

## Transcript: Francesca

**Baez-4845267165069312-5818386562367488**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hello, my name is Francesca Hoppener. Yes, I was trying to enroll him for benefits. I'm sorry, sir, but there's a lot of background noise. Oh, I'm sorry. I'm at work. Uh, so I was trying to enroll him, uh, my employee's benefits. Okay. Is there any way we can get to a more quieter setting so we can go over the benefits being offered? The process will take about 10 to 15 minutes. Uh, no. I've been trying to call but this is only the best way I could call. Because I get off work at eight o'clock at night. And I know you guys are closed by then. I can try the best that I can whether the background noises may annoy you. Our staffing company they use- Okay, I apologize. Uh, Partners Personnel. What are the last four of the social? 7406. What is the last name? Johnson. Can I just have your mailing address and date of birth for security purposes? Uh, 116 West Side Drive, Apartment C, Boston, South Carolina 29306. Is it appointment D as in David? No, C as in Charlie. And what is the date of birth? April 27, 1987. We have the best number to reach you down as 407-704-737-9612? Yeah, that's correct. We have your email down as first name 06casandcharlie@gmail.com. That's correct. In addition, which benefit plans you wanted to be enrolled into? Uh, I was looking over them and I see there's a bunch of different plans. Like, uh, is the, um, the MEK Enhanced the same as the VIP plan or it's something different? No, sir. The VIP plans don't cover preventative services whereas the MEK would, as well as the fact that the MEK either enhanced or Tiller RX requires network. Whereas the VIP plans do not. So I can make enhancement covers like if I have to go to the hospital, ER or anything? Yes, sir. The MEK will cover hospital and indemnity services which are those hospital services you use, mental, emergency, urgent care, doctor's visits, surgery and such. Okay. I'll, I had to go with that one then. And that was the enhanced that you wanted, correct? Yes. Will you be putting any dependents on this policy? No. Is there any other plan you would like to be enrolled into? Uh, I was but like the dent- uh, dental, vision, uh, short-term dis- well, actually every- all- actually, I like all of them. Except for the virtual primary care. I'm sorry, sir. Which virtu- virtual plan? The current enrollment for 2024 doesn't include any virtual plan aside from the urgent care virtual that your medical plan will bring. All right, because I'm looking through the additional options. I see dental, vision, short-term disability, behavioral health, term life, critical illness and the next page says virtual primary care for \$5.99. I know what happened. So that was a mistake on our end. There we go. And I do apologize for that. You were provided the benefit guide for the 2025 benefits which you're not eligible for. That was only doing Partners Personal Company open enrollment period due to the fact that those policies only get activated on January 2025. That was a mistake on one of our coworkers and I do apologize for that. So currently, the only benefits left after that medical let me see enhanced is group accident, critical illness, vision, term life, short-term disability, dental and medical. So no short-term or term life will have no bill? No, sir. I just mentioned

those. So everything that I just mentioned- Oh, okay, okay. ... is what additional that you can enroll in so at the moment for the current enrollment for 2024. Yes, I'd like to enroll in all of them. So you're looking at \$66.09 per paycheck. Do you authorize Partners Personal to make those deductions? Yes, I do. Excuse me. Okay. Who would you like to put down as the beneficiary for the life insurance? Uh, I have three kids. Is there I can put it up for between the three? Or I have to wait to do that? I know I don't need their social security numbers. Yeah, you just... No, no, I just need their first and last name. You're able to split it between the three. Yeah. You just have to make sure that the way you're splitting it comes out to \$100 between the three of them. Okay. So um, the first one will be, uh, Danaria, that's D-A-N-A-R-I-A and last name is Johnson. And it'll be 30% for her. And the next will be Alana Johnson, that's A-L-A-H, I'm sorry, A-L-A-N-A. A-L-A-N? N-A, yeah. I apologize, it's A-L-A-N-A-S? A. No, uh, A-L-A-N-A. Okay, just one A after the N, right? Yeah. And then Johnson's last name? And her last name is Johnson also. Yeah. And it'll be 30% for her. And then the last one is Kailani, that is K-A-I-L-A-N-I. You said K-A-I-L-A-N-I, right? Yes. Same name, um, last name, sorry, Johnson? Yes, that's correct. And it'll be \$40 for her, correct? Correct. All right, and then just keep in mind that your medical, dental and vision are under section 125, which is an IRS regulation. They'll be making those pre-deductions prior to tax deductions on your pay stub. They do have restrictions where you're not able to make changes or cancellations unless you have a company open enrollment period, personal open enrollment period, which yours does not end till the 21st of this month, tomorrow, or if you have- Okay. ... a qualified life event. Okay. All right, and then allow one to two weeks for your employer to start making those deductions. Once you see that first deduction being made, following Monday coverage becomes effective, and that same week of activation Friday will be when the carrier mails out your benefit card. Okay, thank you. Of course. And then the last thing to mention is, for your, for your ex membership there is an additional registration. Once you become active they'll go ahead and send you an email advising you of it. That'll be when you're able to do reregistration to gain the access to the benefit cards. Okay. All right, was there anything else we can assist you with today? No, that was it. All right, thank you so much for your time and patience. I'm thankful for allowing us to assist you today. I hope you have a wonderful rest of your day. Okay, you do the same. Thank you, bye-bye. All right, bye.

