

Transcript: VICTORIA

Taylor-5707885481345024-6407400697937920

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Victoria, can I help you? Um, I'm trying to see, 'cause I got this through my job. And it says... I got an email that says I need to activate the Benefits in a Card, so, um, I'm kind of lost right now. Am I supposed to receive a new card or what? Okay. Um, let me pull up your file. What's the name of the agency you work for? MAU. And the last four of your Social? 9657. Okay. And your first and last name? Gwendolyn James. Gotcha here. Do you mind verifying your address and date of birth? PO Box 1245, Holly Hills, South Carolina 29059. Date of birth, 07/17/1957. Okay. Looks like for your address, I also have, um, 1149-1149. Mm-hmm, Torrington. Okay. Should it be... The mailing address, should it be the Torrington or the PO box? No. No, the PO box. Right. Let me fix that really quick. PO Box 1245 in Holly Hills, South Carolina 29059? Mm-hmm. Okay. And then phone number 843-793-8133? Mm-hmm. And then email is gwenjames1957@icloud. Right. Gotcha. Um, let's see. So I see that you're... Yeah, you are currently enrolled and it looks like it is active. Okay. So I don't... You don't have to activate anything on your end. What's the... Is it IDX? Is that with y'all or is that with something else I got going on? Yeah. So I see that you're enrolled into the ID Experts. Now we're just your Benefits Administers, um, so we're not the same as ID Experts. Um, but I do see that you're enrolled into that benefit. Is that where you got that email from? Yeah. Yeah, I got it from them. Okay. And I'm trying to s- 'cause it said something about \$0.80 but then it said it, it was deactivated. So I'm trying to see, that's what threw me, because I don't normally do a monthly thing. If anything, it comes out of the check from the job when I did the Benefits in a Card. So, I'm trying to see who else I need to call, to figure out, um, if I need to change anything 'cause the one I'm... the number I've got, this is just for... What again you said? Yeah. So Benefits in a Card, we're your Benefits Administers. Um, we can get you enrolled into benefits, we can make changes to your plan. And there might be some times where you have to call us to make a direct payment for the coverage, um, if for whatever reason you didn't get a deduction on your paycheck, but we're not the actual insurance carriers. Um, so you might need to reach out to ID Experts directly about that email 'cause I'm not aware of any email being sent. Okay. 'Cause see, I get nervous sometimes because my daughter said, "Well be careful how you log in the stuff on your phone because people are doing all kind of things." So, I said, "Let me call this number because I've got a lot of things that's coming out of..." Is this the direct number for the Benefits in a Card? Is that what you're telling me? Yes, ma'am. Or do I need to... This is- Okay, so I need to know what kind of benefits I have, for you guys. Yeah. So you're enrolled into a couple different things. You have the MEC StayHealthy for medical. Okay. You have dental. You have- Uh-huh. ... short term disability. Okay. You have vision and then you also have the ID Experts. Yeah. I, I probably need to call them. I'm trying to see if there's anything else that I need to add 'cause

the last time I did it, I left it... I took... I think I took off the... I think you had a life policy, but it was like a short term or something like that. I forgot what it was. Term, term life? I think I got off of that. But... 'Cause there's no other insurance that I have as far as a life policy, right? I don't see that you were ever enrolled into term life. I just see you're currently enrolled into short term disability, but that's different than term life and I don't see- Yeah. ... you were ever enrolled into term life. Okay, explain to me again because I, I don't know whether I started to and I didn't because of what she said to me. The short term, what's going on with that? How does that work? Let me make sure I did what I was supposed to do. So the short term disability is like if you're temporarily- No, no. ... just- No, not the short term disability. The term, the life policy. The policy- Okay. ... that you have. The term life is in the event of your passing, your beneficiary would get the benefit amount of \$20,000. Okay. And, but it, it's only lasts for a certain time, is it... Am I right? Tell me, I forgot, what she told me 'cause I started to get it or either I got it and then took it to and I just reversed it. So that's what I'm trying to see, what did I do with that? Give me one second. I know there is something regarding age, I want to say the benefit reduces, but let me pull it up. Give me one second. Yeah, that's what I'm thinking happened. Yep, yep. Yep. I knew it was something, the reason why I stopped because it, it, it... At the time I took it out it would be okay but then it would decrease. Yeah, so it looks like h- looks like here, at age 65 benefits will reduce by 25% of the original benefit amount. Mm-hmm. Mm-hmm. At age 70, benefits will further reduce by an additional 25% for a total reduction of 50% of the original benefit amount. So that would only be about 10,000. Does it stop right there? Uh- Does it... Does it stop at that age 70 or what? Yeah, th- so that's as far as like the r- the reduction. That's- those are the only two reductions. Mm-hmm. I think that's why I didn't get it. 'Cause I know I inquired about it and she told me it was gonna be when you hit certain ages, it drops which is- I didn't- I didn't catch how much of that. Okay. So do you have a number for the IDX? Yes. Give me one second. All righty. So it looks like their phone number is 800- Mm-hmm. ... 939- Mm-hmm. ... 4170. Yeah, 'cause I'm thinking everything is supposed to come out of the check. So I- I don't know. All right. Yeah, everything comes out- So I- ... of your check weekly and I- I do see that your coverage is up-to-date and is currently active for this week. Okay. And it's also showing active for next week too, 'cause we received a deduction for next week. Okay. Do you guys send out a email or something like that to let me know if something happens that it's not enforced or something like the IDX? I don't know specifically. I- I- I- I don't think it would be specific to the- the benefits. But so let me try to explain it this way. Um, I know we work for a couple different staffing agencies and I believe all staffing agencies, um, send out a text message to you if for whatever reason we did not receive the payroll deduction for the benefits. Okay. So if you should get a text message about it. Um, and then in that case, what you would do is you would call us and the only way to make a payment at that point if we do not receive a payroll deduction is to make a payment over the phone with us with a credit or debit card. Otherwise, the wheat- Oh. ... just would not be active. Okay. So, uh, what I need to do is keep an eye out on my check stub just to make sure everything- Yeah. ... is going good. Yeah. All righty. I appreciate you. I don't think... I got until what? January the what? 31st or 30th. To make changes. Yeah. So the open enrollment... Yes, ma'am. The open enrollment period will end on the 31st, so you have until then to make any changes. Okay. Thank you very much. You're welcome. Was there anything else maybe? Have a good one. No, I think I'm good right now. Um, I just happened to look back at my emails and stuff. But you know what? Let me- let me call this number and see if

