

## Transcript: Justin

**Mills-5411809199603712-6378659018391552**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi. Uh, I'm calling to see about, uh, getting insurance through my, uh, company that I work for. What's the staffing agency you work for? Uh, Partners Personnel out there in Buford. And the last four of your social? 6245. And what was your first and last name? Chloe Penland. And for security purposes, can you verify the home address, including city, state and zip code, Chloe? Yeah. Yes. Uh, 49 East New Street, Winder, Georgia, 30680. Looks like I have a different address on file. Mm... Uh, they shouldn't but, uh, maybe 1000 Lakeside Drive. Mm... Confirm your full social for me. 669036245. So the address we have on file is 126 Ashley Circle in Athens, Georgia. Uh, they shouldn't have that address. I'm not sure why they do. What were you supposed to put down as your address? Probably when I filed away a while ago. Uh, 49... uh, 49 East New Street, Winder, Georgia, 30680. Um, Unit A. Unit A. Will you spell the city for me? Uh, yes. W-I-N-D-E-R. Winder, Georgia. And the zip code one more time? Uh, 30680. Yeah. And confirm your date of birth. Uh, 07/30/1998. And a good telephone number has a 706-540-5730. Uh, no sir, it's, uh, 470-235-0252. And just to confirm, 470-235-0252? Yes. And the email I have is chloe.penland55@gmail? Yes. Okay. Now, did you have an idea of what you wanted to be enrolled into or no? Uh, the healthcare. Okay. So just medical? Uh, yes. I'm not sure what else they have but that was the only thing that they mentioned. Okay. So let's just, uh... So I do know that they do offer five different medical plans. Um, one of them just covers preventative healthcare services at \$16.80, so like physicals, diabetes, screenings, vaccinations, stuff like that. Um, three of them that cover hospitals, doctors and medications. Those range from \$17.66 to \$43.28. And then the last medical plan is like a combination of both preventative plus hospital, doctor and medication coverage at \$43.76 a week. Okay. And that's a... And, uh, it's 17 a week versus, uh, uh... You said with the hospital and all of that, right? Yes, so the VIP plans, they range from \$17.66 to \$43.28. Okay. I want to start with the VIP plan because I'm interested in having, um... Uh, do they call... uh, cover doctor visits as well? Yes. So hospitals, doctors and medications. Yes. Okay. Great, great. So I want to, uh, start with the, uh, 17, the VIP plan. Okay. And I do know that Partners does offer other things like FreeRx which gives out free or discounted prescription coverage, dental, short-term disability, term life which is life insurance, vision, critical illness and group accident. Is vision, um, a part of, uh, the... the hospital and all of that? Um, no. So vision's an additional benefit option that could be added to the medical plan for \$2.15 extra. Okay. Could I just get the... uh, for now... Uh, well, how long do I have until I can't enroll anymore? Um, so the hire date that we received was November 11th. So your cut-off date would have... would be December 11th. So next Wednesday. Okay. Okay. So I'm gonna just go ahead and just get the, uh, the dental... well, well, not the dental but the, um, the hospital and all of that. Is that

included with the... the... Is the dental additional as well? Uh, it's an additional benefit option that can be added for \$3.63. Okay. Is that... Uh, with the dental, is that everything? Like y'all cover everything as far as like medical with the dental? Um, when it comes to dental, I do know that all of the preventative visits would be covered at 100% which may include your basic cleanings, checkups or X-rays once per six months. Got you. But when it comes to basic dental work such as fillings and extractions, except surgical extractions, um, those will be covered at 80% if met by a \$50 deductible. Okay. And what about the surgical extraction? Uh, so surgical extraction wouldn't be covered. That's considered like, uh, wisdom teeth removal, if that makes any sense. Right, right. Right. So that wouldn't be covered at all? Correct. Got you. Got you. So I'm not going to do the dental. Um, and I'm gonna just do, um, the medical and also, uh, the... And with the vision, do y'all cover 100% or how does that work with the vision? Uh, let's see here. With the vision... Just give me one second. Where is it? All right. So, with the vision, it's just co-pays. However, your co-pay for an eye exam would be \$10, co-pay for lenses and frames \$25. However, they do offer a frames allowance for \$130, so technically you can use that benefit. Gotcha. Gotcha. And how would I use it? Would I pay, pay them first and then y'all reimburse me, or how does that work? Uh, so it's probably the insurance carrier will pay, so say, for example, you go to a vision or eye doctor and you want to get a new pair of glasses, you just show them your vision ID card, they fill in the information in their system and go from there. Gotcha, gotcha. So yeah, I'm going to do the, uh, the, the 17 for the VIP and also, uh, with additional, uh, vision for the \$2. Okay, so the VIP standard and vision for all for employee only, correct? I'm sorry? For employee only? Yes. So, coverage for yourself only? Yeah. It's just for me. Okay. So, doing those two would make your total deductions \$19.81 per week. Do you authorize Partners personnel to make that deduction for you? Uh, could, could y'all take... Well, yeah, yeah, I'll authorize it. Unless, uh... Or could I pay myself? Um, so deductions would have to come off the paycheck for insurance to start. Oh, okay. So Partners would have to make- Okay, that's fine, that's fine. That'll work. Okay. So, I do want to let you know that this pending enrollment will take one to two weeks to go through, and whenever you witness your first payroll deduction of the \$19.81 come off your paycheck, coverage begins the Monday we receive that deduction from Partners personnel. Seven to 10 business days later- Gotcha. ... you'll receive all of your policy and ID card information in the mail. However, I do see that Partners is a Section 125 client. So, what Section 125 is, it's an IRS code which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Chloe, is there anything else I can help you out with today? No, that's perfect. Thank you so much. You're welcome. You have a great weekend, okay? All right. You too. All right, thanks. Bye. All right. 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 and a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi. Uh, I'm calling to see about, uh, getting insurance through my, uh, company that I work for.

