

Transcript: VICTORIA

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, this is Marshae Coleman. I was trying to enroll in, um, I think it says Benefits In A Card? Yes, ma'am. Tha- that's the name of our, uh, company. We administer medical insurance for staffing agencies. Uh, h- What's the name of the agency you work for? Um, it's, uh, let me see. I think it's like toy... It's like seats. Like, you're making seats. It's for Toyota... Not Toyota, but, um... Yeah, Toyota. They told me to apply for this 301... What's the name of the actual staffing agency that you're working through? Workforce? Would it be Workforce, um... It's in Athens. The address is 301 West Family... Seems for... Athens. It's in Athens, I know. Oh, okay. Yeah. I don't have a way to look it up by the address. Um, let me see. Sh- I can try pulling you up a different way. What's your first and last name? Marshae. M-A-R-S-H-A-E. Coleman. C-O-O-M-A-N. C-O-O-M-A-N? Yeah. Hm. I'm not finding anything for you. Um, and you work... You're, like, a staffing or a temp agency? A staffing. But you don't know the name of it? I, I haven't, I haven't started yet. They just gave me this stuff and told me to fill it out and I see that y'all had a number still. And it say it'd be easier just to call. Yeah. So can I please wait? Well, the thing is, is we work for multiple staffing agencies and their benefits just vary. Mm-hmm. So really I just need the name of the staffing agency you work through. It just say, uh, Force Workforce, uh, Management and then it got like the F-W-M. Would it be Focus Workforce Management? Yes. Okay. Um, do you have a copy of the benefits guide of what they offer, or do you know anything about the benefits? Um, I think this right, right here. Um, yeah, like, the dental, the disability life, vision. And it's like, for the dental it's like \$3.64. And the VIP Classic is like \$19.63. Let me pull up their b- their benefits. Okay. Yeah, so dental for employee only is \$3.64 a week. That's it. Yeah, so it sounds like you have the correct pricing. Do you know what you're wanting to enroll into? Uh, I want everything. I want, like, the, um, insurance, like the dental, the vision. Okay, so the dental and the vision. What else? Um, the disab- the disability, is this like when, like, if you hurt yourself... You hurt yourself or something? Yes. So the short-term disability is in the event that you're temporarily disabled and unable to work and help provides an income. Um, so it would provide an income for up to 90 days. Uh, the amount that you would get a month is \$6.50, and there is an elimination period of seven days. Then I see... I want the... I want... I, I actually really want everything. I want the accidental. I don't know what the IDX social class, so... Oh, the free X-ray. I want the free X-ray. You mean the FreeRx? Yeah, FreeRx. Yes, FreeRx. Okay. What is that? What is a FreeRx? I'm sorry. So, FreeRx is a, um, prescription plan. If it is one of the covered medications it would be free. Oh, like if, if you're not to get your, um, medicine? Yes, ma'am. It's, it's a prescription plan for medication. Yes, I see. I'll take that too. I'll take that too. Okay, so I have dental, vision, short-term disability, the group accident and the FreeRx. Um, what is life risk? That's like, like

