

## Transcript: Justin

**Mills-6116049896390656-6579448480579584**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hey, um, my name is Josephine. I'm calling on behalf of my husband. Um, he works with TRC Staffing. Okay. Is your husband nearby so I can speak with him? Uh, yeah. Let me get him. One sec. Mm. One sec. He's on his way. Oh. No worries. Oh. Oh, hey. Yes. Okay. All right. Here he is. Hello? Hey. Do you authorize your wife to speak on your behalf for you? Yes. I do. I'm sorry. I was asleep. No worries. You can hand the phone back to her. Okay, sure. Okay. So TRC Staffing, what's the last four of his social? 7612. And his first and last name? James Yarborough. And for security purposes, could you verify the home address, including city, state and zip code for James? Yeah. 259 Old Mill Road in Ringgold, Georgia 30736. And confirm his date of birth? 12/26/92. And a good telephone number have for him is 706-581-0091? Yes. And the email I have is jryarborough41@gmail? Perfect. Okay. How can I help you today? Are you working with Benefits? Uh, we're the Benefit Administrators for TRC Staffing, yes. Mm, can you answer questions about the different plans? Yeah. I can answer questions, yes. Oh. What kind of questions did you have? Okay. Perfect. So I'm trying to sign us up for, uh, Marketplace Insurance since, um, I had our son last week. And they were asking if his employer offers coverage for me and our son. Um, so let's see. So I do know that TRC Staffing, they offer employee only coverage, employee plus spouse coverage, employee plus child coverage, and employee plus family coverage. So they do offer coverage for you and your s- child, as well as James. Okay. And I think we are wanting to know what the lowest, um, monthly cost is for that. Um, so let's see. So just preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, stuff like that, for employee plus family would be \$21.71. And then the highest tier that's offered through TRC Staffing is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$101.73 a week for employee plus family. Okay. Could you, um, tell me the lowest amount again? \$21... And 71 cents. Okay. And is that every two weeks? Um, w- uh, it's weekly, so whenever James gets paid. Oh. Okay. I gotcha. Okay. Do you by any chance have, um, his employee ID number? Um, no. Honestly, I don't have that information. I believe TRC Staffing would have that information. Oh. I got you. Okay. Okay. So 21.71 weekly and then the high plan was 100... And \$1.73. Okay. How would we go about signing up for that? Um, so if James wanted to be enrolled right now, it looks like James is actually outside of his personal open enrollment period, which is 30 days from his first paycheck. However, I do know that TRC Staffing has a company-wide open enrollment period, but let me verify when that would-Yeah, I was wondering if you guys had a portal where I can look at it online maybe? Um, now we should have a portal. Let me confirm that as well for TRC. Let's see. Yeah, so it should be, uh, www.M as in Mary, Y as in Yankee, B as in boy, I as in igloo, A as in alpha, C as in

charlie.com/trcstaffing. Okay. Yes, okay. Um, so yeah, so it looks like TRC had their last open enrollment from September 23rd to October 16th. So I'm presuming next year around that time would be a company open enrollment period. Um, but if James honestly wanted to be enrolled right now he would have to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage. However you state- Yeah, so- ... your... ... the birth of our child would qualify? Correct. Okay. Gotcha. But do you know if that would only qualify for our son then, or for him as well? Um, let me verify that. Do you mind if I place you on a brief hold? Yeah, you're fine. Okay. I definitely called the wrong people. Not the one to talk to. You know, I was about to say we're getting all sort of messed up with, but then I, I called to say that, you know, we are working on things, but maybe a different vendor. Because obviously with uh, there must be either a difference here between you and, as I said, this is what you're assessing. Right is that you? That would explain why they couldn't find you for nothing. You can reach out when, whenever that's convenient for you. Uh, hey. Oh yeah, I missed you. Sorry, I need to ask something. Oh, you got a visitor. Oh good, I've got this call. What do you mean you're losing them? Okay, well maybe there's no point in keeping them any longer. Didn't realize you were that cranky. You know, I was gonna say we could add Donna back in the realtor and see how long they stick around. Oh, get your parents involved. Do you know who called me a second ago?... was very angry. I wanted to ask you. What did I ask you? Why is it calling me? Hello, are you still there? Yes. Awesome, thank you so much for holding. So, I'm actually reaching out to my account manager for that answer, so I just wanted to get back with you and let you know what's going on. Just to let you know that- Okay. ... I didn't forget about you, okay? So, just continue to- No, you're fine. ... You're fine. Awesome. Thank you. Hello, are you still there? Hello, are you still there? Yes. Awesome, thank you so much for holding. So, looks like the account manager that was, uh, to answer that question actually isn't in office right now. Um, so what I'm gonna have to do, I'll go ahead and email, um, James the QLE submission form email, and then you would just send in the QLE, uh, where the, like, the birth certificate of the child. And then we can review it from there, and then I can give you a call back letting you know their response once that account manager gets back in the office. Okay. Okay. Um, but yeah, like I said, I'll just go ahead and email that QLE submission form email to James. Um, the email that he should be looking out for will be coming from info, that's I-N-F-O, @benefitsandcard.com, okay? Okay. All right. Okay. Thank you. Oh, and do you, um, guys offer HRA? HRA? Um, what's that? Uh, I believe... I've never heard of it, so I honestly don't believe we do. Okay. All right. Thank you so much. Well, is there anything else I can help you with today? Uh, no. Thank you. It's been helpful. You're welcome. You have a great day, okay? You too. Bye. Happy holidays. Happy holidays to you, too. 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 and a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hey, um, my name is Josephine. I'm calling on behalf of my husband. Um, he works with TRC Staffing.

