

## **Transcript: Estefania**

**Acevedo-4651689392783360-5517147683733504**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, I was ready to sign up for benefits. Okay. What staffing agency are you working with? Um, Partners Personal. Okay. And what is the last four of your social? 0701. I'm sorry, 07... Did you say 01? Yes. Great. And your first and last name, please? Uh, the last name's, um, my first name is Tanya, and then Marine Torres. Okay, thank you. For security purposes, can you verify your address and date of birth? 14712 Santa Ana Avenue in Fairmont, California 9072K. Okay. And then what was your date of birth? November 23rd, 2000. Okay. Thank you. I have 562-794-5095 is your phone number? Yes. And then I have tanya.lastname@yahoo.com. Marine? Yep. Okay. And then, um, did you know which one you've been enrolled into already by any chance? Uh, yes. So, I was just looking at it the other day, and I wanted to sign up for the VIP Plus. Mm-hmm. For employee only or did you want to add a dependent? Um, employee only. Okay. And then anything else? I wanted to do the short-term disability as well. Okay. Anything else? Um, 24-hour emergency. Uh, I think that's what it's called. Yeah, the group accident, 24-hour group accident. Okay. Yes. And then also behavioral health. Okay. And then I have one question. Mm-hmm. Uh, so once I get hired through the company, um, I know they have Kaiser available. And so if I do end up getting hired through the company, like, do I call to cancel? 'Cause I, I really do want the Kaiser. Gotcha. That's the question. So, um, I was gonna tell you that the only plan that has a regulation is your VIP Plus plan. So, it's under a section called 125 that allows you to pay that VIP Plus with pre-tax dollars. However, if you do want to cancel or, um, make changes to that plan, you would have to do it before your 30-day, 30-day deadline is up, um, because if you call after- Hmm. ... they're going to tell you that you're going to have to wait within company open enrollment, which for Partners Personal, it's done in October, so you would kind of be stuck with it until October. Okay. Every, every other plan, however, isn't under that IRS regulation. The only one that you selected that is, is the VIP Plus as well as dental and vision, but you didn't ask for those. But your VIP- Okay. ... Plus doesn't have this restriction, that it allows you to pay with pre-tax dollars. However, if you did want to cancel or change, um, like add a dependent, you would have to do it within your 30-day, 30 days of receiving your first check or within company open enrollment. Okay. In that case, can I change and join the Plus, um? So, all the VIPs have it, um, have that regulation. So, their medical plans, they wouldn't- Oh. Yeah. So the standard has it- Okay. ... the Plus, the Prime, dental and vision. And then with the VIP Plus would I be able to, um, like, choose my doctor? Or do I have to stay inside the network? In the network? No, with the VIPs you're not required to stay within the network as long as the provider takes that insurance. So, it really just depends on the provider if they accept it or don't. But that doesn't have a in-network requirement. The only ones that do- Okay. ... are the MECs, but the VIPs don't. MECs? Those you do have to use only their

doctors and clinics, but the VIPs you're, you don't have to stay within the network as long as they take that insurance, like I said. Um, but you do have to keep in mind that it has that IRS regulation. It allows you to pay with pre-tax dollars. However, you want to cancel it or change it, you have to do it within your 30 days or within the month of their company open enrollment, which for them is until October. Okay. Can I just stick with the VIP Plus? Okay. VIP Plus, that's \$31.61 weekly. Then I have short-term disability for \$3.94 weekly, group accident for \$2 weekly, behavioral health for \$1.53 weekly. That's a lasting total of \$39.08. Um, do you allow Partners Personal to make this weekly deduction? Did you select a plan? Oh. I thought, I thought it was going to be monthly. Um- No, it's monthly. ... when is my last date? Um, let me see. Give me one sec. I, I, I know it's soon. Yeah, give me... Let me verify. Wow. Okay. Yeah. So, your last day to enroll if you do want to enroll or to cancel or make changes to those plans that are under that regulation, it's going to be on March 19th. So, on Wednesday. Wednesday's your last day that you have to enroll or let's say you do enroll today into, like, the VIP Plus, it would be your last day to call and drop that plan before you're enrolled. If not, you have to wait until the month of October to either enroll, make changes or cancellations to those, that plan. Um, but you have till the 19th. Until the 19th? Okay. Okay. Which is Wednesday. Um, I'll go ahead and... I know, I know. I'll go ahead and call back. Okay. So, don't select anything? No, not at the moment. Okay, that's fine. All right. Well, I hope you have a great day. We're open from 8:00 AM- Thank you. ... up until 8:00 PM Eastern Time, okay? Okay, thank you so much. Thank you. Give me a sec.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi, I was ready to sign up for benefits.

Speaker speaker\_0: Okay. What staffing agency are you working with?

Speaker speaker\_1: Um, Partners Personal.

Speaker speaker\_0: Okay. And what is the last four of your social?

Speaker speaker\_1: 0701.

Speaker speaker\_0: I'm sorry, 07... Did you say 01?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Great. And your first and last name, please?

Speaker speaker\_1: Uh, the last name's, um, my first name is Tanya, and then Marine Torres.

Speaker speaker\_0: Okay, thank you. For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: 14712 Santa Ana Avenue in Fairmont, California 9072K.

Speaker speaker\_0: Okay. And then what was your date of birth?

