

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? Um, yes, I was calling because I wanted to, uh, know how can I, um, register to get, um, insurance. Okay, we can do a phone enrollment. Are you trying to do that? Okay. Yes. What staff and agency do you work for? Partner's Personnel. And then the last four of your social? 0894. For security purposes, um, could you give me your first and last name please? Vanessa Ingram. Okay, for security purposes, can you verify address and date of birth? Um, 9161 City Point Road, Covington, Georgia, 30014. And you said date of birth? Yes. 10/04/02. 4706335487 is your phone number? Repeat that again. Um, 547, sorry, 4706335487 is your phone number? Yes. Okay. And then I have nashengraham11@gmail.com? Yeah. With N-E-S... Okay. And then did you know already what plan you wanted to be enrolled into? Yeah, um, I think it was the Standard. Okay, so VIP Standard. Did you want to do employee only or did you want to add dependents? Employee only is all right. And then did you want to add anything else? So I have your VIP Standard being \$17.66. Yes. Would you like to add any other plans such as dental, short-term, term life, vision, critical illness? How much would that be for? How much would that be for the dental and vision and...? Dental is \$3.00. Oh, okay. D- dental is \$3.63, and then vision is \$2.15. Okay, yeah, I want the dental and vision included. Okay, and then did you know what those plans cover already? No. Oh, okay. Give me one second. So for your dental plan, a preventative visit is covered at 100%. A basic visit's considered like a cleansing of the teeth, that's covered at 80%. Basic restoratives, so if they got to fill in a cavity, something simple like that, would be covered at 80%. X-rays are covered at 80%, and you have an annual maximum of \$500 with your dental plan. With dental, you would have to pay a one-time deductible of \$50 for whenever you go to that first visit. Um, but you only provide that once. Then for vision, that one requires co-pays, so the co-pay for an eye exam that you would have to pay is \$10. Co-pay for lenses and frames is \$25, and you get a frame allowance of \$130. So if you select frames that are more than \$130, they would cover \$130, but you would be responsible for the remaining balance. And for that, it's \$2.15 a week. Um, so if you select the VIP Standard, which is \$17.66 a week, dental for \$3.63 a week, and vision for \$2.15 a week, that's a weekly deduction of \$23.44 from your paycheck. And I was gonna tell you that those three plans are under a IRS regulation called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do want to cancel or change, make changes within those three plans, you would have to do that within your first 30 days of receiving your first check, or within company open enrollment, which is held in the month of October. Okay, so if you do want to enroll at... if you do want to cancel these plans or make changes within them after your 30 days are up, they're gonna tell you that you have to wait for the month of October when they're back within company open enrollment to either make those changes or to either cancel any of those plans. Okay. Okay. Do you allow, um...

Are those the only three that you wanted or did you want to add any more? No, that's it. Okay, so that looks like it's gonna be a weekly deduction of \$23.44 from your paycheck. Do you allow Partners Personal to make this weekly deduction? Mm-hmm. Please allow one or two weeks for your staffing agency to start making that first deduction. Once you see the very first deduction of the \$23.44 come out of your paycheck, the following Monday of that first deduction is when your plan becomes active. And by that first week of activation week, you should be getting your dental, vision and your VA... actually, your VIP Standard card, which is medical..... physical card. Once you become active, you're welcome to call this number and we can put in a request. Um, but you should definitely be getting your dental and vision first. And then if you miss an appointment, eye doctor appointment, or medical appointment, and you still don't have your cards, you're welcome to contact us at this number and we can email them to you via email. Okay. Did you want me to give you your deadline to, um, either, like, make any changes, cancellations or to add any new plans? I don't know if you might know it already. Will it be March 12th? Uh, let me verify. Yes, it is. Okay. Um, okay. Did you have any questions for me? So like, how long do it take to get, like, the insurance card? So you have to allow one or two weeks for them to start making the first deduction from your paycheck. It could be one or it could be two weeks. It just depends on Partners Personal. Once you see that first deduction come out of your check, the following Monday is when the plan becomes effective. And then by that first week of activation week, you're gonna get your, um, dental and vision card. And if you do want a medical card, once you become active, I would call this number to put in a request for the carrier to send it out. So, it really just depends on your staffing agency. I would be paying attention to your pay stubs, because as soon as you see that first deduction, the following Monday is when your plans become effective. Okay. Mm-hmm. Okay. Did you have any other questions? No ma'am. Okay. Well, thank you for your time, I hope you have a great day and I would just be c- checking, um, your pay stubs to see when they finally do the first deduction. Okay. You have a great day as well. Thank you. You do too.

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: Um, yes, I was calling because I wanted to, uh, know how can I, um, register to get, um, insurance.

Speaker speaker_0: Okay, we can do a phone enrollment. Are you trying to do that?

Speaker speaker_1: Okay. Yes.

Speaker speaker_0: What staff and agency do you work for?

Speaker speaker_1: Partner's Personnel.

Speaker speaker_0: And then the last four of your social?

Speaker speaker_1: 0894.

Speaker speaker_0: For security purposes, um, could you give me your first and last name please?