everything is, you know, where I want it to be at. But I'm thinking it's okay. If not that much. So hopefully I can just leave it like that. I hate to knock things off and then don't do it. Gotcha. Okay. Okay. Thank you, ma'am. You're welcome. Um. Have a good day. You too. Bye-bye. 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 in a Card, this is Victoria, can I help you?

Speaker speaker_2: Um, I'm trying to see, 'cause I got this through my job. And it says... I got an email that says I need to activate the Benefits in a Card, so, um, I'm kind of lost right now. Am I supposed to receive a new card or what?

Speaker speaker_1: Okay. Um, let me pull up your file. What's the name of the agency you work for?

Speaker speaker_2: MAU.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 9657.

Speaker speaker_1: Okay. And your first and last name?

Speaker speaker_2: Gwendolyn James.

Speaker speaker_1: Gotcha here. Do you mind verifying your address and date of birth?

Speaker speaker_2: PO Box 1245, Holly Hills, South Carolina 29059. Date of birth, 07/17/1957.

Speaker speaker_1: Okay. Looks like for your address, I also have, um, 1149-

Speaker speaker_2: 1149. Mm-hmm, Torrington.

Speaker speaker_1: Okay. Should it be... The mailing address, should it be the Torrington or the PO box?

Speaker speaker_2: No. No, the PO box.

Speaker speaker_1: Right. Let me fix that really quick. PO Box 1245 in Holly Hills, South Carolina 29059?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. And then phone number 843-793-8133?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then email is gwenjames1957@icloud.

Speaker speaker_2: Right.

Speaker speaker_1: Gotcha. Um, let's see. So I see that you're... Yeah, you are currently enrolled and it looks like it is active.

Speaker speaker_2: Okay.

Speaker speaker_1: So I don't... You don't have to activate anything on your end.

Speaker speaker_2: What's the... Is it IDX? Is that with y'all or is that with something else I got going on?

Speaker speaker_1: Yeah. So I see that you're enrolled into the ID Experts. Now we're just your Benefits Administers, um, so we're not the same as ID Experts. Um, but I do see that you're enrolled into that benefit. Is that where you got that email from?

Speaker speaker_2: Yeah. Yeah, I got it from them.

Speaker speaker_1: Okay.

Speaker speaker_2: And I'm trying to s- 'cause it said something about \$0.80 but then it said it, it was deactivated. So I'm trying to see, that's what threw me, because I don't normally do a monthly thing. If anything, it comes out of the check from the job when I did the Benefits in a Card. So, I'm trying to see who else I need to call, to figure out, um, if I need to change anything 'cause the one I'm... the number I've got, this is just for... What again you said?

Speaker speaker_1: Yeah. So Benefits in a Card, we're your Benefits Administers. Um, we can get you enrolled into benefits, we can make changes to your plan. And there might be some times where you have to call us to make a direct payment for the coverage, um, if for whatever reason you didn't get a deduction on your paycheck, but we're not the actual insurance carriers. Um, so you might need to reach out to ID Experts directly about that email 'cause I'm not aware of any email being sent.

Speaker speaker_2: Okay. 'Cause see, I get nervous sometimes because my daughter said, "Well be careful how you log in the stuff on your phone because people are doing all kind of things." So, I said, "Let me call this number because I've got a lot of things that's coming out of..." Is this the direct number for the Benefits in a Card? Is that what you're telling me?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Or do I need to...

Speaker speaker_1: This is-

Speaker speaker_2: Okay, so I need to know what kind of benefits I have, for you guys.