Speaker speaker\_1: November 23rd, 2000.

Speaker speaker\_0: Okay. Thank you. I have 562-794-5095 is your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then I have tanya.lastname@yahoo.com. Marine?

Speaker speaker\_1: Yep.

Speaker speaker\_0: Okay. And then, um, did you know which one you've been enrolled into already by any chance?

Speaker speaker\_1: Uh, yes. So, I was just looking at it the other day, and I wanted to sign up for the VIP Plus.

Speaker speaker\_0: Mm-hmm. For employee only or did you want to add a dependent?

Speaker speaker\_1: Um, employee only.

Speaker speaker\_0: Okay. And then anything else?

Speaker speaker\_1: I wanted to do the short-term disability as well.

Speaker speaker\_0: Okay. Anything else?

Speaker speaker\_1: Um, 24-hour emergency. Uh, I think that's what it's called.

Speaker speaker\_0: Yeah, the group accident, 24-hour group accident. Okay.

Speaker speaker\_1: Yes. And then also behavioral health.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And then I have one question.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Uh, so once I get hired through the company, um, I know they have Kaiser available. And so if I do end up getting hired through the company, like, do I call to cancel? 'Cause I, I really do want the Kaiser.

Speaker speaker\_0: Gotcha.

Speaker speaker\_1: That's the question.

Speaker speaker\_0: So, um, I was gonna tell you that the only plan that has a regulation is your VIP Plus plan. So, it's under a section called 125 that allows you to pay that VIP Plus with pre-tax dollars. However, if you do want to cancel or, um, make changes to that plan, you would have to do it before your 30-day, 30-day deadline is up, um, because if you call after-

Speaker speaker\_1: Hmm.

Speaker speaker\_0: ... they're going to tell you that you're going to have to wait within company open enrollment, which for Partners Personal, it's done in October, so you would kind of be stuck with it until October.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Every, every other plan, however, isn't under that IRS regulation. The only one that you selected that is, is the VIP Plus as well as dental and vision, but you didn't ask for those. But your VIP-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... Plus doesn't have this restriction, that it allows you to pay with pre-tax dollars. However, if you did want to cancel or change, um, like add a dependent, you would have to do it within your 30-day, 30 days of receiving your first check or within company open enrollment.

Speaker speaker\_1: Okay. In that case, can I change and join the Plus, um?

Speaker speaker\_0: So, all the VIPs have it, um, have that regulation. So, their medical plans, they wouldn't-

Speaker speaker\_1: Oh.

Speaker speaker\_0: Yeah. So the standard has it-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the Plus, the Prime, dental and vision.

Speaker speaker\_1: And then with the VIP Plus would I be able to, um, like, choose my doctor? Or do I have to stay inside the network?

Speaker speaker\_0: In the network? No, with the VIPs you're not required to stay within the network as long as the provider takes that insurance. So, it really just depends on the provider if they accept it or don't. But that doesn't have a in-network requirement. The only ones that do-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... are the MECs, but the VIPs don't.

Speaker speaker\_1: MECs?

Speaker speaker\_0: Those you do have to use only their doctors and clinics, but the VIPs you're, you don't have to stay within the network as long as they take that insurance, like I said. Um, but you do have to keep in mind that it has that IRS regulation. It allows you to pay with pre-tax dollars. However, you want to cancel it or change it, you have to do it within your 30 days or within the month of their company open enrollment, which for them is until October.

Speaker speaker\_1: Okay. Can I just stick with the VIP Plus?

Speaker speaker\_0: Okay. VIP Plus, that's \$31.61 weekly. Then I have short-term disability for \$3.94 weekly, group accident for \$2 weekly, behavioral health for \$1.53 weekly. That's a lasting total of \$39.08. Um, do you allow Partners Personal to make this weekly deduction? Did you select a plan?

Speaker speaker\_1: Oh. I thought, I thought it was going to be monthly. Um-

Speaker speaker\_0: No, it's monthly.

Speaker speaker\_1: ... when is my last date?

Speaker speaker\_0: Um, let me see. Give me one sec.

Speaker speaker\_1: I, I, I know it's soon.

Speaker speaker\_0: Yeah, give me... Let me verify. Wow. Okay. Yeah. So, your last day to enroll if you do want to enroll or to cancel or make changes to those plans that are under that regulation, it's going to be on March 19th. So, on Wednesday. Wednesday's your last day that you have to enroll or let's say you do enroll today into, like, the VIP Plus, it would be your last day to call and drop that plan before you're enrolled. If not, you have to wait until the month of October to either enroll, make changes or cancellations to those, that plan. Um, but you have till the 19th.

Speaker speaker\_1: Until the 19th? Okay. Okay.

Speaker speaker\_0: Which is Wednesday.

Speaker speaker\_1: Um, I'll go ahead and... I know, I know. I'll go ahead and call back.

Speaker speaker\_0: Okay. So, don't select anything?

Speaker speaker\_1: No, not at the moment.

Speaker speaker\_0: Okay, that's fine. All right. Well, I hope you have a great day. We're open from 8:00 AM-

Speaker speaker\_1: Thank you.

Speaker speaker\_0: ... up until 8:00 PM Eastern Time, okay?

Speaker speaker\_1: Okay, thank you so much.

Speaker speaker\_0: Thank you. Give me a sec.