

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 on a Card. This is Chris. How can I help you today? Hi, Chris. I'm calling 'cause I'm trying to enroll in benefits. Is this like benefits like as in with my employer? Uh, for insurance, like health insurance benefits, yes, ma'am. Okay, I need to enroll. Okay. What staffing company do you work with? Partners Personnel. Okay. And last four of your Social? 4541. Okay. And your first and last name? Elena Yanez. Okay, Ms. Yanez, could you verify your address and your date of birth for me please? 1820 East Oak Street, Apartment Number Seven, Phoenix, Arizona 85006. And your date of birth? 5/25/88. Thank you. Uh, we have a phone on file for you at 480-509-8496. Is that correct? Yes. Okay. All right, and did you have an idea of what kind of insurance benefits you wanted from Partners? Um, do you guys have some tour- some, um, uh, w- what, what kind of packages do you guys have? 'Cause I'm trying to enroll my, I'm trying to put my daughters on my dental insur-, uh, dental insurance with me. Okay. You guys, you guys have dental, right? Yes. So Partners offers medical, dental, vision, life insurance, short-term disability, critical illness, and accident coverage. Okay. So I need to sign up for, um, dental. I'm sorry, can you repeat that again? So yeah, medical, uh, and there are five options for that. Then dental, vision, life insurance, short-term disability, critical illness, and accident coverage. Okay. So I want to sign up for the dental, the vision, um, short-term you said? Yes, short-term disability. And then accident. What is, what's all in that accident? So if you get in t- if you get involved in an accident that requires the use of a covered service, um, that, that plan will cover towards like the bills for that, for like treating or any sort of, uh, anything incurred from that accident on top of what your medical plan may already cover. Okay. So yeah, just med-, um, the dental, the vision and the short-term. Um, yeah. Can you give me the, can we start with the prices on those ones? Like what you guys offer? Yeah, so, uh, dental and vision you said were for you and your daughter, correct? Yes, me and my daughter, my two daughters. Okay, you and your daughters. All right, so dental and vision for you and your daughters. Short-term is only you by default. Uh, s- that, those three plans are totaling out to \$18.47 per week at the moment. And what kind of... And that, you said that's for, um, dental? Yeah, that's dental, vision and disability. Th- that's, that's all three, \$18.47. Okay. And that's taken out weekly, correct? Correct. Okay. Yeah, let's go ahead and do that. All right. And you guys don't have no like r- like regular insurance, like um, like say if something were to happen to me or something like that, like life insurance, you guys don't offer that? Uh, y- yes, ma'am, that, that is offered. Uh, uh, uh, I, I believe I had listed that when I was reading off everything. I thought I had stated that there was life insurance. Did I not? Okay, I'm sorry. It's 'cause I'm in an office and so it's kinda hard to hear you. Uh, no,

you're, you're fine. I was- So, um, I know what- ... I was just trying to make sure that I didn't, I didn't misinform you. Okay. Yeah, and then, um, for the life insurance added on, how much would that be? Um, is... Now, is the life insurance gonna be for just you, or are your daughters gonna be on it as well? Um, it's just gonna be for me right now. Okay. I can always change that later. Uh, only during your eligibility window, which is the first 30 days after your fir- after your first check. Um, now... Okay. Life insurance for just yourself would add \$2.11, bringing it to \$20.58 a week. And then adding my two daughters on it? Uh, it'd be 254 for life, which would bring your total to 21.01 a week. Okay, let's do that. I'll just go ahead and add them to it. Okay. Um, anything else? No, that's about it. All right. Uh, so just to confirm, we authorize Partners to make those deductions of \$21.01 per week? Yes. All right. Let's go ahead and get your daughter's information on here. What's the first one's name? Naiah Sanchez. Can you spell that first name for me? N-A-I-A-H. Okay. And Sanchez is S-A-N-C-H-E-Z? Yes. All right. Do you have her Social? Yes, I do. It is... Ah. I'm sorry. It is 764- Mm-hmm. ... 026073. All right. And what's her date of birth? Um, 2/11/09. All right. And then the second daughter's name? It is Alicia Sanchez. Let me see. I gotta pull up her Social too as well. Uh- So Alicia's- Uh- ... A-L... I'm sorry? Sorry. Go ahead. I was, I was just about to ask for the spelling. Yeah. It's A-L, um, I-C-I-A, and it's, uh, Sanchez. S-A-N-C-H-E-Z as well. Got it. And then her Social? It is 765-15-4733. Okay. And then her date of birth. Um, 3/24/10. Okay. All right. And then who would you like to name as the beneficiary for the life insurance plan? Um, Robert Silva. Silva. And, uh, his relationship to you? Um, he's my spouse. Got it. All right. Okay, that's all I needed to set up your enrollment. Uh, enrollment will take about one to two weeks to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Uh, the Monday following the first deduction is when policies become effective. ID cards will t- uh, sorry, my apologies. Monday following when we receive that deduction information is when the policy becomes effective. ID cards typically arrive about a week or two after that effective date. Um, please be aware that these... uh, your dental and vision plans from Partners fall under a, a restriction called Section 125. This is an IRS regulation that allows Partners to make the deductions for the plans pre-tax. Because they allow this to happen, though, they then require that as long as you work through Partners, if you select these plans, you have to stay enrolled under these plans. You're only allowed to make changes to these plans during o- uh, o- oh, s- sorry, open enrollment windows, uh, such as your new hire window or open enrollment held once a year, typically in October. Outside of those windows, you're kind of locked into these plans unless you have a qualifying life event. Um, those... examples of those would be having another child, uh, getting divorced, uh, losing insurance from another insurance company, getting insurance from another company, something like that. Um, any questions regarding that? Okay. No, that's it. Okay. Uh, and then just for your information, your deadline to make any final changes is going to be... uh, let's see here. Looks like... My apology. That was looking at the wrong information. Uh, Wednesday, December 11th is your final... is your final day to make any changes. So as long as you do anything you want between, uh, between now and the 11th, you're good to go. After the 11th, you're locked in, at least to the dental and, and vision. Okay. All right. Sounds good. I will... All right then, anything else? That would be it? Thank you very much. I appreciate it. You're very welcome. Thanks again for calling and have a wonderful day. You too. Bye. 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 on a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris. I'm calling 'cause I'm trying to enroll in benefits. Is this like benefits like as in with my employer?

