

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 in a Card. This is Chris. How can I help you today? Hey, how you doing? Um, I was calling to enroll into the benefits. Okay. What staffing company do you work with? Um, Partners. Okay. And the last four of your Social? 4335. Okay. And your first and last name? Bobby Douglass. All right, Mr. Douglass. Could you verify your address and date of birth, please? 7997 Folly Street, 02/22/2002. And the rest of the address? I need the city, state and ZIP code as well. Oh, Houston, Texas 77028. Okay. And then we have a phone on file for you at 863-1314. Is that correct? Yes, sir. All right. Um, did you have an idea of what you wanted to enroll into, sir? Uh, you guys have dental? Uh, yes, dental is offered, um, for... Is, is it for just yourself? Yes. Dental is \$3.63 per week. Okay, no problem. And if I were to add someone, how much would it be? That would depend on who you're adding. Okay. Uh, it would be like a spouse. Spouse? Mm-hmm. Um, dental with... Dental for you and spouse would be \$6.99 a week. Okay, that's fine. Did you want to do employee only or employee and spouse, then? Employee and spouse. Got it. Anything else? Um, health. Okay. You've got five options for medical. You've got the, uh, preventative care only plan, Stay Healthy TeleRx. This plan covers things like physicals, vaccines, cancer screenings, as well as providing prescription benefits through a program called FreeRx. Um, but how- however, standard doctor's visits, hospital visits and things like that are not covered by this plan. Uh, this plan is \$21.70 per week for you and spouse. Then there's the VIP lineup plans. There are three levels of this plan; Standard, Plus and Prime. These plans will cover more along the lines of your doctor's visits, hospital visits, surgeries, urgent care, things like that. Um, they just do not cover those preventative care services. So like those physicals and vaccines and all that, you wouldn't get those anymore. Mm-hmm. Um, the, the higher level you select, the more coverage for covered services you get. Standard is \$33.50 a week, Plus is \$66.51 a week, and Prime is \$94.06 a week. And then finally, there's a plan called the Stay Healthy Enhanced. This is, uh, this is kind of a combination plan. Um, it'll cover, uh, both the preventative care services and, as well as the doctors, hospitals and things like that. Um, so both kinds of services in one singular plan. Uh, this plan for you and spouse would be \$74.07 per week. Okay. Uh, right now we can start off with the, the, the \$21. Okay. All right then. Yeah, we can set that up. Just, I do want to let you know, please be aware, um, your deadline to make any final decisions is next Wednesday, uh, January 1st. However, we're closed, um, Tuesday and Wednesday of this week for Christmas, as well as Tuesday and Wednesday of, uh, next week for New Year's. So your last day to give us a call would be next Monday. Um... Okay. But then, uh... Yeah, so if you... We can go ahead and do dental and then the preventative care only plan, uh, for now, but if you want to make any changes, you've only got th- pretty much this week, and, uh, this Thursday, this Friday and the next Monday to

