

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? Uh, yes. I just received, uh, a text message that... uh, stating that after I re- receive my first check, I'm en- uh, available for, um, benefits. I'm eligible, excuse me. I'm sorry, can you... Um, what does it say again? I'm sorry. Okay. Was it regarding your healthcare benefits? Welcome to Partners Per- uh, Personnel. You have 30 days from your first paycheck to enroll in benefits. Call BIC at... And here I am calling BIC. I don't know what BIC stands for. Okay. So we're the healthcare administrators for, um, staffing agencies. Are you currently working with any staffing agency? Yes, I am, with Partners Personnel. That's how they - Okay. ... answered it for me. So we do administrate their benefits. That text is technically letting you know that you have 30 days from the day that you receive your first check to be eligible to enroll into healthcare benefits that they offer. Depending on how many plans you select, um, and if you had dependents, has a lot to do with how much the weekly deduction is for the selected plans from your paycheck. So to have the plans, you do, um, get charged weekly deductions for them. Um, it's something completely optional but you are gonna be getting reminders letting you know that you do only have 30 days from the day that you receive your first check to call and enroll if you're interested. But it's something completely optional. Um, all their new employees do get those reminders, just in case they- Okay. ... they want to enroll. Thank you. The healthcare benefits... Is it the benefits... Like, are these, um, benefits, like, separate from, uh, Partners Personnel and the third party who I was working for? So, these healthcare benefits would be through Partners Personal. So you would be- Okay. ... having to work with them to, um, keep having them. So, like, if you do enroll and let's say later on you stop working with Partners Personal, the plans would eventually cancel out. Because for them to be active they have to do weekly deductions specifically out of your paycheck. And by four consecutive weeks of no deductions being taken out of your paycheck, by the fifth week your plan gets canceled, 'cause you would have to be working with them and they would have to be doing, like, deductions specifically out of the check to keep them active. Okay. What if they're... they weren't able to, um, provide me with a job that week? So, as long as they do, um... as long as they don't... as long as you don't miss, like, four consecutive weeks without deductions, um, you should be fine. So let's say for three weeks you don't work but by that fourth week you do work and they make a deduction, your plan's still active. If they don't make four consecutive deductions, though, by the fifth week it does get canceled. Okay. And those deductions have to be done specifically out of the check. So it does... it wouldn't matter- Okay. ... if you were to call for four weeks straight to make those payments. Um, by the fifth week it would get canceled either way because the deductions have to be done out of your paycheck. Okay. Um, well, if that is available, uh, I would like to, um, enroll please. Okay. And then I need you- Well, at least know about the... the... um... excuse me, um, the... the... like, the

different benefits that come with the policy, please. Okay. Um, I just need to open your file. Since we do administrate different agencies around the nation, different agencies have different plans and prices. Um, can I just get the last four of your Social? Yeah, it's 9446. For security purposes, can you please verify the address that we have as well as the date of birth? I'm sorry, the last... uh, what was the last question? I apologize. Um, I just need you to verify the address and the date of birth on file. Okay, June 1st, 1990. And then the address is 12737 Bailey Drive, Tavares, Florida 32778. Thank you. Then I have a phone number of 443-2273. Is that correct? That's correct, yes. Okay. Then I have your email address as nhunt90@gmail.com. Is that correct? Yes, it is. Okay, and then if you want, I can actually send you the benefit guide through your email. What that benefit guide has, it's a PDF that shows you all the plans that they offer with the prices to those plans. So if you want, I can go ahead and send it to your email, and I can also explain them to you. Okay. Uh, before you even do all of that, um, can I explain my situation 'cause I don't want it to be a waste of time? Mm-hmm. Um, so I... I work... I'm working with them still, okay? I was let go by the employer that they assigned me with, all right? So I worked there and... long enough to receive two checks. Okay. But right now, I, they can't, they can't find any w- work for me, as of this moment. Oh, okay. So is that a... Was that... Yeah. Is, is that eliminating me out of this, uh, benefits then? Well, you can enroll, but until they do the first deduction out of your paycheck, you don't become active. Okay. Well, so then I need a 15... Okay. Do you- But you could enroll just to make sure that, um, that you do enroll. Because the last day that you would have to enroll, I'm looking right now, and it would be March 18. So if you don't enroll- Right. ... by March 18, and let's say you call on March 19, they're gonna tell you that you would have to call back within the next company open enrollment, which for Partners Personal, it's in the month of October. That's when they hold their company open enrollment for their employees to call and enroll as a company. So this- Okay. ... past year, it was from October 14 up until October 25th. Um, so like if you do enroll, your plans either way don't become effective until they make the first deduction out of your paycheck. Once you see the first deduction of whatever amount it is that you selected for your plan, the following Monday of that very first deduction is when your plans become effective. Um, but you would have to enroll- Okay. But it, it was clearly stated... Yeah. It was clearly stated on my, um, you know, check statement- Correct. ... specifically that this is for insurance? Okay. Mm-hmm. Okay. Okay. But you would have to enroll within personal open enrollment, which is the first 30 days after your first check, which is for... That, your deadline is March 18, or within the company open enrollment, which for Partners Personal is done in October. Okay. So, even if I applied for it now, it wouldn't kick in until October? No. It wouldn't kick in until... Um, so it doesn't kick in until they make the first deduction out of your paycheck. So let's say you choose March- Okay. That's what I thought. You said... Yeah. So I understand that. Yeah. So what... What is an October? So let's say- What is an October? The company... The company open enrollment. So within two periods, you can enroll. The first period, they consider your personal open enrollment, which is the first 30 days of receiving your first check. If you miss that enrollment period for your personal open enrollment, meaning, for you, your last day would be March 18, if you don't enroll by March 18, and you call on March 19 to enroll, they're gonna tell you that you have to wait within company open enrollment, which for Partners Personal, it's in the month of October. So you would have to wait- October. So you would have to... Okay. Does that make- Yeah. So I'm missing that part. Mm-hmm. Yeah. You mentioned something, uh, that I want... No, never

