

## Transcript: Justin

**Mills-6043250312822784-5503847886700544**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Um, yes, my name is Pamela Toles, and I work with StaffPro. And, um, it was saying something about to get in contact for my benefits. Well, I'm trying to figure out what is that. Is that for my new card? Um, like health insurance offered to us through your staffing agency, StaffPro. It was probably informing you that you were eligible or that they're in their company open enrollment period. Oh, what is that? Health insurance? Correct. That's offered through StaffPro, yes. So how, how, how, how do this go? Um, I can pull your file over the phone, and we can get you enrolled if need be. I mean, yeah. I need to know what, what... if, if there's something coming out of my check 'cause I don't make that much money for none of that, and what type of benefits is it? Uh, well, they do offer, like, medical, dental, vision insurance. Um, it's deducted weekly from your paycheck. I can email you a copy of a benefit guide if you wanted to look something over. Hmm. So... Oh, yeah. When does it kick in? Um, so if we got enrolled today, pending enrollments take one to two weeks to go through. Okay. So it, it offers, um, dental and vision? Correct. Hmm. I wonder how much they take out for that. How much is, how much is dental and vision? Uh, well, let me try pulling your file so I can give you an exact, uh, amount. Uh, what's the last four of your social? Um, 8608. And what was your last name, Pamela? Um, Toles. T-O-L-E-S. And for security purposes, could you verify the home address, including city, state and zip code? Um, 4919 Arkansas Avenue, 39501. And your date of birth? The 8/29/65. And a good telephone number have is 504-535-4401. Yeah. And do you have a good email? No, I don't. No. No worries. Um, so let's see here. So it looks like dental for employee only would be \$3.64 a week. However, when it comes to dental, all of your preventative visits will be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 co-pay. Or deductible, my apologies. Oh, okay. Huh. Huh. Sounds good. It don't seem like it's that much. Only \$3.64 a week. Yeah, that ain't bad. Uh, so would I get a, a card in the mail or something that I can go to, um... 'cause I know there's probably certain, um, dentist and, um, visions that I can go see. Do they send a list of who are, who the card covers? Uh, yes, ma'am. So once you do become active in the coverage, you would receive physical ID cards and policy information within seven to 10 business days. Hmm. And the card gonna take about... Is, uh, this will take about two weeks for me to get the card? Two or three weeks 'cause pending enrollments take one to two weeks, and then seven- Okay. ... to 10 business days for the ID cards. All right. I think I wanna get it. So dental and vision, you said? Yeah. Okay. So doing those two for employee only would make your total deductions \$5.79 per week if you authorize, um, StaffPro to make that deduction for you. All right. Yeah. Um, so like I said

earlier, how the pending enrollment process works, it will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$5.79 come off your paycheck, coverage begins the Monday we receive that deduction from StaffPro. Seven to 10 business days later, you will receive your policy and ID card information in the mail. However, I do see that StaffPro is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child or gaining coverage elsewhere. Other than that, Pamela, is there anything else I could help you out with today? Only thing is I just wanna change the address for the card to come to my, um... That the address, that 4919, that's my f- that's my family house. But where I receive my mail at is, um, 1626 Rhorer Avenue. Florida Avenue? Rhorer. It is, uh, 1626 R-H-O-R-E-R Avenue, Apartment A. Gulfport, Mississippi 39501. Okay, so I'm gonna have an updated diet for you. Is there anything else I can help you out with today? Uh, that'd be it. Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, okay? Okay. Appreciate you. You're welcome. Bye-bye. Bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Um, yes, my name is Pamela Toles, and I work with StaffPro. And, um, it was saying something about to get in contact for my benefits. Well, I'm trying to figure out what is that. Is that for my new card?

Speaker speaker\_1: Um, like health insurance offered to us through your staffing agency, StaffPro. It was probably informing you that you were eligible or that they're in their company open enrollment period.

Speaker speaker\_2: Oh, what is that? Health insurance?

Speaker speaker\_1: Correct. That's offered through StaffPro, yes.

Speaker speaker\_2: So how, how, how, how do this go?

