

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes- Oh, you can't... Hold on. Hold on, hold... Hold on, though. Thank you for calling Benefits in a Card. Could you please hold? Yes, pl- Yeah, I can hold. Hi. Thank you for holding, sir. Um, how can I help you? Hi. I'm calling because, um, um... I'm, I work through this company, this temp agency called Partner Personnel. Mm-hmm. And, um, I told them that I already have Benefits in a Card with another agency called Surge Staffing. And they told me to call you guys to see if I could just change the, the name to Partner Personnel. Oh. Um, so w- I believe you can't do that. But if you have coverage with both of them, I could cancel one, which is the one at Partners Personnel. I can't really- Um- ... just change the name. Could you just... Okay, so can you just, uh, change... Can you just cancel the Surge and put Umm Underneath Partners? So, if you have two files, I could cancel one, but let me, um... Let me get in your file first. 'Cause I don't know- Okay. Okay, okay. What is your... The last four of your social? Um... Oh, damn, I don't even know it by heart. Hold on, give me a second. It is... I should have a picture of it. It is 3183. And then I was gonna ask you, do you already have coverage with one of those? I know s- um, Partners Personnel doesn't auto-enroll their members into any plans, but Surge Staffing does. So, I, I w- 'Cause I already had, um... So, um, I already had benefits with Surge, but, uh, I, I stopped going through them, and I'm, I'm doing Partners, and I noticed that it's the same benefit card. Okay. Um, do you want me to check first to see if you're active with the Surge one? Yes, please. I'm still active. I shouldn't be active. But do you want me to just check to verify? Yes, please. And then, what's your first and last name? My name is Victor Ortega Samientos. Okay. Okay, so with Surge Staff... With Partners Personnel, you don't have, um, coverage and they don't auto-enroll- Mm-hmm. ... their members into anything, so you're ell- eligible to enroll with them. Um, and now let me check Surge. And with Surge... With Surge, you don't, um... With Surge, it says that you have coverage but we haven't received a deduction for your... When? For, for a week already. Do you want me to cancel that? Um... Um, well- You do have active coverage with Surge already. It looks like you have dental, vision and the preventative plan. They just haven't... You don't have active coverage, um, for this week because we never received a deduction. It looks like you don't have active coverage for this week, nor for last week. Okay. Um, if... I don't wanna cancel it 'cause I still want my benefits. I'm- Okay, so- I started a new job, and I'm getting paid tomorrow. So, leave... Okay. Um, I do wanna let you know, for you to have active coverage, the d-... We have to receive deductions from your paycheck. So, if you don't work with Surge- Okay. ... anymore, there's no way that they can get a deduction out of your paycheck because obviously- Okay. ... you don't work with them no more. Does that make sense? Yes. So, for you to have- Yes. ... active coverage, we have to receive deductions, and the way we receive a deduction is from your paycheck. Um, so if you're no longer with Surge, there's no way that

