

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. I got the message saying that I have 30 days from my first check to, um, apply for benefits. Yeah. So that text message you received was from... It was just a courtesy reminder from your employer letting you know that you were eligible to be enrolled into health benefits offered through them, so like medical, dental, vision insurance. However, did you receive a benefit guide through that, uh, employer by any chance or no? I'm not too sure. Um, what's the name of that staffing agency, if you don't mind me asking? Personnel Partners or Partners Personnel. So Partners Personnel. Um, so what I can do right now, I can email you a copy of a benefit guide just so you have something to look at, and then give you a brief rundown of what's offered, if you'd like that. Okay. Yes, that's fine. Okay. Um, do you have a good email I could send this benefit guide to? Yes. It said, D-A-N-I-A-C-A-L-L96@gmail.com. And just to confirm, D-A-N-I-A-C-A-L-L96@gmail? Yes. Okay. So the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay? Okay. Okay. So let's see here. So I do- I do know with Partners, um, they offer five different medical plans. One of the medical plans is the MEC TeleRX. Now that one just covers preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. \$16.80 per week. And they have three other medical plans, the VIP plans. 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, but those range from \$17.66 to \$43.28. However, the last medical plan is the MEC Enhanced, which is like a combination of both preventative plus hospital, doctor and medication coverage at \$43.76 a week. However, 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, group accident, and behavior health. Okay. Okay. Um, so those are all the benefits that's offered through Partners Personnel. Um, I do know that you have 30 days from your first paycheck to enroll in the benefits, because that's considered your personal open enrollment period. Um, but other than that, is there anything else that I could answer for you right now? So how would I go through with, um, like setting all that up? Um, I- if you just let me know what you wanted to be enrolled into, I can make those elections for you and get this process started for you. Okay. I'll go ahead and do the one that's combined. So the MEC Enhanced? Uh, yes. That's the one- And if- All of them have... Sorry. All of them have dental or what is it all, um... Um, so the medical plans are separate from the additional benefit plan, so dental would be an additional benefit plan at \$3.63 a week, per week. Okay. Yeah. That's fine. Can you add that as well? Yeah. I can put you down for that. Anything else?

No. I think it's just that. Okay. So doing the MEC Enhanced and dental for employee only would make your total deductions \$47.39 per week, be authorized to Partners Personnel to make that deduction for you? Okay. Yes. 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 \$47.39 come off your paycheck, coverage begins the Monday we receive that deduction from Partners Personnel. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that, uh, I do see that Partners is a Section 125 client. However, what Section 125 is, is 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, is there anything else I can help you out with today? Mm. No. I think... No. Um, well, here's my other question. Um, because with Partners Personnel, the company that I'm currently working for, it's supposed to be a temp job, so how would that affect anything? Um, so as long as you're working through Partners Personnel, deductions will happen like normal. However, if you do get hired on full-time with another company, um, you do have the option to maintain the coverage through Partners for up to four weeks, uh, for direct payments to us at Benefits in a Card. Um, however, once you get hired on full-time, I do know that, um, um, that other company may have a different benefit, uh, administrator, um, so you'll probably go with their benefits. Okay. Okay. Sounds good. Awesome. Well, is there anything else I can help you out with today? Um, no. No, that's just it. Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, okay? Thank you. You too. Thank you. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi. I got the message saying that I have 30 days from my first check to, um, apply for benefits.

Speaker speaker_0: Yeah. So that text message you received was from... It was just a courtesy reminder from your employer letting you know that you were eligible to be enrolled into health benefits offered through them, so like medical, dental, vision insurance. However, did you receive a benefit guide through that, uh, employer by any chance or no?

Speaker speaker_1: I'm not too sure.

Speaker speaker_0: Um, what's the name of that staffing agency, if you don't mind me asking?

Speaker speaker_1: Personnel Partners or Partners Personnel.

Speaker speaker_0: So Partners Personnel. Um, so what I can do right now, I can email you a copy of a benefit guide just so you have something to look at, and then give you a brief rundown of what's offered, if you'd like that.

Speaker speaker_1: Okay. Yes, that's fine.

Speaker speaker_0: Okay. Um, do you have a good email I could send this benefit guide to?

Speaker speaker_1: Yes. It said, D-A-N-I-A-C-A-L-L96@gmail.com.

Speaker speaker_0: And just to confirm, D-A-N-I-A-C-A-L-L96@gmail?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So let's see here. So I do- I do know with Partners, um, they offer five different medical plans. One of the medical plans is the MEC TeleRX. Now that one just covers preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. \$16.80 per week. And they have three other medical plans, the VIP plans. 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, but those range from \$17.66 to \$43.28. However, the last medical plan is the MEC Enhanced, which is like a combination of both preventative plus hospital, doctor and medication coverage at \$43.76 a week. However, 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, group accident, and behavior health.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Um, so those are all the benefits that's offered through Partners Personnel. Um, I do know that you have 30 days from your first paycheck to enroll in the benefits, because that's considered your personal open enrollment period. Um, but other than that, is there anything else that I could answer for you right now?

Speaker speaker_1: So how would I go through with, um, like setting all that up?

Speaker speaker_0: Um, I- if you just let me know what you wanted to be enrolled into, I can make those elections for you and get this process started for you.

Speaker speaker_1: Okay. I'll go ahead and do the one that's combined.

Speaker speaker_0: So the MEC Enhanced?

Speaker speaker_1: Uh, yes. That's the one-

Speaker speaker_0: And if-

Speaker speaker_1: All of them have... Sorry. All of them have dental or what is it all, um...

Speaker speaker_0: Um, so the medical plans are separate from the additional benefit plan, so dental would be an additional benefit plan at \$3.63 a week, per week.

Speaker speaker_1: Okay. Yeah. That's fine. Can you add that as well?

Speaker speaker_0: Yeah. I can put you down for that. Anything else?

Speaker speaker_1: No. I think it's just that.

Speaker speaker_0: Okay. So doing the MEC Enhanced and dental for employee only would make your total deductions \$47.39 per week, be authorized to Partners Personnel to make that deduction for you?

Speaker speaker_1: Okay. Yes.

Speaker speaker_0: 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 \$47.39 come off your paycheck, coverage begins the Monday we receive that deduction from Partners Personnel. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that, uh, I do see that Partners is a Section 125 client. However, what Section 125 is, is 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, is there anything else I can help you out with today?

Speaker speaker_1: Mm. No. I think... No. Um, well, here's my other question. Um, because with Partners Personnel, the company that I'm currently working for, it's supposed to be a temp job, so how would that affect anything?

Speaker speaker_0: Um, so as long as you're working through Partners Personnel, deductions will happen like normal. However, if you do get hired on full-time with another company, um, you do have the option to maintain the coverage through Partners for up to four weeks, uh, for direct payments to us at Benefits in a Card. Um, however, once you get hired on full-time, I do know that, um, um, that other company may have a different benefit, uh, administrator, um, so you'll probably go with their benefits.

Speaker speaker_1: Okay. Okay. Sounds good.

Speaker speaker_0: Awesome. Well, is there anything else I can help you out with today?

Speaker speaker_1: Um, no. No, that's just it.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, okay?

Speaker speaker_1: Thank you. You too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye-bye.