Speaker speaker\_1: What's the staffing agency you work for?

Speaker speaker\_2: Uh, Partners Personnel out there in Buford.

Speaker speaker\_1: And the last four of your social?

Speaker speaker\_2: 6245.

Speaker speaker\_1: And what was your first and last name?

Speaker speaker\_2: Chloe Penland.

Speaker speaker\_1: And for security purposes, can you verify the home address, including city, state and zip code, Chloe?

Speaker speaker\_2: Yeah. Yes. Uh, 49 East New Street, Winder, Georgia, 30680.

Speaker speaker\_1: Looks like I have a different address on file.

Speaker speaker\_2: Mm... Uh, they shouldn't but, uh, maybe 1000 Lakeside Drive.

Speaker speaker\_1: Mm... Confirm your full social for me.

Speaker speaker\_2: 669036245.

Speaker speaker\_1: So the address we have on file is 126 Ashley Circle in Athens, Georgia.

Speaker speaker\_2: Uh, they shouldn't have that address. I'm not sure why they do.

Speaker speaker\_1: What were you supposed to put down as your address?

Speaker speaker\_2: Probably when I filed away a while ago. Uh, 49... uh, 49 East New Street, Winder, Georgia, 30680. Um, Unit A.

Speaker speaker\_1: Unit A. Will you spell the city for me?

Speaker speaker\_2: Uh, yes. W-I-N-D-E-R.

Speaker speaker\_1: Winder, Georgia. And the zip code one more time?

Speaker speaker\_2: Uh, 30680.

Speaker speaker\_1: Yeah. And confirm your date of birth.

Speaker speaker\_2: Uh, 07/30/1998.

Speaker speaker\_1: And a good telephone number has a 706-540-5730.

Speaker speaker\_2: Uh, no sir, it's, uh, 470-235-0252.

Speaker speaker\_1: And just to confirm, 470-235-0252?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And the email I have is chloe.penland55@gmail?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Now, did you have an idea of what you wanted to be enrolled into or no?

Speaker speaker\_2: Uh, the healthcare.

Speaker speaker\_1: Okay. So just medical?

Speaker speaker\_2: Uh, yes. I'm not sure what else they have but that was the only thing that they mentioned.

Speaker speaker\_1: Okay. So let's just, uh... So I do know that they do offer five different medical plans. Um, one of them just covers preventative healthcare services at \$16.80, so like physicals, diabetes, screenings, vaccinations, stuff like that. Um, three of them that cover hospitals, doctors and medications. Those range from \$17.66 to \$43.28. And then the last medical plan is like a combination of both preventative plus hospital, doctor and medication coverage at \$43.76 a week.

Speaker speaker\_2: Okay. And that's a... And, uh, it's 17 a week versus, uh, uh... You said with the hospital and all of that, right?

Speaker speaker\_1: Yes, so the VIP plans, they range from \$17.66 to \$43.28.

Speaker speaker\_2: Okay. I want to start with the VIP plan because I'm interested in having, um... Uh, do they call... uh, cover doctor visits as well?

Speaker speaker\_1: Yes. So hospitals, doctors and medications. Yes.

