

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey. Um, I got a text message saying, um... that I can enroll in benefits. Okay, yeah. We're the healthcare administrators for staffing agencies. If you received that message, it's most likely that you just started working with a staffing agency that we administer. Um, who are you currently working with? Partners Personal. Okay, so Partners Personal offers different medical plans such as ven- dental, vision, term life, critical illness, um, group accident. Only medical plans. Depending on how many plans you select, which ones they are, if you add dependency plans has a lot to do with how much the weekly deductions for the selected plans are from your paycheck. So they do have weekly deductions to them that they will be deducting from your paycheck depending on how many plans you do enroll into. Something totally optional, um, but you do h- um, you will be getting those reminders letting you know that you're within your personal open enrollment period, which means you can enroll into their healthcare benefits. But like I said, something optional. It's not mandatory, but they do offer benefits for their employees. Okay. And, uh, is there a website or do I have to enroll through the phone? You would have to do it through the phone, because their the on- they're really the only agency that doesn't have, um, a website for the, your benefits. So if you do need the information, I would have to send it to you or I could, um, explain them to you, however you wish. But you would have to do a phone enrollment if you did want to enroll. Okay. Yeah. I wanted to see, uh, the different benefits that they have. Okay. Um, what is the last four of your social? 5680. And then your first and last name, please. Astrid Arevalo. For security purposes, can you verify your address and date of birth? 2500 South Salta Street, Number 33, Santa Ana, California, 92704, uh, 5195. Can I have 213-362-8167 as your phone number? 8187. Okay, thank you. Let me change that. Okay. And then I have your first name, last, uh, period, last name, 25 at yahoo.com. Is that up to date? Yes. Okay. So if you want, I can go ahead and send you the benefit guide, which has the plans that they offer with the prices to those plans to your email. Is that a good email to send it to? Yes. Yeah. Okay. Give me one second. Let me go ahead and send you that. Okay. Um, do you mind verifying that you've received it? It should come from an email that says info@benefitsonacard.com. Check f No, not yet. You said the email was astrid.arevalo21@yahoo.com? 21? It says 25 at yahoo.com. Is it wrong? 25. Oh, okay. I got it. Yeah. 2- Oh, you got it? 25. Thank you for calling. Yes, I received this. I received it. Did you want me to go over any of 'em? Hmm. Um, let's see really quick. And if you did want to enroll, um, the last day that you would have to do so is February 25th. February 25th. Mm-hmm. That's the last day? The last day you have to call and do the enrollment if you did wish to enroll. If you pass that date, the next, uh, period that you would be eligible to enroll is within your, um, company open enrollment which for Partners Personal, I think it's in the month of October if I'm not... Yes, it's from October, the company open

enrollment. So if you miss your personal open enrollment, which means after your 30 days, in that period, that you'll be eligible to enroll is within company open enrollment which for them, it's in the month of October. Um, so- All right. Um, which one of the... Memberships. Where are the memberships? Um, it's in the PDF. You, most likely you're going to have to download it, but I attached it to the email. Oh, okay. So it's only PPO? Yes. None of the plans that they offer are major medical plans. Okay. Thank you. Hmm. All right, all right, then I'll look through it. Mm-hmm. And I was gonna tell you, just to let you keep it in mind while you're looking over the guide, if you do select to enroll into any of the medical plans that they offer as well as their dental plan and their vision plan- Mm-hmm. ... um, if you enroll into dental, vision or any of the medicals plans, um- Mm-hmm. ... y- you will... It's under IRS regulation that's called Section 125. So Section 125 allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel those plans, like the medical plans or the dental and vision- Mm-hmm. ... once you enroll, the only time that you would be allowed to c- c- change, uh, like add a dependent to those plans if you enroll by yourself, or make any changes within those plans, or cancel those plans in general, the only time that you would be allowed to do so is within your personal open enrollment, meaning nothing passing February 25th, or when y- your company's within company open enrollment. Those would be the only periods- Mm-hmm. ... that they would be able to cancel them or add changes to those plans. Okay. I'm gonna put that here. So I would keep... So I would keep that in mind. So dental, vision, the two MECs, and then the three VIPs have that IRS restriction. Okay. All right. Sounds good. Next slide. All right, then. I'll look at... look through it and I'll give you guys a call back. Okay. That's fine. I hope you have a great day. Thank you. You, too. All right, bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hey. Um, I got a text message saying, um... that I can enroll in benefits.

Speaker speaker\_0: Okay, yeah. We're the healthcare administrators for staffing agencies. If you received that message, it's most likely that you just started working with a staffing agency that we administer. Um, who are you currently working with?

Speaker speaker\_1: Partners Personal.

