

## **Transcript: Estefania**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling the Benefits in a Card. My name is Stephanie. How can I assist you? Uh, my, my job told me to call this number 'cause I was, I was, uh, um, interested in, um, benefits and I was trying to see how it works. Okay. Yeah, I can help you. Um, what's the name of the staffing agency that you work for? It's called, uh, par- Partners Personal. Okay. And then what are the last four of your social? 3081. Okay. Thank you. Mm-hmm. And then for security purposes, I do need you to verify your full address as well as your date of birth. Uh, 4077 Sandy Branch, um, Buford, Georgia, 30519. And can you say my date of birth? Um, June 24th, 1997. Okay, thank you. Is your phone number still the -781-3760? Yes. Okay. Then I have d, your last name, fourteen @gmail.com. Is that still a good email address? Yes. Okay. On my email- Did you know what you wanted to enroll into or did you want some information regarding the plans that they offer? Uh, I would like... I need, I need, uh, the dental and, um, vision. And that's it. Okay. Yeah, I can help you with that. Okay. So for dental, the employee only option is \$3.63. And then for vision, for employee would be \$2.15. That would come out to be a total of \$5.78 for those two plans weekly. Um, I did want to inform you that the dental plan and the vision plan are under a IRS regulation called Section 125, which allows you to pay that plan with pre-tax dollars, but you're not allowed to cancel or make upgrades unless you're within your first 30 days, uh, receiving your first check or if you're within your company open enrollment period, which for Surge- I'm sorry. For Partners Personal it actually just passed. I believe it was last Friday. Or you would have to suffer a quality of life event like a loss of benefit, get married, divorced, have a baby, or adopt to either drop those plans or make any changes. Okay? Okay. Um, do you still want to select those two? Yes. Okay. Um, do you allow Par- And then- Do you allow Partners Personal to make the weekly deduction of \$5.78 for the vision plan as well as the dental? Yes. Okay. Okay. Please allow one or two weeks for your employer to start making those deductions. Once we see that first deduction of \$5.78 come out of your paycheck, the following Monday is when your coverage becomes active for your dental and vision plan. And that first week of your activation week, that Friday, you should be receiving your dental card and your vision card. If for some reason before Friday you, you go to an appointment or you need it for some reason, you're welcome to give us a call and we can email you your dental and vision card if it's available. Okay. Uh, how much, how much do you, do you guys cover? How much, like percentage? So for your dental... Give me one second. Okay. So for the dental plan, you have a annual maximum of \$500. You do have to give a one-time deductible of \$50 for a visit, but that's only given once. Um, for any X-rays that you may need, it's covered at 80%. Anything basic restorative like a filling of a cavity, that's covered at 80%. Anything basic like a cleaning of your teeth, that's covered at 80%. And anything preventative, it's covered at 100%. And that's a weekly deduction of \$3.63. And then for your vision plan