mind. Excuse me. It's okay. Mm-hmm. You can, uh, continue, please. Uh-huh. So technically, I was just saying that if you mi- if you don't call by March 19th to enroll, you would have to wait till October to enroll when they're within company open enrollment. Okay. Uh-huh. So right now, we are before March 19th, correct? Yes. Mm-hmm. Mm-hmm. Okay. So that means I should be eligible? Nothing pass- Nothing passing the 19th. Okay. Okay. Yeah. I would like to- This- ... uh, check out my eligibility, please. Okay. And then I'm gonna go ahead and send you that. Give me one second. Typically, whenever you enroll, it takes one or two weeks for them to start making that first deduction. Then once they make the first deduction, the following Monday is when your plans become active. Um- Oh. Yeah. So either way- I have a question. Mm-hmm. Yes. Um, do the deductions automatically come out or it's when I w- sign up for a policy and try to use it? So, it's weekly deductions- Or when does that start? It's, it's weekly deductions from your paycheck, so every time you get paid, they would be deducting it out of your paycheck. So if you get paid weekly- Okay. ... they would be doing it weekly. If you get paid every two weeks, they would be doing it every two weeks. Okay. So I have two paychecks then. That means that they should have deducted that from both paychecks, correct? So it's weekly deductions, so if you get paid every two weeks- Two. ... they're gonna do it every two weeks. No, no, no, no. Every- I think you misunderstood. I think you misunderstood. Um, I have, uh, a check in the mail that is coming and then another one is due probably on the same day via, um, direct deposit. So I do have two checks. That means I should be eligible, correct? So like I said- Because the deductions- ... you're, you're- The deductions come out the checks. Out of your paycheck, but you, you're not like... You're eligible until nothing passing March 19. Once you enroll- Okay. ... for the benefits, depending on how many plans you select, which ones they are... In other words, once you enroll, you have to play the waiting game for them to start making the deduction. Once you see the very first deduction or whatever amount for the plans that you selected, the following Monday of that very first deduction, your plans become active. From there, they would be doing weekly deductions from your paycheck. Okay.... I understand. Um, can we go ahead and try to enroll, please? Yes, sir. And then I went ahead and emailed you that benefit guide to your email file. Okay. It should come from an email that says info@benefitsinacard.com. Um, do you mind double checking to see if you've received it? Yeah, I'm checking right now. Hold on. Who's it from? Uh, info@benefitsinacard.com. And then if you don't see it right away- Is that info at... Yeah, you said info healthcare? No, info@benefitsinacard.com. All right. If you don't see it right away, I would check your spam and your junk file as well. You just sent it. Right. Okay. There we go. Just came in. All right. And then just let me know when you're ready. Okay. Here come the next one..... Hello. Thank you for your patience. Okay. You ready? Yes, ma'am. Okay. So they, um... So really the weekly deductions have a lot to do with how many plans you select and if you add dependents to these plans. Um, for the medical plans, were you wanting to enroll by yourself or with dependents? Just by myself. Okay. So it looks like they offer five different medical plans. The very first plan that I'm going to go over, it's called the Stay Healthy NEC Enhanced. It's on page number three. So this plan, out of the five medical plans that they offer, is the only plan that covers both your preventative care as well as your hospital indemnity. So with preventative, it would cover like a physical visit, some vaccinations, some STD and cancer screenings. So any, any preventative services, meaning anything that occurs before a actual problem, so it would be those services..... and then your hospital indemnity. Okay. I understand now. So it's the only one that covers

