

## **Transcript: Estefania**

**Acevedo-5194698433970176-5258617143902208**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hey, uh, this is Sean Logan. Uh, I got a, I, I got a text, uh, telling me I had 30 days from the day I got my first paycheck to- Yes. ... get on to insurance. Okay. Um, were you interested in enrolling? I don't know. I have no idea. Is there a cost involved here? Is there... Wh- wh- what, what am I doing? Mm-hmm. Okay, so we're the healthcare administrators for different staffing agencies around the nation, so I would need to know what's the name of your agency. Um, and I would have to get in your file to give you prices. So the different agencies that we associate with, depending on how many plans you select, as well as which ones and depending if you select dependents with these plans, have a lot to do with how much the weekly deduction is from your paycheck. It is only healthcare benefits though. Yeah. Okay. I-... Well, the, the people I'm with is through Partners. Partners Personnel? Okay, so Partners Personnel doesn't auto-enroll their members into any of the plans. Um, it's completely optional if you want to enroll or not. If you don't want to enroll, I don't really have to do anything. But if you do want some information regarding the plans, I do have to get in your file. For that, I do need the last four of your Social. Since we administer different agencies, different agencies do offer different prices and different plans. Okay, let's look this up real quick. The last, the last four of my, uh, Social Security number is 3-5-9-6. 3-5-9-6. And then you said you're with Partners Personnel? Yep. And then what's your first and last name, sir? Uh, Sean Logan. Okay. For security purposes, I do need you to verify your address and your date of birth. Uh, 5722 60th Street Court West, University Place, Washington, 98467. Uh, 10/13/67. Okay, thank you. Is, is your phone number still the 253-282-8749? Yeah. Okay. And then I have your email as seanglogan7@gmail.com. Yes, that is correct. Okay, thank you. Okay, so it looks like right now you're within your personal open enrollment period, meaning you have 30 days from the day that you receive your very first check to enroll into any healthcare benefits that they offer. Your last day to enroll would be January 2nd. So if you do want to enroll, you have till January 2nd to give us a call and enroll into any plans. Um, if you do miss that period, the next company open enrollment period would be when you're eligible to enroll for Partners Personnel is in the month of October. Um, but if you wish, I can send you the benefit guide to your email file. That benefit guide shows you all the plans that they offer as well as the prices for those plans. Would you like me to send it to your email? Uh, yeah, yeah. Now, I already know this is like a 30-day attempt to hire a position. They've already told me I'm hired. Uh, so... But what is the- Mm-hmm. ... what is the... going through a couple of months without having insurance, obviously, I, I mean, I know what that part is, but what is the financial part, uh, when you do your taxes? So these are really just healthcare benefits through them. Um, I wouldn't really... We're just really the healthcare administrators, so I'm not really sure. Y-...

Oh, okay. Okay. Okay, I understand. We have to- Okay, well, send that to me. And do- And, and then... I s-... You s- I went ahead- You... Okay, go ahead. Um, I went ahead and sent it to your email. I was gonna ask you, could you please verify that you received it just so that I'm sure that you did get it? It should be coming from an email that says info@benefitsinacar.com. And I was also gonna tell you that if you want, I can go over the plans with you, if that's something that you want me to do. I got... Uh, yeah, I got benefits guide. Yes, sir, that's- It, it-... that's the guide. Yeah, okay. Yeah. No, hey, I mean, I can look it over and, and try to figure out what I wanna do, but... Okay. Hey, that's good. I'm good then. Mm-hmm. Okay. And then before I let you go, I was gonna tell you, it is weekly deductions and I was gonna inform you that for their medical plans and their dental and vision, they have it under a IRS regulation that's called Section 125. That section allows you to pla- to pay those medical plans and the dental and vision plan with pre-tax dollars. However, if you do wanna cancel those plans in the future or add dependents to those plans, you would have to be within your personal open enrollment period, which your deadline would be January 2nd. So to make any changes... Let's say you were to enroll today.... right? If you were to enroll into one of the medical plans as well as dental or vision, and then you're like, "Well, never mind, I don't think I want this coverage anymore," you would have to call us before January sec- second to let us know that you don't want it, so that we could cancel it. Because if you call on the 3rd of January, they're gonna tell you that you have to call within company open enrollment, which is in the month of October. Whoo! Wow. So, yeah. You was getting the ... on. So, I do wanna- Okay. ... inform you about that before, um, you call and ma- but I'm pretty sure if you call, I'm 100% sure if you call, they're gonna still remind you about that IRS regulation. But I just wanna inform you so that you keep that in mind while you're looking over the package, um, because you wouldn't- But this is great. ... be allowed to cancel anything or add any dependents in, later on if it's passing the 3rd. I'm sorry, if it's passing the 2nd. 'Cause your last day to enroll or to make any changes within those plans would be January 2nd. That would be the last day. So, but... If, if I t-... If I signed up for one of these plans- Mm-hmm. ... and then they hire me on, I still got like 60 days to go on my 90-day cap to hire, but I mean, they're telling me they're hiring me, so I'm gonna be under their medical. I... Am I better just to stay off this? So, if we don't receive- Or how does that work, excuse me? So, if we don't receive five deductions specifically out of your paycheck, the... The plan cancels out by itself. Okay. So let's say you get hired on with somebody else, as long as they don't make deductions out of your paycheck, 'cause obviously you're not gonna be working with them no more, by the fifth week that we don't specifically get a deduction out of your paycheck, specifically out of your paycheck, the plan gets... Gets canceled. Hmm. Okay. Okay. Uh, yeah. Hey, I'll look into that tomorrow. Uh, how many... How many of these companies do you guys cover? Oh, a... A few, if I'm honest. Um, that's why normally we have to... We do have to ask for the name of the staffing agency and stuff like that because it is a few different companies. We have a list, um, of companies- I mean, are you talking 20 or are you talking 40 or y-... How many, how many are you talking? Give me a... Just a guesstimate. Probably like... Oof, like 100. Wow. That's... Wow. No, I'm lying. It's more than 100. Probably like... Probably like 200 agencies. So, that's why like different agencies offer different plans, different prices. Yeah. Um, some of them have that IRS regulation with their plans, some of them don't. So, it really just depends on the agency. I know with, um, the one that you're working for, Partners Personnel, they have that IRS regulation with their medical plans and their dental and vision. And with other companies, they

