

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Chris. How can I help you today? Um, yeah, I was just trying to see, how do I enroll in the benefits? Okay. What staffing company do you work with? Um, Partners Personnel. Okay. And then the last four of your Social? 7342. And your first and last name? Jermaine Robinson. All right, Mr. Robinson, could you verify your address and your date of birth for me? Um, it's 226 North Hopkins Street, Apartment A05E, Mesa, Arizona 85203. Um, and you said my, um, birthday is July 6th, 1992. Thank you. We have a phone number on file for you at 867-2041. Is that correct? Yes. All right. Okay. And let's see here. Yep, you are currently eligible to enroll as a new hire. Um, did you have an idea of what kind of insurance you wanted to enroll into? Um... Yeah, dental, right? Uh, yes, dental is an option. Yeah, I do need dental. Okay. Uh, was there anything else? Um, just dental and health. That's about it. Okay. So as far as health, you've got a couple of options. You've got, uh, five plans to pick from. There's one that is a preventative care service only plan, so things like physicals, vaccines, cancer screenings, and things like that, but nothing else. Then there's three, um, the VIP plans, Standard, Plus and Prime, that cover more along the lines of those doctor's visits, hospital visits and things like that, but they don't cover any of the preventative care services. So like those physicals and vaccines would not be covered by VIP. And then finally, there's the Stay Healthy enhanced plan, which is kind of a combination plan. It covers both the, um, the standard visits, like the doctors, hospitals and things like that, as well as the preventative care services. Okay. Can I do that one? Yeah. That's no problem. And then are these plans going to be for just yourself, or are you covering anyone else? Um, no, just me. All right. So the medical plan that you selected is \$43.76 per week. The dental is \$3.63 per week. This totals to \$47.39 per week. Do you authorize Partners to make these deductions? Um, yes. All right. It's going to 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 that first deduction is... Or sorry, the Monday following us receiving that first deduction information is when policy becomes effective, with ID cards typically arriving one to two weeks after that effective date. Please be aware that these plans are known as Section 125 plans. Uh, what that is, is that's an IRS regulation that allows, uh, Partners to make deductions for these plans pre-tax. Because they allow this to happen, they then require that as long as you're a temp with Partners, you have to stay enrolled in these plans. You're only allowed to make changes during your new hire window or once a year company open enrollment. Outside of those windows, you are locked in unless you have a qualifying life event, something like getting married, having a child, or getting an insurance policy from another insurance company. Any questions regarding that? Uh, yeah, what do, um, dental all cover? Dental will cover preventative care services such as routine cleanings at 100% with no

deductible requirement, and basic services such as simple extractions, cavity fillings, and X-rays at 80% after you've met a \$50 deductible. Um, there... Unfortunately, there is zero coverage for any sort of major services. So things like crowns, braces, root canals, surgeries, those are not covered by the dental plan offered. Okay. All right. Anything else? Um, no, that's it. All right. Well, if that's everything, thank you again for calling Benefits and a Card, and have a wonderful day. All right, man. You too. All right. Bye now. 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 and a Card. This is Chris. How can I help you today?

Speaker speaker_2: Um, yeah, I was just trying to see, how do I enroll in the benefits?

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

Speaker speaker_2: Um, Partners Personnel.

Speaker speaker_1: Okay. And then the last four of your Social?

Speaker speaker_2: 7342.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Jermaine Robinson.

Speaker speaker_1: All right, Mr. Robinson, could you verify your address and your date of birth for me?

Speaker speaker_2: Um, it's 226 North Hopkins Street, Apartment A05E, Mesa, Arizona 85203. Um, and you said my, um, birthday is July 6th, 1992.

Speaker speaker_1: Thank you. We have a phone number on file for you at 867-2041. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Okay. And let's see here. Yep, you are currently eligible to enroll as a new hire. Um, did you have an idea of what kind of insurance you wanted to enroll into?

Speaker speaker_2: Um... Yeah, dental, right?

Speaker speaker_1: Uh, yes, dental is an option.

Speaker speaker_2: Yeah, I do need dental.

Speaker speaker_1: Okay. Uh, was there anything else?

Speaker speaker_2: Um, just dental and health. That's about it.

Speaker speaker_1: Okay. So as far as health, you've got a couple of options. You've got, uh, five plans to pick from. There's one that is a preventative care service only plan, so things like physicals, vaccines, cancer screenings, and things like that, but nothing else. Then there's three, um, the VIP plans, Standard, Plus and Prime, that cover more along the lines of those doctor's visits, hospital visits and things like that, but they don't cover any of the preventative care services. So like those physicals and vaccines would not be covered by VIP. And then finally, there's the Stay Healthy enhanced plan, which is kind of a combination plan. It covers both the, um, the standard visits, like the doctors, hospitals and things like that, as well as the preventative care services.

Speaker speaker_2: Okay. Can I do that one?

Speaker speaker_1: Yeah. That's no problem. And then are these plans going to be for just yourself, or are you covering anyone else?

Speaker speaker_2: Um, no, just me.

Speaker speaker_1: All right. So the medical plan that you selected is \$43.76 per week. The dental is \$3.63 per week. This totals to \$47.39 per week. Do you authorize Partners to make these deductions?

Speaker speaker_2: Um, yes.

Speaker speaker_1: All right. It's going to 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 that first deduction is... Or sorry, the Monday following us receiving that first deduction information is when policy becomes effective, with ID cards typically arriving one to two weeks after that effective date. Please be aware that these plans are known as Section 125 plans. Uh, what that is, is that's an IRS regulation that allows, uh, Partners to make deductions for these plans pre-tax. Because they allow this to happen, they then require that as long as you're a temp with Partners, you have to stay enrolled in these plans. You're only allowed to make changes during your new hire window or once a year company open enrollment. Outside of those windows, you are locked in unless you have a qualifying life event, something like getting married, having a child, or getting an insurance policy from another insurance company. Any questions regarding that?

Speaker speaker_2: Uh, yeah, what do, um, dental all cover?

Speaker speaker_1: Dental will cover preventative care services such as routine cleanings at 100% with no deductible requirement, and basic services such as simple extractions, cavity fillings, and X-rays at 80% after you've met a \$50 deductible. Um, there... Unfortunately, there is zero coverage for any sort of major services. So things like crowns, braces, root canals, surgeries, those are not covered by the dental plan offered.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Anything else?

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

Speaker speaker_1: All right. Well, if that's everything, thank you again for calling Benefits and a Card, and have a wonderful day.

Speaker speaker_2: All right, man. You too.

Speaker speaker_1: All right. Bye now.

Speaker speaker_2: Bye.