insurance? The term life? Yes, ma'am. It's, uh, in the event of your passing, your beneficiary would get the benefit amount of \$20,000. I'll take that too, the life. Okay. And I see these, um, the VIP Plus, the VIP Classic and the VIP Standard. Yeah, so there's three different- And then I'll- ... VIP plans. We have a VIP Classic, the VIP... Or I'm sorry, the VIP Standard, the VIP Classic, and the VIP Plus. These are, um, hospital indemnity plans, so they do not cover preventative medical, but they do provide coverage for things like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care, or just a regular physician's office. Um, the only difference between the three VIP plans is basically the dollar amount that the insurance will cover for the benefits. Mm-hmm. Uh, specifically for hospitalization, it looks like the VIP Plus will pay the most. Okay. I would, I'd rather take that one, the Plus. Okay. Was there anything else? Um, no, that's all. Okay. Just to make sure I got everything right, I got the dental, vision, short-term disability, group accident, free Rx, the term life, and the VIP Plus. Are you just wanting this for yourself? Yes, ma'am. Okay. And I have a question, like the other ones I didn't, uh, pick, like what is those for? Wh- Which ones are you asking about? Um, which one I didn't pick? The IDX? Okay. Um, so the IDX Social Plus is like a anti-fraud policy. It helps protect your information online. Oh. I'm good. I guess this is okay. Okay. So let me go ahead and get you a file made since we don't have one, and then once I get it made, I'll be able to enroll you from there. Mm-hmm. Just to make sure I spelled your first name correctly, it's M-A-R-S-H-A-E? Yes, ma'am. And then last name is Coleman, C-O-L-E-A-M? Yes, ma'am. Okay. What is your full social? Um, 311-17-4977. And your date of birth? 1/20/1996. All right. And your mailing address? Um, 304 Courtney Drive Southwest, Apartment 71, Decatur, Alabama, 35603. 3-5-6-0-3? That's wrong. Okay. And just to make sure I got everything right, so the address is 304 Courtney, C-O-U-R-T-N-E-Y, Drive Southwest Apartment 71, and that's in Decatur, Alabama, 35603? Mm-hmm. Okay. And, uh, the phone number you're calling from, is that the best phone number for you? Yes, ma'am. And lastly, what would be a good email? Malaysia, M-A-L-A-Y-S-I-A S-K-Y 510@gmail.com. Okay. Okay. So it looks like for the VIP Plus, free Rx, dental, short-term disability, term life, vision, and the group accident, for an employee only it would be \$51.56 a week. Mm-hmm. Okay. And then who did you want to name as the beneficiary for the term life? My mom, um, M-E-L-A-N-E-I-C-E, and her last name is King, W. King. All righty. So it does typically take about one to two weeks to be processed through payroll. Okay. But you might not see your first deduction until two weeks from now. Okay. Once you do, the coverage will start the following Monday. And then, um, once the i- once the coverage is active, that's when ID cards are being made and sent to you. So it typically takes about seven to ten business days of the coverage being active to get those. Okay. You'll get the dental and vision by mail, and then the medical ID card is gonna be emailed to you. So you know how with some jobs you gotta wait like 30 or 90 days before you can start using it? You don't have to wait that long for this one? Yeah. No, it, it doesn't work like that for us. So, uh- Okay. ... once you see that first deduction come out of your check for the benefits, coverage will start that following Monday and you can use it from there. Okay. Now, I would suggest waiting until you have your ID cards just to make everything easier. Um- Mm-hmm. But really, once the coverage is active, you're able to use it. Okay. All righty. Um, well I went ahead and made your file and got you enrolled. Just to make sure, you did say the employer is Focused Workforce Management, correct? Yes, ma'am. Okay. Perfect. Well, you are all set on my end. Uh, was there anything else you might need help with? No, ma'am. All righty. You have a wonderful day. You too.

Thank you. 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 on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hi, this is Marshae Coleman. I was trying to enroll in, um, I think it says Benefits In A Card?

Speaker speaker_1: Yes, ma'am. Tha- that's the name of our, uh, company. We administer medical insurance for staffing agencies.

Speaker speaker_2: Uh, h-

Speaker speaker_1: What's the name of the agency you work for?

Speaker speaker_2: Um, it's, uh, let me see. I think it's like toy... It's like seats. Like, you're making seats. It's for Toyota... Not Toyota, but, um... Yeah, Toyota. They told me to apply for this 301...

Speaker speaker_1: What's the name of the actual staffing agency that you're working through?

Speaker speaker_2: Workforce?

Speaker speaker_1: Would it be Workforce, um...

Speaker speaker_2: It's in Athens. The address is 301 West Family... Seems for... Athens. It's in Athens, I know.

Speaker speaker_1: Oh, okay. Yeah. I don't have a way to look it up by the address. Um, let me see.

Speaker speaker_2: Sh-

Speaker speaker_1: I can try pulling you up a different way. What's your first and last name?