Speaker speaker_1: Uh, for insurance, like health insurance benefits, yes, ma'am.

Speaker speaker_2: Okay, I need to enroll.

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

Speaker speaker_2: Partners Personnel.

Speaker speaker_1: Okay. And last four of your Social?

Speaker speaker_2: 4541.

Speaker speaker_1: Okay. And your first and last name?

Speaker speaker_2: Elena Yanez.

Speaker speaker_1: Okay, Ms. Yanez, could you verify your address and your date of birth for me please?

Speaker speaker_2: 1820 East Oak Street, Apartment Number Seven, Phoenix, Arizona 85006.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 5/25/'88.

Speaker speaker_1: Thank you. Uh, we have a phone on file for you at 480-509-8496. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right, and did you have an idea of what kind of insurance benefits you wanted from Partners?

Speaker speaker_2: Um, do you guys have some tour- some, um, uh, w- what, what kind of packages do you guys have? 'Cause I'm trying to enroll my, I'm trying to put my daughters on my dental insur-, uh, dental insurance with me.

Speaker speaker_1: Okay.

Speaker speaker_2: You guys, you guys have dental, right?

Speaker speaker_1: Yes. So Partners offers medical, den- now, now, none of these are packages. None of them are packages. They're all separate insurance plans that must be

selected separately. Um, but Partners offers medical, dental, vision, life insurance, short-term disability, critical illness, and accident coverage.

Speaker speaker_2: Okay. So I need to sign up for, um, dental. I'm sorry, can you repeat that again?

Speaker speaker_1: So yeah, medical, uh, and there are five options for that. Then dental, vision, life insurance, short-term disability, critical illness, and accident coverage.

Speaker speaker_2: Okay. So I want to sign up for the dental, the vision, um, short-term you said?

Speaker speaker_1: Yes, short-term disability.

Speaker speaker_2: And then accident. What is, what's all in that accident?

Speaker speaker_1: So if you get in t- if you get involved in an accident that requires the use of a covered service, um, that, that plan will cover towards like the bills for that, for like treating or any sort of, uh, anything incurred from that accident on top of what your medical plan may already cover.

Speaker speaker_2: Okay. So yeah, just med-, um, the dental, the vision and the short-term. Um, yeah. Can you give me the, can we start with the prices on those ones? Like what you guys offer?

Speaker speaker_1: Yeah, so, uh, dental and vision you said were for you and your daughter, correct?

Speaker speaker_2: Yes, me and my daughter, my two daughters.

Speaker speaker_1: Okay, you and your daughters. All right, so dental and vision for you and your daughters. Short-term is only you by default. Uh, s- that, those three plans are totaling out to \$18.47 per week at the moment.

Speaker speaker_2: And what kind of... And that, you said that's for, um, dental?

Speaker speaker_1: Yeah, that's dental, vision and disability. Th- that's, that's all three, \$18.47.

Speaker speaker_2: Okay. And that's taken out weekly, correct?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Yeah, let's go ahead and do that.

Speaker speaker_1: All right.

Speaker speaker_2: And you guys don't have no like r- like regular insurance, like um, like say if something were to happen to me or something like that, like life insurance, you guys don't offer that?

Speaker speaker_1: Uh, y- yes, ma'am, that, that is offered. Uh, uh, uh, I, I believe I had listed that when I was reading off everything. I thought I had stated that there was life insurance. Did

I not?

Speaker speaker_2: Okay, I'm sorry. It's 'cause I'm in an office and so it's kinda hard to hear you.

