

## Transcript: Chris Sofield

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### Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? What's going on, Chris? How you doing? Uh, I'm looking for, uh, health insurance, the package. Like I said, uh, life insurance. Okay. What, uh... What staffing company do you work with? Uh, Personnel Partners. Okay, and the last four of your Social? Uh, 0150. And your first and last name? Earl Zarpelli. Thank you. Zarpelli- Thank you. ... could you verify your... Hmm, could you verify your address and your date of birth for me, please? Email? Uh, 6987. My address would be 101 Fortune Drive. And the rest of it, the city, state, and zip? Uh, city, state, and zip would be Spartanburg, Roebuck. So, is it Spartanburg or Roebuck, sir? Well, the county... There's Roebuck South Carolina, but 29376 here. Okay, thank you. It's like borderline. Okay. All right. And, and then we have a phone number on file for you at 267-845-9295. Is that correct? Uh, no, 267-463-8034. Thank you. All right. No problem. And then you said, uh... And then you said you had, you wanted to enroll into medical and life insurance. Is that correct? Uh, just the medical. Just medical? Okay. Yeah. All right. You got a couple of different options for medical. Uh, you've got the StayHealthy Preventative Care Plan. This thing will, this p-plan will cover things like, uh, pro-... uh, sorry, physicals, vaccines, cancer screenings, um, I- colonoscopies, services like that. Um, but that's kind of all- Okay. ... it'll cover. It won't cover any sort of regular doctor's visits, hospital visits, or anything like that. Um, then there's the VIP plans, uh, Standard, Plus, and Prime. Uh, these are all just three levels of the same plan. They cover those doctor's visits and hospital visits and the like, however they do not cover preventative care services. Okay. So, those physicals are not covered under VIP. And then finally, there's the StayHealthy Enhanced Plan, which is kind of a y- uh, which is kind of a combination plan. It cu- it covers things... It covers both the preventative care services as well as the doctor's visits and the hospital visits for, like, if you're sick or injured or anything like that. Okay. So r- re- one more time, run it back for me one more time if you can. Okay, so there's a preventative care only plan. It's only good for things like physicals, vaccines, and cancer screenings, so that's- Physicals, vaccines, and cancer screen- okay. Then there's three plans. And there's a VIP plan. Yep, VIP Standard, Plus, and Prime. These are three levels of the VIP plan. They cover doctor's visits, hospital visits, and things like that. Um, the higher level you select, the more coverage you get. But none of them cover those preventative care services, so those physicals and vaccines are not covered. And then finally, there's the StayHealthy Enhanced Plan, which is a combination. It covers both preventative and regular doctor's visits. Okay. What, what would that be? I mean, how much, how much, uh, you know, would that go for? Uh, one moment. So that is... So, the StayHealthy Enhanced, is it for just yourself? Uh, I would like to enroll all of them for, uh, mainly, like, doctor's visits and stuff like that as well, too. Right, so- Doctor's vis- Yes, and, and I'm asking, I'm asking is that, is that plan for just yourself, or are you covering anyone else? Oh, just