we're gonna be able to receive, um... Okay, then it's just best to cancel with them and just go with Partners. And then all you would really have to do... 'Cause either way, any cancellations take seven to 10 days to process, so you still may experience one or two deductions. But if you don't work with Surge anymore, there's no way that they can do those deductions out of your paycheck. Y- you see what I'm saying? Yes. Yeah. I- So, do you want to cancel your coverage through Surge? Yes. Yes. Okay. And then, um, could you please verify your full address and date of birth? Yes. It's 3754 Shirley Avenue- Avenue, Reno, Nevada 89512, and then my birthday is, uh, uh, December 20th, um, 97. Okay. And then you said you're not with them no more, right? You're not working with Surge no more, right? That is c-... That is correct. I'm not working- Okay. I just wanted to make sure. ... through Surge no more. I'm working through, uh, Agency Cost Partners. Okay. Gotcha. And then, um, I'm gonna go ahead and cancel your coverage. And then since the line's being recorded, you stated that you wanted to cancel your coverage with Surge Staffing for dental, vision, and the preventatives since you're no longer with them. Y- yes. That's correct. Okay. And then I still have to read you the disclaimer that it takes seven to 10 days for cancellations to process, so you still may experience one or two deductions. But if you're no longer with them- Okay. ... they can't really do that 'cause they can't get money out of your bank account if you're not with them. Um, so I'm gonna go ahead and cancel that. And then did you want to add those same plans that you had? Yes. That's correct. Oh. Okay. Okay, and I believe... Oh, my God. I already forgot what you had said. Let me go back. Deletion. And you want the same plans that you had on the other one? Yep. That's correct. Okay. So, you had your preventatives, um, dental and vision for employee only. Yeah, the vision, um... And then dental. Yeah, I think it was only vis-... And the vision and pharmacy, I believe. Yeah. So, um, it's the same in phar-... It's gonna be the same thing, same plan, same- Okay. ... really... All right. Cool. Um, so for dental and vision though, with Partners Pers-... Well, actually for the three of them, so for your NEC tele-RRS, which is your preventative plan that you had with Surge, dental, vision- Mm-hmm. ... um, uh, with Partners Personal, those are under a IRS regulation that's called Section 125. Surge did not have that with... But Partners Personal does. So, what, um, Section- Okay. ... 125 is, it allows you to pay those plans with pre-tax dollars. However, if you do wanna, in the future, cancel those plans or add dependents to those plans, you would have to be within your first 30 days of receiving your first check, or you- Mm-hmm. ... would have to be within company open enrollment, which for Partners Personal is in the month of October. Um, let me see when your deadline for your personal open enrollment period is, just in case you do change your mind and wanna drop any of those plans. Okay. Or add dependents. Uh. Let's see. So, if you do wanna add another plan or if you wanna cancel the selective plans or add dependents, you would have to do it before January 8th. Because if you- Okay. ... wait and call on the ninth, they're gonna tell you that you have to do all those changes and add-ons for the NAP company open enrollment period, so in other words, in the month of October. Okay. Okay? I just wanna tell you that because that's really the main difference, um, when it comes to the plans. Search doesn't have that IRS regulation, but Partners Personnel does. Okay. Okay? Do you allow Partners Personnel to do the weekly deduction of two- \$22.58 for your preventative plan, vision plan, and dental plan? Yes, I do. Okay. Please allow one or two weeks for your employer to start doing that deduction. Once you see the very first deduction of the \$22 and change, the following Monday from that deduction is when you have active coverage, okay? And then by that- Okay. ... first week of your activation week, you should be

getting your cards which is your dental, vision, and then your MEC. So you're gonna get new cards. Okay. And then so s- and then if for some reason the first week or activation week you, you have a doctor's appointment, um, you're welcome to give us a call, and we will email those to you. Okay. Thank you so much. Okay. You're welcome. But just keep in mind that that IRS regulation, just in case you do wanna add any other plans, or, like, cancel those plans that you chose right now, you would have to do it before January 8th, okay? If not, you're stuck with it until October. All right. Thanks so much. Okay. You're welcome. Have a nice day. Okay, thank you. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes-

Speaker speaker_1: Oh, you can't... Hold on. Hold on, hold... Hold on, though.

Speaker speaker_0: Thank you for calling Benefits in a Card. Could you please hold?

Speaker speaker_1: Yes, pl- Yeah, I can hold. Hi.

Speaker speaker_2: Thank you for holding, sir. Um, how can I help you?

Speaker speaker_1: Hi. I'm calling because, um, um... I'm, I work through this company, this temp agency called Partner Personnel.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And, um, I told them that I already have Benefits in a Card with another agency called Surge Staffing. And they told me to call you guys to see if I could just change the, the name to Partner Personnel.

Speaker speaker_2: Oh. Um, so w- I believe you can't do that. But if you have coverage with both of them, I could cancel one, which is the one at Partners Personnel. I can't really-

Speaker speaker_1: Um-

Speaker speaker_2: ... just change the name.

Speaker speaker_1: Could you just... Okay, so can you just, uh, change... Can you just cancel the Surge and put Umm Underneath Partners?

Speaker speaker_2: So, if you have two files, I could cancel one, but let me, um... Let me get in your file first. 'Cause I don't know-

Speaker speaker_1: Okay.

