

Transcript: Francesca

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Full Transcript

Thank you for calling for the benefits program. My name is Francesca Jaquinez. What can I assist you today? Uh, yeah, this is my third week working with Partners Personal and, um, I was trying to see if I can get a schedule for a contact exam and deep clean, but, uh, they told me to call this number first. Okay. Let's see if we have active benefits. What staffing company do you work with? The company I'm working with now is called- Yes. ... Hayden Corporation. Is this still with the Partners Personal Staffing? Yeah. Okay, and what are the last four of your Social and the last name? 6803 are the last four of my Social, and my last name is Thompson, T-H-O-M-P-S-O-N. Hmm. Do you have any other last name aside from Thompson? Other... Any other last names? No. And we did say the last four was 6803? Of my Social? Yeah. Mm-hmm. Did you just recently started working with them? This is my third... I just completed my third, uh... This is my third week right now. That might be it. Have you received your first paycheck yet? Yeah. That's weird. So at least you do not have an account for you. It could be that they just haven't sent over the information. I can still go over what the current benefits that they offer are, but you're not active since we don't have an account yet. Okay. Uh, who would I contact to send over the information? The office that, uh, assigned me? Um, no, that information gets sent over by the system itself, not an actual person, so we'll have to wait for it to send that over. The other option that we have will be to open an account for you, if you were looking to enroll today. But in order to do that, we would need your full Social. I have that. All right. What'll be the full Social then? 288-94-6803. And what is the first name? Nicholas. And that spelling of your last name is T-H-O-M-P-S-O-N? P-S-O-N. Yep. What is your mailing address? 2703 Alexander. That is in Atwater, Ohio. A-T-W-A-T-E-R. And the zip there is four... Here is 44201. And that's Alexander Road, correct? Yep. And I believe it's a home. There's no unit or apartment numbers, correct? Correct. All right. And what is your date of birth? July 7th... Or- or I'm sorry. July 14th, 1991. And is the phone number you're calling on today, 330-554-4324, is a good contact number for you? Yeah, that's fine. And lastly, was there any email that you would like me to put on file for this account? Yeah. Are you ready for it? Go ahead. My last name, Thompson, Home, H-O-M-E, Improvements, I-M-P-R-O-V-E-M-E-N-T-S, then ltd@gmail.com. All right. And do you know what type of services you are looking to be enrolled into? Uh, like dental and eye care. All right, so there's only one of both of those being offered. For the dental one, it'll be \$3.63 per paycheck for employee only. Were you looking to add a dependent or just yourself? Uh, would my dependent have to be married? Let's see. Not necessarily, sir. So you can either do a spouse, a girlfriend, or a child into the policy. Okay. Do you offer healthcare with the, uh, same option? Yes, sir. So for all the benefits in general that they offered, you're able to enroll either a spouse, a girlfriend or a child. Okay. And how much extra would that be for, uh, another partner? It would be \$6.99 per paycheck if you were to add a partner in there. Okay. I'm