## Conversation Format

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

Speaker speaker\_1: Hello, my name is Francesca Hoppener

Speaker speaker\_2: Yes, I was trying to enroll him for benefits.

Speaker speaker\_1: I'm sorry, sir, but there's a lot of background noise.

Speaker speaker\_2: Oh, I'm sorry. I'm at work. Uh, so I was trying to enroll him, uh, my employee's benefits.

Speaker speaker\_1: Okay. Is there any way we can get to a more quieter setting so we can go over the benefits being offered? The process will take about 10 to 15 minutes.

Speaker speaker\_2: Uh, no. I've been trying to call but this is only the best way I could call. Because I get off work at eight o'clock at night. And I know you guys are closed by then.

Speaker speaker\_1: I can try the best that I can whether the background noises may annoy you. Our staffing company they use-

Speaker speaker\_2: Okay, I apologize. Uh, Partners Personnel.

Speaker speaker\_1: What are the last four of the social?

Speaker speaker\_2: 7406.

Speaker speaker\_1: What is the last name?

Speaker speaker\_2: Johnson.

Speaker speaker\_1: Can I just have your mailing address and date of birth for security purposes?

Speaker speaker\_2: Uh, 116 West Side Drive, Apartment C, Boston, South Carolina 29306.

Speaker speaker\_1: Is it appointment D as in David?

Speaker speaker\_2: No, C as in Charlie.

Speaker speaker\_1: And what is the date of birth?

Speaker speaker\_2: April 27, 1987.

Speaker speaker\_1: We have the best number to reach you down as 407-704-737-9612?

Speaker speaker\_3: Yeah, that's correct.

Speaker speaker\_1: We have your email down as first name 06casandcharlie@gmail.com.

Speaker speaker\_2: That's correct.

Speaker speaker\_1: In addition, which benefit plans you wanted to be enrolled into?

Speaker speaker\_2: Uh, I was looking over them and I see there's a bunch of different plans. Like, uh, is the, um, the MEK Enhanced the same as the VIP plan or it's something different?

Speaker speaker\_1: No, sir. The VIP plans don't cover preventative services whereas the MEK would, as well as the fact that the MEK either enhanced or Tiller RX requires network. Whereas the VIP plans do not.

Speaker speaker\_2: So I can make enhancement covers like if I have to go to the hospital, ER or anything?

Speaker speaker\_1: Yes, sir. The MEK will cover hospital and indemnity services which are those hospital services you use, mental, emergency, urgent care, doctor's visits, surgery and such.

Speaker speaker\_2: Okay. I'll, I had to go with that one then.

Speaker speaker\_1: And that was the enhanced that you wanted, correct?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Will you be putting any dependents on this policy?

Speaker speaker\_2: No.

Speaker speaker\_1: Is there any other plan you would like to be enrolled into?

Speaker speaker\_2: Uh, I was but like the dent- uh, dental, vision, uh, short-term dis- well, actually every- all- actually, I like all of them. Except for the virtual primary care.

Speaker speaker\_1: I'm sorry, sir. Which virtu- virtual plan? The current enrollment for 2024 doesn't include any virtual plan aside from the urgent care virtual that your medical plan will bring.

Speaker speaker\_2: All right, because I'm looking through the additional options. I see dental, vision, short-term disability, behavioral health, term life, critical illness and the next page says virtual primary care for \$5.99.