Speaker speaker_2: Okay, okay. What is your... The last four of your social?

Speaker speaker_1: Um... Oh, damn, I don't even know it by heart. Hold on, give me a second. It is... I should have a picture of it. It is 3183.

Speaker speaker_2: And then I was gonna ask you, do you already have coverage with one of those? I know s- um, Partners Personnel doesn't auto-enroll their members into any plans, but Surge Staffing does.

Speaker speaker_1: So, I, I w- 'Cause I already had, um... So, um, I already had benefits with Surge, but, uh, I, I stopped going through them, and I'm, I'm doing Partners, and I noticed that it's the same benefit card.

Speaker speaker_2: Okay. Um, do you want me to check first to see if you're active with the Surge one?

Speaker speaker_1: Yes, please. I'm still active. I shouldn't be active.

Speaker speaker_2: But do you want me to just check to verify?

Speaker speaker_1: Yes, please.

Speaker speaker_2: And then, what's your first and last name?

Speaker speaker_1: My name is Victor Ortega Samientos.

Speaker speaker_2: Okay. Okay, so with Surge Staff... With Partners Personnel, you don't have, um, coverage and they don't auto-enroll-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... their members into anything, so you're ell- eligible to enroll with them. Um, and now let me check Surge. And with Surge... With Surge, you don't, um... With Surge, it says that you have coverage but we haven't received a deduction for your... When? For, for a week already. Do you want me to cancel that?

Speaker speaker_1: Um... Um, well-

Speaker speaker_2: You do have active coverage with Surge already. It looks like you have dental, vision and the preventative plan. They just haven't... You don't have active coverage, um, for this week because we never received a deduction. It looks like you don't have active coverage for this week, nor for last week.

Speaker speaker_3: Okay. Um, if... I don't wanna cancel it 'cause I still want my benefits. I'm-

Speaker speaker_4: Okay, so-

Speaker speaker_3: I started a new job, and I'm getting paid tomorrow.

Speaker speaker_4: So, leave... Okay. Um, I do wanna let you know, for you to have active coverage, the d-... We have to receive deductions from your paycheck. So, if you don't work with Surge-

Speaker speaker_3: Okay.

Speaker speaker_4: ... anymore, there's no way that they can get a deduction out of your paycheck because obviously-

Speaker speaker_3: Okay.

Speaker speaker_4: ... you don't work with them no more. Does that make sense?

Speaker speaker_3: Yes.

Speaker speaker_4: So, for you to have-

Speaker speaker_3: Yes.

Speaker speaker_4: ... active coverage, we have to receive deductions, and the way we receive a deduction is from your paycheck. Um, so if you're no longer with Surge, there's no way that we're gonna be able to receive, um...

Speaker speaker_3: Okay, then it's just best to cancel with them and just go with Partners.

Speaker speaker_4: And then all you would really have to do... 'Cause either way, any cancellations take seven to 10 days to process, so you still may experience one or two deductions. But if you don't work with Surge anymore, there's no way that they can do those deductions out of your paycheck. Y- you see what I'm saying?

Speaker speaker_3: Yes. Yeah.

Speaker speaker_4: I- So, do you want to cancel your coverage through Surge?

Speaker speaker_3: Yes. Yes.

Speaker speaker_4: Okay. And then, um, could you please verify your full address and date of birth?

Speaker speaker_3: Yes. It's 3754 Shirley Avenue- Avenue, Reno, Nevada 89512, and then my birthday is, uh, uh, December 20th, um, 97.

Speaker speaker_4: Okay. And then you said you're not with them no more, right? You're not working with Surge no more, right?

Speaker speaker_3: That is c-... That is correct. I'm not working-

Speaker speaker_4: Okay. I just wanted to make sure.

Speaker speaker_3: ... through Surge no more. I'm working through, uh, Agency Cost Partners.

Speaker speaker_4: Okay. Gotcha. And then, um, I'm gonna go ahead and cancel your coverage. And then since the line's being recorded, you stated that you wanted to cancel your coverage with Surge Staffing for dental, vision, and the preventatives since you're no longer with them.

Speaker speaker_3: Y- yes. That's correct.