Speaker speaker\_2: Okay. Great, great. So I want to, uh, start with the, uh, 17, the VIP plan.

Speaker speaker\_1: Okay. And I do know that Partners does offer other things like FreeRx which gives out free or discounted prescription coverage, dental, short-term disability, term life which is life insurance, vision, critical illness and group accident.

Speaker speaker\_2: Is vision, um, a part of, uh, the... the hospital and all of that?

Speaker speaker\_1: Um, no. So vision's an additional benefit option that could be added to the medical plan for \$2.15 extra.

Speaker speaker\_2: Okay. Could I just get the... uh, for now... Uh, well, how long do I have until I can't enroll anymore?

Speaker speaker\_1: Um, so the hire date that we received was November 11th. So your cut-off date would have... would be December 11th. So next Wednesday.

Speaker speaker\_2: Okay. Okay. So I'm gonna just go ahead and just get the, uh, the dental... well, well, not the dental but the, um, the hospital and all of that. Is that included with the... the... Is the dental additional as well?

Speaker speaker\_1: Uh, it's an additional benefit option that can be added for \$3.63.

Speaker speaker\_2: Okay. Is that... Uh, with the dental, is that everything? Like y'all cover everything as far as like medical with the dental?

Speaker speaker\_1: Um, when it comes to dental, I do know that all of the preventative visits would be covered at 100% which may include your basic cleanings, checkups or X-rays once per six months.

Speaker speaker\_2: Got you.

Speaker speaker\_1: But when it comes to basic dental work such as fillings and extractions, except surgical extractions, um, those will be covered at 80% if met by a \$50 deductible.

Speaker speaker\_2: Okay. And what about the surgical extraction?

Speaker speaker\_1: Uh, so surgical extraction wouldn't be covered. That's considered like, uh, wisdom teeth removal, if that makes any sense.

Speaker speaker\_2: Right, right. Right. So that wouldn't be covered at all?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Got you. Got you. So I'm not going to do the dental. Um, and I'm gonna just do, um, the medical and also, uh, the... And with the vision, do y'all cover 100% or how does that work with the vision?

Speaker speaker\_1: Uh, let's see here. With the vision... Just give me one second. Where is it?

Speaker speaker\_2: All right.

Speaker speaker\_1: So, with the vision, it's just co-pays. However, your co-pay for an eye exam would be \$10, co-pay for lenses and frames \$25. However, they do offer a frames allowance for \$130, so technically you can use that benefit.

Speaker speaker\_2: Gotcha. Gotcha. And how would I use it? Would I pay, pay them first and then y'all reimburse me, or how does that work?

Speaker speaker\_1: Uh, so it's probably the insurance carrier will pay, so say, for example, you go to a vision or eye doctor and you want to get a new pair of glasses, you just show them your vision ID card, they fill in the information in their system and go from there.

Speaker speaker\_2: Gotcha, gotcha. So yeah, I'm going to do the, uh, the, the 17 for the VIP and also, uh, with additional, uh, vision for the \$2.

Speaker speaker\_1: Okay, so the VIP standard and vision for all for employee only, correct?

Speaker speaker\_2: I'm sorry? For employee only?

Speaker speaker\_1: Yes. So, coverage for yourself only?

Speaker speaker\_2: Yeah. It's just for me.

Speaker speaker\_1: Okay. So, doing those two would make your total deductions \$19.81 per week. Do you authorize Partners personnel to make that deduction for you?

Speaker speaker\_2: Uh, could, could y'all take... Well, yeah, yeah, I'll authorize it. Unless, uh... Or could I pay myself?

Speaker speaker\_1: Um, so deductions would have to come off the paycheck for insurance to start.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: So Partners would have to make-

Speaker speaker\_2: Okay, that's fine, that's fine. That'll work.

Speaker speaker\_1: Okay. So, I do want to let you know that this pending enrollment will take one to two weeks to go through, and whenever you witness your first payroll deduction of the \$19.81 come off your paycheck, coverage begins the Monday we receive that deduction from Partners personnel. Seven to 10 business days later-

Speaker speaker\_2: Gotcha.

Speaker speaker\_1: ... you'll receive all of your policy and ID card information in the mail. However, I do see that Partners is a Section 125 client. So, what Section 125 is, it's an IRS code which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Chloe, is there anything else I can help you out with today?

Speaker speaker\_2: No, that's perfect. Thank you so much.

Speaker speaker\_1: You're welcome. You have a great weekend, okay?

Speaker speaker\_2: All right. You too. All right, thanks. Bye.

Speaker speaker\_1: All right. Bye-bye.