

## Transcript: Justin

**Mills-5507688907096064-4813704173928448**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Oh, hello. Um, I wanted to enroll for benefits under Partners Personnel. Okay, so Partners... What's the last four of your Social? So I can pull your file for you? 4163. And what was your first and last name? Casey McCartney. Okay. And for security purposes, can you verify the home address, including city, state and zip code, Casey? Yes. 4932 New Cumberland Road NE, Mineral City, Ohio 44656. And confirm your date of birth? October 26, 1966. And a good telephone number have is 330-260-6811. That, that's correct. Yes. And the email I have is mccartco@icloud? @icloud.com? Correct. Yes. That's right, yes. Okay. Um, now did you have an idea of what you wanted to be enrolled into through Partners or no? Yeah. I, I figured, uh, if I can do that now, I'd just go through the, the list of things with you. Yeah. Um, what were your elections? I think I had, uh, above, uh, the lowest, uh, health insurance, but it wasn't the highest one. So the VIP Standard? Uh... 'Cause that's \$17 and 66 cents a week. Yeah. I think I'll go with something like that, yeah. Okay. So just medical? Anything else? Uh... Let's see. Uh, if I, if I, uh, don't sign up for, uh, for an Rx plan, is there any Rx plan that comes with that? Um, no. I do know that the VIP Standard does cover hospitals, doctors and medication, so you do have medication coverage under that VIP plan. Oh, so I don't have to sign up for, uh, TeleRx? Uh, no, sir. It's a FreeRx- Oh, wait. Uh... So that's totally up to you, um, 'cause the MEC TeleRx, that just, uh, covers preventative healthcare services as well as a subscription to FreeRx, which gives out free or discounted prescription coverage. Okay. Now, uh, can I ask a question about that before we go on to the other things? Yes, sir. Uh, will I get some information that will tell me how to, uh, get a, get a physician that's, uh, in, in network? Uh, 'cause, uh, 'cause now I don't have, uh, I don't have any physician and they won't, uh, really let me sign up until I've got proof of insurance, so. Um, yeah. So I, I do know that once you do become active in the coverage, you would receive physical policy and ID card information within seven to 10 business days after you do become active. Oh, good. Okay. Um, however, I do have a list of numbers for you to where if you provide them with your zip code, they can give you a list of doctors and providers in that specific location. Oh, r- really? Can I, can I get that number? Yeah. Just let me know whenever you're ready. Okay, I'm ready. Okay, so that company is called MultiPlan. Uh-huh. And their telephone number is 800-457-1403. Okay. Is there any group number or anything I need to give 'em? Um, let me check on that. Let's see. Not that I can see, just, uh, because they'll only ask, um, what your zip code is and then they'll give you a list of providers that accept the insurance that's offered through Partners, uh, in your location. So I do know that. Oh, okay. Okay. Now regarding your... Now if they do ask for a group, I would just mention Partners Personnel. Um... Uh-huh. That is the name of your staffing agency that you work for. So I'll just mention them if they do ask that. Okay. Okay.