that you selected, um, you're required to give a co-pay for an eye exam of only \$10. The co-pay for lenses and frames would be \$25. And then you have a frame allowance of \$130. And for the employee only is \$2.15 which the two plans together came out to be a weekly deduction from your paycheck of \$5.78. Okay. Uh, what about... Okay, back to dental. What about braces? Uh, like if I want to get- So- ... my braces tightened? So anything specific like that, you would have to ask the carrier. Um, I'm only able to see what I just read to you from the benefit guide. But if you wish, I can transfer your call and you can ask. But, like, detailed questions like that I'm not really able to answer. That would be something the carrier would have to inform you if it's covered or not. Okay. Uh, do, do you, do they cover, uh... Let me ask you a question. Do they cover whitening? So like I said, um, I'm only able to see what I just read to you. Any d- detailed questions like that, I would have to transfer you to American Public Life which is the carrier. I, uh, yeah, I would like to transfer. Okay. Um, I did go ahead and enroll you. Do you want me to give you the date of your deadline for your personal open enrollment period? Just in case you wanna, like, cancel or drop or make any changes to your current enrollment. Because you're under that section, remember the Section 125? Uh-huh. Um, if you wait too long and let's say you don't want it, you won't be able to drop that plan if y- you're past your personal open enrollment period. So, give me one second. Let me give you the exact date that you have. Okay. Just in case you may not want the coverage. Um, give me one second. Okay. So, you have till November 27th to decide if you do want the dental and then the vision plan. If for some reason before that date you don't want it, um, you're welcome to give us a call, but you can't call us after. If not, you're gonna kinda be stuck with those two plans. All right. But I would have it before November the 27th, right? Yeah, if you call before the 27th, you can, um, drop them or make any changes or add any new plans. But if you call after, you won't be able to do that. You would have to wait till the next company open enrollment period, which would be next October. So, I would write that somewhere- And will I be able to- ... to call before the 27th of November. Okay. Will I be able to, to use this out o- out of state? So, for the... No, you have to... Well, out of the state, give me one second because I'm not really sure. Okay. That I don't really know. Give me one second. Do you mind being put in a brief hold? Fine. Fine. Okay, sir. So, you would have to be, um, within the country. Like, in the States. You said I would have to be in the country? Yes, sir. Yeah. Okay. And then I- Yeah, I was, I was... And then like I said earlier, for, like, detailed questions about the braces and then the teeth whitening, um, I could always transfer you to the carrier and you could ask... Okay. It's fine. It's fine. You have, uh, do that. I just, I just lied in the beginning, though. Okay. Um, did you have any more questions for me before I let you go? No, I appreciate your time. You're welcome. Just remember, just in case you wanna make any changes or add anything or cancel anything, you have to call before the 27th. Okay? Not after, but before. All right. Thank you. Thank you for your time. You're welcome. Have a nice day. You too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling the Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Uh, my, my job told me to call this number 'cause I was, I was, uh, um, interested in, um, benefits and I was trying to see how it works.

Speaker speaker\_1: Okay. Yeah, I can help you. Um, what's the name of the staffing agency that you work for?

Speaker speaker\_2: It's called, uh, par- Partners Personal.

Speaker speaker\_1: Okay. And then what are the last four of your social?

Speaker speaker\_2: 3081.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then for security purposes, I do need you to verify your full address as well as your date of birth.

Speaker speaker\_2: Uh, 4077 Sandy Branch, um, Buford, Georgia, 30519. And can you say my date of birth? Um, June 24th, 1997.

Speaker speaker\_1: Okay, thank you. Is your phone number still the -781-3760?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Then I have d, your last name, fourteen @gmail.com. Is that still a good email address?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay.

Speaker speaker\_2: On my email-

Speaker speaker\_1: Did you know what you wanted to enroll into or did you want some information regarding the plans that they offer?

Speaker speaker\_2: Uh, I would like... I need, I need, uh, the dental and, um, vision. And that's it.

Speaker speaker\_1: Okay. Yeah, I can help you with that. Okay. So for dental, the employee only option is \$3.63. And then for vision, for employee would be \$2.15. That would come out to be a total of \$5.78 for those two plans weekly. Um, I did want to inform you that the dental plan and the vision plan are under a IRS regulation called Section 125, which allows you to pay that plan with pre-tax dollars, but you're not allowed to cancel or make upgrades unless you're within your first 30 days, uh, receiving your first check or if you're within your company open enrollment period, which for Surge- I'm sorry. For Partners Personal it actually just passed. I believe it was last Friday. Or you would have to suffer a quality of life event like a loss of benefit, get married, divorced, have a baby, or adopt to either drop those plans or

make any changes. Okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, do you still want to select those two?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, do you allow Par-

Speaker speaker\_2: And then-

Speaker speaker\_1: Do you allow Partners Personal to make the weekly deduction of \$5.78 for the vision plan as well as the dental?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Okay. Please allow one or two weeks for your employer to start making those deductions. Once we see that first deduction of \$5.78 come out of your paycheck, the following Monday is when your coverage becomes active for your dental and vision plan. And that first week of your activation week, that Friday, you should be receiving your dental card and your vision card. If for some reason before Friday you, you go to an appointment or you need it for some reason, you're welcome to give us a call and we can email you your dental and vision card if it's available.

Speaker speaker\_2: Okay. Uh, how much, how much do you, do you guys cover? How much, like percentage?