Speaker speaker_1: Vanessa Ingram.

Speaker speaker_0: Okay, for security purposes, can you verify address and date of birth?

Speaker speaker_1: Um, 9161 City Point Road, Covington, Georgia, 30014. And you said date of birth?

Speaker speaker_0: Yes.

Speaker speaker_1: 10/04/02.

Speaker speaker_0: 4706335487 is your phone number?

Speaker speaker_1: Repeat that again.

Speaker speaker_0: Um, 547, sorry, 4706335487 is your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then I have nashengraham11@gmail.com?

Speaker speaker_1: Yeah.

Speaker speaker_0: With N-E-S... Okay. And then did you know already what plan you wanted to be enrolled into?

Speaker speaker_1: Yeah, um, I think it was the Standard.

Speaker speaker_0: Okay, so VIP Standard. Did you want to do employee only or did you want to add dependents?

Speaker speaker_1: Employee only is all right.

Speaker speaker_0: And then did you want to add anything else? So I have your VIP Standard being \$17.66.

Speaker speaker_1: Yes.

Speaker speaker_0: Would you like to add any other plans such as dental, short-term, term life, vision, critical illness?

Speaker speaker_1: How much would that be for? How much would that be for the dental and vision and...?

Speaker speaker_0: Dental is \$3.00.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: D- dental is \$3.63, and then vision is \$2.15.

Speaker speaker_1: Okay, yeah, I want the dental and vision included.

Speaker speaker_0: Okay, and then did you know what those plans cover already?

Speaker speaker_1: No.

Speaker speaker_0: Oh, okay. Give me one second. So for your dental plan, a preventative visit is covered at 100%. A basic visit's considered like a cleansing of the teeth, that's covered at 80%. Basic restoratives, so if they got to fill in a cavity, something simple like that, would be covered at 80%. X-rays are covered at 80%, and you have an annual maximum of \$500 with your dental plan. With dental, you would have to pay a one-time deductible of \$50 for whenever you go to that first visit. Um, but you only provide that once. Then for vision, that one requires co-pays, so the co-pay for an eye exam that you would have to pay is \$10. Co-pay for lenses and frames is \$25, and you get a frame allowance of \$130. So if you select frames that are more than \$130, they would cover \$130, but you would be responsible for the remaining balance. And for that, it's \$2.15 a week. Um, so if you select the VIP Standard, which is \$17.66 a week, dental for \$3.63 a week, and vision for \$2.15 a week, that's a weekly deduction of \$23.44 from your paycheck. And I was gonna tell you that those three plans are under a IRS regulation called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do want to cancel or change, make changes within those three plans, you would have to do that within your first 30 days of receiving your first check, or within company open enrollment, which is held in the month of October. Okay, so if you do want to enroll at... if you do want to cancel these plans or make changes within them after your 30 days are up, they're gonna tell you that you have to wait for the month of October when they're back within company open enrollment to either make those changes or to either cancel any of those plans.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Do you allow, um... Are those the only three that you wanted or did you want to add any more?

Speaker speaker_1: No, that's it.

Speaker speaker_0: Okay, so that looks like it's gonna be a weekly deduction of \$23.44 from your paycheck. Do you allow Partners Personal to make this weekly deduction?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Please allow one or two weeks for your staffing agency to start making that first deduction. Once you see the very first deduction of the \$23.44 come out of your paycheck, the following Monday of that first deduction is when your plan becomes active. And by that first week of activation week, you should be getting your dental, vision and your VA... actually, your VIP Standard card, which is medical..... physical card. Once you become active, you're welcome to call this number and we can put in a request. Um, but you should definitely be getting your dental and vision first. And then if you miss an appointment, eye doctor appointment, or medical appointment, and you still don't have your cards, you're welcome to contact us at this number and we can email them to you via email.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you want me to give you your deadline to, um, either, like, make any changes, cancellations or to add any new plans? I don't know if you might know it already.

Speaker speaker_1: Will it be March 12th?

Speaker speaker_0: Uh, let me verify. Yes, it is.

Speaker speaker_1: Okay. Um, okay.

Speaker speaker_0: Did you have any questions for me?

Speaker speaker_1: So like, how long do it take to get, like, the insurance card?

Speaker speaker_0: So you have to allow one or two weeks for them to start making the first deduction from your paycheck. It could be one or it could be two weeks. It just depends on Partners Personal. Once you see that first deduction come out of your check, the following Monday is when the plan becomes effective. And then by that first week of activation week, you're gonna get your, um, dental and vision card. And if you do want a medical card, once you become active, I would call this number to put in a request for the carrier to send it out. So, it really just depends on your staffing agency. I would be paying attention to your pay stubs, because as soon as you see that first deduction, the following Monday is when your plans become effective.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you have any other questions?

Speaker speaker_1: No ma'am.

Speaker speaker_0: Okay. Well, thank you for your time, I hope you have a great day and I would just be c- checking, um, your pay stubs to see when they finally do the first deduction.

Speaker speaker_1: Okay. You have a great day as well.

Speaker speaker_0: Thank you. You do too.