Speaker speaker\_0: Okay, so Partners Personal offers different medical plans such as dental, vision, term life, critical illness, um, group accident. Only medical plans. Depending on how many plans you select, which ones they are, if you add dependency plans has a lot to do with how much the weekly deductions for the selected plans are from your paycheck. So they do have weekly deductions to them that they will be deducting from your paycheck depending on how many plans you do enroll into. Something totally optional, um, but you do h- um, you will be getting those reminders letting you know that you're within your personal open enrollment period, which means you can enroll into their healthcare benefits. But like I said, something optional. It's not mandatory, but they do offer benefits for their employees.

Speaker speaker\_1: Okay. And, uh, is there a website or do I have to enroll through the phone?

Speaker speaker\_0: You would have to do it through the phone, because their the on- they're really the only agency that doesn't have, um, a website for the, your benefits. So if you do need the information, I would have to send it to you or I could, um, explain them to you, however you wish. But you would have to do a phone enrollment if you did want to enroll.

Speaker speaker\_1: Okay. Yeah. I wanted to see, uh, the different benefits that they have.

Speaker speaker\_0: Okay. Um, what is the last four of your social?

Speaker speaker\_1: 5680.

Speaker speaker\_0: And then your first and last name, please.

Speaker speaker\_1: Astrid Arevalo.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: 2500 South Salta Street, Number 33, Santa Ana, California, 92704, uh, 5195.

Speaker speaker\_0: Can I have 213-362-8167 as your phone number?

Speaker speaker\_1: 8187.

Speaker speaker\_0: Okay, thank you. Let me change that. Okay. And then I have your first name, last, uh, period, last name, 25 at yahoo.com. Is that up to date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So if you want, I can go ahead and send you the benefit guide, which has the plans that they offer with the prices to those plans to your email. Is that a good email to send it to?

Speaker speaker\_1: Yes. Yeah.

Speaker speaker\_0: Okay. Give me one second. Let me go ahead and send you that. Okay. Um, do you mind verifying that you've received it? It should come from an email that says info@benefitsonacard.com. Check f

Speaker speaker\_2: No, not yet.

Speaker speaker\_1: You said the email was astrid.arevalo21@yahoo.com?

Speaker speaker\_0: 21? It says 25 at yahoo.com. Is it wrong?

Speaker speaker\_1: 25. Oh, okay. I got it. Yeah. 2-

Speaker speaker\_0: Oh, you got it?

Speaker speaker\_1: 25. Thank you for calling. Yes, I received this. I received it.

Speaker speaker\_0: Did you want me to go over any of 'em?

Speaker speaker\_1: Hmm. Um, let's see really quick.

Speaker speaker\_0: And if you did want to enroll, um, the last day that you would have to do so is February 25th.

Speaker speaker\_1: February 25th.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: That's the last day?

Speaker speaker\_0: The last day you have to call and do the enrollment if you did wish to enroll. If you pass that date, the next, uh, period that you would be eligible to enroll is within your, um, company open enrollment which for Partners Personal, I think it's in the month of October if I'm not... Yes, it's from October, the company open enrollment. So if you miss your personal open enrollment, which means after your 30 days, in that period, that you'll be eligible to enroll is within company open enrollment which for them, it's in the month of October. Um, so-

Speaker speaker\_1: All right. Um, which one of the... Memberships. Where are the memberships?

Speaker speaker\_0: Um, it's in the PDF. You, most likely you're going to have to download it, but I attached it to the email.

Speaker speaker\_1: Oh, okay. So it's only PPO?

Speaker speaker\_0: Yes. None of the plans that they offer are major medical plans.

Speaker speaker\_3: Okay. Thank you. Hmm. All right, all right, then I'll look through it.

Speaker speaker\_0: Mm-hmm. And I was gonna tell you, just to let you keep it in mind while you're looking over the guide, if you do select to enroll into any of the medical plans that they offer as well as their dental plan and their vision plan-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_0: ... um, if you enroll into dental, vision or any of the medicals plans, um-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_0: ... y- you will... It's under IRS regulation that's called Section 125. So Section 125 allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel those plans, like the medical plans or the dental and vision-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_0: ... once you enroll, the only time that you would be allowed to c- c-change, uh, like add a dependent to those plans if you enroll by yourself, or make any changes within those plans, or cancel those plans in general, the only time that you would be allowed to do so is within your personal open enrollment, meaning nothing passing February

25th, or when y- your company's within company open enrollment. Those would be the only periods-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_0: ... that they would be able to cancel them or add changes to those plans.

Speaker speaker\_3: Okay. I'm gonna put that here.

Speaker speaker\_0: So I would keep... So I would keep that in mind. So dental, vision, the two MECs, and then the three VIPs have that IRS restriction. Okay.

Speaker speaker\_3: All right. Sounds good. Next slide. All right, then. I'll look at... look through it and I'll give you guys a call back.

Speaker speaker\_0: Okay. That's fine. I hope you have a great day.

Speaker speaker\_3: Thank you. You, too. All right, bye-bye.