

Transcript: Pearl

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Full Transcript

Hi, good afternoon. Thank you for calling Benefits In A Card. My name is Pearl. Who can I please speak with? My name is Jermaine Green. And how can I assist you? How are you doing? I understand that, um, enrollment for the certain programs are now between the 28th and the 31st. I, I wanted to inquire to see about enrolling in a dental program. Okay. What's the name of the staffing agency you work for? Um, Superior Skill Trades. And the last four digits of your social? 7835. All righty. All right. Can you confirm your full social? We don't have your address on file and this is just to confirm that this is the correct account I'm looking at. 079-82-7835. All righty. And what is your current address? 3428 Imari, I-M-A-R-I, Street, North Port, Florida 34288. Okay. And what is your date of birth? 08-20-93. And I have your phone number as 941-263-9326? Yes, ma'am. That address, you're probably going to have to update. I literally just moved in the last couple days. I literally went to the post office, had to do a Board of Mail, but my checks have been coming to, um, 24151 Via 6 Boulevard. Can you change that? Or can... If we're starting fresh, can we have my, the 3... 3428 Imari Street address on file? Okay. So the, the, the, um, system from us and the staffing agency are separate. I can put that address, the Imari Street, in our system so that the cards will go to that address. But in order for anything to change with your staffing agency, you have to call them. Not a problem. I understand. Okay. And you said you just wanted to do dental? Well, what else is... Can you, um... I'm sorry. I didn't come prepared. What else do, uh, uh, other, um,, do you offer? Dental, vision. What's going on? What you, what you guys got? Dental, vision, medical, free RX, free RX virtual primary care, short-term disability, life insurance, um, critical illness, group accident, preventative health and then behavioral and mental health. What about maybe I want to... I know for sure I wanted dental, but then maybe I want to inquire or something about the life insurance. Okay. So the life insurance is \$2.08 a week up until the age of 64. It pays up to 20,000. 65 to 69, it goes down to 15,000. And then 70 and over, it pays out up to 10. And that's \$2 a week, so that would be about \$8 a month? Um, yes. For that, for that one plan, it would be roughly about eight and some change. And, and, and I got a question. So if I... I know you guys are a separate entity from the staffing company. And they, they're a temp agency, so let's say I'm not working there in the next two months. My, my policies won't cancel? After you stop working with the staffing agency, you have a chance to make four consecutive payments with us, through us directly, and keep your coverage for another month. On week five, your com- your coverage will be kicked into a department called COBRA. And they'll offer you to keep your coverage through them. I'm not sure if the prices stay the same or if the coverage is exactly the same. But they'll, um, send you a notice in the mail, and you'll have their contact information to, um, to ask the questions going forward. Okay. So I got all that. I understand. So things would ch- I would have to make sure to be on top of things if I stop working with them? Correct. You just have to make sure to make those