both of those benefits. However, it does require you to stay within the network and it does require copays. So for your primary care visits, you would be limited to... Mm-hmm. Can I ask a question? Yeah. Yes. Before A- again, I waste your time, um, I just want to know that this will be act... Like, like if they were not able to find me a placement- Mm-hmm. ... for three weeks, but I'm starting the policy now, will the policy not get started until I start that new, um, the new job offer. So your plans... So your plans don't become effective until you see the first deduction come out of your paycheck. So if you're not working, there's no way that- But you said that they deduct... Yeah, but you said that they de- uh, deduct it from every paycheck. Yeah. So once you enroll and you see the very first deduction- Okay. So- ... come out of your paycheck, the following Monday's when your plans become active. After that, you will be excluded. So... So you're making... Ma'am, I think there's a miscommunication here. So I, I understand that. Um, I'm beginning to get confused. So if you want... Like right now you can enroll, but your plans don't become active until they make that first deduction out of your paycheck. For you to become active- Which I already... Okay. For you to have- Ma'am, I'm... Look, listen, this is what I'm trying to tell you. I have two checks that are coming. Yes, but you're not enrolled yet. And you said that every check, I'm not enrolled in th- the, um, insurance plan, correct? Is that what you're referring to? So you said that you have two checks coming, but those two checks really don't matter 'cause you're not even enrolled into anything yet. What does that mean? One- Are you talking about insurance? Are you talking about, uh, per- personnel, partners, um, information? So I'm talking about the- Can you say that one more time? ... I'm, I'm talking about th- Yes. Okay, so let me give you an example 'cause I think you're getting confused. So let's say you enroll into dental. Dental is \$3.63 weekly. Let's say you also want vision, that's \$2.15 weekly. I get that part. You don't have to break down the, the, the price. I'm trying to figure out if I am qualified for this that I can depend on, b- based off the information that I already gave you. So I have worked long enough to receive two paychecks. You say that..... all checks have a deduction on there, so since- No. ... all I want to do is then... You did say that, man. So, what I'm trying to tell you is, so let's say you enroll into dental and vision. That would be \$5.78. Once you enroll, you typically have to allow one or two weeks for your staffing agency to start making that very first deduction of the \$5.78. Ma'am, can I politely, um... Is there somebody else I can speak with, please? Yeah, that's fine. Give me one second. How can I help you? Good afternoon, this is Chris. Hi, good afternoon. Can you hear me? Yes, we can hear you. Okay. Yes, um, I don't want to be, be any trouble or anything. The young lady that was speaking before, um, explained everything, and she also said that the deductions start coming out, which is, you know, um... I can enroll once the deductions come off the check. And then I asked her, "Okay, so I have two checks on the way. Am I eligible?" So, I just want to find out if I'm eligible, and if I am, I would like to enroll, please. Okay. Um, so, how eligibility works is that whenever a payroll file gets processed by Partners Personnel, they send that information to us. When we receive that payroll file, you have 30 days from that day, which is typically also the same day of your first paycheck from your first assignment from Partners. Based on the information that we have, it looks like that was received on February 17th, so two days ago, meaning you have between now and... You have between now and March eight- uh, March 19th.... in order to enroll into any insurance benefits. Um, so- Okay. ... you're, that, between now and March 19th is your eligibility window to enroll in insurance benefits. Now, how that- Okay. ... works is once you've- I just, I just... Sorry, may I, may I ask something? Yeah. Yeah. Um, I'm more so, more so concerned about

the eligibility. You know, like, because right now, um, they took me off the assignment that they had originally given me. The employer, um, let me go. So- Okay. ... and now I'm unemployed right now, and I'm still waiting for them to ... y- you know, to, to, they can find a job for me. What would happen if, if something like that happened again in the future where I'm not working but I'm still working with you to find work? If, you know, you know, like... So- ... I can't find a job- So if... ... and it's no do- no fault due to mine. So if your assignment through Partners Personnel were to end, and you have an active enrollment, then you have the option, it's not a requirement, but you have the option of paying out of pocket for any insurance premiums if you wish to keep the insurance. You have the option of doing that for up to four weeks. After four weeks of no paycheck deductions, your coverage rolls over into eligibility for COBRA, which is handled by a different administrator. After that happens- Okay. ... should you get an assignment back through Partners Personnel, you can then give us a call back to reinstate any previous benefits. Okay. I'm sorry, what, how long do you, did you say were the, uh, the timeframes apologies? So as far as enrollment, um, whenever you set up an enrollment, it takes one to two weeks for any enrollment itself to process. Only after that processing period could, could you start seeing any deductions coming out of any c- any future paychecks. Once a deduction happens, Partners then has to send that information on over to us, and it is your policy goes into effect the Monday after we receive that deduction information from Partners. So, it looks like since they sent over that information on a Monday, if they send, if they say, take a deduction, send that information over us on a Monday, your policy is effective the next Monday. So there may be like a two-week delay- Oh, I understand. ... between each deduction. Yeah. Okay. Um, so that's- And that's- ... so that's how the enrollment process... how do I become- Sorry, go ahead. Okay. Um, how do I become, um, unenrolled? Like, what would dis-enroll mean? So, all right. Because you said... I heard you mention something about re-enroll. That means I got to, uh, un-enroll or- No, no, no, no, no. ... had been un-enroll... Okay. So- Go ahead. ... so by reinstatement, I, that only happens if you have a gap between assignments longer than four weeks. Mm-hmm. That is the only- Okay, yes. ... option. There we go. That's the perfect answer. Yep. That's just okay, perfect. Yeah, that's the, that's the only time you would ever have to do that. Okay. All right. So yes, can we go ahead and move forward n- now please? Uh, yes. Um, one moment. Now did you have an idea of what you wanted to enroll in? I can put all here. Um, I'm a single... All right, so I already have a, a private healthcare policy. Okay. So I would be using this in conjunction with, with that other policy. Would, would that be a problem? Um, to my knowledge, I've... To... I'm going to be honest with you, uh, Mr. Hunter. We are only the enrollment admin for Partners Personnel. We're not the insurance company itself. And as such- Okay. ... how it interacts with other insurance policies is not a question that we can answer. Um, that may be- Okay. ... something that you would need to ask your current, um, your current insurance administrator, uh, see, see exactly how their plans interact with other, with other insurance policies. Okay, thank you for explaining that, um, as well. Um... No problem. You've done a very good job. Yeah. Yeah. You're awesome, so thank you for all your help. No problem. Uh, did you have an idea of what you wanted to go ahead and enroll into, or did you just need some information on what was available to kind of see what all would, what all would kind of work out for what you need specifically? Yes, I would, I would like to go over, um, the type of plan unless we can go over it now over the phone right now. Uh, y- yeah, we can. Um, there are... Mm-hmm. Can you email me, uh, a list so I can look at this? Yeah. We... Yeah. We can, um, what we can do