Um- Okay. So is the, is the next thing on the list dental? Okay. I can put you down for dental. Anything else? Uh, vision? Okay. Short-term disability. Okay. And, uh, I'll go with the term life and accident death and dismemberment. Okay. And, uh, critical illness. Okay. Uh, do I need the, the 24-hour group accident plan? Um, that's totally up to you. So everything that's offered through Partners is totally up to you. So if you need it- Ah. ... it's totally up to you. 24-hour group accident- Well, uh, is, uh, is, uh... It doesn't... Uh, do you know on VIP if it comes out of pocket, or, uh? Um, what do you mean by that? Well, the, the 24-hour accident plan is if you get in, I assume, some kind of traffic accident or something like that. And, uh, you need the, uh, ambulance, intensive care. You know, I think I'll sign up for the 24-hour group accident plan. Okay. Um, so let's see here. Anything else? Uh... Yeah, you know, I'll take the IDx Social Plus Identity Theft Protection. Let's see here. Let's see. Now, are you looking at the current offering or the future offering benefit guide? 'Cause I don't... I believe that the IDx Social Plus is for the future, uh- Oh, I, I, I c- ... coverage for January. Oh, I can't tell that. So, is there gonna be another election period in January? Uh, let me verify that. For Partners, let's see. Partners. Where are they at? So, it looks like they're ha- they... Their last open enrollment from October 14th to the 25th, so I'm presuming next October. Um, so whoever got enrolled during October during their open enrollment had, uh, will have future coverage in January. But looking at the hire date on your file, um, you're... You just got hired, so we have to go through and enroll current coverage. Which I don't believe ID Experts is offered during the cur- current coverage since you're still within your personal open enrollment period. Oh, okay. All right. Well, if it's not available, then I guess, uh... But you, you've got me signed up for, uh, for dental and vision? Um, yes, sir. So, I have you put down for the VIP Standard, uh, which covered hospitals, doctors, and medications, dental, short-term disability, term life, which is the life insurance, um, vision, critical illness, and group accident, all for employee only. Correct? Yeah. Okay. Um, so doing all of those would make your total deduction \$34 even. Uh, do you authorize Partners to make that deduction for you? Yes, that's fine. Okay. And who do you want to put down as your beneficiary for the term life? Hmm. I'll put, uh, Madison Yingling. Yingling, okay. And the relationship to Madison? That's my niece. Niece? Okay. Okay, so I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$34 come off your paycheck. Coverage begins the Monday we receive that deduction from Partner's personnel. Seven to 10 business days later, 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 could 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. But other than that, Casey, is there anything else I can help you out with today? No. Thank you so much. I appreciate it. You're welcome. Well, thank you for calling Benefits and Your Card, and I hope you have a wonderful day, okay? Oh, you, too. Bye-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 on a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Oh, hello. Um, I wanted to enroll for benefits under Partners Personnel.

Speaker speaker\_1: Okay, so Partners... What's the last four of your Social? So I can pull your file for you?

Speaker speaker\_2: 4163.

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

Speaker speaker\_2: Casey McCartney.

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

Speaker speaker\_2: Yes. 4932 New Cumberland Road NE, Mineral City, Ohio 44656.

Speaker speaker\_1: And confirm your date of birth?

Speaker speaker\_2: October 26, 1966.

Speaker speaker\_1: And a good telephone number have is 330-260-6811.

Speaker speaker\_2: That, that's correct. Yes.

Speaker speaker\_1: And the email I have is mccartco@icloud?

Speaker speaker\_2: @icloud.com?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Yes. That's right, yes.

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

Speaker speaker\_2: Yeah. I, I figured, uh, if I can do that now, I'd just go through the, the list of things with you.

Speaker speaker\_1: Yeah. Um, what were your elections?

Speaker speaker\_2: I think I had, uh, above, uh, the lowest, uh, health insurance, but it wasn't the highest one.

Speaker speaker\_1: So the VIP Standard?

Speaker speaker\_2: Uh...

Speaker speaker\_1: 'Cause that's \$17 and 66 cents a week.

Speaker speaker\_2: Yeah. I think I'll go with something like that, yeah.

Speaker speaker\_1: Okay. So just medical? Anything else?

Speaker speaker\_2: Uh... Let's see. Uh, if I, if I, uh, don't sign up for, uh, for an Rx plan, is there any Rx plan that comes with that?

Speaker speaker\_1: Um, no. I do know that the VIP Standard does cover hospitals, doctors and medication, so you do have medication coverage under that VIP plan.

Speaker speaker\_2: Oh, so I don't have to sign up for, uh, TeleRx?

Speaker speaker\_1: Uh, no, sir. It's a FreeRx-

Speaker speaker\_2: Oh, wait. Uh...

Speaker speaker\_1: So that's totally up to you, um, 'cause the MEC TeleRx, that just, uh, covers preventative healthcare services as well as a subscription to FreeRx, which gives out free or discounted prescription coverage.

Speaker speaker\_2: Okay. Now, uh, can I ask a question about that before we go on to the other things?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Uh, will I get some information that will tell me how to, uh, get a, get a physician that's, uh, in, in network? Uh, 'cause, uh, 'cause now I don't have, uh, I don't have any physician and they won't, uh, really let me sign up until I've got proof of insurance, so.

Speaker speaker\_1: Um, yeah. So I, I do know that once you do become active in the coverage, you would receive physical policy and ID card information within seven to 10 business days after you do become active.

Speaker speaker\_2: Oh, good. Okay.

Speaker speaker\_1: Um, however, I do have a list of numbers for you to where if you provide them with your zip code, they can give you a list of doctors and providers in that specific location.

Speaker speaker\_2: Oh, r- really? Can I, can I get that number?

Speaker speaker\_1: Yeah. Just let me know whenever you're ready.