four consecutive payments if you're wanting the coverage to stay active or you can not make the payments and wait until week five. COBRA will still reach out to you. It's just however you prefer. Okay. And how about... What would the dental cost me? Dental is \$5.40 a week. And how, how- So if you add it for the two plans, it would be 7.48 a week. And how, um, how often, um, how soon would I be able to use the dental? So it takes one to two weeks for the staffing agency to start the deductions, and then the next Monday you're active after the first deduction. Okay, let's just turn on the... Let's turn on the dental. Okay. Did you want to do the life insurance as well? No, ma'am. Okay, so for just the dental, your weekly deductions are going to be \$5.40. I... Okay. Is that fine? No. So the- And the coverage is 2. So the life so... So, yeah. So hold on. So, so the life insurance was \$2 a week? Yes, \$2.08. No. Let's just do the dental. Let's do... You said the deduction would be five. Okay. So you said it correct? It would be \$5 a week? Yes, \$5.40 a week. Okay. And then, like I mentioned earlier- And what does that- Go ahead. And what does... I'm sorry. What does that... What would that, what would that coverage at, at a dental visit? Would it cover like 60% of the bill, 30%? So with your dental, your preventative k- visits are covered at 100%, which is your basic cleaning and checkup once per six months. Non-surgical extractions, fillings, and x-rays are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered. I don't get it. Uh, uh, at no percentage? Correct. The crowns and bridges are not covered at any percentage. What about cavities? Fillings are covered at 80%, after you pay the, the \$50 deductible. Okay. Yeah, let's, let's turn on the, let's turn on the dental. Ready? And then, uh, like I had mentioned earlier, we'll take one to three weeks for them to start the deductions. Once they do, that following Monday you're active and then later that week you receive your card in the mail. If you d- if you want to use your coverage before you receive your card in the mail, you can give us a call around Wednesday and there's, um, there's a chance a virtual copy will be ready f- that we can send to your email. Um, do you have any questions? Yeah, I do have some questions. Say, for instance, say if I'm... Say if my assignment is supposed to end next week and that means I only have, uh, maybe one to two checks coming and I know it takes you guys two weeks and then I don't get another check, how are you gonna make the deduction? We- Do I just call you up and pay it? That first initial deduction has to be from payroll. I'm almost on the end of my assignment and I'm not, I'm not sure that it... So say, so say we're about to be in May. So say with the business day, say, for instance, you guys, I don't know the schedule, uh, uh, I don't know the exact days right now on the calendar. But say you guys, it kicks in, the first deduction is like on the 18th. I know pretty sure I won't be getting a check on the 18th if my, if they don't extend my assignment. But they're, but, but the building is getting ready to be finished. Yeah, so, so unfortunately there's not a way, a way for me to change it. That's just one of the policies. It has to have that first initial deduction from the, from the payroll. Okay, so say that I do stop working and there's no check and there's no deduction. There would just be... Then, then what happens? You would just be enrolled and your coverage would never become active. Um, if you get, if... Does your p- So what you're saying is that you're most likely gonna be hired on after this assignment, correct? Or are you just, is the assignment just gonna be over? It's gonna, it's getting ready to be over, this, this, um, this assignment. I, I mean, it's at its last stages. Uh, uh, uh, they, at the most, I believe maybe it's a week left. I mean... Um, yep. I didn't make- So if, if you start another assignment, um, with the same agency, then your coverage will, you, you, it's just gonna wait until you start working again and the deductions will begin. Um, but that, like I said, that initial deduction has

to be from payroll. Is there a way where I can, um... do you guys have like personal plans? Again, even, I mean, uh, I know I got this through the temp agency that got the email, but is there a way that I can enroll in this without the temp agency? Because I'm pretty sure that things are not... I'm, like I said, coming to an end. Unfortunately, no. We only work with, um, coverage through those staffing agencies. Um, and this is open, may- maybe I could call back. Maybe I could call my, um, staffing agency and get some information with them. I know this, uh, I believe, what, today is the 28th? Yes, sir. I believe, and maybe I have what, 28, 29, 30, 31, maybe I could call tomorrow maybe once I get more information and see what I want to do before I, um, before I do anything? Of course. I can reverse the, the enrollment or we can leave it how it is. However you prefer. If you want me, I can cancel the pending enrollment and then tomorrow you figure out what's going on and give us a call or we can leave it how it is and if you find out information, more information, you can call and cancel tomorrow, however you prefer. Let's leave it how it is. And if, and if anything, is, is, is there a fee for cancellation? No, sir. Okay, so let's leave it how it is and I'll just get the information and then I'll go from there, but I just don't wanna waste anybody's time, nor my own. All right. No problem. We are here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time. Okay. And your name was? Pearl. Thank you, Miss Pearl. No problem. Thank you so much for calling. You have a great day. All right, bye-bye.

Conversation Format

Speaker speaker_0: Hi, good afternoon. Thank you for calling Benefits In A Card. My name is Pearl. Who can I please speak with?

Speaker speaker_1: My name is Jermaine Green.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: How are you doing? I understand that, um, enrollment for the certain programs are now between the 28th and the 31st. I, I wanted to inquire to see about enrolling in a dental program.

Speaker speaker_0: Okay. What's the name of the staffing agency you work for?

Speaker speaker_1: Um, Superior Skill Trades.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_1: 7835.

Speaker speaker_0: All righty. All right. Can you confirm your full social? We don't have your address on file and this is just to confirm that this is the correct account I'm looking at.

Speaker speaker_1: 079-82-7835.

Speaker speaker_0: All righty. And what is your current address?

Speaker speaker_1: 3428 Imari, I-M-A-R-I, Street, North Port, Florida 34288.

Speaker speaker_0: Okay. And what is your date of birth?