then, just, uh, I do want to go ahead and just kind of give you a heads-up. There are five different medical options available, and then there are about six or seven add-ons for those. So altogether there's about 12 plans available, um, that you could- Okay. ... kind of pick and choose and mix and match what you want. Um- Mm-hmm. ... so i- so if it, if it might be a little bit easier for you just to kind of be able to go over everything at your own pa- at your own pace, I can go ahead and email a copy of that information packet to you. Um, this, uh, and then you can kind of give that a read-through, and then once you have- Okay. ... kind of a better idea of what you want to enroll into, you can always give us a call back, um, within that, within that window between now and- Okay. And, and... ... uh, when is it? March 19th. And th- um, and then any one of our representatives can help you get enrolled into that. Okay. And your name was? My name is Chris. Chris. Thank you very much, Chris. Um- You're very welcome. Uh, this, just to be, uh, 100% crystal, uh, clear, I should never have to pay anything out of pocket unless I haven't worked in four weeks and I decide to keep the coverage, then I will pay out of pocket? Correct. So yes. Okay. The only time you're ever required to pay out of pocket for your insurance premiums is if you miss a week of work, you miss a paycheck, and then you, and then you want, you need to use that insurance for when that week would normally have been covered by the insurance premium. Um, you can give us- Okay. ... a call to make a payment out of pocket for that premium and have coverage for that week. You can do that for a total of four weeks. Um, after- Okay. ... four weeks, you're rolled over into COBRA benefits, which at that point- Yes. Okay. ... you receive a letter in the mail detailing how to enroll in all of that because it's handled by a different company entirely. Yes. Yes. I, I've, I've worked with COBRA, uh, COBRA, so I understand that part. Um, and yeah, I think that's pretty much it. Thank you very much, Chris. No problem. If that's everything, thanks again for calling Benefits and a Card. You have a wonderful day. You too. Okay. Bye now.

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: Uh, yes. I just received, uh, a text message that... uh, stating that after I re- receive my first check, I'm en- uh, available for, um, benefits. I'm eligible, excuse me.

Speaker speaker_0: I'm sorry, can you... Um, what does it say again? I'm sorry.

Speaker speaker_1: Okay.

Speaker speaker_0: Was it regarding your healthcare benefits?

Speaker speaker_1: Welcome to Partners Per- uh, Personnel. You have 30 days from your first paycheck to enroll in benefits. Call BIC at... And here I am calling BIC. I don't know what BIC stands for.

Speaker speaker_0: Okay. So we're the healthcare administrators for, um, staffing agencies. Are you currently working with any staffing agency?

Speaker speaker_1: Yes, I am, with Partners Personnel. That's how they -

Speaker speaker_0: Okay.

Speaker speaker_1: ... answered it for me.

Speaker speaker_0: So we do administrate their benefits. That text is technically letting you know that you have 30 days from the day that you receive your first check to be eligible to enroll into healthcare benefits that they offer. Depending on how many plans you select, um, and if you had dependents, has a lot to do with how much the weekly deduction is for the selected plans from your paycheck. So to have the plans, you do, um, get charged weekly deductions for them. Um, it's something completely optional but you are gonna be getting reminders letting you know that you do only have 30 days from the day that you receive your first check to call and enroll if you're interested. But it's something completely optional. Um, all their new employees do get those reminders, just in case they-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they want to enroll.

Speaker speaker_1: Thank you.

Speaker speaker_0: The healthcare benefits...

Speaker speaker_1: Is it the benefits... Like, are these, um, benefits, like, separate from, uh, Partners Personnel and the third party who I was working for?

Speaker speaker_0: So, these healthcare benefits would be through Partners Personal. So you would be-

Speaker speaker_1: Okay.

Speaker speaker_0: ... having to work with them to, um, keep having them. So, like, if you do enroll and let's say later on you stop working with Partners Personal, the plans would eventually cancel out. Because for them to be active they have to do weekly deductions specifically out of your paycheck. And by four consecutive weeks of no deductions being taken out of your paycheck, by the fifth week your plan gets canceled, 'cause you would have to be working with them and they would have to be doing, like, deductions specifically out of the check to keep them active.

Speaker speaker_1: Okay. What if they're... they weren't able to, um, provide me with a job that week?

Speaker speaker_0: So, as long as they do, um... as long as they don't... as long as you don't miss, like, four consecutive weeks without deductions, um, you should be fine. So let's say for three weeks you don't work but by that fourth week you do work and they make a deduction, your plan's still active. If they don't make four consecutive deductions, though, by the fifth week it does get canceled.

Speaker speaker_1: Okay.

Speaker speaker_0: And those deductions have to be done specifically out of the check. So it does... it wouldn't matter-

Speaker speaker_1: Okay.

