

Transcript: Chris Sofield

(deactivated)-4815841781563392-5170702985412608

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card., this is Chris. How can I help you today? Yes, hello, my name is Ricardo Ruelas and I was told to give you guys a call through my employer to get some benefits. Okay, yeah. Were you looking to enroll in a health insurance at this time? Yeah. Okay. What staffing company do you work with? Um, Partners Personnel. And the last four of your social? 9897. Thank you. And what was the last name again, sir? Um, R-U-E-L-A-S. Ruelas? Okay. All right. Could you verify your address and your date of birth for me, please? Um, 801 Lombardo Avenue, Modesto, California 95351. Okay, and the date of birth? And I'm 11-17-95. Thank you. I've got a phone on file for you, it looks like 209-531-6125. Is that still correct? Yes, sir. All right. Uh, let's see here. Looks like, yes, you are currently eligible to enroll in the insurance benefits as a new hire through Partners Personnel. Um, did, uh, did you have any sort of, like, idea of what kind of insurance benefit you wanted from them, or did you need information on what was available? Um, to be honest, I don't really go to the, to the doctor as much, so, like, the basic one or the one in the middle should be good. Okay. So, as far as medical, you've got five options. Um, there's the StayHealthy plan, which is preventative care services only, so it's only good for things like physicals, vaccines, cancer screenings and things like that. Mm-hmm. It won't cover any sort of doctor's visits, no hospital visits, surgeries or nothing like that. Um, then there's the VIP plan. There's three levels of this plan; Standard, Plus and Prime. This plan will cover the doctor's visits, the hospital visits, surgery, emergency room, urgent care, those kind of things. Uh, those are covered, covered under VIP, but by itself it doesn't cover those preventative care services. So, like, if you get just VIP, you won't have access to, like, those physicals or vaccines or anything like that. And then finally- Mm-hmm. ... the last plan is the StayHealthy Enhanced plan. This is kind of a combination. It'll cover the, uh, preventative care services that the StayHealthy, uh, that does the standard StayHealthy plan covers, as well as some of the benefits that VIP covers as well. So you would have access to both preventative and standard treatment services. Okay, so let's do that one, the one that has a little bit of both. Okay. And then is that for just yourself or are you covering anyone else? Um, no, just myself. All right. And then did you want any additional benefits such as dental, vision, life insurance, short-term disability, critical illnesses or accident coverage? Um, dental and, um, vision. Dental and vision. Okay. Um, all right. Anything else? Um, that accident thing. What, what, what, what, what, what does it, what does it involve? So if you get involved in some form of accident, as long as it's not, like, a workman's comp type thing, I believe, and then if you require certain services, like an emergency room visit or a ambulance ride or anything like that, um, it'll help pay towards the, uh, it'll help pay towards the bill for those, uh, for like the treatments for whatever happens on top of what your medical may already cover. Uh, that plan, if you want, that is just, uh, that