Speaker speaker_1: Yeah. So you're enrolled into a couple different things. You have the MEC StayHealthy for medical.

Speaker speaker_2: Okay.

Speaker speaker_1: You have dental. You have-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... short term disability.

Speaker speaker_2: Okay.

Speaker speaker_1: You have vision and then you also have the ID Experts.

Speaker speaker_2: Yeah. I, I probably need to call them. I'm trying to see if there's anything else that I need to add 'cause the last time I did it, I left it... I took... I think I took off the... I think you had a life policy, but it was like a short term or something like that. I forgot what it was. Term, term life? I think I got off of that. But... 'Cause there's no other insurance that I have as far as a life policy, right?

Speaker speaker_1: I don't see that you were ever enrolled into term life. I just see you're currently enrolled into short term disability, but that's different than term life and I don't see-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... you were ever enrolled into term life.

Speaker speaker_2: Okay, explain to me again because I, I don't know whether I started to and I didn't because of what she said to me. The short term, what's going on with that? How does that work? Let me make sure I did what I was supposed to do.

Speaker speaker_1: So the short term disability is like if you're temporarily-

Speaker speaker_2: No, no.

Speaker speaker_1: ... just-

Speaker speaker_2: No, not the short term disability. The term, the life policy. The policy-

Speaker speaker_1: Okay.

Speaker speaker_2: ... that you have.

Speaker speaker_1: The term life is in the event of your passing, your beneficiary would get the benefit amount of \$20,000.

Speaker speaker_2: Okay. And, but it, it's only lasts for a certain time, is it... Am I right? Tell me, I forgot, what she told me 'cause I started to get it or either I got it and then took it to and I just reversed it. So that's what I'm trying to see, what did I do with that?

Speaker speaker_1: Give me one second. I know there is something regarding age, I want to say the benefit reduces, but let me pull it up. Give me one second.

Speaker speaker_2: Yeah, that's what I'm thinking happened. Yep, yep. Yep. I knew it was something, the reason why I stopped because it, it, it... At the time I took it out it would be okay but then it would decrease.

Speaker speaker_1: Yeah, so it looks like h- looks like here, at age 65 benefits will reduce by 25% of the original benefit amount.

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: At age 70, benefits will further reduce by an additional 25% for a total reduction of 50% of the original benefit amount.

Speaker speaker_2: So that would only be about 10,000. Does it stop right there?

Speaker speaker_1: Uh-

Speaker speaker_2: Does it... Does it stop at that age 70 or what?

Speaker speaker_1: Yeah, th- so that's as far as like the r- the reduction. That's- those are the only two reductions.

Speaker speaker_2: Mm-hmm. I think that's why I didn't get it. 'Cause I know I inquired about it and she told me it was gonna be when you hit certain ages, it drops which is- I didn't- I didn't catch how much of that. Okay. So do you have a number for the IDX?

Speaker speaker_1: Yes. Give me one second. All righty. So it looks like their phone number is 800-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 939-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 4170.

Speaker speaker_2: Yeah, 'cause I'm thinking everything is supposed to come out of the check. So I- I don't know. All right.

Speaker speaker_1: Yeah, everything comes out-

Speaker speaker_2: So I-

Speaker speaker_1: ... of your check weekly and I- I do see that your coverage is up-to-date and is currently active for this week.

Speaker speaker_2: Okay.

Speaker speaker_1: And it's also showing active for next week too, 'cause we received a deduction for next week.

Speaker speaker_2: Okay. Do you guys send out a email or something like that to let me know if something happens that it's not enforced or something like the IDX?

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Speaker speaker_2: Okay.

Speaker speaker_1: So if you should get a text message about it. Um, and then in that case, what you would do is you would call us and the only way to make a payment at that point if we do not receive a payroll deduction is to make a payment over the phone with us with a credit or debit card. Otherwise, the wheat-

Speaker speaker_2: Oh.

Speaker speaker_1: ... just would not be active.

Speaker speaker_2: Okay. So, uh, what I need to do is keep an eye out on my check stub just to make sure everything-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... is going good.

Speaker speaker_1: Yeah.

Speaker speaker_2: All righty. I appreciate you. I don't think... I got until what? January the what? 31st or 30th. To make changes.

Speaker speaker_1: Yeah. So the open enrollment... Yes, ma'am. The open enrollment period will end on the 31st, so you have until then to make any changes.

Speaker speaker_2: Okay. Thank you very much.

Speaker speaker_1: You're welcome. Was there anything else maybe?

Speaker speaker_2: Have a good one. No, I think I'm good right now. Um, I just happened to look back at my emails and stuff. But you know what? Let me- let me call this number and see if everything is, you know, where I want it to be at. But I'm thinking it's okay. If not that much. So hopefully I can just leave it like that. I hate to knock things off and then don't do it.

Speaker speaker_1: Gotcha. Okay.

Speaker speaker_2: Okay. Thank you, ma'am.

Speaker speaker_1: You're welcome.

Speaker speaker_2: Um.

Speaker speaker_1: Have a good day.

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: Thank you. Bye-bye.