Speaker speaker_0: ... if you were to call for four weeks straight to make those payments. Um, by the fifth week it would get canceled either way because the deductions have to be done out of your paycheck.

Speaker speaker_1: Okay. Um, well, if that is available, uh, I would like to, um, enroll please.

Speaker speaker_0: Okay. And then I need you-

Speaker speaker_1: Well, at least know about the... the... um... excuse me, um, the... the... like, the different benefits that come with the policy, please.

Speaker speaker_0: Okay. Um, I just need to open your file. Since we do administrate different agencies around the nation, different agencies have different plans and prices. Um, can I just get the last four of your Social?

Speaker speaker_1: Yeah, it's 9446.

Speaker speaker_0: For security purposes, can you please verify the address that we have as well as the date of birth?

Speaker speaker_1: I'm sorry, the last... uh, what was the last question? I apologize.

Speaker speaker_0: Um, I just need you to verify the address and the date of birth on file.

Speaker speaker_1: Okay, June 1st, 1990. And then the address is 12737 Bailey Drive, Tavares, Florida 32778.

Speaker speaker_0: Thank you. Then I have a phone number of 443-2273. Is that correct?

Speaker speaker_1: That's correct, yes.

Speaker speaker_0: Okay. Then I have your email address as nhunt90@gmail.com. Is that correct?

Speaker speaker_1: Yes, it is.

Speaker speaker_0: Okay, and then if you want, I can actually send you the benefit guide through your email. What that benefit guide has, it's a PDF that shows you all the plans that they offer with the prices to those plans. So if you want, I can go ahead and send it to your email, and I can also explain them to you.

Speaker speaker_1: Okay. Uh, before you even do all of that, um, can I explain my situation 'cause I don't want it to be a waste of time?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, so I... I work... I'm working with them still, okay? I was let go by the employer that they assigned me with, all right? So I worked there and... long enough to receive two checks.

Speaker speaker_0: Okay.

Speaker speaker_1: But right now, I, they can't, they can't find any w- work for me, as of this moment.

Speaker speaker_0: Oh, okay.

Speaker speaker_1: So is that a... Was that... Yeah. Is, is that eliminating me out of this, uh, benefits then?

Speaker speaker_0: Well, you can enroll, but until they do the first deduction out of your paycheck, you don't become active.

Speaker speaker_1: Okay. Well, so then I need a 15... Okay. Do you-

Speaker speaker_0: But you could enroll just to make sure that, um, that you do enroll. Because the last day that you would have to enroll, I'm looking right now, and it would be March 18. So if you don't enroll-

Speaker speaker_1: Right.

Speaker speaker_0: ... by March 18, and let's say you call on March 19, they're gonna tell you that you would have to call back within the next company open enrollment, which for Partners Personal, it's in the month of October. That's when they hold their company open enrollment for their employees to call and enroll as a company. So this-

Speaker speaker_1: Okay.

Speaker speaker_0: ... past year, it was from October 14 up until October 25th. Um, so like if you do enroll, your plans either way don't become effective until they make the first deduction out of your paycheck. Once you see the first deduction of whatever amount it is that you selected for your plan, the following Monday of that very first deduction is when your plans become effective. Um, but you would have to enroll-

Speaker speaker_1: Okay. But it, it was clearly stated... Yeah. It was clearly stated on my, um, you know, check statement-

Speaker speaker_0: Correct.

Speaker speaker_1: ... specifically that this is for insurance? Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: But you would have to enroll within personal open enrollment, which is the first 30 days after your first check, which is for... That, your deadline is March 18, or within the company open enrollment, which for Partners Personal is done in October.

Speaker speaker_1: Okay. So, even if I applied for it now, it wouldn't kick in until October?

Speaker speaker_0: No. It wouldn't kick in until... Um, so it doesn't kick in until they make the first deduction out of your paycheck. So let's say you choose March-

Speaker speaker_1: Okay. That's what I thought. You said... Yeah. So I understand that.

Speaker speaker_0: Yeah.

Speaker speaker_1: So what... What is an October?

Speaker speaker_0: So let's say-

Speaker speaker_1: What is an October?

Speaker speaker_0: The company... The company open enrollment. So within two periods, you can enroll. The first period, they consider your personal open enrollment, which is the first 30 days of receiving your first check. If you miss that enrollment period for your personal open enrollment, meaning, for you, your last day would be March 18, if you don't enroll by March 18, and you call on March 19 to enroll, they're gonna tell you that you have to wait within company open enrollment, which for Partners Personal, it's in the month of October. So you would have to wait-

Speaker speaker_1: October. So you would have to... Okay.

Speaker speaker_0: Does that make-

Speaker speaker_1: Yeah. So I'm missing that part.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Yeah. You mentioned something, uh, that I want... No, never mind. Excuse me. It's okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: You can, uh, continue, please.

Speaker speaker_0: Uh-huh. So technically, I was just saying that if you mi- if you don't call by March 19th to enroll, you would have to wait till October to enroll when they're within company open enrollment.

Speaker speaker_1: Okay.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: So right now, we are before March 19th, correct?

Speaker speaker_0: Yes.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. So that means I should be eligible?

Speaker speaker_0: Nothing pass- Nothing passing the 19th. Okay.