don't. Or some of them have it with certain ones. Like, another one could have that IRS regulation for like just vision. But it just really depends. Yeah. It just... It's different for all of the staffing agencies, if I'm honest. Yeah. A- and that wasn't really... I... That was just a... A curiosity question. Mm-hmm. Yes, sir. So, yeah. Okay. Yeah. So, we administer around the nation, um, 'cause I know right now we're in South Carolina and you're in Washington. Yep. Yep. Okay. Uh, my little sister just moved to South Carolina, so... Oh, okay. Yes, sir. All right. Well, hey, I appreciate your help. Uh, I... I will, uh, take a look at this and, uh, figure it out. Okay. And just keep in mind that you have 'til January the 2nd, okay? Yup. Um, to add anything or to change anything or to even enroll, okay? Because if not, you're gonna have to wait for the next company open enrollment, which would be in the month of October. Yeah. I got it. All right. Thank you very much. Thank- You're welcome. Have a nice day. Yep. You too. Thank you. Bye. Bye. ... that was really weird, bro, 'cause I was like, "Why did my... Why did my computer just turn, like, green, bro?" Like why does it do that whenever I click my mouse or whatever? It's just... It's just the weirdest thing ever. And then I was like, "Oh, maybe my computer is like lagging or something." But no, like, it was just green for like two, three seconds. And then I was like, "Oh, nevermind. It's back to normal." Yeah, that was weird. Yeah. So, I was like, "All right. Let me just..." I'm like, "Let me try to record a screen or something so we can at least watch it so we can see if that computer is actually lagging or what." No, you're fine. Yeah, no. My computer hasn't lagged today, so I don't know what the issue is. But yeah, I mean, it was just weird, bro, for like two, three seconds, and then it was back to normal. You know what's weird? My computer from the bottom just turned like green. I don't know why. It's weird, man. I've had- Computers are weird. ... mine been like that before. Never... Never did that.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hey, uh, this is Sean Logan. Uh, I got a, I, I got a text, uh, telling me I had 30 days from the day I got my first paycheck to-

Speaker speaker\_0: Yes.

Speaker speaker\_1: ... get on to insurance.

Speaker speaker\_0: Okay. Um, were you interested in enrolling?

Speaker speaker\_1: I don't know. I have no idea. Is there a cost involved here? Is there... Wh-wh- what, what am I doing?

Speaker speaker\_0: Mm-hmm. Okay, so we're the healthcare administrators for different staffing agencies around the nation, so I would need to know what's the name of your agency. Um, and I would have to get in your file to give you prices. So the different agencies that we associate with, depending on how many plans you select, as well as which ones and depending if you select dependents with these plans, have a lot to do with how much the

weekly deduction is from your paycheck. It is only healthcare benefits though.

Speaker speaker\_1: Yeah. Okay. I-... Well, the, the people I'm with is through Partners.