Speaker speaker\_1: Okay. Is your husband nearby so I can speak with him?

Speaker speaker\_2: Uh, yeah. Let me get him. One sec. Mm. One sec. He's on his way.

Speaker speaker\_3: Oh.

Speaker speaker\_1: No worries.

Speaker speaker\_3: Oh. Oh, hey. Yes. Okay.

Speaker speaker\_2: All right. Here he is.

Speaker speaker\_4: Hello?

Speaker speaker\_2: Hey. Do you authorize your wife to speak on your behalf for you?

Speaker speaker\_4: Yes. I do. I'm sorry. I was asleep.

Speaker speaker\_2: No worries. You can hand the phone back to her.

Speaker speaker\_4: Okay, sure.

Speaker speaker\_2: Okay. So TRC Staffing, what's the last four of his social? 7612.

Speaker speaker\_1: And his first and last name?

Speaker speaker\_2: James Yarborough.

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

Speaker speaker\_2: Yeah. 259 Old Mill Road in Ringgold, Georgia 30736.

Speaker speaker\_1: And confirm his date of birth?

Speaker speaker\_2: 12/26/92.

Speaker speaker\_1: And a good telephone number have for him is 706-581-0091?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And the email I have is jryarborough41@gmail?

Speaker speaker\_2: Perfect.

Speaker speaker\_1: Okay. How can I help you today?

Speaker speaker\_2: Are you working with Benefits?

Speaker speaker\_1: Uh, we're the Benefit Administrators for TRC Staffing, yes.

Speaker speaker\_2: Mm, can you answer questions about the different plans?

Speaker speaker\_1: Yeah. I can answer questions, yes.

Speaker speaker\_2: Oh.

Speaker speaker\_1: What kind of questions did you have?

Speaker speaker\_2: Okay. Perfect. So I'm trying to sign us up for, uh, Marketplace Insurance since, um, I had our son last week. And they were asking if his employer offers coverage for me and our son.

Speaker speaker\_1: Um, so let's see. So I do know that TRC Staffing, they offer employee only coverage, employee plus spouse coverage, employee plus child coverage, and employee plus family coverage. So they do offer coverage for you and your s- child, as well as James.

Speaker speaker\_2: Okay. And I think we are wanting to know what the lowest, um, monthly cost is for that.

Speaker speaker\_1: Um, so let's see. So just preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, stuff like that, for employee plus family would be \$21.71. And then the highest tier that's offered through TRC Staffing is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$101.73 a week for employee plus family.

Speaker speaker\_2: Okay. Could you, um, tell me the lowest amount again? \$21...

Speaker speaker\_1: And 71 cents.

Speaker speaker\_2: Okay. And is that every two weeks?

Speaker speaker\_1: Um, w- uh, it's weekly, so whenever James gets paid.

Speaker speaker\_2: Oh. Okay. I gotcha. Okay. Do you by any chance have, um, his employee ID number?

Speaker speaker\_1: Um, no. Honestly, I don't have that information. I believe TRC Staffing would have that information.

Speaker speaker\_2: Oh. I got you. Okay. Okay. So 21.71 weekly and then the high plan was 100...