Speaker speaker_1: Okay. Yeah. I would like to-

Speaker speaker_0: This-

Speaker speaker_1: ... uh, check out my eligibility, please.

Speaker speaker_0: Okay. And then I'm gonna go ahead and send you that. Give me one second. Typically, whenever you enroll, it takes one or two weeks for them to start making that first deduction. Then once they make the first deduction, the following Monday is when your plans become active. Um-

Speaker speaker_1: Oh.

Speaker speaker_0: Yeah. So either way-

Speaker speaker_1: I have a question.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Yes. Um, do the deductions automatically come out or it's when I w- sign up for a policy and try to use it?

Speaker speaker_0: So, it's weekly deductions-

Speaker speaker_1: Or when does that start?

Speaker speaker_0: It's, it's weekly deductions from your paycheck, so every time you get paid, they would be deducting it out of your paycheck. So if you get paid weekly-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they would be doing it weekly. If you get paid every two weeks, they would be doing it every two weeks.

Speaker speaker_1: Okay. So I have two paychecks then. That means that they should have deducted that from both paychecks, correct?

Speaker speaker_0: So it's weekly deductions, so if you get paid every two weeks-

Speaker speaker_1: Two.

Speaker speaker_0: ... they're gonna do it every two weeks.

Speaker speaker_1: No, no, no, no.

Speaker speaker_0: Every-

Speaker speaker_1: I think you misunderstood. I think you misunderstood. Um, I have, uh, a check in the mail that is coming and then another one is due probably on the same day via, um, direct deposit. So I do have two checks. That means I should be eligible, correct?

Speaker speaker_0: So like I said-

Speaker speaker_1: Because the deductions-

Speaker speaker_0: ... you're, you're-

Speaker speaker_1: The deductions come out the checks.

Speaker speaker_0: Out of your paycheck, but you, you're not like... You're eligible until nothing passing March 19. Once you enroll-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for the benefits, depending on how many plans you select, which ones they are... In other words, once you enroll, you have to play the waiting game for them to start making the deduction. Once you see the very first deduction or whatever amount for the plans that you selected, the following Monday of that very first deduction, your plans become active. From there, they would be doing weekly deductions from your paycheck.

Speaker speaker_1: Okay.... I understand. Um, can we go ahead and try to enroll, please?

Speaker speaker_0: Yes, sir. And then I went ahead and emailed you that benefit guide to your email file.

Speaker speaker_1: Okay.

Speaker speaker_0: It should come from an email that says info@benefitsinacard.com. Um, do you mind double checking to see if you've received it?

Speaker speaker_1: Yeah, I'm checking right now. Hold on. Who's it from?

Speaker speaker_0: Uh, info@benefitsinacard.com. And then if you don't see it right away-

Speaker speaker_1: Is that info at... Yeah, you said info healthcare?

Speaker speaker_0: No, info@benefitsinacard.com.

Speaker speaker_1: All right.

Speaker speaker_0: If you don't see it right away, I would check your spam and your junk file as well.

Speaker speaker_1: You just sent it. Right. Okay. There we go. Just came in.

Speaker speaker_0: All right. And then just let me know when you're ready.

Speaker speaker_1: Okay. Here come the next one..... Hello. Thank you for your patience.

Speaker speaker_0: Okay. You ready?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So they, um... So really the weekly deductions have a lot to do with how many plans you select and if you add dependents to these plans. Um, for the medical plans, were you wanting to enroll by yourself or with dependents?

Speaker speaker_1: Just by myself.

Speaker speaker_0: Okay. So it looks like they offer five different medical plans. The very first plan that I'm going to go over, it's called the Stay Healthy NEC Enhanced. It's on page number three. So this plan, out of the five medical plans that they offer, is the only plan that covers

both your preventative care as well as your hospital indemnity. So with preventative, it would cover like a physical visit, some vaccinations, some STD and cancer screenings. So any, any preventative services, meaning anything that occurs before a actual problem, so it would be those services..... and then your hospital indemnity.

Speaker speaker_1: Okay. I understand now.

Speaker speaker_0: So it's the only one that covers both of those benefits. However, it does require you to stay within the network and it does require copays. So for your primary care visits, you would be limited to... Mm-hmm.

Speaker speaker_1: Can I ask a question?

Speaker speaker_0: Yeah.

Speaker speaker_1: Yes. Before A- again, I waste your time, um, I just want to know that this will be act... Like, like if they were not able to find me a placement-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... for three weeks, but I'm starting the policy now, will the policy not get started until I start that new, um, the new job offer.

Speaker speaker_0: So your plans... So your plans don't become effective until you see the first deduction come out of your paycheck. So if you're not working, there's no way that-

Speaker speaker_1: But you said that they deduct... Yeah, but you said that they de- uh, deduct it from every paycheck.

Speaker speaker_0: Yeah. So once you enroll and you see the very first deduction-

Speaker speaker_1: Okay. So-

Speaker speaker_0: ... come out of your paycheck, the following Monday's when your plans become active. After that, you will be excluded.

Speaker speaker_1: So... So you're making... Ma'am, I think there's a miscommunication here. So I, I understand that. Um, I'm beginning to get confused.

Speaker speaker_0: So if you want... Like right now you can enroll, but your plans don't become active until they make that first deduction out of your paycheck. For you to become active-

Speaker speaker_1: Which I already... Okay.