Speaker speaker\_0: Partners Personnel? Okay, so Partners Personnel doesn't auto-enroll their members into any of the plans. Um, it's completely optional if you want to enroll or not. If you don't want to enroll, I don't really have to do anything. But if you do want some information regarding the plans, I do have to get in your file. For that, I do need the last four of your Social. Since we administer different agencies, different agencies do offer different prices and different plans.

Speaker speaker\_1: Okay, let's look this up real quick. The last, the last four of my, uh, Social Security number is 3-5-9-6.

Speaker speaker\_0: 3-5-9-6. And then you said you're with Partners Personnel?

Speaker speaker\_1: Yep.

Speaker speaker\_0: And then what's your first and last name, sir?

Speaker speaker\_1: Uh, Sean Logan.

Speaker speaker\_0: Okay. For security purposes, I do need you to verify your address and your date of birth.

Speaker speaker\_1: Uh, 5722 60th Street Court West, University Place, Washington, 98467. Uh, 10/13/67.

Speaker speaker\_0: Okay, thank you. Is, is your phone number still the 253-282-8749?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. And then I have your email as seanglogan7@gmail.com.

Speaker speaker\_1: Yes, that is correct.

Speaker speaker\_0: Okay, thank you. Okay, so it looks like right now you're within your personal open enrollment period, meaning you have 30 days from the day that you receive your very first check to enroll into any healthcare benefits that they offer. Your last day to enroll would be January 2nd. So if you do want to enroll, you have till January 2nd to give us a call and enroll into any plans. Um, if you do miss that period, the next company open enrollment period would be when you're eligible to enroll for Partners Personnel is in the month of October. Um, but if you wish, I can send you the benefit guide to your email file. That benefit guide shows you all the plans that they offer as well as the prices for those plans. Would you like me to send it to your email?

Speaker speaker\_1: Uh, yeah, yeah. Now, I already know this is like a 30-day attempt to hire a position. They've already told me I'm hired. Uh, so... But what is the-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... what is the... going through a couple of months without having insurance, obviously, I, I mean, I know what that part is, but what is the financial part, uh, when you do your taxes?

Speaker speaker\_0: So these are really just healthcare benefits through them. Um, I wouldn't really... We're just really the healthcare administrators, so I'm not really sure.

Speaker speaker\_1: Y-... Oh, okay. Okay. Okay, I understand.

Speaker speaker\_0: We have to-

Speaker speaker\_1: Okay, well, send that to me.

Speaker speaker\_0: And do-

Speaker speaker\_1: And, and then... I s-... You s-

Speaker speaker\_0: I went ahead-

Speaker speaker\_1: You... Okay, go ahead.

Speaker speaker\_0: Um, I went ahead and sent it to your email. I was gonna ask you, could you please verify that you received it just so that I'm sure that you did get it? It should be coming from an email that says [info@benefitsinacar.com](mailto:info@benefitsinacar.com). And I was also gonna tell you that if you want, I can go over the plans with you, if that's something that you want me to do.

Speaker speaker\_1: I got... Uh, yeah, I got benefits guide.

Speaker speaker\_0: Yes, sir, that's-

Speaker speaker\_1: It, it-

Speaker speaker\_0: ... that's the guide.

Speaker speaker\_1: Yeah, okay. Yeah. No, hey, I mean, I can look it over and, and try to figure out what I wanna do, but... Okay. Hey, that's good. I'm good then.

Speaker speaker\_0: Mm-hmm. Okay. And then before I let you go, I was gonna tell you, it is weekly deductions and I was gonna inform you that for their medical plans and their dental and vision, they have it under a IRS regulation that's called Section 125. That section allows you to pla- to pay those medical plans and the dental and vision plan with pre-tax dollars. However, if you do wanna cancel those plans in the future or add dependents to those plans, you would have to be within your personal open enrollment period, which your deadline would be January 2nd. So to make any changes... Let's say you were to enroll today.... right? If you were to enroll into one of the medical plans as well as dental or vision, and then you're like, "Well, never mind, I don't think I want this coverage anymore," you would have to call us before January sec- second to let us know that you don't want it, so that we could cancel it. Because if you call on the 3rd of January, they're gonna tell you that you have to call within company open enrollment, which is in the month of October.

Speaker speaker\_1: Whoo! Wow.

Speaker speaker\_0: So, yeah.

Speaker speaker\_1: You was getting the ... on.

Speaker speaker\_0: So, I do wanna-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... inform you about that before, um, you call and ma- but I'm pretty sure if you call, I'm 100% sure if you call, they're gonna still remind you about that IRS regulation. But I just wanna inform you so that you keep that in mind while you're looking over the package, um, because you wouldn't-

Speaker speaker\_1: But this is great.

