

## **Transcript: Estefania**

**Acevedo-5289071765405696-5859480667734016**

### **Full Transcript**

Thank you for calling Benefits on Card. My name is Stephanie. How can I assist you? Yes. I'm trying to enroll in the benefits. Mm-hmm. Yes, ma'am? What staff and agency do you work for? Partners Personnel. And then, what are the last four of your Social? 1000. For security purposes, can you verify address and date of birth? It is 2900 Baby Ruth Lane, Apartment 203, Antioch, Tennessee 37013. Date of birth, 3/25/71. Okay. And then, I have D31-217-0062 as your phone number. Good. Then, I have D, your last name, 2278 at gmail.com. Is that up to date? Yes. Okay. And then, how can I help you? I was trying to go ahead and enroll in the benefits. Okay. Yeah. Did you want me to go over any of the plans? No. Already did. Uh, I looked at 'em already. Okay. And I was gonna tell you that for the, all of the medical plans, being the three VIPs, the Standard, the Plus, the Prime, as well as the MEC Enhanced, the MEC Telare, the Vision Plan, and the Dental Plan are under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel them once you enroll into them or make any changes to those plans, only time you can either make changes or cancellations are within the first 30 days of you receiving your first check. Which for you, your last day would be, um... Let me verify. Nothing passing March 12th. Or you have to call within company open enrollment period to either cancel that plan or make any cancellations, okay? So I just wanna let you know about that, just in case. Okay. Okay. Okay? So, what plan did you want to enroll into? Well, I don't need the medical plan. Okay. You just wanted the add-ons? I want it... Yes, I'm gonna do the add-on. Okay. All right. Which ones? I want the short term. Mm-hmm. And that's what? 3.94? Correct. And the dental plan, which is 3.63? Correct for the employee plan. Yes, ma'am. Yeah. And the vision is 2.14, correct? Vision is \$2.15 for employee. Okay. And the term life is what? 2.11? Yes, ma'am. For employee. Okay. Those are the ones that I want. Okay. And it looks like the only ones that are under that Section 125 is dental and vision. So, um, if you do wanna cancel dental or vision, you would have to do it not passing March 12th. Okay? Once you pass March 12th, um, you would have to do it within company open enrollment, which for them is in the month of October, to drop those plans or make changes to those plans, like adding a dependent. Um, but so far, I have, um, short-term disability and term life, dental and vision. Uh, for short-term disability and term life, if you wanna cancel any of those two, at any time you can do that. Mm-hmm. But to- Okay. ... add new plans or cancel dental and vision, or add a dependent to dental or vision, um, you would have to do it nothing passing March 12th or within company open enrollment, which is in the month of October. Okay? So, okay, let me ask you a question. Mm-hmm. As far as the dental plan, um, how old do the child have to be to add them to your dental plan? Or does it matter? It's just a family. Yeah. So, they actually, it, the age does matter. I believe they can't be older than 25. Darn it. If I'm not mistaken. You missed it by a year. Let me just verify. But I believe that's the age limit.

