

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, I was calling to, um, find out my ill- eligibility and see if I could sign up for benefits? Okay, what staff and agency are you working with? Partners Personnel. And then what are the last four of your Social? 9998. And your first and last name, please? Chyndall Thornton. Okay, give me one second. Sure. Okay. For security purposes, can you please verify the address that I have on file as well as your date of birth? Yeah, it's 26 Taylor Drive, Pishtan, Georgia 30548. Date of Birth 6/18/1981. Okay, thank you. And then I have 305-485-5111, is that correct? I'm sorry, what was that? I have the phone number 305-485-5111 and it looks like it's missing on a number. No, um, my phone number is 678-499-5151. Okay, thank you. And then I have your first name period last name at live.com? Correct. Okay. So, it looks like you are eligible. You're within your first 30 days of receiving your first check, which means that you can enroll into the benefits. Um, did you know already what you wanted to be enrolled into or you still didn't know? Um, just medical and vision. Not medical, sorry, dental and vision. Dental and vision, okay. Mm-hmm. Did you want me to go over what they, um, cover? Yeah, could you? Okay, yes, ma'am. Okay, so they do offer different plans. They only offer one dental plan and one vision plan. Okay. So when it comes for dental, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth, that's covered at 80%. Basic restorative, so they find a cavity and you gotta fill it, that would be covered at 80%. Your X-rays are also covered at 80%. Your annual maximum is \$500 and with the dental plan, you would have to pay a one-time deductible. Um, if you sign up for yourself for the employee plan, that one-time deductible is a \$50. Let's say you do the family plan, that would be of \$150. And then that deductible you only have to provide once. Uh, were you wanting to enroll by yourself or with dependents? With, um, my children. So I would have to pay the one-time deductible at the time of enrollment? Correct. Um, no, not that, not the at the time of enrollment but at the time of the visit. Oh, gotcha, okay. Mm-hmm. Okay. And then for vision, there's copays. So the copay for an eye exam is \$10. Mm-hmm. Copay for lenses and frames is \$25 and your frame allowance is \$130. Um, vision for employee and children is \$4.94 weekly. So, you got dental. Did you want to do both plans for employee and child? Yes. Okay, so dental for employee and child is \$9.59 and then vision for employee and child is \$4.94, being a weekly deduction from your paycheck of \$14.53. Um, I was gonna tell you that the vision and dental are under an IRS regulation that's called Section 125. So what Section 125 is- Mm-hmm. ... it allows you to pay these two plans with pre-tax dollars. However, if you do wanna make changes or cancel dental or vision, you would have to call- Mm-hmm. ... within the first 30 days of receiving your fa- first paycheck. So your deadline to make any changes or cancellations, like to drop dental or vision, it would be- Mm-hmm. ... April the 16th. After April the 16th- Mm-hmm. ... if you do wanna cancel, you would have to call within company open enrollment which is held in the

month of October for Partners Personnel. Um, so if you do wanna cancel or make changes to the plan like taking your kids off or doing the family plan, to do anything like that or cancellations or to enroll- Mm-hmm. ... it's a new plan also, you do have to call, um, before April 16th. Because after April 16th, so April 17th comes around, they're gonna tell you that you have to wait for the next company open enrollment due to that restriction that they have, that they allow you to pay those two plans with pre-tax dollars. They put that little restriction on there, however. Gotcha. So just let you know about that. Um, just so that you... Mm-hmm. Okay. Um, and it looks like if you do later on do change your mind and wanna add like the medical plans, that, the med- all of their medical plans are under Section 125 as well. Okay? Okay, okay. No problem. But do you allow Partners Personnel to make the weekly deduction of \$14.53 for vision and dental? Yeah. Okay. I was gonna tell you please allow one to two weeks for your staff and agency to start making the first deduction. Once you see the first deduction of the \$14.53 come out of your paycheck, the following Monday of that first deduction is when your plans become active. And then by that first week of activation week, Thursday or Friday, you should be getting your dental and vision card. Um, and if you have, like, an appointment coming up and you're still waiting on them, you can just contact this number. Mm-hmm. And we can send them to you electronically as well. Um- Okay. ... but I'm ready for your dependents' information, um, for your- Oh. ... kids. Can I get their first and last name? The first one. Sasha, S-A-S-H-A. And same last name, Thornton, T-H-O-R-N-T-O-N. Okay. And then, it's a girl or boy? A girl. Girl. And then, um, the date of birth? 7/18/04. And then do you have her social? If you don't, I can put zeroes for now. Yeah, I don't have it on me. Okay, I can put zeroes for now. And then, did you say S-H-S-A? Um, S-A-S-H-A, Sasha. Okay. Okay, thank you. You're welcome. And then is there a second child? Uh-huh, there's three total. Uh, second one is Sanai, S-A-N-A-I. Mm-hmm. And same last name. Mm-hmm. And then you don't have their social either? No. Okay, that's fine. I'll just put zero for now, and then whenever you have them, you're welcome to just call back. Um, and then is this one a male? Uh, that one's a girl as well. Female, okay. And then the, her date of birth as well. It's 4/12/07. Okay. And then the third child? Shia, S-H-I-A, and same last name. A girl also? Um, that one's a boy. Boy, okay. And then the date of birth. 12/12/11. Mm-hmm. You kinda cro- cut off a little bit when you were giving me the date of birth, I heard 11. I'm sorry. It's, uh, 12/12/11. Okay. All right, thank you. I got that in already. Mm-hmm. And then give me one second, it's just loading. What's your ZIP code, ma'am? It's 30548. Oh, yeah. Okay. All right, thank you for that. Okay. Um, and then, yeah, that's... I have everything already, so now you really just have to wait on that very first deduction, um, c- from your paycheck to come out. Then the following Monday, the plan becomes active. In that first or second week, you should be getting your dental and vision card. And like I said, if you have, like, a dentist appointment or a vision appointment, you can just contact us and we'll send them to you- Mm-hmm. ... your email so that you can go ahead and go and don't have to wait on them. And if you do wanna make any changes to dental, vision- Mm-hmm. ... cancel dental or vision or add new plans, you would have to call us, like I said, before April 16th 'cause after, after- Mm-hmm. ... April 16th, like that Thursday, which is the 17th, if you call, they're gonna tell you that you have to wait for the next company open enrollment, which is held in October, okay? Okay, okay. And I'll just, um, have to call back to add the socials and that's there, right? Correct, mm-hmm, yes, ma'am. Sounds good, thank you so much for your help. You're welcome, uh, have a great day. You too, bye-bye.