plan is \$2.00 a week. Oh. Yeah, why not? Okay. All right, so just know- Can I ask one more thing ... with that. How much were the other, the other plans? Sorry, I never asked that. Yeah, I, I was about to go over that. Um, so- Okay. ... the medical plan that you selected is \$43.76 a week, dental is \$3.63 a week, vision is \$2.15 a week and then accident is \$2.00 a week. Uh, this totals out to \$51.54 per week. Did you wanna move forward with that? Mm-hmm. There's my..... So it's gonna take about 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 Monday following us receiving that first deduction information is when policies become effective. ID cards will typically arrive about one to two weeks after that effective date. And then, uh, final thing I need from you, so, um, look, uh, the accident benefit does require that we list a beneficiary for the policy. Um, just someone that in the event that it leads to maybe an untimely passing or something like that- Mm-hmm. ... that someone, uh, someone needs to be contacted regarding this. Um, who would you like that to be? Well, it's gonna be, um, Aileen. A-, A-I-L-E-E-N. Mm-hmm. And then the same last name. Ruelas. All right. And Aileen's, uh, relationship to you? My sister. Hm. Your sister. Got it. All right. Cool. That is everything I needed to go over. Actually, no, there is one final thing I need you to go over. Okay. Uh, your medical, dental and vision policies, um, are under a, uh, an IRS restriction known as Section 125. Uh, Section 125, um, allows Partners to make the deductions for those plans pre-tax; however, because they allow this to happen, they then require that if you select these plans, you have to stay enrolled in these plans. As such, you're only allowed to make changes per these plans, uh, during your new hire window or open enrollment once a year, which is typically held in October. Outside of those windows, you are locked into this plan on, or into these plans unless you have a qualifying life event, something like marriage, having a child or getting an insurance plan from another insurance company. Um, for your information, your deadline to make any final decisions is going to be, uh, let's see here... Looks like your deadline is... It's technically January 1st, however, New Year's Day and New Year's Eve we will be closed, so the last day to call us will actually be December 30th. Okay. To be able to, to make changes, so after that I can't make any changes, right? Correct. Af- after that time, you're no longer allowed to make- Mm-hmm. ... any further changes unless you have a qualifying life event or you wait until open enrollment, which is usually around the middle of October, I believe. 10-4. Thank you. All right then. Ricardo, was there anything else I could help you with? No, that should do it. All right. Thanks again for calling. You have a wonderful day. You too. Thank you. You're welcome. Bye now.

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 Chris. How can I help you today?

Speaker speaker_2: Yes, hello, my name is Ricardo Ruelas and I was told to give you guys a call through my employer to get some benefits.

Speaker speaker_1: Okay, yeah. Were you looking to enroll in a health insurance at this time?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. What staffing company do you work with?

Speaker speaker_2: Um, Partners Personnel.

Speaker speaker_1: And the last four of your social?

Speaker speaker_2: 9897.

Speaker speaker_1: Thank you. And what was the last name again, sir?

Speaker speaker_2: Um, R-U-E-L-A-S.

Speaker speaker_1: Ruelas? Okay. All right. Could you verify your address and your date of birth for me, please?

Speaker speaker_2: Um, 801 Lombardo Avenue, Modesto, California 95351.

Speaker speaker_1: Okay, and the date of birth?

Speaker speaker_2: And I'm 11-17-95.

Speaker speaker_1: Thank you. I've got a phone on file for you, it looks like 209-531-6125. Is that still correct?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right. Uh, let's see here. Looks like, yes, you are currently eligible to enroll in the insurance benefits as a new hire through Partners Personnel. Um, did, uh, did you have any sort of, like, idea of what kind of insurance benefit you wanted from them, or did you need information on what was available?

Speaker speaker_2: Um, to be honest, I don't really go to the, to the doctor as much, so, like, the basic one or the one in the middle should be good.

Speaker speaker_1: Okay. So, as far as medical, you've got five options. Um, there's the StayHealthy plan, which is preventative care services only, so it's only good for things like physicals, vaccines, cancer screenings and things like that.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It won't cover any sort of doctor's visits, no hospital visits, surgeries or nothing like that. Um, then there's the VIP plan. There's three levels of this plan; Standard, Plus and Prime. This plan will cover the doctor's visits, the hospital visits, surgery, emergency room, urgent care, those kind of things. Uh, those are covered, covered under VIP, but by itself it doesn't cover those preventative care services. So, like, if you get just VIP, you won't have access to, like, those physicals or vaccines or anything like that. And then finally-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the last plan is the StayHealthy Enhanced plan. This is kind of a combination. It'll cover the, uh, preventative care services that the StayHealthy, uh, that does

the standard StayHealthy plan covers, as well as some of the benefits that VIP covers as well. So you would have access to both preventative and standard treatment services.

Speaker speaker_2: Okay, so let's do that one, the one that has a little bit of both.

Speaker speaker_1: Okay. And then is that for just yourself or are you covering anyone else?