Um, I think you would have to- Okay. ... you would have had to enroll with him as a dependent when he was 24. Oh, okay. Okay. But let me just make sure. Okay. Yeah. So, they would have to be 25. Oh. Yeah. Um... Okay. And I would, did you need me to go over the dental plan? No. Like I said, I already, uh, went over it. Went over them? ... and they're still on there. Oh, okay. That's fine. Mm-hmm. And then, um, so for dental, that would be \$3.63 weekly, short-term disability, \$3.94 weekly, term life, \$2.11 weekly, and then vision, \$2.15. That would be a weekly deduction from their paycheck of \$11.83. Do you allow Partners Personal to make this weekly deduction? Yes. Okay. Please allow one or two weeks for Partner Personal to start making the first deduction. Once you see the very first deduction come out of your paycheck of \$11.83, the following Monday of that very first deduction is when these funds become effective. And by that first week of active coverage, um, you're gonna get your dental card and your vision card mailed out to you, um, either that Thursday or Friday of the first week of activation. And if for some reason you have like a dentist appointment or a vision appointment that first week and you still don't have your cards, you're welcome to call this number and we can email them to you. And then, um, since you chose short-term disability and term life, who do you want to add a- as a beneficiary if something was to happen to you? Uh, Jocelyne Brown. Okay. Her name is spelled J-O-C-E-L-Y-E. Oh, okay. You said J-O-C-E-L-Y-E? Uh, -een. Okay, Jocelyne. J-O-C-E-L-Y-N-E. Okay, thank you. Thank you. And then is this a child- your child, a sibling? Yes, my daughter. Okay. Daughter. And then do you want to add anybody else or just her? Well, you can put both of my sons on there. Okay. What's the second child's name? Justin Wilburn. Is there a third child? Yes. Jordan Wilburn. Okay. All right. I added them. Did you have any questions regarding your plans? No. All right. Well, now you really just have to wait for them to start making that first deduction. Like I said, once you see the very first one, the following Monday of that first deduction is when those funds become effective. Okay. All right. All right. All right, thank you. Well, I hope you have a great day. Thank you for your time. You too. Mm-hmm. Mm-hmm. Bye-bye. Bye.

## Conversation Format

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

Speaker speaker\_1: Yes. I'm trying to enroll in the benefits.

Speaker speaker\_0: Mm-hmm. Yes, ma'am? What staff and agency do you work for?

Speaker speaker\_1: Partners Personnel.

Speaker speaker\_0: And then, what are the last four of your Social?

Speaker speaker\_1: 1000.

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

Speaker speaker\_1: It is 2900 Baby Ruth Lane, Apartment 203, Antioch, Tennessee 37013. Date of birth, 3/25/71.

Speaker speaker\_0: Okay. And then, I have D31-217-0062 as your phone number.

Speaker speaker\_1: Good.

Speaker speaker\_0: Then, I have D, your last name, 2278 at gmail.com. Is that up to date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And then, how can I help you?

Speaker speaker\_1: I was trying to go ahead and enroll in the benefits.

Speaker speaker\_0: Okay. Yeah. Did you want me to go over any of the plans?

Speaker speaker\_1: No. Already did. Uh, I looked at 'em already.

Speaker speaker\_0: Okay. And I was gonna tell you that for the, all of the medical plans, being the three VIPs, the Standard, the Plus, the Prime, as well as the MEC Enhanced, the MEC Telare, the Vision Plan, and the Dental Plan are under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel them once you enroll into them or make any changes to those plans, only time you can either make changes or cancellations are within the first 30 days of you receiving your first check. Which for you, your last day would be, um... Let me verify. Nothing passing March 12th. Or you have to call within company open enrollment period to either cancel that plan or make any cancellations, okay? So I just wanna let you know about that, just in case.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: Okay? So, what plan did you want to enroll into?

Speaker speaker\_1: Well, I don't need the medical plan.

Speaker speaker\_0: Okay. You just wanted the add-ons?

Speaker speaker\_1: I want it... Yes, I'm gonna do the add-on.

Speaker speaker\_0: Okay. All right. Which ones?

Speaker speaker\_1: I want the short term.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And that's what? 3.94?

Speaker speaker\_0: Correct.

Speaker speaker\_1: And the dental plan, which is 3.63?

Speaker speaker\_0: Correct for the employee plan. Yes, ma'am.

Speaker speaker\_1: Yeah. And the vision is 2.14, correct?

Speaker speaker\_0: Vision is \$2.15 for employee.

Speaker speaker\_1: Okay. And the term life is what? 2.11?

Speaker speaker\_0: Yes, ma'am. For employee.

Speaker speaker\_1: Okay. Those are the ones that I want.