## 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 calling to, um, find out my ill- eligibility and see if I could sign up for benefits?

Speaker speaker\_0: Okay, what staff and agency are you working with?

Speaker speaker\_1: Partners Personnel.

Speaker speaker\_0: And then what are the last four of your Social?

Speaker speaker\_1: 9998.

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

Speaker speaker\_1: Chyndall Thornton.

Speaker speaker\_0: Okay, give me one second.

Speaker speaker\_1: Sure.

Speaker speaker\_0: Okay. For security purposes, can you please verify the address that I have on file as well as your date of birth?

Speaker speaker\_1: Yeah, it's 26 Taylor Drive, Pishtan, Georgia 30548. Date of Birth 6/18/1981.

Speaker speaker\_0: Okay, thank you. And then I have 305-485-5111, is that correct?

Speaker speaker\_1: I'm sorry, what was that?

Speaker speaker\_0: I have the phone number 305-485-5111 and it looks like it's missing on a number.

Speaker speaker\_1: No, um, my phone number is 678-499-5151.

Speaker speaker\_0: Okay, thank you. And then I have your first name period last name at live.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. So, it looks like you are eligible. You're within your first 30 days of receiving your first check, which means that you can enroll into the benefits. Um, did you know already what you wanted to be enrolled into or you still didn't know?

Speaker speaker\_1: Um, just medical and vision. Not medical, sorry, dental and vision.

Speaker speaker\_0: Dental and vision, okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Did you want me to go over what they, um, cover?

Speaker speaker\_1: Yeah, could you?

Speaker speaker\_0: Okay, yes, ma'am. Okay, so they do offer different plans. They only offer one dental plan and one vision plan.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So when it comes for dental, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth, that's covered at 80%. Basic restorative, so they find a cavity and you gotta fill it, that would be covered at 80%. Your X-rays are also covered at 80%. Your annual maximum is \$500 and with the dental plan, you would have to pay a one-time deductible. Um, if you sign up for yourself for the employee plan, that one-time deductible is a \$50. Let's say you do the family plan, that would be of \$150. And then that deductible you only have to provide once. Uh, were you wanting to enroll by yourself or with dependents?

Speaker speaker\_1: With, um, my children. So I would have to pay the one-time deductible at the time of enrollment?

Speaker speaker\_0: Correct. Um, no, not that, not the at the time of enrollment but at the time of the visit.

Speaker speaker\_1: Oh, gotcha, okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then for vision, there's copays. So the copay for an eye exam is \$10.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Copay for lenses and frames is \$25 and your frame allowance is \$130. Um, vision for employee and children is \$4.94 weekly. So, you got dental. Did you want to do both plans for employee and child?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, so dental for employee and child is \$9.59 and then vision for employee and child is \$4.94, being a weekly deduction from your paycheck of \$14.53. Um, I was gonna tell you that the vision and dental are under an IRS regulation that's called Section 125. So what Section 125 is-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... it allows you to pay these two plans with pre-tax dollars. However, if you do wanna make changes or cancel dental or vision, you would have to call-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... within the first 30 days of receiving your fa- first paycheck. So your deadline to make any changes or cancellations, like to drop dental or vision, it would be-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... April the 16th. After April the 16th-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... if you do wanna cancel, you would have to call within company open enrollment which is held in the month of October for Partners Personnel. Um, so if you do wanna cancel or make changes to the plan like taking your kids off or doing the family plan, to do anything like that or cancellations or to enroll-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... it's a new plan also, you do have to call, um, before April 16th. Because after April 16th, so April 17th comes around, they're gonna tell you that you have to wait for the next company open enrollment due to that restriction that they have, that they allow you to pay those two plans with pre-tax dollars. They put that little restriction on there, however.