Speaker speaker_2: Um, no, just myself.

Speaker speaker_1: All right. And then did you want any additional benefits such as dental, vision, life insurance, short-term disability, critical illnesses or accident coverage?

Speaker speaker_2: Um, dental and, um, vision.

Speaker speaker_1: Dental and vision. Okay. Um, all right. Anything else?

Speaker speaker_2: Um, that accident thing. What, what, what, what, what, what does it, what does it involve?

Speaker speaker_1: So if you get involved in some form of accident, as long as it's not, like, a workman's comp type thing, I believe, and then if you require certain services, like an emergency room visit or a ambulance ride or anything like that, um, it'll help pay towards the, uh, it'll help pay towards the bill for those, uh, for like the treatments for whatever happens on top of what your medical may already cover. Uh, that plan, if you want, that is just, uh, that plan is \$2.00 a week.

Speaker speaker_2: Oh. Yeah, why not?

Speaker speaker_1: Okay. All right, so just know-

Speaker speaker_2: Can I ask one more thing ... with that. How much were the other, the other plans? Sorry, I never asked that.

Speaker speaker_1: Yeah, I, I was about to go over that. Um, so-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the medical plan that you selected is \$43.76 a week, dental is \$3.63 a week, vision is \$2.15 a week and then accident is \$2.00 a week. Uh, this totals out to \$51.54 per week. Did you wanna move forward with that?

Speaker speaker_2: Mm-hmm. There's my.....

Speaker speaker_4: So it's gonna take about 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 Monday following us receiving that first deduction information is when policies become effective. ID cards will typically arrive about one to two weeks after that effective date. And then, uh, final thing I need from you, so, um, look, uh, the accident benefit does require that we list a beneficiary for the policy. Um, just someone that in the event that it leads to maybe an untimely passing or something like that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_4: ... that someone, uh, someone needs to be contacted regarding this. Um, who would you like that to be?

Speaker speaker_2: Well, it's gonna be, um, Aileen. A-, A-I-L-E-E-N.

Speaker speaker_4: Mm-hmm.

Speaker speaker_2: And then the same last name.

Speaker speaker_4: Ruelas. All right. And Aileen's, uh, relationship to you?

Speaker speaker_2: My sister.

Speaker speaker_4: Hm. Your sister. Got it. All right. Cool. That is everything I needed to go over. Actually, no, there is one final thing I need you to go over.

Speaker speaker_2: Okay.

Speaker speaker_4: Uh, your medical, dental and vision policies, um, are under a, uh, an IRS restriction known as Section 125. Uh, Section 125, um, allows Partners to make the deductions for those plans pre-tax; however, because they allow this to happen, they then require that if you select these plans, you have to stay enrolled in these plans. As such, you're only allowed to make changes per these plans, uh, during your new hire window or open enrollment once a year, which is typically held in October. Outside of those windows, you are locked into this plan on, or into these plans unless you have a qualifying life event, something like marriage, having a child or getting an insurance plan from another insurance company. Um, for your information, your deadline to make any final decisions is going to be, uh, let's see here... Looks like your deadline is... It's technically January 1st, however, New Year's Day and New Year's Eve we will be closed, so the last day to call us will actually be December 30th.

Speaker speaker_2: Okay. To be able to, to make changes, so after that I can't make any changes, right?

Speaker speaker_4: Correct. Af- after that time, you're no longer allowed to make-

Speaker speaker_2: Mm-hmm.

Speaker speaker_4: ... any further changes unless you have a qualifying life event or you wait until open enrollment, which is usually around the middle of October, I believe.

Speaker speaker_2: 10-4. Thank you.

Speaker speaker_4: All right then. Ricardo, was there anything else I could help you with?

Speaker speaker_2: No, that should do it.

Speaker speaker_4: All right. Thanks again for calling. You have a wonderful day.

Speaker speaker_2: You too. Thank you.

Speaker speaker_4: You're welcome. Bye now.