

Transcript: Justin

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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? Hello. I was calling to see what the benefits plans are for insurance. Okay. What's the staffing agency you work for? Partners Personnel. And the last four of your social? 2366. And what were your first and last name? Aaliyah Sanders. A-A-L-I-Y-A-H and Sanders. Okay. And for security purposes, could you verify your home address, including city state and zip code? 104 Bailey Road, Buffalo, South Carolina 29321. And your date of birth? Say that again, I'm sorry. Your date of birth. 11-21-02. And a good telephone number I have is 729-5370. Yes, sir. And the email I have is aaliyahsanders344@gmail.com. Yes, sir. Okay. Now quick question. Did you receive a benefit guide through Partners by any chance or no? Um, I just now got it. Okay, 'cause I was just gonna say I went ahead and emailed you a benefit guide, just to be on the safe side. Um, let's see here. Um, so I do know if you open up to page... Let me see. It should be page two or three in the benefit... or three or four in the benefit guide. Should say "Plan Benefit Summaries" at the top. Mm-hmm. Okay. So once you're on that page, uh, those are the medical plans that's offered through Partners. You have four different ones. Uh, the Stay Healthy MEC just covers your preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. That's \$16.80 per week. Then you have three other medical plans, the VIP plans. Now, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard, Plus and the Prime is how much the insurance carrier pays to cover things. So prime example, so say for example you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier pays \$250 a day, while under the Plus, they'll pay out \$1,000 a day, and under the Prime, they'll pay out \$2,000 a day. So, like I said, the only major difference is that how much the insurance carrier pays to cover things. Okay? Okay. Okay. Um, but those range from \$17.66 to \$43.28. However, Partners does offer other things like short-term disability, critical illness, dental, vision, term life, which is life insurance, and behavior health. Okay, and that one includes in the Plus, right? Like the dental and all that stuff as well? Um, no, ma'am. So these are additional benefits that can be added to the, uh, med- medical plans. Oh. Okay. Okay, I'm just reading it. No worries. Okay. So if I did want to use my insurance and go to the dentist, how much would it be? Um, so for employee-only it's \$3.63 a week for dental, for employee-only. Oh, okay. I see, I see, on the additional benefits options. Mm-hmm. Hm. ... Okay, um, and then the vision for employees 215. Co-pay, co- ... Okay. I would like to do the, um, Plus benefits plan, the VIP+. Okay, so the VIP+. Anything else? Uh, I can add dental and vision on there? Correct, I can put you down for those two. Yes, sir. I would like to add dental and vision. Okay, so the VIP+ Dental and Vision for employee-only. Anything else? That'll be all. Okay, so doing those three for em- for

employee-only would make your total deductions \$37.39 per week. The authorized Partners Personnel to make that deduction for you. Okay. And, um, how about life insurance? Um- How does that work? Yeah, so that is term life, uh, which is the life insurance policy offered through, uh, Partners. Um, it's \$2.11 per week. However, the benefit amount, let's see here, for employees up to age 64 is \$20,000. So you have \$20,000 worth of term life coverage under that benefit. I was just seeing that Term Life. Do you know which page that one is on? Um, it should be under the Additional Benefit Options page. Um, it's under the Vision, uh, Vision Benefit Rider. So, if you look at Additional Benefit Options, you'll see the Short-Term Disability, the 24-Hour Group Accident at the top. And if you go down below Vision, under Group Accident, there's the Term Life benefit. Okay, I see it. Okay, I would like to add that one as well, I'm sorry. No worries. So, we have the VIP Plus, Dental, Term Life and Vision for employee only. Anything else? No, sir. That'll be all. Okay, so that would make your new total deductions \$39.50 per week. Do you authorize Partners to make that deduction for you? Yes, sir. Okay. And who do you want to put down as your beneficiary for the Term Life? So, say, if something happens to you, who do you want the benefit going to? K-Y-N D-E-R-I-A Jeter. J-E-T-E-R. I'm sorry, will you spell the first name for me again one more time? K-Y-N D-E-R-I-A... Okay. To them? ... Kederia Jeter. All right. What's your relationship to them? Spouse. Spouse, okay. Let's see here. 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 \$39.50 come off your paycheck, coverage begins the Monday we receive that deduction from Partners Personnel. Seven to 10 business days later, you will receive 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. But other than that, Aaliyah, is there anything else I could help you out with today? No, sir. That'll be all. Awesome. Well, thank you for calling Benefits and Recard, and I hope you have a wonderful day, okay? You too, as well. Thank you. You're welcome. 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: Hello. I was calling to see what the benefits plans are for insurance.

Speaker speaker_1: Okay. What's the staffing agency you work for?

Speaker speaker_2: Partners Personnel.

Speaker speaker_1: And the last four of your social?

Speaker speaker_2: 2366.

Speaker speaker_1: And what were your first and last name?

Speaker speaker_2: Aaliyah Sanders. A-A-L-I-Y-A-H and Sanders.

Speaker speaker_1: Okay. And for security purposes, could you verify your home address, including city state and zip code?

Speaker speaker_2: 104 Bailey Road, Buffalo, South Carolina 29321.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: Say that again, I'm sorry.

Speaker speaker_1: Your date of birth.

