

Transcript: Chris Sofield

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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 Chris. How can I help you today? Hi, um, this is Marquis Monroe, I'm just calling to enroll in benefits, um, through my staffing agency. They just let me know yesterday that I'm- I don't have much time to do that, so I wanted to get that done. Okay. What staffing company do you work with? Uh, Partners Personnel, in Everett. Mm. And the last four of your Social? 1607. Thank you. One moment. Mr. Monroe, could you verify your address and your date of birth for me please? Um, my address is 2223 149th Avenue Southeast, uh, Miss Washington. And then my date of birth is July 16th, 2001. Okay. Phone on file 360-294-4883, is that correct? Yes. Okay. One moment. Okay. Yeah, and it does, uh, look like you are still eligible to enroll. It looks like your eligibility window is actually, um, you're- you still have about two weeks to make any decisions. Your deadline's not until December 18th, um- Oh, okay. Yessir. Now, uh, did you have an idea of what kind of insurance you wanted to enroll into? Um... I- I guess just some sort of, like, cheap healthing- health insurance. Okay. Uh- 'Cause ... I can All right. So, um, as far as medical coverage goes, Partners offers a couple of different options. They offer the, uh, there's the Stay Healthy plan, which covers preventative care services only, so things like physicals, vaccines, cancer screenings and things like that. Um, so like any sort of doctor's visits or hospital visits if you are sick or injured or anything like that, that's not going to be covered. Uh, then there's the- Okay. ... uh, then there's the VIP plan. There's three levels of this plan, Standard, Plus and Prime. These plans will cover the doctor's visits and hospital visits and things like that that Stay Healthy does not cover. However, um, VIP does not cover those preventative care services. So, like, those physicals and vaccines and things like that are not covered by VIP. Mm-hmm. Um, and then finally, there's a plan called the Stay Healthy Enhanced. This plan covers kind of a combination. It's going to cover both the, uh, regular services that VIP covers as well as the preventative services that Stay Healthy covers. Okay. Um... What's the cost of each plan? Uh, is it for just yourself or are you covering anyone else? Uh, just me. All right, so the preventative-only Stay Healthy is \$16.80 a week. VIP Standard is \$17.66 a week, Plus is \$31.61 a week and Prime is \$43.28 a week. And then finally, Stay Healthy Enhanced is \$43.76 a week. Okay. I think the second one you said sounds pretty good. Uh, the VIP? Yeah. Okay. If you want to- Or does the last one, does the last one cover, or does the last one cover, um, both vaccines and hospital stuff? Yes. The Stay Healthy Enhanced, the \$43.76 one, that, that covers both the vaccines, the, uh, the doctor's visits, the, like, it, it covers everything. Well, as far as, like- Okay. ... both preventative and, uh, treatment. And that would cost me how much again? \$43.76 per week. 40, \$43.76 a week. Okay. I think I'll, yeah, I'll just go with the seven... How was, how much was the... VIP Standard- The VIP Enhanced. ... is \$17.66 a week. \$17.66. Yeah, I think I'll just do that one. All right. And then were there any other

insurances you wanted to enroll into, such as, like, dental, vision, life insurance? Um, anything else? Um... I think dental might... Um, what is it, what are some of the, the, some of the dental plans? There's only a single dental plan. It is \$3.63 a week. Oh, okay. All right, um... Sure, I'll do a dental plan too, and I think that's all I need right now. All right. VIP Standard and dental, uh, for just yourself, this totals to \$21.29 per week. Do you authorize Partners to make these deductions? Yes. All right. It's going to take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following us receiving that deduction information from Partners is when the policies go into effect. ID cards will typically arrive one to two weeks after that effective date. Please be aware that Partners, um, the medical, dental and vision plans through Partners are known as Section 125 plans. This is an IRS regulation that allows Partners to make the deductions to the plans pre-tax. Because they allow this to happen, they then require that as long as you s- are a temp through Partners, you have to stay enrolled in these plans if you select them. As such, you are only allowed to make, um, you're only allowed to make changes to these plans or cancel them during open enrollment or your new hire window, within the first 30 days after your first check. Outside of these windows, you are locked into these plans unless you have a qualifying life event, something like getting insurance from another insurance company, getting married, having a child, something like that. Any questions regarding this? Um... No, but I do think that, um... So, you're locked in for even... You'd have to, um... Continue paying even if, uh, like, you were a- like, say, like, all of a sudden you lost your job or something and you were unemployed. Mm. So, as I've stated, this is for as long as you are a temp through Partners. Okay. All right. Um... Then, yeah, I, yeah, that works for me. All right then. Was there anything else I could assist with? Um, no, I think that's it. All right. Well, if that's everything, thanks again for calling and have a wonderful day. All right. Thank you so much. Bye. You're welcome. Bye now.

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 Chris. How can I help you today?

Speaker speaker_2: Hi, um, this is Marquis Monroe, I'm just calling to enroll in benefits, um, through my staffing agency. They just let me know yesterday that I'm- I don't have much time to do that, so I wanted to get that done.

Speaker speaker_1: Okay. What staffing company do you work with?

Speaker speaker_2: Uh, Partners Personnel, in

Speaker speaker_3: Everett.

Speaker speaker_1: Mm. And the last four of your Social?