myself. All right, so that plan is \$43.76 per week. Oh, per week? Yes, sir. That's not bad. Do you, uh, do you want to- That isn't too bad. ... go ahead and move forward with that? All right. We'll go ahead and set that up then. Is that the... Are there any... What's the highest, what's the, uh, what's the highest one they got, uh, you know, for doctor's visits and anything? That, that, that's the... Again, you said you wanted the combination that covers both the preventative care services as well as the doctor's visits. That is the plan that you selected, the StayHealthy Enhanced, the \$43.76 a week plan. Yeah. Okay. All right. So it's going to take one to two weeks- But if there, if there's a higher one in there, if that's only 40... If there's only one for \$43 out, I can see a higher one in there. How much is the higher one? There is no other b- level above that, sir. Oh, okay. Well, I'll take that as well. All right, sir. So again, it's going to take one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The, uh, the Monday following us receiving the first deduction is when policy becomes effective. ID card will sh- will arrive about a week or two after that effective date. Uh, the only other thing I do need to make sure that you're aware of is that this plan falls under a restriction known as Section 125. This is an IRS regulation that allows partners to make the deduction for the plan pre-tax. However, because they allow this to happen, they then require you to select a plan. You have to stay enrolled into this plan. Um, this, uh, you're only allowed to make any changes to the plan or cancel the plan during open enrollment or your new hire eligibility. Outside of those windows, you are locked into this plan unless you have a qualifying life event, something like getting married, having a child, or getting an insurance plan from another insurance company. Uh, just, just so you are aware, your deadline is, uh, February 26th to make any final changes. Was there anything else I can help you with, sir? Hello, sir. Are you there? Hello, sir. Are you there? Hello, sir. Are you there? Hello? Yes, sir. Are you there? Yeah. I got disconnected. Is there... All right, sir. Um, what was the last thing that you had heard from me? Uh, about... You said it was the highest thing when you explaining, uh, the price. Okay. So, so... Okay. Um, it is that, again, that \$43.76 a week. The month... Uh, so it'll take one to two weeks for the enrollment process. Once processing is complete, you'll start seeing those deductions coming out of your checks. The Monday following us receiving that first deduction from the, uh, from Partners is when the policy becomes effective. ID card will arrive about a week or two after that. There is a, there is a restriction associated with the plan known, known as Section 125. This is an IRS regulation. Um, Partners personnel can deduct for this plan pre-tax, but as a result, uh, you are not allowed to make any changes to this plan once your new hire window closes on February 26th. After that, you are locked into this plan until open enrollment or you experience a qualifying life event, something like having a child, getting married, or getting an insurance plan from another company. Uh, any questions regarding that? Uh, that's the highest plan. That's fine. All right, sir. Well, if that's everything, thank you again for calling and you have a good day. Okay, thank you. You're welcome. Bye now. All right.

## Conversation Format

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

Speaker speaker\_1: What's going on, Chris? How you doing? Uh, I'm looking for, uh, health insurance, the package. Like I said, uh, life insurance.

Speaker speaker\_0: Okay. What, uh... What staffing company do you work with?

Speaker speaker\_1: Uh, Personnel Partners.

Speaker speaker\_0: Okay, and the last four of your Social?

Speaker speaker\_1: Uh, 0150.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Earl Zarpelli.

Speaker speaker\_0: Thank you. Zarpelli-

Speaker speaker\_1: Thank you.

Speaker speaker\_0: ... could you verify your... Hmm, could you verify your address and your date of birth for me, please?

Speaker speaker\_1: Email? Uh, 6987. My address would be 101 Fortune Drive.

Speaker speaker\_0: And the rest of it, the city, state, and zip?

Speaker speaker\_1: Uh, city, state, and zip would be Spartanburg, Roebuck.

Speaker speaker\_0: So, is it Spartanburg or Roebuck, sir?

Speaker speaker\_1: Well, the county... There's Roebuck South Carolina, but 29376 here.

Speaker speaker\_0: Okay, thank you.

Speaker speaker\_1: It's like borderline. Okay.

Speaker speaker\_0: All right. And, and then we have a phone number on file for you at 267-845-9295. Is that correct?

Speaker speaker\_1: Uh, no, 267-463-8034.

Speaker speaker\_0: Thank you. All right.

Speaker speaker\_1: No problem.

Speaker speaker\_0: And then you said, uh... And then you said you had, you wanted to enroll into medical and life insurance. Is that correct?

Speaker speaker\_1: Uh, just the medical.

Speaker speaker\_0: Just medical? Okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: All right. You got a couple of different options for medical. Uh, you've got the StayHealthy Preventative Care Plan. This thing will, this p- plan will cover things like, uh,

pro-... uh, sorry, physicals, vaccines, cancer screenings, um, I- colonoscopies, services like that. Um, but that's kind of all-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... it'll cover. It won't cover any sort of regular doctor's visits, hospital visits, or anything like that. Um, then there's the VIP plans, uh, Standard, Plus, and Prime. Uh, these are all just three levels of the same plan. They cover those doctor's visits and hospital visits and the like, however they do not cover preventative care services.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, those physicals are not covered under VIP. And then finally, there's the StayHealthy Enhanced Plan, which is kind of a y- uh, which is kind of a combination plan. It cu- it covers things... It covers both the preventative care services as well as the doctor's visits and the hospital visits for, like, if you're sick or injured or anything like that.

Speaker speaker\_1: Okay. So r- re- one more time, run it back for me one more time if you can.

Speaker speaker\_0: Okay, so there's a preventative care only plan. It's only good for things like physicals, vaccines, and cancer screenings, so that's-

Speaker speaker\_1: Physicals, vaccines, and cancer screen- okay.

Speaker speaker\_0: Then there's three plans.

Speaker speaker\_1: And there's a VIP plan.