Speaker speaker\_1: Um, I can pull your file over the phone, and we can get you enrolled if need be.

Speaker speaker\_2: I mean, yeah. I need to know what, what... if, if there's something coming out of my check 'cause I don't make that much money for none of that, and what type of benefits is it?

Speaker speaker\_1: Uh, well, they do offer, like, medical, dental, vision insurance. Um, it's deducted weekly from your paycheck. I can email you a copy of a benefit guide if you wanted to look something over.

Speaker speaker\_2: Hmm. So... Oh, yeah. When does it kick in?

Speaker speaker\_1: Um, so if we got enrolled today, pending enrollments take one to two weeks to go through.

Speaker speaker\_2: Okay. So it, it offers, um, dental and vision?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Hmm. I wonder how much they take out for that. How much is, how much is dental and vision?

Speaker speaker\_1: Uh, well, let me try pulling your file so I can give you an exact, uh, amount. Uh, what's the last four of your social?

Speaker speaker\_2: Um, 8608.

Speaker speaker\_1: And what was your last name, Pamela?

Speaker speaker\_2: Um, Toles. T-O-L-E-S.

Speaker speaker\_1: And for security purposes, could you verify the home address, including city, state and zip code?

Speaker speaker\_2: Um, 4919 Arkansas Avenue, 39501.

Speaker speaker\_1: And your date of birth?

Speaker speaker\_2: The 8/29/65.

Speaker speaker\_1: And a good telephone number have is 504-535-4401.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And do you have a good email?

Speaker speaker\_2: No, I don't. No.

Speaker speaker\_1: No worries. Um, so let's see here. So it looks like dental for employee only would be \$3.64 a week. However, when it comes to dental, all of your preventative visits will be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 co-pay. Or d-deductible, my apologies.

Speaker speaker\_2: Oh, okay. Huh. Huh. Sounds good. It don't seem like it's that much.

Speaker speaker\_1: Only \$3.64 a week.

Speaker speaker\_2: Yeah, that ain't bad. Uh, so would I get a, a card in the mail or something that I can go to, um... 'cause I know there's probably certain, um, dentist and, um, visions that I can go see. Do they send a list of who are, who the card covers?

Speaker speaker\_1: Uh, yes, ma'am. So once you do become active in the coverage, you would receive physical ID cards and policy information within seven to 10 business days.

Speaker speaker\_2: Hmm. And the card gonna take about... Is, uh, this will take about two weeks for me to get the card?

Speaker speaker\_1: Two or three weeks 'cause pending enrollments take one to two weeks, and then seven-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... to 10 business days for the ID cards.

Speaker speaker\_2: All right. I think I wanna get it.

Speaker speaker\_1: So dental and vision, you said?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. So doing those two for employee only would make your total deductions \$5.79 per week if you authorize, um, StaffPro to make that deduction for you.

Speaker speaker\_2: All right. Yeah.

Speaker speaker\_1: Um, so like I said earlier, how the pending enrollment process works, it will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$5.79 come off your paycheck, coverage begins the Monday we receive that deduction from StaffPro. Seven to 10 business days later, you will receive your policy and ID card information in the mail. However, I do see that StaffPro is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child or gaining coverage elsewhere. Other than that, Pamela, is there anything else I could help you out with today?

Speaker speaker\_2: Only thing is I just wanna change the address for the card to come to my, um... That the address, that 4919, that's my f- that's my family house. But where I receive my mail at is, um, 1626 Rhorer Avenue.

Speaker speaker\_1: Florida Avenue?

Speaker speaker\_2: Rhorer. It is, uh, 1626 R-H-O-R-E-R Avenue, Apartment A. Gulfport, Mississippi 39501.

Speaker speaker\_1: Okay, so I'm gonna have an updated diet for you. Is there anything else I can help you out with today?

Speaker speaker\_2: Uh, that'd be it.

Speaker speaker\_1: Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, okay?

Speaker speaker\_2: Okay. Appreciate you.

Speaker speaker\_1: You're welcome. Bye-bye.

Speaker speaker\_2: Bye.