Speaker speaker_1: Uh, no, you're, you're fine. I was-

Speaker speaker_2: So, um,

Speaker speaker_3: I know what-

Speaker speaker_1: ... I was just trying to make sure that I didn't, I didn't misinform you.

Speaker speaker_2: Okay. Yeah, and then, um, for the life insurance added on, how much would that be?

Speaker speaker_1: Um, is... Now, is the life insurance gonna be for just you, or are your daughters gonna be on it as well?

Speaker speaker_2: Um, it's just gonna be for me right now.

Speaker speaker_1: Okay.

Speaker speaker_2: I can always change that later.

Speaker speaker_1: Uh, only during your eligibility window, which is the first 30 days after your fir- after your first check. Um, now...

Speaker speaker_2: Okay.

Speaker speaker_1: Life insurance for just yourself would add \$2.11, bringing it to \$20.58 a week.

Speaker speaker_2: And then adding my two daughters on it?

Speaker speaker_1: Uh, it'd be 254 for life, which would bring your total to 21.01 a week.

Speaker speaker_2: Okay, let's do that. I'll just go ahead and add them to it.

Speaker speaker_1: Okay. Um, anything else?

Speaker speaker_2: No, that's about it.

Speaker speaker_1: All right. Uh, so just to confirm, we authorize Partners to make those deductions of \$21.01 per week?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Let's go ahead and get your daughter's information on here. What's the first one's name?

Speaker speaker_2: Naiah Sanchez.

Speaker speaker_1: Can you spell that first name for me?

Speaker speaker_2: N-A-I-A-H.

Speaker speaker_1: Okay. And Sanchez is S-A-N-C-H-E-Z?

Speaker speaker_4: Yes.

Speaker speaker_1: All right. Do you have her Social?

Speaker speaker_4: Yes, I do. It is... Ah. I'm sorry. It is 764-

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: ... 026073.

Speaker speaker_1: All right. And what's her date of birth?

Speaker speaker_4: Um, 2/11/09.

Speaker speaker_1: All right. And then the second daughter's name?

Speaker speaker_4: It is Alicia Sanchez. Let me see. I gotta pull up her Social too as well.

Speaker speaker_1: Uh-

Speaker speaker_4: So Alicia's-

Speaker speaker_1: Uh-

Speaker speaker_4: ... A-L... I'm sorry?

Speaker speaker_1: Sorry. Go ahead. I was, I was just about to ask for the spelling.

Speaker speaker_4: Yeah. It's A-L, um, I-C-I-A, and it's, uh, Sanchez. S-A-N-C-H-E-Z as well.

Speaker speaker_1: Got it. And then her Social?

Speaker speaker_4: It is 765-15-4733.

Speaker speaker_1: Okay. And then her date of birth.

Speaker speaker_4: Um, 3/24/10.

Speaker speaker_1: Okay. All right. And then who would you like to name as the beneficiary for the life insurance plan?

Speaker speaker_4: Um, Robert Silva.

Speaker speaker_1: Silva. And, uh, his relationship to you?

Speaker speaker_4: Um, he's my spouse.

Speaker speaker_1: Got it. All right. Okay, that's all I needed to set up your enrollment. Uh, enrollment will take about one to two weeks to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Uh, the Monday following the first deduction is when policies become effective. ID cards will t- uh, sorry, my apologies. Monday following when we receive that deduction information is when the policy becomes

effective. ID cards typically arrive about a week or two after that effective date. Um, please be aware that these... uh, your dental and vision plans from Partners fall under a, a restriction called Section 125. This is an IRS regulation that allows Partners to make the deductions for the plans pre-tax. Because they allow this to happen, though, they then require that as long as you work through Partners, if you select these plans, you have to stay enrolled under these plans. You're only allowed to make changes to these plans during o- uh, o- oh, s- sorry, open enrollment windows, uh, such as your new hire window or open enrollment held once a year, typically in October. Outside of those windows, you're kind of locked into these plans unless you have a qualifying life event. Um, those... examples of those would be having another child, uh, getting divorced, uh, losing insurance from another insurance company, getting insurance from another company, something like that. Um, any questions regarding that?

Speaker speaker_4: Okay. No, that's it.

Speaker speaker_1: Okay. Uh, and then just for your information, your deadline to make any final changes is going to be... uh, let's see here. Looks like... My apology. That was looking at the wrong information. Uh, Wednesday, December 11th is your final... is your final day to make any changes. So as long as you do anything you want between, uh, between now and the 11th, you're good to go. After the 11th, you're locked in, at least to the dental and, and vision.

Speaker speaker_4: Okay. All right. Sounds good.

Speaker speaker_1: I will... All right then, anything else?

Speaker speaker_4: That would be it? Thank you very much. I appreciate it.

Speaker speaker_1: You're very welcome. Thanks again for calling and have a wonderful day.

Speaker speaker_4: You too. Bye.

Speaker speaker_1: Bye now.