

Transcript: Justin

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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? Uh, yes, sir, Justin. I am calling... Um, I've, I've been working for John's Inc. for the last five years, and I just switched over to another company called Zico, and I am going through y'all's temp service, and I need to get insurance, like, as soon as possible, because I have a lot of medication that I need to get filled that I can't get filled right now, because it's... They're wanting so much money, because my insurance has, I guess, got cut off since I left John's Inc. So I need to figure out a way that I could get insurance through y'all. Okay, what's the staffing agency you work for? American Staff G- Group, I think it's what it's called. And the last four of your Social? Uh, it's 2900. And what was your first and last name again? I'm sorry. Uh, Christopher Atchley. It's A-T-C-H-L-E-Y. And for security purposes, can you verify the home address, including city, state and zip code, Christopher? Yeah, it's 6822 South 78th East Avenue, uh, Tulsa, Oklahoma 74133. And your date of birth? 8-17-88. And your telephone number I have is 918-876-9556? Yep. And the email I have is shandra.wiley@ymail? At ymail.com. Yes, sir. Okay, so let's see here. So I do know that American Staff Corp., they offer four different medical plans. Um, one of them just covers preventative healthcare services as well as a subscription to FreeRx, which gives out- Uh-huh. ...free or discounted prescription coverage. That's \$16.80 per week. Okay. Uh- Okay. ... three other medical plans, the VIP plans, now those actually cover hospitals, doctors and medications. The only- Okay. ... major difference between the Classic Plus and the Excel is how much the insurance- Uh-huh. ... carrier pays for things. However, those- Okay. ... range from \$19.57 to \$44.54 for employee only. Okay. Um, what's the, what's the, what's... So I don't want the first one. How about the second one, like the \$20 maybe? So the VIP Classic? Yeah, I don't wanna pay, like, the expensive one. I don't wanna pay, like, the one right below that. But all I need it for is I need it for medications, and I need it to, for, like, uh, to go see my therapist. Okay, so let's see here. So the VIP plans cover hospitals, doctors and medications. So you want to be put down for the VIP Classic? Okay, now will that cover me for, say I have, like, uh, um, classes. I have, like, therapy classes and all that. Will that still work? All I know is that the VIP plans cover hospitals, doctors and medications, because us at Benefits and a Card, we're not insurance agents, so we're not allowed to give recommendations or ask about the plans. Um, all we do know is- Okay. ... they cover hospitals, doctors and medications. Okay, go on ahead and, go on ahead and let me get that one please. Okay, so the VIP Classic. The VIP. So just medical? Mm-hmm. Anything else? Uh, no, I just... Right now that's all I need. Okay, so doing the- Don't worry. ... VIP Classic would make your total deductions \$19.57 per week. Do you authorize American- Right. ... Staff Corp. to make the deduction for you? Y- yes, sir. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you will-

Right. ... expect this payroll deduction of the \$19.57 come off your paycheck. Coverage begins the Monday we receive that deduction from American Staff Corp. Seven to 10 business- Okay. ... days later you'll receive all of your policy and ID card information in the mail. However, I do- Okay. ... see that American Staff Corp. is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could 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- Okay. ... Christopher, is there anything else I can help you out with today? Uh, okay, so, like, say for instance, like, like you're saying right now, the... it's gonna come but it's gonna take, like, seven to 10 days. Um, is there any way to... Is there like a nu- like a, a number, like a, like a, a personal number that I can use to try to get my pre-prescriptions, or do I just need to wait until I get all the information from y'all and stuff? Um, so I do know- So, so tell, tell me what I'm missing. Yeah, so I do know that it does take the actual insurance carrier at least 72 hours to generate policy information, so once you do become- Okay. ... active, if you did call back the Thursday or Friday of the week you become active, we can email the ID card to you then just so you have it. Okay. Okay. Okay, because right now I'm, I'm in a hole right now. I'm stuck in a spot where I just had to go and pay, like, \$80, man, for a couple- Mm-hmm. ... prescriptions, and then now the prescription that I really need is \$1300, and I just can't, I can't afford it. So I- That's something I understand, sir. So I guess I'll just wait and you said I'll get some stuff in the mail, and once I get all this, all this, all of the stuff in the mail, I should be getting an email from y'all with all, all my stuff, and then I should be good to go once y'all start taking in my check? Correct. Yes, sir. Okay. Okay, thank you. You're welcome. You have a great day, okay? Bye. Bye. Yeah, 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: Uh, yes, sir, Justin. I am calling... Um, I've, I've been working for John's Inc. for the last five years, and I just switched over to another company called Zico, and I am going through y'all's temp service, and I need to get insurance, like, as soon as possible, because I have a lot of medication that I need to get filled that I can't get filled right now, because it's... They're wanting so much money, because my insurance has, I guess, got cut off since I left John's Inc. So I need to figure out a way that I could get insurance through y'all.

Speaker speaker_1: Okay, what's the staffing agency you work for?

Speaker speaker_2: American Staff G- Group, I think it's what it's called.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: Uh, it's 2900.