Speaker speaker\_1: I know what happened. So that was a mistake on our end.

Speaker speaker\_2: There we go.

Speaker speaker\_1: And I do apologize for that. You were provided the benefit guide for the 2025 benefits which you're not eligible for. That was only doing Partners Personal Company open enrollment period due to the fact that those policies only get activated on January 2025. That was a mistake on one of our coworkers and I do apologize for that. So currently, the only benefits left after that medical let me see enhanced is group accident, critical illness, vision, term life, short-term disability, dental and medical.

Speaker speaker\_2: So no short-term or term life will have no bill?

Speaker speaker\_1: No, sir. I just mentioned those. So everything that I just mentioned-

Speaker speaker\_2: Oh, okay, okay.

Speaker speaker\_1: ... is what additional that you can enroll in so at the moment for the current enrollment for 2024.

Speaker speaker\_2: Yes, I'd like to enroll in all of them.

Speaker speaker\_1: So you're looking at \$66.09 per paycheck. Do you authorize Partners Personal to make those deductions?

Speaker speaker\_2: Yes, I do.

Speaker speaker\_1: Excuse me. Okay. Who would you like to put down as the beneficiary for the life insurance?

Speaker speaker\_2: Uh, I have three kids. Is there I can put it up for between the three? Or I have to wait to do that?

Speaker speaker\_4: I know I don't need their social security numbers.

Speaker speaker\_1: Yeah, you just... No, no, I just need their first and last name. You're able to split it between the three.

Speaker speaker\_4: Yeah.

Speaker speaker\_1: You just have to make sure that the way you're splitting it comes out to \$100 between the three of them.

Speaker speaker\_4: Okay. So um, the first one will be, uh, Danaria, that's D-A-N-A-R-I-A and last name is Johnson. And it'll be 30% for her. And the next will be Alana Johnson, that's A-L-A-H, I'm sorry, A-L-A-N-A.

Speaker speaker\_1: A-L-A-N?

Speaker speaker\_4: N-A, yeah.

Speaker speaker\_1: I apologize, it's A-L-A-N-A-S?

Speaker speaker\_4: A. No, uh, A-L-A-N-A.

Speaker speaker\_1: Okay, just one A after the N, right?

Speaker speaker\_4: Yeah.

Speaker speaker\_1: And then Johnson's last name?

Speaker speaker\_4: And her last name is Johnson also. Yeah. And it'll be 30% for her. And then the last one is Kailani, that is K-A-I-L-A-N-I.

Speaker speaker\_1: You said K-A-I-L-A-N-I, right?

Speaker speaker\_4: Yes.

Speaker speaker\_1: Same name, um, last name, sorry, Johnson?

Speaker speaker\_4: Yes, that's correct.

Speaker speaker\_1: And it'll be \$40 for her, correct?

Speaker speaker\_4: Correct.

Speaker speaker\_1: All right, and then just keep in mind that your medical, dental and vision are under section 125, which is an IRS regulation. They'll be making those pre-deductions prior to tax deductions on your pay stub. They do have restrictions where you're not able to make changes or cancellations unless you have a company open enrollment period, personal open enrollment period, which yours does not end till the 21st of this month, tomorrow, or if you have-

Speaker speaker\_4: Okay.

Speaker speaker\_1: ... a qualified life event.

Speaker speaker\_4: Okay.

Speaker speaker\_1: All right, and then allow one to two weeks for your employer to start making those deductions. Once you see that first deduction being made, following Monday coverage becomes effective, and that same week of activation Friday will be when the carrier mails out your benefit card.

Speaker speaker\_4: Okay, thank you.

Speaker speaker\_1: Of course. And then the last thing to mention is, for your, for your ex membership there is an additional registration. Once you become active they'll go ahead and send you an email advising you of it. That'll be when you're able to do reregistration to gain the access to the benefit cards.

Speaker speaker\_4: Okay.

Speaker speaker\_1: All right, was there anything else we can assist you with today?

Speaker speaker\_4: No, that was it.

Speaker speaker\_1: All right, thank you so much for your time and patience. I'm thankful for allowing us to assist you today. I hope you have a wonderful rest of your day.

Speaker speaker\_4: Okay, you do the same.

Speaker speaker\_1: Thank you, bye-bye.

Speaker speaker\_4: All right, bye.