Speaker speaker\_0: Yep, VIP Standard, Plus, and Prime. These are three levels of the VIP plan. They cover doctor's visits, hospital visits, and things like that. Um, the higher level you select, the more coverage you get. But none of them cover those preventative care services, so those physicals and vaccines are not covered. And then finally, there's the StayHealthy Enhanced Plan, which is a combination. It covers both preventative and regular doctor's visits.

Speaker speaker\_1: Okay. What, what would that be? I mean, how much, how much, uh, you know, would that go for?

Speaker speaker\_0: Uh, one moment. So that is... So, the StayHealthy Enhanced, is it for just yourself?

Speaker speaker\_1: Uh, I would like to enroll all of them for, uh, mainly, like, doctor's visits and stuff like that as well, too.

Speaker speaker\_0: Right, so-

Speaker speaker\_1: Doctor's vis-

Speaker speaker\_0: Yes, and, and I'm asking, I'm asking is that, is that plan for just yourself, or are you covering anyone else?

Speaker speaker\_1: Oh, just myself.

Speaker speaker\_0: All right, so that plan is \$43.76 per week.

Speaker speaker\_1: Oh, per week?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: That's not bad.

Speaker speaker\_0: Do you, uh, do you want to-

Speaker speaker\_1: That isn't too bad.

Speaker speaker\_0: ... go ahead and move forward with that? All right. We'll go ahead and set that up then.

Speaker speaker\_1: Is that the... Are there any... What's the highest, what's the, uh, what's the highest one they got, uh, you know, for doctor's visits and anything?

Speaker speaker\_0: That, that, that's the... Again, you said you wanted the combination that covers both the preventative care services as well as the doctor's visits. That is the plan that you selected, the StayHealthy Enhanced, the \$43.76 a week plan.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. All right. So it's going to take one to two weeks-

Speaker speaker\_1: But if there, if there's a higher one in there, if that's only 40... If there's only one for \$43 out, I can see a higher one in there. How much is the higher one?

Speaker speaker\_0: There is no other b- level above that, sir.

Speaker speaker\_1: Oh, okay. Well, I'll take that as well.

Speaker speaker\_0: All right, sir. So again, it's going to take one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The, uh, the Monday following us receiving the first deduction is when policy becomes effective. ID card will sh- will arrive about a week or two after that effective date. Uh, the only other thing I do need to make sure that you're aware of is that this plan falls under a restriction known as Section 125. This is an IRS regulation that allows partners to make the deduction for the plan pre-tax. However, because they allow this to happen, they then require you to select a plan. You have to stay enrolled into this plan. Um, this, uh, you're only allowed to make any changes to the plan or cancel the plan during open enrollment or your new hire eligibility. Outside of those windows, you are locked into this plan unless you have a qualifying life event, something like getting married, having a child, or getting an insurance plan from another insurance company. Uh, just, just so you are aware, your deadline is, uh, February 26th to make any final changes. Was there anything else I can help you with, sir? Hello, sir. Are you there? Hello, sir. Are you there? Hello, sir. Are you there?

Speaker speaker\_2: Hello?

Speaker speaker\_0: Yes, sir. Are you there?

Speaker speaker\_2: Yeah. I got disconnected. Is there...

Speaker speaker\_0: All right, sir. Um, what was the last thing that you had heard from me?

Speaker speaker\_2: Uh, about... You said it was the highest thing when you explaining, uh, the price.

Speaker speaker\_0: Okay. So, so... Okay. Um, it is that, again, that \$43.76 a week. The month... Uh, so it'll take one to two weeks for the enrollment process. Once processing is complete, you'll start seeing those deductions coming out of your checks. The Monday following us receiving that first deduction from the, uh, from Partners is when the policy becomes effective. ID card will arrive about a week or two after that. There is a, there is a restriction associated with the plan known, known as Section 125. This is an IRS regulation. Um, Partners personnel can deduct for this plan pre-tax, but as a result, uh, you are not allowed to make any changes to this plan once your new hire window closes on February 26th. After that, you are locked into this plan until open enrollment or you experience a qualifying life event, something like having a child, getting married, or getting an insurance plan from another company. Uh, any questions regarding that?

Speaker speaker\_2: Uh, that's the highest plan. That's fine.

Speaker speaker\_0: All right, sir. Well, if that's everything, thank you again for calling and you have a good day.

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_0: You're welcome. Bye now.

Speaker speaker\_2: All right.