Speaker speaker_1: And what was your first and last name again? I'm sorry.

Speaker speaker_2: Uh, Christopher Atchley. It's A-T-C-H-L-E-Y.

Speaker speaker_1: And for security purposes, can you verify the home address, including city, state and zip code, Christopher?

Speaker speaker_2: Yeah, it's 6822 South 78th East Avenue, uh, Tulsa, Oklahoma 74133.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 8-17-88.

Speaker speaker_1: And your telephone number I have is 918-876-9556?

Speaker speaker_2: Yep.

Speaker speaker_1: And the email I have is shandra.wiley@ymail?

Speaker speaker_2: At ymail.com. Yes, sir.

Speaker speaker_1: Okay, so let's see here. So I do know that American Staff Corp., they offer four different medical plans. Um, one of them just covers preventative healthcare services as well as a subscription to FreeRx, which gives out-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ...free or discounted prescription coverage. That's \$16.80 per week.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... three other medical plans, the VIP plans, now those actually cover hospitals, doctors and medications. The only-

Speaker speaker_2: Okay.

Speaker speaker_1: ... major difference between the Classic Plus and the Excel is how much the insurance-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... carrier pays for things. However, those-

Speaker speaker_2: Okay.

Speaker speaker_1: ... range from \$19.57 to \$44.54 for employee only.

Speaker speaker_2: Okay. Um, what's the, what's the, what's... So I don't want the first one. How about the second one, like the \$20 maybe?

Speaker speaker_1: So the VIP Classic?

Speaker speaker_2: Yeah, I don't wanna pay, like, the expensive one. I don't wanna pay, like, the one right below that. But all I need it for is I need it for medications, and I need it to, for, like, uh, to go see my therapist.

Speaker speaker_1: Okay, so let's see here. So the VIP plans cover hospitals, doctors and medications. So you want to be put down for the VIP Classic?

Speaker speaker_2: Okay, now will that cover me for, say I have, like, uh, um, classes. I have, like, therapy classes and all that. Will that still work?

Speaker speaker_1: All I know is that the VIP plans cover hospitals, doctors and medications, because us at Benefits and a Card, we're not insurance agents, so we're not allowed to give recommendations or ask about the plans. Um, all we do know is-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they cover hospitals, doctors and medications.

Speaker speaker_2: Okay, go on ahead and, go on ahead and let me get that one please.

Speaker speaker_1: Okay, so the VIP Classic.

Speaker speaker_2: The VIP.

Speaker speaker_1: So just medical?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Anything else?

Speaker speaker_2: Uh, no, I just... Right now that's all I need.

Speaker speaker_1: Okay, so doing the-

Speaker speaker_2: Don't worry.

Speaker speaker_1: ... VIP Classic would make your total deductions \$19.57 per week. Do you authorize American-

Speaker speaker_2: Right.

Speaker speaker_1: ... Staff Corp. to make the deduction for you?

Speaker speaker_2: Y- yes, sir.

Speaker speaker_1: So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you will-

Speaker speaker_2: Right.

Speaker speaker_1: ... expect this payroll deduction of the \$19.57 come off your paycheck. Coverage begins the Monday we receive that deduction from American Staff Corp. Seven to 10 business-

Speaker speaker_2: Okay.

Speaker speaker_1: ... days later you'll receive all of your policy and ID card information in the mail. However, I do-

Speaker speaker_2: Okay.

Speaker speaker_1: ... see that American Staff Corp. is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could 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-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Christopher, is there anything else I can help you out with today?

Speaker speaker_2: Uh, okay, so, like, say for instance, like, like you're saying right now, the... it's gonna come but it's gonna take, like, seven to 10 days. Um, is there any way to... Is there like a nu- like a, a number, like a, like a, a personal number that I can use to try to get my pre- prescriptions, or do I just need to wait until I get all the information from y'all and stuff?

Speaker speaker_1: Um, so I do know-

Speaker speaker_2: So, so tell, tell me what I'm missing.

Speaker speaker_1: Yeah, so I do know that it does take the actual insurance carrier at least 72 hours to generate policy information, so once you do become-

Speaker speaker_2: Okay.

Speaker speaker_1: ... active, if you did call back the Thursday or Friday of the week you become active, we can email the ID card to you then just so you have it.

Speaker speaker_2: Okay. Okay. Okay, because right now I'm, I'm in a hole right now. I'm stuck in a spot where I just had to go and pay, like, \$80, man, for a couple-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... prescriptions, and then now the prescription that I really need is \$1300, and I just can't, I can't afford it. So I-

Speaker speaker_1: That's something I understand, sir.

Speaker speaker_2: So I guess I'll just wait and you said I'll get some stuff in the mail, and once I get all this, all this, all of the stuff in the mail, I should be getting an email from y'all with all, all my stuff, and then I should be good to go once y'all start taking in my check?

Speaker speaker_1: Correct. Yes, sir.

Speaker speaker_2: Okay. Okay, thank you.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_2: Bye. Bye. Yeah, bye.