do so. Okay, no problem. All right. Um, other than these two, anything else? Uh, that... Uh, what else do you guys offer? Um, Partners Personnel also offers life insurance, vision, critical illness, accident coverage, short-term disability, uh, preventative, uh, preven- sorry, not preventative. Uh, behavioral health or, like, therapy services, and identity protection. Okay. Uh, I think that'll be just about it right there. Just those two for now, okay. So b- Yes, sir. So for the both of you, that is \$28.69 deducted out of your check every week. Do you authorize Partners to make those deductions? Yes, sir. All right. And then let's go ahead and get your spouse's information on here. What is her first and last name? Jodi, J-O-D-I. Mayberry, M-A-Y-B-E-R-R-Y. All right. By chance, do you have her Social? Uh, give me one second. 36542... I'm sorry, 924649. All right. And then, ma'am, your date of birth? 08282002. All right, thank you. All right. So it's gonna 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 is when policy should become effective. ID cards will typically arrive about one to two weeks after that effective date, okay? Okay. Is there any way you could kind of tell me what the dental plan covers? Um, yeah. So, dental covers preventative services, like routine cleanings and examinations, at 100% with no deductible, and basic services, like simple extractions, cavity fillings, and x-rays, at 80% after you've met a \$50 individual or \$150 family deductible. Mm-hmm. Um, but major services, like crowns, braces, dentures, anything like that, those are not covered by this plan. Oh, good. All right. Um, and then one- So, if I wanted to get like... If I wanted to have a plan with, like, m- major, like, crowns and stuff like that, is there any way I could get that? Not through Partners' personnel. This dental plan is the only one they offer. Okay. All right, no problem. I'll take it. All right. All right, and then the, the other thing I need to make sure that you're aware of is that these plans are known as Section 125 plans. Mm-hmm. This is an IRS regulation that allows Partners to make the deductions for the plans pre-tax. However, uh- Mm-hmm. ... because they allow this to happen, they then require, if you select these plans, you are required to stay enrolled into them as long as you're a client of Partners. As such, you're only allowed- Okay. ... to make changes to these plans during your eligibility windows, like your new hire, your new hire window, or open enrollment once a year. Outside of these windows, you are locked into these insurance plans unless you have a qualifying life event, typically something like d- uh, having a child, getting divorced, or h- uh, getting an insurance comp- uh, coverage from another insurance company. Okay. All right. Was there anything else I could help you with? Uh, nope. So, if I were to, you know, just get another dental plan that covers, you know, like, the major plans like that, would that, like kind of affect what s- what I have going on with you guys? It may, it may not. I'm not sure, um- Okay. ... just because of the fact that, uh... Now, we're only the enrollment admins for Partners, we're not the insurance company itself. Mm-hmm. So, any other dental plans, I wouldn't, I, unfortunately, wouldn't know how they would interact with this one. Okay. Okay, no problem. All right. Anything else? That'll be it. I appreciate you. No problem. Thanks again for calling, and have a wonderful day. Yes, sir. All right. 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 in a Card. This is Chris. How can I help you today?

Speaker speaker_2: Hey, how you doing? Um, I was calling to enroll into the benefits.

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

Speaker speaker_2: Um, Partners.

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

Speaker speaker_2: 4335.

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

Speaker speaker_2: Bobby Douglass.

Speaker speaker_1: All right, Mr. Douglass. Could you verify your address and date of birth, please?

Speaker speaker_2: 7997 Folly Street, 02/22/2002.

Speaker speaker_1: And the rest of the address? I need the city, state and ZIP code as well.

Speaker speaker_2: Oh, Houston, Texas 77028.

Speaker speaker_1: Okay. And then we have a phone on file for you at 863-1314. Is that correct?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right. Um, did you have an idea of what you wanted to enroll into, sir?

Speaker speaker_2: Uh, you guys have dental?

Speaker speaker_1: Uh, yes, dental is offered, um, for... Is, is it for just yourself?

Speaker speaker_2: Yes.

Speaker speaker_1: Dental is \$3.63 per week.

Speaker speaker_2: Okay, no problem. And if I were to add someone, how much would it be?

Speaker speaker_1: That would depend on who you're adding.

Speaker speaker_2: Okay. Uh, it would be like a spouse.

Speaker speaker_1: Spouse?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, dental with... Dental for you and spouse would be \$6.99 a week.

Speaker speaker_2: Okay, that's fine.

Speaker speaker_1: Did you want to do employee only or employee and spouse, then?

Speaker speaker_2: Employee and spouse.

Speaker speaker_1: Got it. Anything else?

Speaker speaker_2: Um, health.

Speaker speaker_1: Okay. You've got five options for medical. You've got the, uh, preventative care only plan, Stay Healthy TeleRx. This plan covers things like physicals, vaccines, cancer screenings, as well as providing prescription benefits through a program called FreeRx. Um, but how- however, standard doctor's visits, hospital visits and things like that are not covered by this plan. Uh, this plan is \$21.70 per week for you and spouse. Then there's the VIP lineup plans. There are three levels of this plan; Standard, Plus and Prime. These plans will cover more along the lines of your doctor's visits, hospital visits, surgeries, urgent care, things like that. Um, they just do not cover those preventative care services. So like those physicals and vaccines and all that, you wouldn't get those anymore.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, the, the higher level you select, the more coverage for covered services you get. Standard is \$33.50 a week, Plus is \$66.51 a week, and Prime is \$94.06 a week. And then finally, there's a plan called the Stay Healthy Enhanced. This is, uh, this is kind of a combination plan. Um, it'll cover, uh, both the preventative care services and, as well as the doctors, hospitals and things like that. Um, so bo- both kinds of services in one singular plan. Uh, this plan for you and spouse would be \$74.07 per week.