Speaker speaker\_2: Okay, I'm ready.

Speaker speaker\_1: Okay, so that company is called MultiPlan.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: And their telephone number is 800-457-1403.

Speaker speaker\_2: Okay. Is there any group number or anything I need to give 'em?

Speaker speaker\_1: Um, let me check on that. Let's see. Not that I can see, just, uh, because they'll only ask, um, what your zip code is and then they'll give you a list of providers that accept the insurance that's offered through Partners, uh, in your location. So I do know that.

Speaker speaker\_2: Oh, okay. Okay.

Speaker speaker\_1: Now regarding your... Now if they do ask for a group, I would just mention Partners Personnel. Um...

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: That is the name of your staffing agency that you work for. So I'll just mention them if they do ask that.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. Um-

Speaker speaker\_2: Okay. So is the, is the next thing on the list dental?

Speaker speaker\_1: Okay. I can put you down for dental. Anything else?

Speaker speaker\_2: Uh, vision?

Speaker speaker\_1: Okay.

Speaker speaker\_2: Short-term disability.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And, uh, I'll go with the term life and accident death and dismemberment.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And, uh, critical illness.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Uh, do I need the, the 24-hour group accident plan?

Speaker speaker\_1: Um, that's totally up to you. So everything that's offered through Partners is totally up to you. So if you need it-

Speaker speaker\_2: Ah.

Speaker speaker\_1: ... it's totally up to you. 24-hour group accident-

Speaker speaker\_2: Well, uh, is, uh, is, uh... It doesn't... Uh, do you know on VIP if it comes out of pocket, or, uh?

Speaker speaker\_1: Um, what do you mean by that?

Speaker speaker\_2: Well, the, the 24-hour accident plan is if you get in, I assume, some kind of traffic accident or something like that. And, uh, you need the, uh, ambulance, intensive care. You know, I think I'll sign up for the 24-hour group accident plan.

Speaker speaker\_1: Okay. Um, so let's see here. Anything else?

Speaker speaker\_2: Uh... Yeah, you know, I'll take the IDx Social Plus Identity Theft Protection.

Speaker speaker\_1: Let's see here. Let's see. Now, are you looking at the current offering or the future offering benefit guide? 'Cause I don't... I believe that the IDx Social Plus is for the future, uh-

Speaker speaker\_2: Oh, I, I, I c-

Speaker speaker\_1: ... coverage for January.

Speaker speaker\_2: Oh, I can't tell that. So, is there gonna be another election period in January?

Speaker speaker\_1: Uh, let me verify that. For Partners, let's see. Partners. Where are they at? So, it looks like they're ha- they... Their last open enrollment from October 14th to the 25th, so I'm presuming next October. Um, so whoever got enrolled during October during their open enrollment had, uh, will have future coverage in January. But looking at the hire date on your file, um, you're... You just got hired, so we have to go through and enroll current coverage. Which I don't believe ID Experts is offered during the cur- current coverage since you're still within your personal open enrollment period.

Speaker speaker\_2: Oh, okay. All right. Well, if it's not available, then I guess, uh... But you, you've got me signed up for, uh, for dental and vision?

Speaker speaker\_1: Um, yes, sir. So, I have you put down for the VIP Standard, uh, which covered hospitals, doctors, and medications, dental, short-term disability, term life, which is the life insurance, um, vision, critical illness, and group accident, all for employee only. Correct?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. Um, so doing all of those would make your total deduction \$34 even. Uh, do you authorize Partners to make that deduction for you?

Speaker speaker\_2: Yes, that's fine.

Speaker speaker\_1: Okay. And who do you want to put down as your beneficiary for the term life?

Speaker speaker\_2: Hmm. I'll put, uh, Madison Yingling.

Speaker speaker\_1: Yingling, okay. And the relationship to Madison?

Speaker speaker\_2: That's my niece.

Speaker speaker\_1: Niece? Okay. Okay, so I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$34 come off your paycheck. Coverage begins the Monday we receive that deduction from Partner's personnel. Seven to 10 business days later, 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 could 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. But other than that, Casey, is there anything else I can help you out with today?

Speaker speaker\_2: No. Thank you so much. I appreciate it.

Speaker speaker\_1: You're welcome. Well, thank you for calling Benefits and Your Card, and I hope you have a wonderful day, okay?

Speaker speaker\_2: Oh, you, too. Bye-bye.

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