

## Transcript: VICTORIA

**Taylor-6543901972938752-4709333603106816**

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yeah, my name is Moise. Hi. How can I help you? Yeah, uh, I received an email about the Benefits on a Card. Okay. And the- Um, what's the name- ... Moise, M-O-I-S-E. Okay, what's the name of the staffing agency you're working through? WSI. Would that be Workforce Strategies? Uh, W... It is Staffing, located between, uh, at, uh, 28th Street. Okay, so we work for multiple staffing agencies and we have two different agencies that technically go by WSI. So do you know if it's a- Yeah. ... Workforce Strategies or if it's- The company- ... WorkSmart. ... I'm working is RussCam. I'm sorry? The company I'm working with is- Yes. ... RussCam, RussCam, um, between 52nd and 60th Streets- Okay, I- ... R us Cam. ... don't have the local addresses, unfortunately. I just need to verify the name of the staffing agency that you're working through. So again, we have two different agencies that we work through that technically go by WSI. Do you know if the agency you're working through is Workforce Strategies or is it WorkSmart? What do you mean by Work Strategy and the other one? Again, those are the names of the staffing agencies we work for. So technically we have two different agencies that go by WSI and the two different agencies is Workforce Strategies and WorkSmart. Do you know which one you work for? Uh, I don't know how to distinguish those two. I don't know which one I'm working with. What I know is, uh, my agency's called WSI, uh, which is located on 28th Street and, uh, they, they, they connected me with RussCam in mid-December and I'm currently working there as a temporary. Okay. Uh, unfortunately, I don't have a way to look it up by address. Let me see if I have a file for you. Do you have the last four of your Social? I have my Social Security. What is the last four digits? Yeah, give me just a few, few second. Let me see it. The last four digit is 0601. And how do you spell your first name? M-O-I-S-E. And your last name? Sorry? What is your last name? L-W A-N-G I, uh, uh, A-I-S-A, Lwangaisha. Okay. So it looks like I have you under WorkForce Strategies. Okay. Do you mind verifying your address and date of birth? Yeah. My date of birth is February 27th, 1991. And your mailing address? My mail address, uh, is, uh, 2650 Thi Nguyen Tran Drive Southeast, Apartment 204. And that's in Grand Rapids, Michigan, 49512? Yes. Phone number, 616-537-3916. Yes. And then email is gonna be your first, uh, well, M-O-S-E-S-moses, moses, yeah, mutokambale@- Ni- ... yahoo.fr. Okay, perfect. How can I help you? Yeah, uh, uh, um, your company, it's like, um, I'm gonna get some benefits, health benefits 'cause, uh, I got the email that says I can activate the benefit card. So- Yeah, so I see that you're enrolled into a couple different things. You have the VIP Classic Medical Plan, the short-term disability and the vision for employee only. Oh. It looks like that coverage just became active today. Um, so it will take about seven to 10 business days to get your ID cards. Yeah. The medical ID card is gonna be emailed to you and the vision is sent by mail. Yeah. I, I have, uh, two or three questions concerning that. Okay. Uh, on those bene- or what are those

