

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Uh, hey, I had got a text, like, saying, uh, something about getting benefits before the 30 days. Okay. So we're the healthcare administrators for Staffing Agencies. If you're just now starting to work with us, new Staffing Agency, most likely we administrate your benefits, and you're within your first 30 days of receiving your first check, which makes you qualify for healthcare benefits that they offer through their agency. Depending on how many you select, which ones they are, if you add dependents, has a lot to do with how much the weekly deductions for those plans are from your paycheck. And they do have weekly deductions for these benefits. Um, who are you working with at the moment? Partners Personnel. Okay. So they don't auto enroll their members into any of the plans. Some agencies do, but Partners Personnel is one of the ones that doesn't. Um, it's something completely optional, but you will be getting reminders letting you know that you're within your personal open enrollment period, meaning your first 30 days of receiving your first check, which makes you eligible to qualify for healthcare benefits that they offer. And it's not mandatory, but, um, you will be getting reminders. Were you looking into enrolling? Um, I just wanted to see what y'all had for, um, like, for dental. So they only offer one dental plan. Um, I would have to get in your file to let you know what it offers. Since we do administrate different agencies, different agencies have different, like, prices and, um, amounts. Uh, what are the last four of your Social? 5784. Okay. And then, for security purposes, I do need you to verify your address and your date of birth. 2321 Avondale Drive, Spartanburg, South Carolina 29302. And my date of birth is 10/20/1990. Okay, thank you. Is your phone number 316-9804? Mm-hmm. And then I have your first name, last name, 90@gmail.com. Is that up to date? Yes. Okay. And then you said you wanted to know about the dental plan. So they only offer one dental plan. For that dental plan, if you were to choose the employee plan, that would be a weekly deduction of \$3.63 weekly, or employee and spouse, that's \$6.99 weekly, or employee and child, which would be \$9.59 weekly, or the family plan, which would be \$14.45 weekly. Um, it looks like that dental plan for a preventative visit, it would be covered at 100%. A basic visit, like a cleansing of the teeth, that would be covered at 80%. Basic restorative, so they have to fill in a cavity, that's covered at 80%. X-rays are covered at 80%, and you have a annual maximum of \$500. Um, with the dental plan, you would have to give a one-time deductible if you choose the individual plan of \$50, or if you choose the family plan of \$150. But that deductible, you only have to give once. And that's the only dental plan that they offer. So you're saying s- So you're saying I would have to pay? Yes. Um- For those? We- I'm sorry? So you're saying I would have to pay to go to the dentist? Um, so for the dental plan, you only have to give a one-time deductible. So if you choose the individual plan, it would be a one-time deductible of \$50, or if you choose the

family plan, it would be of \$150. And then the weekly deduction just depends on what level of coverage you choose. So if you choose employee, or employee and spouse- Hold on. I got a question. So you're saying I would have to pay, pay y'all \$50 up front, or the dentist \$50 up front? The dentist. The dentist. Okay. I only need, um, dental for myself. Okay. So, um, you would have to pay a one-time deductible whenever you go to the dentist of only \$50. And that deductible, you only pay once. Okay. Were you wanting to know more about the other plans or just the dental plan? Just the dental. Okay. What about, um, vision? So for vision, that one has its copays. So the copay for an eye exam would be only \$10. The copay for the lenses and frames would be of \$25. And there's a frame allowance of \$130. For employee, that would be \$2.15 weekly. Hmm. Okay. I guess I'll enroll in it too, the vision. Okay. And then I was gonna tell you that the dental plan and the vision plan are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these two plans with pretax dollars. However, if you wanna change, like let's say you want to cancel those plans in the future or add dependents later on in the future, the only time that you would be eligible to do that is within the company company open enrollment period, which for Partners Personnel, it's in the month of October, or..... before your 30 days are up, which I could give you the deadline of that real quick so that you know, just in case you change your mind. Give me one second. Let me make sure. Let me see when your last day to drop that plan or add dependents would be. So, it looks like the last day that you would have to either cancel the dental or vision plan or add dependents would be January 22nd. And that would also be the last day that you would have to add additional plans. Okay. Okay? So, do you allow Partners Personal to make the weekly deduction of \$5.78 from your check weekly for these two selected plans? Yeah. How you get \$0.78? You said it was \$2.50 and \$5.00? So, the dental plan is \$3.63. That's for dental. And then for vision it's \$2.15. That would be \$5.78. Okay. That's fine. Um, do, do you allow, um, them to make those weekly deductions for those two selected plans? Yes. Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$5.78 come out of your paycheck, the following Monday of that first deduction is when you have active coverage. And by that first week of your activation week, that Thursday or Friday, you should be receiving two cards, which are gonna be your dental and your vision card. And if for some reason you have like a dentist appointment or eye doctor appointment coming up and you still don't have your cards, you're welcome to give this number a call and we can email you your, um, vision and dental card to your email file once the cards are available. Okay. Okay? Did you have any questions? No, that'd be all. Okay. Well, thank you for your time. I hope you have a great day. Oh, thank you. You too. Thank you. Bye-bye. 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 in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Uh, hey, I had got a text, like, saying, uh, something about getting benefits before the 30 days.

Speaker speaker_1: Okay. So we're the healthcare administrators for Staffing Agencies. If you're just now starting to work with us, new Staffing Agency, most likely we administrate your benefits, and you're within your first 30 days of receiving your first check, which makes you qualify for healthcare benefits that they offer through their agency. Depending on how many you select, which ones they are, if you add dependents, has a lot to do with how much the weekly deductions for those plans are from your paycheck. And they do have weekly deductions for these benefits. Um, who are you working with at the moment?