Speaker speaker_2: 11-21-02.

Speaker speaker_1: And a good telephone number I have is 729-5370.

Speaker speaker_2: Yes, sir.

Speaker speaker_1: And the email I have is aaliyahsanders344@gmail.com.

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay. Now quick question. Did you receive a benefit guide through Partners by any chance or no?

Speaker speaker_2: Um, I just now got it.

Speaker speaker_1: Okay, 'cause I was just gonna say I went ahead and emailed you a benefit guide, just to be on the safe side. Um, let's see here. Um, so I do know if you open up to page... Let me see. It should be page two or three in the benefit... or three or four in the benefit guide. Should say "Plan Benefit Summaries" at the top.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. So once you're on that page, uh, those are the medical plans that's offered through Partners. You have four different ones. Uh, the Stay Healthy MEC just covers your preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. That's \$16.80 per week. Then you have three other medical plans, the VIP plans. Now, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard, Plus and the Prime is how much the insurance carrier pays to cover things. So prime example, so say for example you have to get surgery in a hospital. Under the VIP Standard, the insurance carrier pays \$250 a day, while under the Plus, they'll pay out \$1,000 a day, and under the Prime, they'll pay out \$2,000 a day. So, like I said, the only major difference is that how much the insurance carrier pays to cover things. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, but those range from \$17.66 to \$43.28. However, Partners does offer other things like short-term disability, critical illness, dental, vision, term life, which is life insurance, and behavior health.

Speaker speaker_2: Okay, and that one includes in the Plus, right? Like the dental and all that stuff as well?

Speaker speaker_1: Um, no, ma'am. So these are additional benefits that can be added to the, uh, med- medical plans.

Speaker speaker_2: Oh. Okay. Okay, I'm just reading it.

Speaker speaker_1: No worries.

Speaker speaker_2: Okay. So if I did want to use my insurance and go to the dentist, how much would it be?

Speaker speaker_1: Um, so for employee-only it's \$3.63 a week for dental, for employee-only.

Speaker speaker_2: Oh, okay. I see, I see, on the additional benefits options.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Hm. ... Okay, um, and then the vision for employees 215. Co-pay, co- ... Okay. I would like to do the, um, Plus benefits plan, the VIP+.

Speaker speaker_1: Okay, so the VIP+. Anything else?

Speaker speaker_2: Uh, I can add dental and vision on there?

Speaker speaker_1: Correct, I can put you down for those two.

Speaker speaker_2: Yes, sir. I would like to add dental and vision.

Speaker speaker_1: Okay, so the VIP+ Dental and Vision for employee-only. Anything else?

Speaker speaker_2: That'll be all.

Speaker speaker_1: Okay, so doing those three for em- for employee-only would make your total deductions \$37.39 per week. The authorized Partners Personnel to make that deduction for you.

Speaker speaker_2: Okay. And, um, how about life insurance?

Speaker speaker_1: Um-

Speaker speaker_2: How does that work?

Speaker speaker_1: Yeah, so that is term life, uh, which is the life insurance policy offered through, uh, Partners. Um, it's \$2.11 per week. However, the benefit amount, let's see here, for employees up to age 64 is \$20,000. So you have \$20,000 worth of term life coverage under that benefit.

Speaker speaker_3: I was just seeing that Term Life. Do you know which page that one is on?

Speaker speaker_1: Um, it should be under the Additional Benefit Options page. Um, it's under the Vision, uh, Vision Benefit Rider. So, if you look at Additional Benefit Options, you'll see the Short-Term Disability, the 24-Hour Group Accident at the top. And if you go down below Vision, under Group Accident, there's the Term Life benefit.

Speaker speaker_3: Okay, I see it. Okay, I would like to add that one as well, I'm sorry.

Speaker speaker_1: No worries. So, we have the VIP Plus, Dental, Term Life and Vision for employee only. Anything else?

Speaker speaker_3: No, sir. That'll be all.

Speaker speaker_1: Okay, so that would make your new total deductions \$39.50 per week. Do you authorize Partners to make that deduction for you?

Speaker speaker_3: Yes, sir.

Speaker speaker_1: Okay. And who do you want to put down as your beneficiary for the Term Life? So, say, if something happens to you, who do you want the benefit going to?

Speaker speaker_3: K-Y-N D-E-R-I-A Jeter. J-E-T-E-R.

Speaker speaker_1: I'm sorry, will you spell the first name for me again one more time?

Speaker speaker_3: K-Y-N D-E-R-I-A...

Speaker speaker_1: Okay. To them?

Speaker speaker_3: ... Kederia Jeter.

Speaker speaker_1: All right. What's your relationship to them?

Speaker speaker_3: Spouse.

Speaker speaker_1: Spouse, okay. Let's see here. 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 \$39.50 come off your paycheck, coverage begins the Monday we receive that deduction from Partners Personnel. Seven to 10 business days later, you will receive 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. But other than that, Aaliyah, is there anything else I could help you out with today?

Speaker speaker_3: No, sir. That'll be all.

Speaker speaker_1: Awesome. Well, thank you for calling Benefits and Recard, and I hope you have a wonderful day, okay?

Speaker speaker_3: You too, as well. Thank you.

Speaker speaker_1: You're welcome. Bye-bye.