ben- what are the coverage of those benefits? I, uh, eye, eye problem-... accidental, uh, but I- I didn't include the d- the- the, uh, kids. Yeah, so you have short-term disability which is like in the event that you're temporarily disabled and you're unable to work, that will help provide an income. Um, you would get the benefit amount for 90 days and they'll, uh, you'll get \$650 a month. So that's what the short-term disability, um, includes. Now you do also have vision. As for the coverage for vision, if you were to go, like, let's say, for an annual eye exam, the copay is \$10. The copay for lenses and frames is \$25 and then the insurance will pay \$130 for your frames. Now the medical plan that you have, the VIP Classic, this is a hospital indemnity plan so it provides coverage if you were to be hospitalized. Um, it does have some surgical benefits as well. It has coverage for the emergency room, urgent care, uh, physician's office, um, and it does have prescription coverage, um, but I do not see that you're enrolled into dental. Yes, I- I remember when I fill up the f- I fill out the form. I forget to include the dental. Okay, so you're just wanting to add on dental? Dental, yes. Okay. Was there anything else? Next is to know how much is the deduction, uh, each month? How much will we be paying each month? So you pay for it weekly. With adding on dental, it'll, uh, increase your weekly deduction to \$32. \$32 every week? Correct. Oh. And this will last for many years, right? I'm sorry? Uh, this- this- this w- will be every week, every week, \$32? Yes, it's- it's a weekly deduction made out of your check. It'll be \$32 every week. So, if we- we- we just is, uh, include the... Can you make a calculation only for dental and, uh- uh, when I'm get hospitalized? I'm sorry? Yeah, y- uh, yeah. You- you- I need, uh, you can be patient with me because, uh, y- I'm trying. I'm saying this, uh, you said, uh, what is the, how much is the eyes issue? How much it gonna cost? Okay, so let me try to explain it this way. What you're currently enrolled into, which is the short-term disability, the vision and the VIP Classic medical plan, you currently pay \$26.60 a week. Hmm. With adding on dental, it will bring that up to \$32 a week. Hmm. I- I- I see \$32 is too much for me, even 26. Okay. So do you need- Uh, yeah. ... me to break down the cost of each indi- individual plan? Uh, uh, uh, is, uh... um, uh, is- if I stick only with the- with the two- two- two points only, two things, dental and the hospitalization, how much that be in a week? Okay. So if you take off the short-term disability and the vision- Mm-hmm. Mm-hmm. ... and you just get dental and the medical plan, the VIP Classic- Mm-hmm. ... that would be \$25.38 a week. Hmm. And is there any possibility to just, uh, remove everything? Because, uh- uh, it's a lot. Now, I- I- I see a change just, uh- uh, not, uh, uh, join. So are you wanting to cancel everything? Yes. Okay, so you do not want dental, you do not want medical, short-term disability or vision, you want to cancel? Yeah, I want to cancel everything. Okay. Yes, we can put in a request to have it canceled. Now I will say that is not immediate. It's going to take about one to two weeks for the cancellation to be processed through your payroll. So you very well may see one to two more deductions being made out of your check for the coverage, which if you do, it will provide the coverage you're paying for until the ... cancellation has been processed by your payroll. What do you mean? You mean it's gonna take two, one or two weeks to- to cancel everything? Correct. And, uh, I- I will never get any deduction per week? Or anything else. So- There's nothing to pay? So, let me explain it a different way. Right. Cancellations are not immediate. Okay. It takes... Any type of change or cancellation made to your enrollment takes one to two weeks to be processed through payroll. So there is a possibility of you seeing one to two more payroll deductions. If you see those- Okay. ... deductions being made, the coverage will be provided until the cancellation is processed by your payroll department. Okay. Yeah. So would you like

me- Uh. ... to go ahead and put in the request to have everything canceled? Yes, please. Okay. Do you need help with anything else? No, no, uh, just my, uh, my- my- my suggestion is to cancel everything. Okay. I will go ahead and put in the request to have it canceled for you. Yes, thank you. You're welcome. You have a wonderful day. Yeah, thank you.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Yeah, my name is Moise.

Speaker speaker\_0: Hi. How can I help you?

Speaker speaker\_1: Yeah, uh, I received an email about the Benefits on a Card.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And the-

Speaker speaker\_0: Um, what's the name-

Speaker speaker\_1: ... Moise, M-O-I-S-E.

Speaker speaker\_0: Okay, what's the name of the staffing agency you're working through?

Speaker speaker\_1: WSI.

Speaker speaker\_0: Would that be Workforce Strategies?

Speaker speaker\_1: Uh, W... It is Staffing, located between, uh, at, uh, 28th Street.

Speaker speaker\_0: Okay, so we work for multiple staffing agencies and we have two different agencies that technically go by WSI. So do you know if it's a-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... Workforce Strategies or if it's-

Speaker speaker\_1: The company-

Speaker speaker\_0: ... WorkSmart.

Speaker speaker\_1: ... I'm working is RussCam.

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: The company I'm working with is-

Speaker speaker\_0: Yes.

Speaker speaker\_1: ... RussCam, RussCam, um, between 52nd and 60th Streets-

Speaker speaker\_0: Okay, I-

Speaker speaker\_1: ... R us Cam.

