin from Benefits and a Card. How are you doing?

Speaker speaker_2: I'm good. How are you?

Speaker speaker_0: Doing pretty well. Um, so let's see. So, I was informing, um, Bobby about the medical plans that's offered through HG Staffing.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: So, I do know that they offer four of them. Um, one of them is the MEC TeleRX. Now, that one just covers preventative healthcare services only. So, like your physicals, diabetes screenings, vaccinations, stuff like that. Uh- ... for employ- for employee plus spouse coverage, it's \$20.55 per week.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: And they have the three other medical plans, the VIP plans.

Speaker speaker_2: Bobby, I dropped it.

Speaker speaker_0: Those cover-

Speaker speaker_2: Hold on a second. I dropped the book. Give me a second. I'm so sorry. I just had rotator cuff surgery, so I'm trying help him out here. Put it... There you go. Thank you. I'm sorry.

Speaker speaker_0: It's all right. Um, so the three other medical plans are the VIP plans. Those actually cover the hospital visits, doctor visits and medication coverage. The only major difference between the Standard, Classic and the Plus is how much the insurance carrier pays to cover things.

Speaker speaker_2: Okay.

Speaker speaker_0: Prime example, um, so say, for example, we have to get surgery in a hospital. Under the VIP Standard, the insurance carrier pays \$250 a day, while under the Classic, they pay out \$500 a day, and under the Plus, they pay out \$1,000 a day.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay. Um, but those range from \$16.72 to \$29.69 for employee only.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay. And then they do offer other things like short-term disability, um, critical illness, group accident, dental, vision, term life, which is life insurance, and behavioral health.

Speaker speaker_2: Okay. Yeah, I see that in this book. Okay. Um, so what... I mean, h- what does he need to do to start to get this taken care of?

Speaker speaker_0: Yeah. So, it's whatever his elections are. I can elect what he wants to be enrolled into and then go from there.

Speaker speaker_2: Okay. And the VI- the VIP Plus is what the, is the best one, right?

Speaker speaker_0: It's the highest tier that's offered through HG.

Speaker speaker_2: Okay. Now, what about, um, because I carry insurance through my work. Would he be able to put me on his insurance too, or no?

Speaker speaker_0: Um, probably not, but that's more of a carrier question.

Speaker speaker_2: Okay. And, but, um, uh, usually the medical we can't, and usually vision and dental usually can be family, is what I understand most of the time. Um, so he needs to go hea- and can he put it on our daughter?

Speaker speaker_0: Um, as long as she's under the age of 26, yes.

Speaker speaker_2: Yeah, she's 16.

Speaker speaker_0: So it'll be employee plus child coverage.

Speaker speaker_2: Yeah.

Speaker speaker_0: Let's see, um, so that first medical plan-

Speaker speaker_2: Is that \$48?

Speaker speaker_0: Yeah, so the VIP+ for employee plus child was \$48.48, yes.

Speaker speaker_2: Yeah, okay. All right, and then, um, of course, he, he, he wants everything, um, except for the... Did you want... He didn't want the, um, what is it called? The Social Plus thing, did you... No, that's what I thought. Um, okay. All right, so can... Okay, so he, uh, he'll, he'll do the VIP+. Do I do this with you or how do we do this?

Speaker speaker_0: Yeah, just let me know the elections and I can put them down for them.

Speaker speaker_2: Um, the VIP+ . I lost my thought again, sorry. Um, employee plus child.

Speaker speaker_0: Okay.

Speaker speaker_2: And then, of course, the short-term disability.

Speaker speaker_0: Okay.

Speaker speaker_2: And the critical illness. Now, the dental and vision, I want to put it on all of us.

Speaker speaker_0: Okay. Dental and vision.

Speaker speaker_2: And then the life insurance will be all of us, too.

Speaker speaker_0: Term life.

Speaker speaker_2: Do you want the behavioral health? No, he didn't want the behavioral health or the Social Plus.

Speaker speaker_4: He wants accidental.

Speaker speaker_2: He wants accidental, though. That, that was just the term life already, I told him. Right? Term life is accidental, right?

Speaker speaker_0: Um, term life is the life insurance, and then they have the, uh, group accident, which is just a additional benefit that could be added to the VIP plans.