Speaker speaker_2: Marshae. M-A-R-S-H-A-E. Coleman. C-O-O-M-A-N.

Speaker speaker_1: C-O-O-M-A-N?

Speaker speaker_2: Yeah.

Speaker speaker_1: Hm. I'm not finding anything for you. Um, and you work... You're, like, a staffing or a temp agency?

Speaker speaker_2: A staffing.

Speaker speaker_1: But you don't know the name of it?

Speaker speaker_2: I, I haven't, I haven't started yet. They just gave me this stuff and told me to fill it out and I see that y'all had a number still. And it say it'd be easier just to call.

Speaker speaker_1: Yeah.

Speaker speaker_2: So can I please wait?

Speaker speaker_1: Well, the thing is, is we work for multiple staffing agencies and their benefits just vary.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So really I just need the name of the staffing agency you work through.

Speaker speaker_2: It just say, uh, Force Workforce, uh, Management and then it got like the F-W-M.

Speaker speaker_1: Would it be Focus Workforce Management?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, do you have a copy of the benefits guide of what they offer, or do you know anything about the benefits?

Speaker speaker_2: Um, I think this right, right here. Um, yeah, like, the dental, the disability life, vision. And it's like, for the dental it's like \$3.64. And the VIP Classic is like \$19.63.

Speaker speaker_1: Let me pull up their b- their benefits.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah, so dental for employee only is \$3.64 a week.

Speaker speaker_2: That's it.

Speaker speaker_1: Yeah, so it sounds like you have the correct pricing. Do you know what you're wanting to enroll into?

Speaker speaker_2: Uh, I want everything. I want, like, the, um, insurance, like the dental, the vision.

Speaker speaker_1: Okay, so the dental and the vision. What else?

Speaker speaker_2: Um, the disab- the disability, is this like when, like, if you hurt yourself... You hurt yourself or something?

Speaker speaker_1: Yes. So the short-term disability is in the event that you're temporarily disabled and unable to work and help provides an income. Um, so it would provide an income for up to 90 days. Uh, the amount that you would get a month is \$6.50, and there is an elimination period of seven days.

Speaker speaker_2: Then I see... I want the... I want... I, I actually really want everything. I want the accidental. I don't know what the IDX social class, so... Oh, the free X-ray. I want the free X-ray.

Speaker speaker_1: You mean the FreeRx?

Speaker speaker_2: Yeah, FreeRx. Yes, FreeRx.

Speaker speaker_1: Okay.

Speaker speaker_2: What is that? What is a FreeRx? I'm sorry.

Speaker speaker_1: So, FreeRx is a, um, prescription plan. If it is one of the covered medications it would be free.

Speaker speaker_2: Oh, like if, if you're not to get your, um, medicine?

Speaker speaker_1: Yes, ma'am. It's, it's a prescription plan for medication.

Speaker speaker_2: Yes, I see. I'll take that too. I'll take that too.

Speaker speaker_1: Okay, so I have dental, vision, short-term disability, the group accident and the FreeRx.

Speaker speaker_2: Um, what is life risk? That's like, like insurance?

Speaker speaker_1: The term life? Yes, ma'am. It's, uh, in the event of your passing, your beneficiary would get the benefit amount of \$20,000.

Speaker speaker_2: I'll take that too, the life.

Speaker speaker_1: Okay.

Speaker speaker_2: And I see these, um, the VIP Plus, the VIP Classic and the VIP Standard.

Speaker speaker_1: Yeah, so there's three different-

Speaker speaker_2: And then I'll-

Speaker speaker_1: ... VIP plans. We have a VIP Classic, the VIP... Or I'm sorry, the VIP Standard, the VIP Classic, and the VIP Plus. These are, um, hospital indemnity plans, so they do not cover preventative medical, but they do provide coverage for things like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care, or just a regular physician's office. Um, the only difference between the three VIP plans is basically the dollar amount that the insurance will cover for the benefits.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Uh, specifically for hospitalization, it looks like the VIP Plus will pay the most.