Speaker speaker_2: Partners Personnel.

Speaker speaker_1: Okay. So they don't auto enroll their members into any of the plans. Some agencies do, but Partners Personnel is one of the ones that doesn't. Um, it's something completely optional, but you will be getting reminders letting you know that you're within your personal open enrollment period, meaning your first 30 days of receiving your first check, which makes you eligible to qualify for healthcare benefits that they offer. And it's not mandatory, but, um, you will be getting reminders. Were you looking into enrolling?

Speaker speaker_2: Um, I just wanted to see what y'all had for, um, like, for dental.

Speaker speaker_1: So they only offer one dental plan. Um, I would have to get in your file to let you know what it offers. Since we do administrate different agencies, different agencies have different, like, prices and, um, amounts. Uh, what are the last four of your Social?

Speaker speaker_2: 5784.

Speaker speaker_1: Okay. And then, for security purposes, I do need you to verify your address and your date of birth.

Speaker speaker_2: 2321 Avondale Drive, Spartanburg, South Carolina 29302. And my date of birth is 10/20/1990.

Speaker speaker_1: Okay, thank you. Is your phone number 316-9804?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then I have your first name, last name, 90@gmail.com. Is that up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then you said you wanted to know about the dental plan. So they only offer one dental plan. For that dental plan, if you were to choose the employee plan, that would be a weekly deduction of \$3.63 weekly, or employee and spouse, that's \$6.99 weekly, or employee and child, which would be \$9.59 weekly, or the family plan, which would be \$14.45 weekly. Um, it looks like that dental plan for a preventative visit, it would be covered at 100%. A basic visit, like a cleansing of the teeth, that would be covered at 80%. Basic restorative, so they have to fill in a cavity, that's covered at 80%. X-rays are covered at 80%, and you have a annual maximum of \$500. Um, with the dental plan, you would have to give a one-time deductible if you choose the individual plan of \$50, or if you choose the family plan of \$150. But that deductible, you only have to give once. And that's the only dental plan that they

offer.

Speaker speaker_2: So you're saying s- So you're saying I would have to pay?

Speaker speaker_1: Yes. Um-

Speaker speaker_2: For those?

Speaker speaker_1: We- I'm sorry?

Speaker speaker_2: So you're saying I would have to pay to go to the dentist?

Speaker speaker_1: Um, so for the dental plan, you only have to give a one-time deductible. So if you choose the individual plan, it would be a one-time deductible of \$50, or if you choose the family plan, it would be of \$150. And then the weekly deduction just depends on what level of coverage you choose. So if you choose employee, or employee and spouse-

Speaker speaker_2: Hold on. I got a question. So you're saying I would have to pay, pay y'all \$50 up front, or the dentist \$50 up front?

Speaker speaker_1: The dentist. The dentist.

Speaker speaker_2: Okay. I only need, um, dental for myself.

Speaker speaker_1: Okay. So, um, you would have to pay a one-time deductible whenever you go to the dentist of only \$50. And that deductible, you only pay once.

Speaker speaker_2: Okay.

Speaker speaker_1: Were you wanting to know more about the other plans or just the dental plan?

Speaker speaker_2: Just the dental.

Speaker speaker_1: Okay.

Speaker speaker_2: What about, um, vision?

Speaker speaker_1: So for vision, that one has its copays. So the copay for an eye exam would be only \$10. The copay for the lenses and frames would be of \$25. And there's a frame allowance of \$130. For employee, that would be \$2.15 weekly.

Speaker speaker_2: Hmm. Okay. I guess I'll enroll in it too, the vision.

Speaker speaker_1: Okay. And then I was gonna tell you that the dental plan and the vision plan are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these two plans with pretax dollars. However, if you wanna change, like let's say you want to cancel those plans in the future or add dependents later on in the future, the only time that you would be eligible to do that is within the company company open enrollment period, which for Partners Personnel, it's in the month of October, or..... before your 30 days are up, which I could give you the deadline of that real quick so that you know, just in case you change your mind. Give me one second. Let me make sure. Let me see when your last day to drop that plan or add dependents would be. So, it looks like the last day that you would

have to either cancel the dental or vision plan or add dependents would be January 22nd. And that would also be the last day that you would have to add additional plans.

Speaker speaker_3: Okay.

Speaker speaker_1: Okay? So, do you allow Partners Personal to make the weekly deduction of \$5.78 from your check weekly for these two selected plans?

Speaker speaker_3: Yeah. How you get \$0.78? You said it was \$2.50 and \$5.00?

Speaker speaker_1: So, the dental plan is \$3.63. That's for dental. And then for vision it's \$2.15. That would be \$5.78.

Speaker speaker_3: Okay. That's fine.

Speaker speaker_1: Um, do, do you allow, um, them to make those weekly deductions for those two selected plans?

Speaker speaker_3: Yes.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$5.78 come out of your paycheck, the following Monday of that first deduction is when you have active coverage. And by that first week of your activation week, that Thursday or Friday, you should be receiving two cards, which are gonna be your dental and your vision card. And if for some reason you have like a dentist appointment or eye doctor appointment coming up and you still don't have your cards, you're welcome to give this number a call and we can email you your, um, vision and dental card to your email file once the cards are available.

Speaker speaker_3: Okay.

Speaker speaker_1: Okay? Did you have any questions?

Speaker speaker_3: No, that'd be all.

Speaker speaker_1: Okay. Well, thank you for your time. I hope you have a great day.

Speaker speaker_3: Oh, thank you. You too.

Speaker speaker_1: Thank you.

Speaker speaker_3: Bye-bye.

Speaker speaker_1: Bye.