**Transcript: Pearl** 

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## **Full Transcript**

Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl Lu. That's the person you're speaking with. Uh, Rochelle Kirshtin. Do you need my, uh, last four digits of my social? Um, yes. I'm gonna need your staff- 1996. Because I know you guys always ask for that, 1996. All righty. And the I- and the name of the staffing agency? Uh, Par- Partners Personnel. All righty. And how can I assist you? Um, so you guys sent me a thing about getting benefits and stuff. Mm-hmm. And, um, I know I have until March 12th to get something. Um, I just have a few questions for you. Is that okay? Yeah, that's fine. Go ahead. Um, on the dental, um, if I got dental, would it... Is it a PPO or HMO? On the thing, do you know? Um, so, so with that plan, you... Give me one second actually. Let me just confirm here. 'Cause I want to see if my dental takes it. That's why. Yep. No worries. Before I... One... Give me one moment. Let me just confirm that. PPO. It's a PPO? Mm-hmm. And, uh, do you know who it's, um, done by? Like who- So they're through American Public Life. American Public Life. Okay. Can I get- Yes, I can actually give you phone numbers that you can call to see, um, providers in your area. Yeah. Oh, I could do that. I'm just going to call my, um, dental place and see if they'll take it, and if I need more information, I'll call. All right. What is the number to the American Public Life and then that way I could call them too? That is 800-Uh-huh. ... 256- Uh-huh. ... 8606. And then, um, I have a question for you. Um, if I got like, you know, like, the virtual primary thing right now, um, when can I select to get the other one? Um, the, where I have to work 30 hours? The MVC? MVP, I mean. Oh. Um, so what I do would be- Not the MVP. Not the MVP, but the, the one where you have to work 30 hours. Well, the only plan that has a requirement like that is the MVP plan. Um, all the other plans-Okay. ... are, are unable to get this in. Uh-huh. Is this the, is that one, um, the \$40, like around \$40 per week? No. So that plan for just yourself is \$502.71 a month. Oh, okay. Hmm. The one that is \$40 a week, let me see if we Yeah. That's the MVP Enhanced. It's \$43.76 a week. Yeah, that, that one. That one, um, you have to have 30 hours though, right? No. No, that's for the, for... The only plan that has a requirement on hours is that MVP plan for \$502.76 a month. Oh, yeah. I want that one. All the other plans are not... Yeah, all the other plans don't have a requirement as far as hours. Okay. And then, um, so let's see. I think that's, that's what I was asking. And then, um, if, let-let's say if I got the virtual thing going on, and the, like, the dental. If I decide to do those two things, um, could I add stuff later on or how does that work? So you wouldn't have to add anything within 30 days of receiving your first paycheck or during company open enrollment. Okay. And, and how long usually is the open? Um, and, and other than that, you can only add... How, how long is the open enrollment usually? Um, usually, let's see. So open enrollment for- 'Cause then that way I have an idea. Hmm? So open enrollment for Part- for Partners is usually from about mid-October to the end of October. So about, they, they give you about 11, 11 days in October to add anything on or make any changes that

you'd like. Okay. So, so what I take now would just go through till October basically? Correct. Mm-hmm. And then I can make more changes. Okay. Yes, ma'am. That's all I need to know. And then I'll call you back after I talk to my dentist. All righty. Thank you so much for calling in. Have a good day. You too. Bye. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl Lu. That's the person you're speaking with.

Speaker speaker\_1: Uh, Rochelle Kirshtin. Do you need my, uh, last four digits of my social?

Speaker speaker\_0: Um, yes. I'm gonna need your staff-

Speaker speaker\_1: 1996. Because I know you guys always ask for that, 1996.

Speaker speaker\_0: All righty. And the I- and the name of the staffing agency?

Speaker speaker\_1: Uh, Par- Partners Personnel.

Speaker speaker\_0: All righty. And how can I assist you?

Speaker speaker\_1: Um, so you guys sent me a thing about getting benefits and stuff.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And, um, I know I have until March 12th to get something. Um, I just have a few questions for you. Is that okay?