Speaker speaker_0: For you to have-

Speaker speaker_1: Ma'am, I'm... Look, listen, this is what I'm trying to tell you. I have two checks that are coming.

Speaker speaker_0: Yes, but you're not enrolled yet.

Speaker speaker_1: And you said that every check, I'm not enrolled in th- the, um, insurance plan, correct? Is that what you're referring to?

Speaker speaker_0: So you said that you have two checks coming, but those two checks really don't matter 'cause you're not even enrolled into anything yet.

Speaker speaker_1: What does that mean?

Speaker speaker_0: One-

Speaker speaker_1: Are you talking about insurance? Are you talking about, uh, per-personnel, partners, um, information?

Speaker speaker_0: So I'm talking about the-

Speaker speaker_1: Can you say that one more time?

Speaker speaker_0: ... I'm, I'm talking about th-

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so let me give you an example 'cause I think you're getting confused. So let's say you enroll into dental. Dental is \$3.63 weekly. Let's say you also want vision, that's \$2.15 weekly.

Speaker speaker_1: I get that part. You don't have to break down the, the, the price. I'm trying to figure out if I am qualified for this that I can depend on, b- based off the information that I already gave you. So I have worked long enough to receive two paychecks. You say that..... all checks have a deduction on there, so since-

Speaker speaker_0: No.

Speaker speaker_1: ... all I want to do is then... You did say that, man.

Speaker speaker_0: So, what I'm trying to tell you is, so let's say you enroll into dental and vision. That would be \$5.78. Once you enroll, you typically have to allow one or two weeks for your staffing agency to start making that very first deduction of the \$5.78.

Speaker speaker_1: Ma'am, can I politely, um... Is there somebody else I can speak with, please?

Speaker speaker_0: Yeah, that's fine. Give me one second.

Speaker speaker_2: How can I help you? Good afternoon, this is Chris.

Speaker speaker_1: Hi, good afternoon. Can you hear me?

Speaker speaker_2: Yes, we can hear you.

Speaker speaker_1: Okay. Yes, um, I don't want to be, be any trouble or anything. The young lady that was speaking before, um, explained everything, and she also said that the deductions start coming out, which is, you know, um... I can enroll once the deductions come off the check. And then I asked her, "Okay, so I have two checks on the way. Am I eligible?"

So, I just want to find out if I'm eligible, and if I am, I would like to enroll, please.

Speaker speaker_2: Okay. Um, so, how eligibility works is that whenever a payroll file gets processed by Partners Personnel, they send that information to us. When we receive that payroll file, you have 30 days from that day, which is typically also the same day of your first paycheck from your first assignment from Partners. Based on the information that we have, it looks like that was received on February 17th, so two days ago, meaning you have between now and... You have between now and March eight- uh, March 19th.... in order to enroll into any insurance benefits. Um, so-

Speaker speaker_1: Okay.

Speaker speaker_2: ... you're, that, between now and March 19th is your eligibility window to enroll in insurance benefits. Now, how that-

Speaker speaker_1: Okay.

Speaker speaker_2: ... works is once you've-

Speaker speaker_1: I just, I just... Sorry, may I, may I ask something?

Speaker speaker_2: Yeah.

Speaker speaker_1: Yeah. Um, I'm more so, more so concerned about the eligibility. You know, like, because right now, um, they took me off the assignment that they had originally given me. The employer, um, let me go. So-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and now I'm unemployed right now, and I'm still waiting for them to ... y- you know, to, to, they can find a job for me. What would happen if, if something like that happened again in the future where I'm not working but I'm still working with you to find work? If, you know, you know, like...

Speaker speaker_2: So-

Speaker speaker_1: ... I can't find a job-

Speaker speaker_2: So if...

Speaker speaker_1: ... and it's no do- no fault due to mine.

Speaker speaker_2: So if your assignment through Partners Personnel were to end, and you have an active enrollment, then you have the option, it's not a requirement, but you have the option of paying out of pocket for any insurance premiums if you wish to keep the insurance. You have the option of doing that for up to four weeks. After four weeks of no paycheck deductions, your coverage rolls over into eligibility for COBRA, which is handled by a different administrator. After that happens-

Speaker speaker_1: Okay.

Speaker speaker_2: ... should you get an assignment back through Partners Personnel, you can then give us a call back to reinstate any previous benefits.

Speaker speaker_1: Okay. I'm sorry, what, how long do you, did you say were the, uh, the timeframes apologies?

Speaker speaker_2: So as far as enrollment, um, whenever you set up an enrollment, it takes one to two weeks for any enrollment itself to process. Only after that processing period could, could you start seeing any deductions coming out of any c- any future paychecks. Once a deduction happens, Partners then has to send that information on over to us, and it is your policy goes into effect the Monday after we receive that deduction information from Partners. So, it looks like since they sent over that information on a Monday, if they send, if they say, take a deduction, send that information over us on a Monday, your policy is effective the next Monday. So there may be like a two-week delay-

Speaker speaker_1: Oh, I understand.

Speaker speaker_2: ... between each deduction. Yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, so that's-

Speaker speaker_1: And that's-

Speaker speaker_2: ... so that's how the enrollment process...