Speaker speaker_1: 08-20-93.

Speaker speaker_0: And I have your phone number as 941-263-9326?

Speaker speaker_1: Yes, ma'am. That address, you're probably going to have to update. I literally just moved in the last couple days. I literally went to the post office, had to do a Board of Mail, but my checks have been coming to, um, 24151 Via 6 Boulevard. Can you change that? Or can... If we're starting fresh, can we have my, the 3... 3428 Imari Street address on file?

Speaker speaker_0: Okay. So the, the, the, um, system from us and the staffing agency are separate. I can put that address, the Imari Street, in our system so that the cards will go to that address. But in order for anything to change with your staffing agency, you have to call them.

Speaker speaker_1: Not a problem. I understand.

Speaker speaker_0: Okay. And you said you just wanted to do dental?

Speaker speaker_1: Well, what else is... Can you, um... I'm sorry. I didn't come prepared. What else do, uh, uh, other, um,, do you offer? Dental, vision. What's going on? What you, what you guys got?

Speaker speaker_0: Dental, vision, medical, free RX, free RX virtual primary care, short-term disability, life insurance, um, critical illness, group accident, preventative health and then behavioral and mental health.

Speaker speaker_1: What about maybe I want to... I know for sure I wanted dental, but then maybe I want to inquire or something about the life insurance.

Speaker speaker_0: Okay. So the life insurance is \$2.08 a week up until the age of 64. It pays up to 20,000. 65 to 69, it goes down to 15,000. And then 70 and over, it pays out up to 10.

Speaker speaker_1: And that's \$2 a week, so that would be about \$8 a month?

Speaker speaker_0: Um, yes. For that, for that one plan, it would be roughly about eight and some change.

Speaker speaker_1: And, and, and I got a question. So if I... I know you guys are a separate entity from the staffing company. And they, they're a temp agency, so let's say I'm not working there in the next two months. My, my policies won't cancel?

Speaker speaker_0: After you stop working with the staffing agency, you have a chance to make four consecutive payments with us, through us directly, and keep your coverage for another month. On week five, your com- your coverage will be kicked into a department called COBRA. And they'll offer you to keep your coverage through them. I'm not sure if the prices stay the same or if the coverage is exactly the same. But they'll, um, send you a notice in the mail, and you'll have their contact information to, um, to ask the questions going forward.

Speaker speaker_1: Okay. So I got all that. I understand. So things would ch- I would have to make sure to be on top of things if I stop working with them?

Speaker speaker_0: Correct. You just have to make sure to make those four consecutive payments if you're wanting the coverage to stay active or you can not make the payments and wait until week five. COBRA will still reach out to you. It's just however you prefer.

Speaker speaker_1: Okay. And how about... What would the dental cost me?

Speaker speaker_0: Dental is \$5.40 a week.

Speaker speaker_1: And how, how-

Speaker speaker_0: So if you add it for the two plans, it would be 7.48 a week.

Speaker speaker_1: And how, um, how often, um, how soon would I be able to use the dental?

Speaker speaker_0: So it takes one to two weeks for the staffing agency to start the deductions, and then the next Monday you're active after the first deduction.

Speaker speaker_1: Okay, let's just turn on the... Let's turn on the dental.

Speaker speaker_0: Okay. Did you want to do the life insurance as well?

Speaker speaker_1: No, ma'am.

Speaker speaker_0: Okay, so for just the dental, your weekly deductions are going to be \$5.40.

Speaker speaker_1: I... Okay.

Speaker speaker_0: Is that fine?

Speaker speaker_1: No. So the-

Speaker speaker_0: And the coverage is 2.

Speaker speaker_1: So the life so... So, yeah. So hold on. So, so the life insurance was \$2 a week?

Speaker speaker_0: Yes, \$2.08.

Speaker speaker_1: No. Let's just do the dental. Let's do... You said the deduction would be five.

Speaker speaker_0: Okay.

Speaker speaker_1: So you said it correct? It would be \$5 a week?

Speaker speaker_0: Yes, \$5.40 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, like I mentioned earlier-

Speaker speaker_1: And what does that-

Speaker speaker_0: Go ahead.

Speaker speaker_1: And what does... I'm sorry. What does that... What would that, what would that coverage at, at a dental visit? Would it cover like 60% of the bill, 30%?