Speaker speaker\_0: ... don't have the local addresses, unfortunately. I just need to verify the name of the staffing agency that you're working through. So again, we have two different agencies that we work through that technically go by WSI. Do you know if the agency you're working through is Workforce Strategies or is it WorkSmart?

Speaker speaker\_1: What do you mean by Work Strategy and the other one?

Speaker speaker\_0: Again, those are the names of the staffing agencies we work for. So technically we have two different agencies that go by WSI and the two different agencies is Workforce Strategies and WorkSmart. Do you know which one you work for?

Speaker speaker\_1: Uh, I don't know how to distinguish those two. I don't know which one I'm working with. What I know is, uh, my agency's called WSI, uh, which is located on 28th Street and, uh, they, they, they connected me with RussCam in mid-December and I'm currently working there as a temporary.

Speaker speaker\_0: Okay. Uh, unfortunately, I don't have a way to look it up by address. Let me see if I have a file for you. Do you have the last four of your Social?

Speaker speaker\_1: I have my Social Security.

Speaker speaker\_0: What is the last four digits?

Speaker speaker\_1: Yeah, give me just a few, few second. Let me see it. The last four digit is 0601.

Speaker speaker\_0: And how do you spell your first name?

Speaker speaker\_1: M-O-I-S-E.

Speaker speaker\_0: And your last name?

Speaker speaker\_1: Sorry?

Speaker speaker\_0: What is your last name?

Speaker speaker\_1: L-W A-N-G I, uh, uh, A-I-S-A, Lwangaisha.

Speaker speaker\_0: Okay. So it looks like I have you under WorkForce Strategies.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you mind verifying your address and date of birth?

Speaker speaker\_1: Yeah. My date of birth is February 27th, 1991.

Speaker speaker\_0: And your mailing address?

Speaker speaker\_1: My mail address, uh, is, uh, 2650 Thi Nguyen Tran Drive Southeast, Apartment 204.

Speaker speaker\_0: And that's in Grand Rapids, Michigan, 49512?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Phone number, 616-537-3916.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then email is gonna be your first, uh, well, M-O-S-E-S-

Speaker speaker\_1: moses, moses, yeah, mutokambale@-

Speaker speaker\_0: Ni-

Speaker speaker\_1: ... yahoo.fr.

Speaker speaker\_0: Okay, perfect. How can I help you?

Speaker speaker\_1: Yeah, uh, uh, um, your company, it's like, um, I'm gonna get some benefits, health benefits 'cause, uh, I got the email that says I can activate the benefit card. So-

Speaker speaker\_0: Yeah, so I see that you're enrolled into a couple different things. You have the VIP Classic Medical Plan, the short-term disability and the vision for employee only.

Speaker speaker\_1: Oh.

Speaker speaker\_0: It looks like that coverage just became active today. Um, so it will take about seven to 10 business days to get your ID cards.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: The medical ID card is gonna be emailed to you and the vision is sent by mail.

Speaker speaker\_1: Yeah. I, I have, uh, two or three questions concerning that.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh, on those bene- or what are those ben- what are the coverage of those benefits? I, uh, eye, eye problem-... accidental, uh, but I- I- I didn't include the d- the- the, uh, kids.

Speaker speaker\_0: Yeah, so you have short-term disability which is like in the event that you're temporarily disabled and you're unable to work, that will help provide an income. Um, you would get the benefit amount for 90 days and they'll, uh, you'll get \$650 a month. So that's what the short-term disability, um, includes. Now you do also have vision. As for the coverage for vision, if you were to go, like, let's say, for an annual eye exam, the copay is \$10. The copay for lenses and frames is \$25 and then the insurance will pay \$130 for your frames. Now the medical plan that you have, the VIP Classic, this is a hospital indemnity plan so it provides coverage if you were to be hospitalized. Um, it does have some surgical benefits as well. It has coverage for the emergency room, urgent care, uh, physician's office, um, and it does have prescription coverage, um, but I do not see that you're enrolled into dental.

Speaker speaker\_1: Yes, I- I remember when I fill up the f- I fill out the form. I forget to include the dental.

Speaker speaker\_0: Okay, so you're just wanting to add on dental?