gonna do without that right now but I can always add later? So the only thing is once you get your first paycheck you're gonna have 30 days after that first paycheck to make any policy changes and then after that you'll have to wait till October to be able to make it. Especially with medical, dental or vision, due to the fact that those three type of services are under something called Section 128 which means that for those three type of benefits you don't pay pa- taxes on them but the IRS does have a restricted where you're gonna need an open enrollment period or qualify live event to be able to make changes or cancel it. Okay, I understand. Uh, I'll go ahead and do without that for now but I appreciate that. At least October if I'd like to do it again and then- Yes, sir. ... 30 day from first paycheck. Yes, sir. Um, so do you want me to process it for just yourself or do you want time to think if you are going to want to enroll first? So if you wanna just process it for myself for now 'cause I definitely need this and I, I believe my partner's got, um, insurance already for a couple months so I gotta see what her policy is. Understood. So with the dental, the coverage that you're gonna get would be preventative services cover at 100%. Basic services, basic restorative services and radiographs cover at 80% and then you'll have an annual total on services of \$500 maximum and a \$50 deductible for yourself. Okay. All right. And then vision will be \$2.15 per paycheck for employee only. This one works with copays so you'll have a \$10 copay with the plan. For the eye exam a \$25 copay for the lenses and frames. The contact lens fittings is a \$0 copay so they cover that for you, and then the annual total that they'll provide you for frames is going to be \$130 per year. Okay. All right. I appreciate that. We'll go ahead and, uh, get that as well. And then- Of course. ... so for, uh, to add somebody to all that it was \$10 per check or is that just for healthcare? Um, so each plan has a different price if you were to add a partner. For your current- Okay. ... selections of that dental and vision, for dental if you're on your own you'll pay \$3.63 per paycheck but if you were to add a partner it will be \$6.99 per paycheck for the dental. And then for the vision right now by yourself it will be \$2.15 per paycheck but if you were to add a partner it will be \$4.35 per paycheck. Um, so if we look at it as a total you're going to be deducted free of tax \$5.78 per paycheck being on dental and vision on your own but if you were to add a partner to both of those you're looking at \$11.35 free of charges being deducted per paycheck. And then if I add healthcare for her what would that be at? Um, so with that one- That might Yeah, I'm still here. ... they have a total of oops- Yeah, I'm still here. ... they have a total of five medical plans that they're currently offering that are PPO. Let me see if they have the other one. Oh, they do. So they actually offer a total of seven plans in total. Um, there is a major medical insurance which is the only out of all of the benefits offer in general. That's a major medical insurance is the MBP minimum volume plan. This one is the only one that works with all the princess of deductibles percentages and it is also the only plan that they do a monthly deduction rather than a per paycheck. It will be \$502.71 per paycheck employee only. If you were interested it would be a deductible in-network of \$6,900 and an out-of-network deductible of \$10,000. Aside from that they do offer you a primary virtual care plan, um, which you're essentially looking at \$5.99 weekly for employee only. So with this one with it being completely f- excuse me with it being completely virtual you will have all of your visits virtually either doing a video call or a phone call and then for any lab work that needs to be done they'll provide you a discount rate with their participant pharmacies and lab work places. But aside from that- I'll go ahead- ... Yes. ... hmm? I'll go ahead and do without that for now, um, but could you do my favorite email me over the package differences so I could look that over and, uh, highlight the two I should be eligible for

or one I could be eligible for? Sure thing. So with the benefit guide all of the plans are in there you're eligible for. The only one that has something needed like an eligibility review would be that monthly one because you have to be working 30 hours or more. Okay. But everything else you're eligible to enroll. Okay. That makes sense. So did you want me to process the dental and vision for employee only and send you the benefit guide or hold off on enrollment in general for now? No, no, no. Uh, go ahead and process the dental and vision and then send me the Benefit- Mm-hmm. ... guide. I'll go ahead and look it over with my p- my partner and myself and, uh, we'll make another decision this week or the next. I've got time. Understood. So then I just need the verbal authorization for Partners Personnel to deduct \$5.78 per paycheck for your dental and vision. Yeah. I give you guys the consent to the, deduct \$5.78 for dental and vision. All right. And then allow one to two weeks for your employer, Partners Personnel, to start making those deductions. When you see that very first deduction following Monday will be when your coverage becomes effective and that same week of activation, Friday's gonna be when the carrier send out your benefit cards. Okay. All right. And then aside from- So f my, my card to get here? If you want to, uh, but not necessarily. The reason for it being is Friday of that week that you get active, that they send it out, it could take around three to four weeks for you to get it. But if, let's say for example, this was the week that you got active, you can give us a call Wednesday or Thursday and we can give you a digital copy of that card and you can actually get to start using your benefits sooner. Okay. Now how do I track my paychecks, um, with you guys? I didn't, I didn't know I could do that. So we're not Partners Personnel or Benefit f. We only administer the health insurance. You'll have to speak- Okay. ... with either your supervisor or your recruiter to see if they have any type of app or online when you have access to that paycheck. Okay. All right. And then aside from that- I appreciate it. Of course. And then just keep in mind, Mr. Thompson, um, what we discussed regarding that Section 125, that both your dental and vision plan have of not being able to make changes once you're outside of that open enrollment period. Okay. I appreciate that. Of course. Was there anything else we can assist you with today? Nope. That's it. All right. I hope you have a wonderful rest of your day and thank you for your time today. You too. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling for the benefits program. My name is Francesca Jaquinez. What can I assist you today?