Speaker speaker\_0: Okay. And it looks like the only ones that are under that Section 125 is dental and vision. So, um, if you do wanna cancel dental or vision, you would have to do it not passing March 12th. Okay? Once you pass March 12th, um, you would have to do it within company open enrollment, which for them is in the month of October, to drop those plans or make changes to those plans, like adding a dependent. Um, but so far, I have, um, short-term disability and term life, dental and vision. Uh, for short-term disability and term life, if you wanna cancel any of those two, at any time you can do that.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: But to-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... add new plans or cancel dental and vision, or add a dependent to dental or vision, um, you would have to do it nothing passing March 12th or within company open enrollment, which is in the month of October. Okay?

Speaker speaker\_1: So, okay, let me ask you a question.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: As far as the dental plan, um, how old do the child have to be to add them to your dental plan? Or does it matter? It's just a family.

Speaker speaker\_0: Yeah. So, they actually, it, the age does matter. I believe they can't be older than 25.

Speaker speaker\_1: Darn it.

Speaker speaker\_0: If I'm not mistaken.

Speaker speaker\_1: You missed it by a year.

Speaker speaker\_0: Let me just verify. But I believe that's the age limit. Um, I think you would have to-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you would have had to enroll with him as a dependent when he was 24.

Speaker speaker\_1: Oh, okay. Okay.

Speaker speaker\_0: But let me just make sure. Okay. Yeah. So, they would have to be 25.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Yeah. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_0: And I would, did you need me to go over the dental plan?

Speaker speaker\_1: No. Like I said, I already, uh, went over it. Went over them? ... and they're still on there.

Speaker speaker\_0: Oh, okay. That's fine.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then, um, so for dental, that would be \$3.63 weekly, short-term disability, \$3.94 weekly, term life, \$2.11 weekly, and then vision, \$2.15. That would be a weekly deduction from their paycheck of \$11.83. Do you allow Partners Personal to make this weekly deduction?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Please allow one or two weeks for Partner Personal to start making the first deduction. Once you see the very first deduction come out of your paycheck of \$11.83, the following Monday of that very first deduction is when these funds become effective. And by that first week of active coverage, um, you're gonna get your dental card and your vision card mailed out to you, um, either that Thursday or Friday of the first week of activation. And if for some reason you have like a dentist appointment or a vision appointment that first week and you still don't have your cards, you're welcome to call this number and we can email them to you. And then, um, since you chose short-term disability and term life, who do you want to add as a beneficiary if something was to happen to you?

Speaker speaker\_1: Uh, Jocelyne Brown.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Her name is spelled J-O-C-E-L-Y-E.

Speaker speaker\_0: Oh, okay. You said J-O-C-E-L-Y-E?

Speaker speaker\_1: Uh, -een.

Speaker speaker\_0: Okay, Jocelyne.

Speaker speaker\_1: J-O-C-E-L-Y-N-E.

Speaker speaker\_0: Okay, thank you. Thank you. And then is this a child, your child, a sibling?

Speaker speaker\_1: Yes, my daughter.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Daughter.

Speaker speaker\_0: And then do you want to add anybody else or just her?

Speaker speaker\_1: Well, you can put both of my sons on there.

Speaker speaker\_0: Okay. What's the second child's name?

Speaker speaker\_1: Justin Wilburn.

Speaker speaker\_0: Is there a third child?

Speaker speaker\_1: Yes. Jordan Wilburn.

Speaker speaker\_0: Okay. All right. I added them. Did you have any questions regarding your plans?

Speaker speaker\_1: No.

Speaker speaker\_0: All right. Well, now you really just have to wait for them to start making that first deduction. Like I said, once you see the very first one, the following Monday of that first deduction is when those funds become effective.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: All right.

Speaker speaker\_1: All right, thank you.

Speaker speaker\_0: Well, I hope you have a great day. Thank you for your time.

Speaker speaker\_1: You too. Mm-hmm. Mm-hmm. Bye-bye.

Speaker speaker\_0: Bye.