Speaker speaker\_1: Dental, yes.

Speaker speaker\_0: Okay. Was there anything else?

Speaker speaker\_1: Next is to know how much is the deduction, uh, each month? How much will we be paying each month?

Speaker speaker\_0: So you pay for it weekly. With adding on dental, it'll, uh, increase your weekly deduction to \$32.

Speaker speaker\_1: \$32 every week?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Oh. And this will last for many years, right?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: Uh, this- this- this w- will be every week, every week, \$32?

Speaker speaker\_0: Yes, it's- it's a weekly deduction made out of your check. It'll be \$32 every week.

Speaker speaker\_1: So, if we- we- we just is, uh, include the... Can you make a calculation only for dental and, uh- uh, when I'm get hospitalized?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: Yeah, y- uh, yeah. You- you- I need, uh, you can be patient with me because, uh, y- I'm trying. I'm saying this, uh, you said, uh, what is the, how much is the eyes issue? How much it gonna cost?

Speaker speaker\_0: Okay, so let me try to explain it this way. What you're currently enrolled into, which is the short-term disability, the vision and the VIP Classic medical plan, you currently pay \$26.60 a week.

Speaker speaker\_1: Hmm.

Speaker speaker\_0: With adding on dental, it will bring that up to \$32 a week.

Speaker speaker\_1: Hmm. I- I- I see \$32 is too much for me, even 26.

Speaker speaker\_0: Okay. So do you need-

Speaker speaker\_1: Uh, yeah.

Speaker speaker\_0: ... me to break down the cost of each indi- individual plan?

Speaker speaker\_1: Uh, uh, uh, is, uh... um, uh, is- if I stick only with the- with the two- two- two points only, two things, dental and the hospitalization, how much that be in a week?

Speaker speaker\_0: Okay. So if you take off the short-term disability and the vision-

Speaker speaker\_1: Mm-hmm. Mm-hmm.

Speaker speaker\_0: ... and you just get dental and the medical plan, the VIP Classic-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... that would be \$25.38 a week.

Speaker speaker\_1: Hmm. And is there any possibility to just, uh, remove everything? Because, uh- uh, it's a lot. Now, I- I- I see a change just, uh- uh, not, uh, uh, join.

Speaker speaker\_0: So are you wanting to cancel everything?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, so you do not want dental, you do not want medical, short-term disability or vision, you want to cancel?

Speaker speaker\_1: Yeah, I want to cancel everything.

Speaker speaker\_0: Okay. Yes, we can put in a request to have it canceled. Now I will say that is not immediate. It's going to take about one to two weeks for the cancellation to be processed through your payroll. So you very well may see one to two more deductions being made out of your check for the coverage, which if you do, it will provide the coverage you're paying for until the ... cancellation has been processed by your payroll.

Speaker speaker\_1: What do you mean? You mean it's gonna take two, one or two weeks to- to cancel everything?

Speaker speaker\_0: Correct.

Speaker speaker\_1: And, uh, I- I will never get any deduction per week? Or anything else.

Speaker speaker\_0: So-

Speaker speaker\_1: There's nothing to pay?

Speaker speaker\_0: So, let me explain it a different way.

Speaker speaker\_1: Right.

Speaker speaker\_0: Cancellations are not immediate.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It takes... Any type of change or cancellation made to your enrollment takes one to two weeks to be processed through payroll. So there is a possibility of you seeing one to two more payroll deductions. If you see those-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... deductions being made, the coverage will be provided until the cancellation is processed by your payroll department.

Speaker speaker\_1: Okay. Yeah.

Speaker speaker\_0: So would you like me-

Speaker speaker\_1: Uh.

Speaker speaker\_0: ... to go ahead and put in the request to have everything canceled?

Speaker speaker\_1: Yes, please.

Speaker speaker\_0: Okay. Do you need help with anything else?

Speaker speaker\_1: No, no, uh, just my, uh, my- my- my suggestion is to cancel everything.

Speaker speaker\_0: Okay. I will go ahead and put in the request to have it canceled for you.

Speaker speaker\_1: Yes, thank you.

Speaker speaker\_0: You're welcome. You have a wonderful day.

Speaker speaker\_1: Yeah, thank you.