Speaker speaker_0: So with your dental, your preventative k- visits are covered at 100%, which is your basic cleaning and checkup once per six months. Non-surgical extractions, fillings, and x-rays are covered at 80% once you pay the \$50 deductible. And things like crowns and braces are not covered.

Speaker speaker_1: I don't get it. Uh, uh, at no percentage?

Speaker speaker_0: Correct. The crowns and bridges are not covered at any percentage.

Speaker speaker_1: What about cavities?

Speaker speaker_0: Fillings are covered at 80%, after you pay the, the \$50 deductible.

Speaker speaker_1: Okay. Yeah, let's, let's turn on the, let's turn on the dental.

Speaker speaker_0: Ready? And then, uh, like I had mentioned earlier, we'll take one to three weeks for them to start the deductions. Once they do, that following Monday you're active and then later that week you receive your card in the mail. If you d- if you want to use your coverage before you receive your card in the mail, you can give us a call around Wednesday and there's, um, there's a chance a virtual copy will be ready f- that we can send to your email. Um, do you have any questions?

Speaker speaker_1: Yeah, I do have some questions. Say, for instance, say if I'm... Say if my assignment is supposed to end next week and that means I only have, uh, maybe one to two checks coming and I know it takes you guys two weeks and then I don't get another check, how are you gonna make the deduction?

Speaker speaker_0: We-

Speaker speaker_1: Do I just call you up and pay it?

Speaker speaker_0: That first initial deduction has to be from payroll.

Speaker speaker_1: I'm almost on the end of my assignment and I'm not, I'm not sure that it... So say, so say we're about to be in May. So say with the business day, say, for instance, you guys, I don't know the schedule, uh, uh, I don't know the exact days right now on the calendar. But say you guys, it kicks in, the first deduction is like on the 18th. I know pretty sure I won't be getting a check on the 18th if my, if they don't extend my assignment. But they're, but, but the building is getting ready to be finished.

Speaker speaker_0: Yeah, so, so unfortunately there's not a way, a way for me to change it. That's just one of the policies. It has to have that first initial deduction from the, from the payroll.

Speaker speaker_1: Okay, so say that I do stop working and there's no check and there's no deduction. There would just be... Then, then what happens?

Speaker speaker_0: You would just be enrolled and your coverage would never become active. Um, if you get, if... Does your p- So what you're saying is that you're most likely gonna be hired on after this assignment, correct? Or are you just, is the assignment just gonna be over?

Speaker speaker_1: It's gonna, it's getting ready to be over, this, this, um, this assignment. I, I mean, it's at its last stages. Uh, uh, uh, they, at the most, I believe maybe it's a week left. I mean...

Speaker speaker_0: Um, yep.

Speaker speaker_1: I didn't make-

Speaker speaker_0: So if, if you start another assignment, um, with the same agency, then your coverage will, you, you, it's just gonna wait until you start working again and the deductions will begin. Um, but that, like I said, that initial deduction has to be from payroll.

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Speaker speaker_0: Unfortunately, no. We only work with, um, coverage through those staffing agencies.

Speaker speaker_1: Um, and this is open, may- maybe I could call back. Maybe I could call my, um, staffing agency and get some information with them. I know this, uh, I believe, what, today is the 28th?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: I believe, and maybe I have what, 28, 29, 30, 31, maybe I could call tomorrow maybe once I get more information and see what I want to do before I, um, before I do anything?

Speaker speaker_0: Of course. I can reverse the, the enrollment or we can leave it how it is. However you prefer. If you want me, I can cancel the pending enrollment and then tomorrow you figure out what's going on and give us a call or we can leave it how it is and if you find out information, more information, you can call and cancel tomorrow, however you prefer.

Speaker speaker_1: Let's leave it how it is. And if, and if anything, is, is, is there a fee for cancellation?

Speaker speaker_0: No, sir.

Speaker speaker_1: Okay, so let's leave it how it is and I'll just get the information and then I'll go from there, but I just don't wanna waste anybody's time, nor my own.

Speaker speaker_0: All right. No problem. We are here Monday to Friday, 8:00 AM to 8:00 PM Eastern Standard Time.

Speaker speaker_1: Okay. And your name was?

Speaker speaker_0: Pearl.

Speaker speaker_1: Thank you, Miss Pearl.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_1: All right, bye-bye.