Speaker speaker_2: Okay. Uh, right now we can start off with the, the, the \$21.

Speaker speaker_1: Okay. All right then. Yeah, we can set that up. Just, I do want to let you know, please be aware, um, your deadline to make any final decisions is next Wednesday, uh, January 1st. However, we're closed, um, Tuesday and Wednesday of this week for Christmas, as well as Tuesday and Wednesday of, uh, next week for New Year's. So your last day to give us a call would be next Monday. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: But then, uh... Yeah, so if you... We can go ahead and do dental and then the preventative care only plan, uh, for now, but if you want to make any changes, you've only got th- pretty much this week, and, uh, this Thursday, this Friday and the next Monday to do so.

Speaker speaker_2: Okay, no problem.

Speaker speaker_1: All right. Um, other than these two, anything else?

Speaker speaker_2: Uh, that... Uh, what else do you guys offer?

Speaker speaker_1: Um, Partners Personnel also offers life insurance, vision, critical illness, accident coverage, short-term disability, uh, preventative, uh, preven- sorry, not preventative. Uh, behavioral health or, like, therapy services, and identity protection.

Speaker speaker_2: Okay. Uh, I think that'll be just about it right there.

Speaker speaker_1: Just those two for now, okay. So b-

Speaker speaker_2: Yes, sir.

Speaker speaker_1: So for the both of you, that is \$28.69 deducted out of your check every week. Do you authorize Partners to make those deductions?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right. And then let's go ahead and get your spouse's information on here. What is her first and last name?

Speaker speaker_2: Jodi, J-O-D-I. Mayberry, M-A-Y-B-E-R-R-Y.

Speaker speaker_1: All right. By chance, do you have her Social?

Speaker speaker_2: Uh, give me one second. 36542... I'm sorry, 924649.

Speaker speaker_1: All right. And then, ma'am, your date of birth?

Speaker speaker_2: 08282002.

Speaker speaker_1: All right, thank you. All right. So it's gonna 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 is when policy should become effective. ID cards will typically arrive about one to two weeks after that effective date, okay?

Speaker speaker_2: Okay. Is there any way you could kind of tell me what the dental plan covers?

Speaker speaker_1: Um, yeah. So, dental covers preventative services, like routine cleanings and examinations, at 100% with no deductible, and basic services, like simple extractions, cavity fillings, and x-rays, at 80% after you've met a \$50 individual or \$150 family deductible.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, but major services, like crowns, braces, dentures, anything like that, those are not covered by this plan.

Speaker speaker_2: Oh, good.

Speaker speaker_1: All right. Um, and then one-

Speaker speaker_2: So, if I wanted to get like... If I wanted to have a plan with, like, m- major, like, crowns and stuff like that, is there any way I could get that?

Speaker speaker_1: Not through Partners' personnel. This dental plan is the only one they offer.

Speaker speaker_2: Okay. All right, no problem. I'll take it.

Speaker speaker_1: All right. All right, and then the, the other thing I need to make sure that you're aware of is that these plans are known as Section 125 plans.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: This is an IRS regulation that allows Partners to make the deductions for the plans pre-tax. However, uh-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... because they allow this to happen, they then require, if you select these plans, you are required to stay enrolled into them as long as you're a client of Partners. As such, you're only allowed-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to make changes to these plans during your eligibility windows, like your new hire, your new hire window, or open enrollment once a year. Outside of these windows, you are locked into these insurance plans unless you have a qualifying life event, typically something like d- uh, having a child, getting divorced, or h- uh, getting an insurance comp- uh, coverage from another insurance company.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Was there anything else I could help you with?

Speaker speaker_2: Uh, nope. So, if I were to, you know, just get another dental plan that covers, you know, like, the major plans like that, would that, like kind of affect what s- what I have going on with you guys?

Speaker speaker_1: It may, it may not. I'm not sure, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... just because of the fact that, uh... Now, we're only the enrollment admins for Partners, we're not the insurance company itself.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So, any other dental plans, I wouldn't, I, unfortunately, wouldn't know how they would interact with this one.

Speaker speaker_2: Okay. Okay, no problem.

Speaker speaker_1: All right. Anything else?

Speaker speaker_2: That'll be it. I appreciate you.

Speaker speaker_1: No problem. Thanks again for calling, and have a wonderful day.

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right. Bye now.