Speaker speaker_2: Okay. I would, I'd rather take that one, the Plus.

Speaker speaker_1: Okay. Was there anything else?

Speaker speaker_2: Um, no, that's all.

Speaker speaker_1: Okay. Just to make sure I got everything right, I got the dental, vision, short-term disability, group accident, free Rx, the term life, and the VIP Plus. Are you just wanting this for yourself?

Speaker speaker_2: Yes, ma'am. Okay. And I have a question, like the other ones I didn't, uh, pick, like what is those for?

Speaker speaker_1: Wh- Which ones are you asking about?

Speaker speaker_2: Um, which one I didn't pick? The IDX?

Speaker speaker_1: Okay. Um, so the IDX Social Plus is like a anti-fraud policy. It helps protect your information online.

Speaker speaker_2: Oh. I'm good. I guess this is okay.

Speaker speaker_1: Okay. So let me go ahead and get you a file made since we don't have one, and then once I get it made, I'll be able to enroll you from there.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Just to make sure I spelled your first name correctly, it's M-A-R-S-H-A-E?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And then last name is Coleman, C-O-L-E-A-M?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. What is your full social?

Speaker speaker_2: Um, 311-17-4977.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 1/20/1996.

Speaker speaker_1: All right. And your mailing address?

Speaker speaker_2: Um, 304 Courtney Drive Southwest, Apartment 71, Decatur, Alabama, 35603.

Speaker speaker_1: 3-5-6-0-3?

Speaker speaker_2: That's wrong.

Speaker speaker_1: Okay. And just to make sure I got everything right, so the address is 304 Courtney, C-O-U-R-T-N-E-Y, Drive Southwest Apartment 71, and that's in Decatur, Alabama, 35603?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. And, uh, the phone number you're calling from, is that the best phone number for you?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And lastly, what would be a good email?

Speaker speaker_2: Malaysia, M-A-L-A-Y-S-I-A S-K-Y 510@gmail.com.

Speaker speaker_1: Okay. Okay. So it looks like for the VIP Plus, free Rx, dental, short-term disability, term life, vision, and the group accident, for an employee only it would be \$51.56 a week.

Speaker speaker_2: Mm-hmm. Okay.

Speaker speaker_1: And then who did you want to name as the beneficiary for the term life?

Speaker speaker_2: My mom, um, M-E-L-A-N-E-I-C-E, and her last name is King, W. King.

Speaker speaker_1: All righty. So it does typically take about one to two weeks to be processed through payroll.

Speaker speaker_2: Okay.

Speaker speaker_1: But you might not see your first deduction until two weeks from now.

Speaker speaker_2: Okay.

Speaker speaker_1: Once you do, the coverage will start the following Monday. And then, um, once the i- once the coverage is active, that's when ID cards are being made and sent to you. So it typically takes about seven to ten business days of the coverage being active to get those.

Speaker speaker_2: Okay.

Speaker speaker_1: You'll get the dental and vision by mail, and then the medical ID card is gonna be emailed to you.

Speaker speaker_2: So you know how with some jobs you gotta wait like 30 or 90 days before you can start using it? You don't have to wait that long for this one?

Speaker speaker_1: Yeah. No, it, it doesn't work like that for us. So, uh-

Speaker speaker_2: Okay.

Speaker speaker_1: ... once you see that first deduction come out of your check for the benefits, coverage will start that following Monday and you can use it from there.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, I would suggest waiting until you have your ID cards just to make everything easier. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But really, once the coverage is active, you're able to use it.

Speaker speaker_2: Okay.

Speaker speaker_1: All righty. Um, well I went ahead and made your file and got you enrolled. Just to make sure, you did say the employer is Focused Workforce Management, correct?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Perfect. Well, you are all set on my end. Uh, was there anything else you might need help with?

Speaker speaker_2: No, ma'am.

Speaker speaker_1: All righty. You have a wonderful day.

Speaker speaker_2: You too.

Speaker speaker_1: Thank you. Bye-bye.