Speaker speaker_2: Okay. How much extra is that?

Speaker speaker_0: Um, so group accident is \$1.86 per week.

Speaker speaker_2: Okay, that's fine.

Speaker speaker_0: Okay.

Speaker speaker_2: And that's ch- covering the whole family?

Speaker speaker_0: Uh, so group accident for employee plus family is \$4.21.

Speaker speaker_2: Mm, that's fine.

Speaker speaker_0: Okay. Um, just to confirm, did he want critical illness for employee only or employee plus family?

Speaker speaker_2: Um, go ahead and do family.

Speaker speaker_0: Family, okay. So, just to confirm, we have the VIP+ for employee plus child, short-term disability-

Speaker speaker_2: And that's just the medical, right?

Speaker speaker_0: ... for employee only. Correct.

Speaker speaker_2: I'm sorry I keep interrupting you.

Speaker speaker_0: No worries. Um, so then we had short-term disability for employee only.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: And then we have dental, term life, vision, critical illness, group accident, all for employee plus family, correct?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay, so doing all of that would make his total deductions \$83.62 per week.

Speaker speaker_2: Okay.

Speaker speaker_0: Does he authorize HG Staffing to make that deduction for him?

Speaker speaker_2: Hold on just a second. I want you to stay on this. Wait. Okay, go ahead and tell him.

Speaker speaker_0: Hey, do you authorize an \$83.62 deduction to come off your paycheck every week?

Speaker speaker_4: Yeah.

Speaker speaker_0: Okay. So I'm going to go ahead and save that.

Speaker speaker_2: Okay.

Speaker speaker_0: And add dependent information down. Let's see here. Do you want me to get a person's last name-

Speaker speaker_2: Oh, you don't need their last name. Mine is Dawn, D-A-W-N, Shrum.

Speaker speaker_0: And your social?

Speaker speaker_2: 40217... Oh, shoot. I'm not getting his, Jesus. 397805380. Bobby, get in my purse there and get me, uh, that brown, uh, wallet for Ashley.

Speaker speaker_0: And your date of birth?

Speaker speaker_2: Uh, uh, 11/22/75. No, the brown one. There's a brown one in there. It's in the bottom probably.

Speaker speaker_0: And then what was the child's name?

Speaker speaker_2: Ashley Shrum. That one, I think. No, that's a cr- Keep going. It's another one. It's got a little emblem on front of it.

Speaker speaker_0: And her social number?

Speaker speaker_2: Her birthday is... I'm trying to get that. Uh, her birthday is 7/29/08.

Speaker speaker_0: That was her name? Okay.

Speaker speaker_2: There it is. All right, her social is 405-69-2325.

Speaker speaker_4: Okay.

Speaker speaker_0: And who do you want to put down as a beneficiary for the term life?

Speaker speaker_2: He wants me to put me down.

Speaker speaker_0: You, okay.

Speaker speaker_4: It could be-

Speaker speaker_0: So, I do want to let Bobby know that this pending enrollment will take one to two weeks to go through, and then whenever he witnesses his first payroll deduction of the \$83.62 come off his paycheck, coverage begins the Monday we receive that deduction from HG Staffing. Seven to 10 business days later, he'll receive all of his policy and ID card information in the mail. But other than that, is there anything else I could assist y'all with today?

Speaker speaker_2: So, in other words, um, so it won't start in March... It won't start in March or probably April?

Speaker speaker_0: Uh, no, ma'am. So, pending enrollments take one to two weeks to go through, so one to two weeks from today. Should be around March 3rd, March 4th, give or take.

Speaker speaker_2: Okay. Okay, so he'll, should have his insurance cards by then?

Speaker speaker_0: Uh, he'll become active around then, and then physical ID cards will be received within seven to 10 business days after he becomes active.

Speaker speaker_2: Okay, so about middle of March, then. Okay. All right, and then his first check uh, ha- will be, what, two weeks before it comes out?

Speaker speaker_0: Uh, for the pending enrollment, yes.

Speaker speaker_2: Okay, okay. Did he hear all that? Yeah, he heard you.

Speaker speaker_0: Is there anything else I could assist y'all with today?

Speaker speaker_2: No, that'll be all.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_2: All right, thank you. You, too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_4: Oh, wait.