Speaker speaker\_0: Yeah, that's fine. Go ahead.

Speaker speaker\_1: Um, on the dental, um, if I got dental, would it... Is it a PPO or HMO? On the thing, do you know?

Speaker speaker\_0: Um, so, so with that plan, you... Give me one second actually. Let me just confirm here.

Speaker speaker\_1: 'Cause I want to see if my dental takes it. That's why.

Speaker speaker\_0: Yep. No worries.

Speaker speaker\_1: Before I...

Speaker speaker\_0: One... Give me one moment. Let me just confirm that. PPO.

Speaker speaker\_1: It's a PPO?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And, uh, do you know who it's, um, done by? Like who-

Speaker speaker\_0: So they're through American Public Life.

Speaker speaker\_1: American Public Life. Okay. Can I get-

Speaker speaker\_0: Yes, I can actually give you phone numbers that you can call to see, um, providers in your area.

Speaker speaker\_1: Yeah. Oh, I could do that. I'm just going to call my, um, dental place and see if they'll take it, and if I need more information, I'll call.

Speaker speaker\_0: All right.

Speaker speaker\_1: What is the number to the American Public Life and then that way I could call them too?

Speaker speaker 0: That is 800-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... 256-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... 8606.

Speaker speaker\_1: And then, um, I have a question for you. Um, if I got like, you know, like, the virtual primary thing right now, um, when can I select to get the other one? Um, the, where I have to work 30 hours? The MVC? MVP, I mean.

Speaker speaker\_0: Oh. Um, so what I do would be-

Speaker speaker\_1: Not the MVP. Not the MVP, but the, the one where you have to work 30 hours.

Speaker speaker\_0: Well, the only plan that has a requirement like that is the MVP plan. Um, all the other plans-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... are, are unable to get this in.

Speaker speaker\_1: Uh-huh. Is this the, is that one, um, the \$40, like around \$40 per week?

Speaker speaker 0: No. So that plan for just yourself is \$502.71 a month.

Speaker speaker\_1: Oh, okay. Hmm.

Speaker speaker\_0: The one that is \$40 a week, let me see if we

Speaker speaker\_2: Yeah.

Speaker speaker\_0: That's the MVP Enhanced. It's \$43.76 a week.

Speaker speaker\_1: Yeah, that, that one. That one, um, you have to have 30 hours though, right?

Speaker speaker\_0: No. No, that's for the, for... The only plan that has a requirement on hours is that MVP plan for \$502.76 a month.

Speaker speaker\_1: Oh, yeah. I want that one.

Speaker speaker\_0: All the other plans are not... Yeah, all the other plans don't have a requirement as far as hours.

Speaker speaker\_1: Okay. And then, um, so let's see. I think that's, that's what I was asking. And then, um, if, let- let's say if I got the virtual thing going on, and the, like, the dental. If I decide to do those two things, um, could I add stuff later on or how does that work?

Speaker speaker\_0: So you wouldn't have to add anything within 30 days of receiving your first paycheck or during company open enrollment.

Speaker speaker\_1: Okay. And, and how long usually is the open?

Speaker speaker\_0: Um, and, and other than that, you can only add...

Speaker speaker\_1: How, how long is the open enrollment usually?

Speaker speaker\_0: Um, usually, let's see. So open enrollment for-

Speaker speaker 1: 'Cause then that way I have an idea.

Speaker speaker\_0: Hmm? So open enrollment for Part- for Partners is usually from about mid-October to the end of October. So about, they, they give you about 11, 11 days in October to add anything on or make any changes that you'd like.

Speaker speaker\_1: Okay. So, so what I take now would just go through till October basically?

Speaker speaker 0: Correct. Mm-hmm.

Speaker speaker\_1: And then I can make more changes. Okay.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: That's all I need to know. And then I'll call you back after I talk to my dentist.

Speaker speaker 0: All righty. Thank you so much for calling in. Have a good day.

Speaker speaker\_1: You too. Bye.

Speaker speaker\_0: Bye-bye.