Speaker speaker\_1: And \$1.73.

Speaker speaker\_2: Okay. How would we go about signing up for that?

Speaker speaker\_1: Um, so if James wanted to be enrolled right now, it looks like James is actually outside of his personal open enrollment period, which is 30 days from his first paycheck. However, I do know that TRC Staffing has a company-wide open enrollment period, but let me verify when that would-

Speaker speaker\_2: Yeah, I was wondering if you guys had a portal where I can look at it online maybe?

Speaker speaker\_1: Um, now we should have a portal. Let me confirm that as well for TRC. Let's see. Yeah, so it should be, uh, www.M as in Mary, Y as in Yankee, B as in boy, I as in igloo, A as in alpha, C as in charlie.com/trcstaffing.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yes, okay. Um, so yeah, so it looks like TRC had their last open enrollment from September 23rd to October 16th. So I'm presuming next year around that time would be a company open enrollment period. Um, but if James honestly wanted to be enrolled right now he would have to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage. However you state-

Speaker speaker\_2: Yeah, so-

Speaker speaker\_1: ... your...

Speaker speaker\_2: ... the birth of our child would qualify?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Okay. Gotcha. But do you know if that would only qualify for our son then, or for him as well?

Speaker speaker\_1: Um, let me verify that. Do you mind if I place you on a brief hold?

Speaker speaker\_2: Yeah, you're fine.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I definitely called the wrong people.

Speaker speaker\_5: Not the one to talk to. You know, I was about to say we're getting all sort of messed up with, but then I, I called to say that, you know, we are working on things, but maybe a different vendor. Because obviously with uh, there must be either a difference here between you and, as I said, this is what you're assessing. Right is that you? That would explain why they couldn't find you for nothing. You can reach out when, whenever that's convenient for you. Uh, hey. Oh yeah, I missed you. Sorry, I need to ask something. Oh, you got a visitor. Oh good, I've got this call. What do you mean you're losing them? Okay, well maybe there's no point in keeping them any longer. Didn't realize you were that cranky. You know, I was gonna say we could add Donna back in the realtor and see how long they stick around. Oh, get your parents involved. Do you know who called me a second ago?

Speaker speaker\_6: ... was very angry. I wanted to ask you. What did I ask you? Why is it calling me? Hello, are you still there?

Speaker speaker\_7: Yes.

Speaker speaker\_1: Awesome, thank you so much for holding. So, I'm actually reaching out to my account manager for that answer, so I just wanted to get back with you and let you know what's going on. Just to let you know that-

Speaker speaker\_7: Okay.

Speaker speaker\_1: ... I didn't forget about you, okay? So, just continue to-

Speaker speaker\_7: No, you're fine.

Speaker speaker\_1: ...

Speaker speaker\_7: You're fine.

Speaker speaker\_1: Awesome.

Speaker speaker\_7: Thank you. Hello, are you still there?

Speaker speaker\_6: Hello, are you still there?

Speaker speaker\_7: Yes.

Speaker speaker\_1: Awesome, thank you so much for holding. So, looks like the account manager that was, uh, to answer that question actually isn't in office right now. Um, so what I'm gonna have to do, I'll go ahead and email, um, James the QLE submission form email, and then you would just send in the QLE, uh, where the, like, the birth certificate of the child. And then we can review it from there, and then I can give you a call back letting you know their response once that account manager gets back in the office.

Speaker speaker\_7: Okay.

Speaker speaker\_1: Okay. Um, but yeah, like I said, I'll just go ahead and email that QLE submission form email to James. Um, the email that he should be looking out for will be coming from info, that's I-N-F-O, @benefitsandcard.com, okay?

Speaker speaker\_7: Okay. All right.

Speaker speaker\_1: Okay.

Speaker speaker\_7: Thank you. Oh, and do you, um, guys offer HRA?

Speaker speaker\_1: HRA? Um, what's that? Uh, I believe... I've never heard of it, so I honestly don't believe we do.

Speaker speaker\_7: Okay. All right. Thank you so much.

Speaker speaker\_1: Well, is there anything else I can help you with today?

Speaker speaker\_7: Uh, no. Thank you. It's been helpful.

Speaker speaker\_1: You're welcome. You have a great day, okay?

Speaker speaker\_7: You too. Bye. Happy holidays.

Speaker speaker\_1: Happy holidays to you, too. Bye-bye.