Speaker speaker\_0: ... be allowed to cancel anything or add any dependents in, later on if it's passing the 3rd. I'm sorry, if it's passing the 2nd. 'Cause your last day to enroll or to make any changes within those plans would be January 2nd. That would be the last day.

Speaker speaker\_1: So, but... If, if I t-... If I signed up for one of these plans-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... and then they hire me on, I still got like 60 days to go on my 90-day cap to hire, but I mean, they're telling me they're hiring me, so I'm gonna be under their medical. I... Am I better just to stay off this?

Speaker speaker\_0: So, if we don't receive-

Speaker speaker\_1: Or how does that work, excuse me?

Speaker speaker\_0: So, if we don't receive five deductions specifically out of your paycheck, the... The plan cancels out by itself.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So let's say you get hired on with somebody else, as long as they don't make deductions out of your paycheck, 'cause obviously you're not gonna be working with them no more, by the fifth week that we don't specifically get a deduction out of your paycheck, specifically out of your paycheck, the plan gets... Gets canceled.

Speaker speaker\_1: Hmm. Okay. Okay. Uh, yeah. Hey, I'll look into that tomorrow. Uh, how many... How many of these companies do you guys cover?

Speaker speaker\_0: Oh, a... A few, if I'm honest. Um, that's why normally we have to... We do have to ask for the name of the staffing agency and stuff like that because it is a few different companies. We have a list, um, of companies-

Speaker speaker\_1: I mean, are you talking 20 or are you talking 40 or y-... How many, how many are you talking? Give me a... Just a guesstimate.

Speaker speaker\_0: Probably like... Oof, like 100.

Speaker speaker\_1: Wow. That's... Wow.

Speaker speaker\_0: No, I'm lying. It's more than 100. Probably like... Probably like 200 agencies. So, that's why like different agencies offer different plans, different prices.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, some of them have that IRS regulation with their plans, some of them don't. So, it really just depends on the agency. I know with, um, the one that you're working for, Partners Personnel, they have that IRS regulation with their medical plans and their dental and vision. And with other companies, they don't. Or some of them have it with certain ones. Like, another one could have that IRS regulation for like just vision. But it just really depends.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: It just... It's different for all of the staffing agencies, if I'm honest.

Speaker speaker\_1: Yeah. A- and that wasn't really... I... That was just a... A curiosity question.

Speaker speaker\_0: Mm-hmm. Yes, sir.

Speaker speaker\_1: So, yeah. Okay.

Speaker speaker\_0: Yeah. So, we administer around the nation, um, 'cause I know right now we're in South Carolina and you're in Washington.

Speaker speaker\_1: Yep. Yep. Okay. Uh, my little sister just moved to South Carolina, so...

Speaker speaker\_0: Oh, okay. Yes, sir.

Speaker speaker\_1: All right. Well, hey, I appreciate your help. Uh, I... I will, uh, take a look at this and, uh, figure it out.

Speaker speaker\_0: Okay. And just keep in mind that you have 'til January the 2nd, okay?

Speaker speaker\_1: Yup.

Speaker speaker\_0: Um, to add anything or to change anything or to even enroll, okay? Because if not, you're gonna have to wait for the next company open enrollment, which would be in the month of October.

Speaker speaker\_1: Yeah. I got it.

Speaker speaker\_0: All right.

Speaker speaker\_1: Thank you very much. Thank-

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_1: Yep. You too. Thank you. Bye.

Speaker speaker\_0: Bye.

Speaker speaker\_2: ... that was really weird, bro, 'cause I was like, "Why did my... Why did my computer just turn, like, green, bro?" Like why does it do that whenever I click my mouse or whatever? It's just... It's just the weirdest thing ever. And then I was like, "Oh, maybe my computer is like lagging or something." But no, like, it was just green for like two, three seconds. And then I was like, "Oh, nevermind. It's back to normal." Yeah, that was weird.

Speaker speaker\_0: Yeah.

Speaker speaker\_2: So, I was like, "All right. Let me just..." I'm like, "Let me try to record a screen or something so we can at least watch it so we can see if that computer is actually lagging or what."

Speaker speaker\_0: No, you're fine.

Speaker speaker\_2: Yeah, no. My computer hasn't lagged today, so I don't know what the issue is. But yeah, I mean, it was just weird, bro, for like two, three seconds, and then it was back to normal.

Speaker speaker\_0: You know what's weird? My computer from the bottom just turned like green. I don't know why.

Speaker speaker\_2: It's weird, man. I've had-

Speaker speaker\_0: Computers are weird.

Speaker speaker\_2: ... mine been like that before. Never... Never did that.