Speaker speaker_4: Okay. And then I still have to read you the disclaimer that it takes seven to 10 days for cancellations to process, so you still m- may experience one or two deductions. But if you're no longer with them-

Speaker speaker_3: Okay.

Speaker speaker_4: ... they can't really do that 'cause they can't get money out of your bank account if you're not with them. Um, so I'm gonna go ahead and cancel that. And then did you want to add those same plans that you had?

Speaker speaker_3: Yes. That's correct.

Speaker speaker_4: Oh. Okay. Okay, and I believe... Oh, my God. I already forgot what you had said. Let me go back. Deletion. And you want the same plans that you had on the other one?

Speaker speaker_3: Yep. That's correct.

Speaker speaker_4: Okay. So, you had your preventatives, um, dental and vision for employee only.

Speaker speaker_3: Yeah, the vision, um...

Speaker speaker_4: And then dental.

Speaker speaker_3: Yeah, I think it was only vis-... And the vision and pharmacy, I believe.

Speaker speaker_4: Yeah. So, um, it's the same in phar-... It's gonna be the same thing, same plan, same-

Speaker speaker_3: Okay.

Speaker speaker_4: ... really...

Speaker speaker_3: All right. Cool.

Speaker speaker_4: Um, so for dental and vision though, with Partners Pers-... Well, actually for the three of them, so for your NEC tele-RRS, which is your preventative plan that you had with Surge, dental, vision-

Speaker speaker_3: Mm-hmm.

Speaker speaker_4: ... um, uh, with Partners Personal, those are under a IRS regulation that's called Section 125. Surge did not have that with... But Partners Personal does. So, what, um, Section-

Speaker speaker_3: Okay.

Speaker speaker_4: ... 125 is, it allows you to pay those plans with pre-tax dollars. However, if you do wanna, in the future, cancel those plans or add dependents to those plans, you would have to be within your first 30 days of receiving your first check, or you-

Speaker speaker_3: Mm-hmm.

Speaker speaker_4: ... would have to be within company open enrollment, which for Partners Personal is in the month of October. Um, let me see when your deadline for your personal open enrollment period is, just in case you do change your mind and wanna drop any of those

plans.

Speaker speaker_3: Okay.

Speaker speaker_4: Or add dependents. Uh. Let's see. So, if you do wanna add another plan or if you wanna cancel the selective plans or add dependents, you would have to do it before January 8th. Because if you-

Speaker speaker_5: Okay.

Speaker speaker_4: ... wait and call on the ninth, they're gonna tell you that you have to do all those changes and add-ons for the NAP company open enrollment period, so in other words, in the month of October.

Speaker speaker_5: Okay.

Speaker speaker_4: Okay? I just wanna tell you that because that's really the main difference, um, when it comes to the plans. Search doesn't have that IRS regulation, but Partners Personnel does.

Speaker speaker_5: Okay.

Speaker speaker_4: Okay? Do you allow Partners Personnel to do the weekly deduction of two- \$22.58 for your preventative plan, vision plan, and dental plan?

Speaker speaker_5: Yes, I do.

Speaker speaker_4: Okay. Please allow one or two weeks for your employer to start doing that deduction. Once you see the very first deduction of the \$22 and change, the following Monday from that deduction is when you have active coverage, okay? And then by that-

Speaker speaker_5: Okay.

Speaker speaker_4: ... first week of your activation week, you should be getting your cards which is your dental, vision, and then your MEC. So you're gonna get new cards.

Speaker speaker_5: Okay.

Speaker speaker_4: And then so s- and then if for some reason the first week or activation week you, you have a doctor's appointment, um, you're welcome to give us a call, and we will email those to you.

Speaker speaker_5: Okay. Thank you so much.

Speaker speaker_4: Okay. You're welcome. But just keep in mind that that IRS regulation, just in case you do wanna add any other plans, or, like, cancel those plans that you chose right now, you would have to do it before January 8th, okay? If not, you're stuck with it until October.

Speaker speaker_5: All right. Thanks so much.

Speaker speaker_4: Okay. You're welcome. Have a nice day.

Speaker speaker_5: Okay, thank you. Thank you.