Speaker speaker_1: Uh, yeah, this is my third week working with Partners Personal and, um, I was trying to see if I can get a schedule for a contact exam and deep clean, but, uh, they told me to call this number first.

Speaker speaker_0: Okay. Let's see if we have active benefits. What staffing company do you work with?

Speaker speaker_1: The company I'm working with now is called-

Speaker speaker_0: Yes.

Speaker speaker_1: ... Hayden Corporation.

Speaker speaker_0: Is this still with the Partners Personal Staffing?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, and what are the last four of your Social and the last name?

Speaker speaker_1: 6803 are the last four of my Social, and my last name is Thompson, T-H-O-M-P-S-O-N.

Speaker speaker_0: Hmm. Do you have any other last name aside from Thompson?

Speaker speaker_1: Other... Any other last names? No.

Speaker speaker_0: And we did say the last four was 6803?

Speaker speaker_1: Of my Social? Yeah.

Speaker speaker_0: Mm-hmm. Did you just recently started working with them?

Speaker speaker_1: This is my third... I just completed my third, uh... This is my third week right now.

Speaker speaker_0: That might be it. Have you received your first paycheck yet?

Speaker speaker_1: Yeah.

Speaker speaker_0: That's weird. So at least you do not have an account for you. It could be that they just haven't sent over the information. I can still go over what the current benefits that they offer are, but you're not active since we don't have an account yet.

Speaker speaker_1: Okay. Uh, who would I contact to send over the information? The office that, uh, assigned me?

Speaker speaker_0: Um, no, that information gets sent over by the system itself, not an actual person, so we'll have to wait for it to send that over. The other option that we have will be to open an account for you, if you were looking to enroll today. But in order to do that, we would need your full Social.

Speaker speaker_1: I have that.

Speaker speaker_0: All right. What'll be the full Social then?

Speaker speaker_1: 288-94-6803.

Speaker speaker_0: And what is the first name?

Speaker speaker_1: Nicholas.

Speaker speaker_0: And that spelling of your last name is T-H-O-M-P-S-O-N?

Speaker speaker_1: P-S-O-N. Yep.

Speaker speaker_0: What is your mailing address?

Speaker speaker_1: 2703 Alexander. That is in Atwater, Ohio. A-T-W-A-T-E-R. And the zip there is four... Here is 44201.

Speaker speaker_0: And that's Alexander Road, correct?

Speaker speaker_1: Yep.

Speaker speaker_0: And I believe it's a home. There's no unit or apartment numbers, correct?

Speaker speaker_1: Correct.

Speaker speaker_0: All right. And what is your date of birth?

Speaker speaker_1: July 7th... Or- or I'm sorry. July 14th, 1991.

Speaker speaker_0: And is the phone number you're calling on today, 330-554-4324, is a good contact number for you?

Speaker speaker_1: Yeah, that's fine.

Speaker speaker_0: And lastly, was there any email that you would like me to put on file for this account?

Speaker speaker_1: Yeah. Are you ready for it?

Speaker speaker_0: Go ahead.

Speaker speaker_1: My last name, Thompson, Home, H-O-M-E, Improvements, I-M-P-R-O-V-E-M-E-N-T-S, then ltd@gmail.com.

Speaker speaker_0: All right. And do you know what type of services you are looking to be enrolled into?

Speaker speaker_1: Uh, like dental and eye care.

Speaker speaker_0: All right, so there's only one of both of those being offered. For the dental one, it'll be \$3.63 per paycheck for employee only. Were you looking to add a dependent or just yourself?

Speaker speaker_1: Uh, would my dependent have to be married?

Speaker speaker_0: Let's see. Not necessarily, sir. So you can either do a spouse, a girlfriend, or a child into the policy.