Speaker speaker_2: 1607.

Speaker speaker_1: Thank you. One moment. Mr. Monroe, could you verify your address and your date of birth for me please?

Speaker speaker_2: Um, my address is 2223 149th Avenue Southeast, uh, Miss Washington. And then my date of birth is July 16th, 2001.

Speaker speaker_1: Okay. Phone on file 360-294-4883, is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. One moment. Okay. Yeah, and it does, uh, look like you are still eligible to enroll. It looks like your eligibility window is actually, um, you're- you still have about two weeks to make any decisions. Your deadline's not until December 18th, um-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yessir. Now, uh, did you have an idea of what kind of insurance you wanted to enroll into?

Speaker speaker_2: Um... I- I guess just some sort of, like, cheap healthing- health insurance.

Speaker speaker_1: Okay. Uh-

Speaker speaker_2: 'Cause

Speaker speaker_4: ... I can

Speaker speaker_1: All right. So, um, as far as medical coverage goes, Partners offers a couple of different options. They offer the, uh, there's the Stay Healthy plan, which covers preventative care services only, so things like physicals, vaccines, cancer screenings and things like that. Um, so like any sort of doctor's visits or hospital visits if you are sick or injured or anything like that, that's not going to be covered. Uh, then there's the-

Speaker speaker_2: Okay.

Speaker speaker_1: ... uh, then there's the VIP plan. There's three levels of this plan, Standard, Plus and Prime. These plans will cover the doctor's visits and hospital visits and things like that that Stay Healthy does not cover. However, um, VIP does not cover those preventative care services. So, like, those physicals and vaccines and things like that are not covered by VIP.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, and then finally, there's a plan called the Stay Healthy Enhanced. This plan covers kind of a combination. It's going to cover both the, uh, regular services that VIP covers as well as the preventative services that Stay Healthy covers.

Speaker speaker_2: Okay. Um... What's the cost of each plan?

Speaker speaker_1: Uh, is it for just yourself or are you covering anyone else?

Speaker speaker_2: Uh, just me.

Speaker speaker_1: All right, so the preventative-only Stay Healthy is \$16.80 a week. VIP Standard is \$17.66 a week, Plus is \$31.61 a week and Prime is \$43.28 a week. And then finally, Stay Healthy Enhanced is \$43.76 a week.

Speaker speaker_2: Okay. I think the second one you said sounds pretty good.

Speaker speaker_1: Uh, the VIP?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. If you want to-

Speaker speaker_2: Or does the last one, does the last one cover, or does the last one cover, um, both vaccines and hospital stuff?

Speaker speaker_1: Yes. The Stay Healthy Enhanced, the \$43.76 one, that, that covers both the vaccines, the, uh, the doctor's visits, the, like, it, it covers everything. Well, as far as, like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... both preventative and, uh, treatment.

Speaker speaker_2: And that would cost me how much again?

Speaker speaker_1: \$43.76 per week.

Speaker speaker_2: 40, \$43.76 a week. Okay. I think I'll, yeah, I'll just go with the seven... How was, how much was the...

Speaker speaker_1: VIP Standard-

Speaker speaker_2: The VIP Enhanced.

Speaker speaker_1: ... is \$17.66 a week.

Speaker speaker_2: \$17.66. Yeah, I think I'll just do that one.

Speaker speaker_1: All right. And then were there any other insurances you wanted to enroll into, such as, like, dental, vision, life insurance? Um, anything else?

Speaker speaker_2: Um... I think dental might... Um, what is it, what are some of the, the, some of the dental plans?

Speaker speaker_1: There's only a single dental plan. It is \$3.63 a week.

Speaker speaker_2: Oh, okay. All right, um... Sure, I'll do a dental plan too, and I think that's all I need right now.

Speaker speaker_1: All right. VIP Standard and dental, uh, for just yourself, this totals to \$21.29 per week. Do you authorize Partners to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. It's going to take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following us receiving that deduction information from Partners is when the policies go into effect. ID cards will typically arrive one to two weeks after that effective date. Please be aware that Partners, um, the medical, dental and vision plans through Partners are known as Section 125 plans. This is an IRS regulation that allows Partners to make the deductions to the plans pre-tax. Because they allow this to happen, they then require that as long as you s- are a temp through Partners, you have to stay enrolled in these plans if you select them. As such, you are only allowed to make, um, you're only allowed to make changes to these plans or cancel them during open enrollment or your new hire window, within the first 30 days after your first check. Outside of these windows, you are locked into these plans unless you have a qualifying life event, something like getting insurance from another insurance company, getting married, having a child, something like that. Any questions regarding this?

Speaker speaker_2: Um... No, but I do think that, um... So, you're locked in for even... You'd have to, um... Continue paying even if, uh, like, you were a- like, say, like, all of a sudden you lost your job or something and you were unemployed.

Speaker speaker_1: Mm. So, as I've stated, this is for as long as you are a temp through Partners.

Speaker speaker_2: Okay. All right. Um... Then, yeah, I, yeah, that works for me.

Speaker speaker_1: All right then. Was there anything else I could assist with?

Speaker speaker_2: Um, no, I think that's it.

Speaker speaker_1: All right. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker_2: All right. Thank you so much. Bye.

Speaker speaker_1: You're welcome. Bye now.