Speaker speaker\_1: So for your dental... Give me one second. Okay. So for the dental plan, you have a annual maximum of \$500. You do have to give a one-time deductible of \$50 for a visit, but that's only given once. Um, for any X-rays that you may need, it's covered at 80%. Anything basic restorative like a filling of a cavity, that's covered at 80%. Anything basic like a cleaning of your teeth, that's covered at 80%. And anything preventative, it's covered at 100%. And that's a weekly deduction of \$3.63. And then for your vision plan that you selected, um, you're required to give a co-pay for an eye exam of only \$10. The co-pay for lenses and frames would be \$25. And then you have a frame allowance of \$130. And for the employee only is \$2.15 which the two plans together came out to be a weekly deduction from your paycheck of \$5.78.

Speaker speaker\_2: Okay. Uh, what about... Okay, back to dental. What about braces? Uh, like if I want to get-

Speaker speaker\_1: So-

Speaker speaker\_2: ... my braces tightened?

Speaker speaker\_1: So anything specific like that, you would have to ask the carrier. Um, I'm only able to see what I just read to you from the benefit guide. But if you wish, I can transfer your call and you can ask. But, like, detailed questions like that I'm not really able to answer. That would be something the carrier would have to inform you if it's covered or not.

Speaker speaker\_2: Okay. Uh, do, do you, do they cover, uh... Let me ask you a question. Do they cover whitening?

Speaker speaker\_1: So like I said, um, I'm only able to see what I just read to you. Any d-detailed questions like that, I would have to transfer you to American Public Life which is the carrier.

Speaker speaker\_3: I, uh, yeah, I would like to transfer.

Speaker speaker\_1: Okay. Um, I did go ahead and enroll you. Do you want me to give you the date of your deadline for your personal open enrollment period? Just in case you wanna, like, cancel or drop or make any changes to your current enrollment. Because you're under that section, remember the Section 125?

Speaker speaker\_3: Uh-huh.

Speaker speaker\_1: Um, if you wait too long and let's say you don't want it, you won't be able to drop that plan if y- you're past your personal open enrollment period. So, give me one second. Let me give you the exact date that you have.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Just in case you may not want the coverage. Um, give me one second. Okay. So, you have till November 27th to decide if you do want the dental and then the vision plan. If for some reason before that date you don't want it, um, you're welcome to give us a call, but you can't call us after. If not, you're gonna kinda be stuck with those two plans.

Speaker speaker\_3: All right. But I would have it before November the 27th, right?

Speaker speaker\_1: Yeah, if you call before the 27th, you can, um, drop them or make any changes or add any new plans. But if you call after, you won't be able to do that. You would have to wait till the next company open enrollment period, which would be next October. So, I would write that somewhere-

Speaker speaker\_3: And will I be able to-

Speaker speaker\_1: ... to call before the 27th of November.

Speaker speaker\_3: Okay. Will I be able to, to use this out o- out of state?

Speaker speaker\_1: So, for the... No, you have to... Well, out of the state, give me one second because I'm not really sure.

Speaker speaker\_3: Okay.

Speaker speaker\_1: That I don't really know. Give me one second. Do you mind being put in a brief hold?

Speaker speaker\_3: Fine. Fine.

Speaker speaker\_1: Okay, sir. So, you would have to be, um, within the country. Like, in the States.

Speaker speaker\_3: You said I would have to be in the country?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: Yeah. Okay.

Speaker speaker\_1: And then I-

Speaker speaker\_3: Yeah, I was, I was...

Speaker speaker\_1: And then like I said earlier, for, like, detailed questions about the braces and then the teeth whitening, um, I could always transfer you to the carrier and you could ask...

Speaker speaker\_3: Okay. It's fine. It's fine. You have, uh, do that. I just, I just lied in the beginning, though.

Speaker speaker\_1: Okay. Um, did you have any more questions for me before I let you go?

Speaker speaker\_3: No, I appreciate your time.

Speaker speaker\_1: You're welcome. Just remember, just in case you wanna make any changes or add anything or cancel anything, you have to call before the 27th. Okay? Not after, but before.

Speaker speaker\_3: All right. Thank you. Thank you for your time.

Speaker speaker\_1: You're welcome. Have a nice day.

Speaker speaker\_3: You too.