Speaker speaker_1: how do I become-

Speaker speaker_2: Sorry, go ahead.

Speaker speaker_1: Okay. Um, how do I become, um, unenrolled? Like, what would dis-enroll mean?

Speaker speaker_2: So, all right.

Speaker speaker_1: Because you said... I heard you mention something about re-enroll. That means I got to, uh, un-enroll or-

Speaker speaker_2: No, no, no, no, no.

Speaker speaker_1: ... had been un-enroll... Okay.

Speaker speaker_2: So-

Speaker speaker_1: Go ahead.

Speaker speaker_2: ... so by reinstatement, I, that only happens if you have a gap between assignments longer than four weeks.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: That is the only-

Speaker speaker_1: Okay, yes.

Speaker speaker_2: ... option.

Speaker speaker_1: There we go. That's the perfect answer.

Speaker speaker_2: Yep.

Speaker speaker_1: That's just okay, perfect.

Speaker speaker_2: Yeah, that's the, that's the only time you would ever have to do that.

Speaker speaker_1: Okay. All right. So yes, can we go ahead and move forward n- now please?

Speaker speaker_2: Uh, yes. Um, one moment. Now did you have an idea of what you wanted to enroll in?

Speaker speaker_1: I can put all here. Um, I'm a single... All right, so I already have a, a private healthcare policy.

Speaker speaker_2: Okay.

Speaker speaker_1: So I would be using this in conjunction with, with that other policy. Would, would that be a problem?

Speaker speaker_2: Um, to my knowledge, I've... To... I'm going to be honest with you, uh, Mr. Hunter. We are only the enrollment admin for Partners Personnel. We're not the insurance company itself. And as such-

Speaker speaker_1: Okay.

Speaker speaker_2: ... how it interacts with other insurance policies is not a question that we can answer. Um, that may be-

Speaker speaker_1: Okay.

Speaker speaker_2: ... something that you would need to ask your current, um, your current insurance administrator, uh, see, see exactly how their plans interact with other, with other insurance policies.

Speaker speaker_1: Okay, thank you for explaining that, um, as well. Um...

Speaker speaker_2: No problem.

Speaker speaker_1: You've done a very good job. Yeah. Yeah. You're awesome, so thank you for all your help.

Speaker speaker_2: No problem. Uh, did you have an idea of what you wanted to go ahead and enroll into, or did you just need some information on what was available to kind of see what all would, what all would kind of work out for what you need specifically?

Speaker speaker_1: Yes, I would, I would like to go over, um, the type of plan unless we can go over it now over the phone right now.

Speaker speaker_2: Uh, y- yeah, we can. Um, there are...

Speaker speaker_1: Mm-hmm. Can you email me, uh, a list so I can look at this?

Speaker speaker_2: Yeah. We... Yeah. We can, um, what we can do then, just, uh, I do want to go ahead and just kind of give you a heads-up. There are five different medical options available, and then there are about six or seven add-ons for those. So altogether there's about 12 plans available, um, that you could-

Speaker speaker_1: Okay.

Speaker speaker_2: ... kind of pick and choose and mix and match what you want. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... so i- so if it, if it might be a little bit easier for you just to kind of be able to go over everything at your own pa- at your own pace, I can go ahead and email a copy of that information packet to you. Um, this, uh, and then you can kind of give that a read-through, and then once you have-

Speaker speaker_1: Okay.

Speaker speaker_2: ... kind of a better idea of what you want to enroll into, you can always give us a call back, um, within that, within that window between now and-

Speaker speaker_1: Okay. And, and...

Speaker speaker_2: ... uh, when is it? March 19th. And th- um, and then any one of our representatives can help you get enrolled into that.

Speaker speaker_1: Okay. And your name was?

Speaker speaker_2: My name is Chris.

Speaker speaker_1: Chris. Thank you very much, Chris. Um-

Speaker speaker_2: You're very welcome.

Speaker speaker_1: Uh, this, just to be, uh, 100% crystal, uh, clear, I should never have to pay anything out of pocket unless I haven't worked in four weeks and I decide to keep the coverage, then I will pay out of pocket?

Speaker speaker_2: Correct. So yes.

Speaker speaker_1: Okay.

Speaker speaker_2: The only time you're ever required to pay out of pocket for your insurance premiums is if you miss a week of work, you miss a paycheck, and then you, and then you want, you need to use that insurance for when that week would normally have been covered by the insurance premium. Um, you can give us-

Speaker speaker_1: Okay.

Speaker speaker_2: ... a call to make a payment out of pocket for that premium and have coverage for that week. You can do that for a total of four weeks. Um, after-

Speaker speaker_1: Okay.

Speaker speaker_2: ... four weeks, you're rolled over into COBRA benefits, which at that point-

Speaker speaker_1: Yes. Okay.

Speaker speaker_2: ... you receive a letter in the mail detailing how to enroll in all of that because it's handled by a different company entirely.

Speaker speaker_1: Yes. Yes. I, I've, I've worked with COBRA, uh, COBRA, so I understand that part. Um, and yeah, I think that's pretty much it. Thank you very much, Chris.

Speaker speaker_2: No problem. If that's everything, thanks again for calling Benefits and a Card. You have a wonderful day.

Speaker speaker_1: You too.

Speaker speaker_2: Okay. Bye now.