Speaker speaker\_1: Gotcha.

Speaker speaker\_0: So just let you know about that. Um, just so that you...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. Um, and it looks like if you do later on do change your mind and wanna add like the medical plans, that, the med- all of their medical plans are under Section 125 as well. Okay?

Speaker speaker\_1: Okay, okay. No problem.

Speaker speaker\_0: But do you allow Partners Personnel to make the weekly deduction of \$14.53 for vision and dental?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. I was gonna tell you please allow one to two weeks for your staff and agency to start making the first deduction. Once you see the first deduction of the \$14.53 come out of your paycheck, the following Monday of that first deduction is when your plans become active. And then by that first week of activation week, Thursday or Friday, you should be getting your dental and vision card. Um, and if you have, like, an appointment coming up and you're still waiting on them, you can just contact this number.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And we can send them to you electronically as well. Um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... but I'm ready for your dependents' information, um, for your-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... kids. Can I get their first and last name? The first one.

Speaker speaker\_1: Sasha, S-A-S-H-A. And same last name, Thornton, T-H-O-R-N-T-O-N.

Speaker speaker\_0: Okay. And then, it's a girl or boy?

Speaker speaker\_1: A girl.

Speaker speaker\_0: Girl. And then, um, the date of birth?

Speaker speaker\_1: 7/18/04.

Speaker speaker\_0: And then do you have her social? If you don't, I can put zeroes for now.

Speaker speaker\_1: Yeah, I don't have it on me.

Speaker speaker\_0: Okay, I can put zeroes for now. And then, did you say S-H-S-A?

Speaker speaker\_1: Um, S-A-S-H-A, Sasha.

Speaker speaker\_0: Okay. Okay, thank you.

Speaker speaker\_1: You're welcome.

Speaker speaker\_0: And then is there a second child?

Speaker speaker\_1: Uh-huh, there's three total. Uh, second one is Sanai, S-A-N-A-I.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And same last name.

Speaker speaker\_0: Mm-hmm. And then you don't have their social either?

Speaker speaker\_1: No.

Speaker speaker\_0: Okay, that's fine. I'll just put zero for now, and then whenever you have them, you're welcome to just call back. Um, and then is this one a male?

Speaker speaker\_1: Uh, that one's a girl as well.

Speaker speaker\_0: Female, okay. And then the, her date of birth as well.

Speaker speaker\_1: It's 4/12/07.

Speaker speaker\_0: Okay. And then the third child?

Speaker speaker\_1: Shia, S-H-I-A, and same last name.

Speaker speaker\_0: A girl also?

Speaker speaker\_1: Um, that one's a boy.

Speaker speaker\_0: Boy, okay. And then the date of birth.

Speaker speaker\_1: 12/12/11.

Speaker speaker\_0: Mm-hmm. You kinda cro- cut off a little bit when you were giving me the date of birth, I heard 11.

Speaker speaker\_1: I'm sorry. It's, uh, 12/12/11.

Speaker speaker\_0: Okay. All right, thank you. I got that in already.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then give me one second, it's just loading. What's your ZIP code, ma'am?

Speaker speaker\_1: It's 30548.

Speaker speaker\_0: Oh, yeah. Okay. All right, thank you for that. Okay. Um, and then, yeah, that's... I have everything already, so now you really just have to wait on that very first deduction, um, c- from your paycheck to come out. Then the following Monday, the plan becomes active. In that first or second week, you should be getting your dental and vision card. And like I said, if you have, like, a dentist appointment or a vision appointment, you can just contact us and we'll send them to you-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... your email so that you can go ahead and go and don't have to wait on them. And if you do wanna make any changes to dental, vision-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... cancel dental or vision or add new plans, you would have to call us, like I said, before April 16th 'cause after, after-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... April 16th, like that Thursday, which is the 17th, if you call, they're gonna tell you that you have to wait for the next company open enrollment, which is held in October, okay?

Speaker speaker\_1: Okay, okay. And I'll just, um, have to call back to add the socials and that's there, right?

Speaker speaker\_0: Correct, mm-hmm, yes, ma'am.

Speaker speaker\_1: Sounds good, thank you so much for your help.

Speaker speaker\_0: You're welcome, uh, have a great day.

Speaker speaker\_1: You too, bye-bye.