Speaker speaker_1: Okay. Do you offer healthcare with the, uh, same option?

Speaker speaker_0: Yes, sir. So for all the benefits in general that they offered, you're able to enroll either a spouse, a girlfriend or a child.

Speaker speaker_1: Okay. And how much extra would that be for, uh, another partner?

Speaker speaker_0: It would be \$6.99 per paycheck if you were to add a partner in there.

Speaker speaker_1: Okay. I'm gonna do without that right now but I can always add later?

Speaker speaker_0: So the only thing is once you get your first paycheck you're gonna have 30 days after that first paycheck to make any policy changes and then after that you'll have to wait till October to be able to make it. Especially with medical, dental or vision, due to the fact that those three type of services are under something called Section 128 which means that for those three type of benefits you don't pay pa- taxes on them but the IRS does have a restricted where you're gonna need an open enrollment period or qualify live event to be able to make changes or cancel it.

Speaker speaker_1: Okay, I understand. Uh, I'll go ahead and do without that for now but I appreciate that. At least October if I'd like to do it again and then-

Speaker speaker_0: Yes, sir.

Speaker speaker_1: ... 30 day from first paycheck.

Speaker speaker_0: Yes, sir. Um, so do you want me to process it for just yourself or do you want time to think if you are going to want to enroll first?

Speaker speaker_1: So if you wanna just process it for myself for now 'cause I definitely need this and I, I believe my partner's got, um, insurance already for a couple months so I gotta see what her policy is.

Speaker speaker_0: Understood. So with the dental, the coverage that you're gonna get would be preventative services cover at 100%. Basic services, basic restorative services and radiographs cover at 80% and then you'll have an annual total on services of \$500 maximum and a \$50 deductible for yourself.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then vision will be \$2.15 per paycheck for employee only. This one works with copays so you'll have a \$10 copay with the plan. For the eye exam a \$25 copay for the lenses and frames. The contact lens fittings is a \$0 copay so they cover that for you, and then the annual total that they'll provide you for frames is going to be \$130 per year.

Speaker speaker_1: Okay.

Speaker speaker_0: All right.

Speaker speaker_1: I appreciate that. We'll go ahead and, uh, get that as well. And then-

Speaker speaker_0: Of course.

Speaker speaker_1: ... so for, uh, to add somebody to all that it was \$10 per check or is that just for healthcare?

Speaker speaker_0: Um, so each plan has a different price if you were to add a partner. For your current-

Speaker speaker_1: Okay.

Speaker speaker_0: ... selections of that dental and vision, for dental if you're on your own you'll pay \$3.63 per paycheck but if you were to add a partner it will be \$6.99 per paycheck for

the dental. And then for the vision right now by yourself it will be \$2.15 per paycheck but if you were to add a partner it will be \$4.35 per paycheck. Um, so if we look at it as a total you're going to be deducted free of tax \$5.78 per paycheck being on dental and vision on your own but if you were to add a partner to both of those you're looking at \$11.35 free of charges being deducted per paycheck.

Speaker speaker_1: And then if I add healthcare for her what would that be at?

Speaker speaker_0: Um, so with that one-

Speaker speaker_1: That might

Speaker speaker_2: Yeah, I'm still here.

Speaker speaker_0: ... they have a total of oops-

Speaker speaker_2: Yeah, I'm still here.

Speaker speaker_0: ... they have a total of five medical plans that they're currently offering that are PPO. Let me see if they have the other one. Oh, they do. So they actually offer a total of seven plans in total. Um, there is a major medical insurance which is the only out of all of the benefits offer in general. That's a major medical insurance is the MBP minimum volume plan. This one is the only one that works with all the princess of deductibles percentages and it is also the only plan that they do a monthly deduction rather than a per paycheck. It will be \$502.71 per paycheck employee only. If you were interested it would be a deductible in-network of \$6,900 and an out-of-network deductible of \$10,000. Aside from that they do offer you a primary virtual care plan, um, which you're essentially looking at \$5.99 weekly for employee only. So with this one with it being completely f- excuse me with it being completely virtual you will have all of your visits virtually either doing a video call or a phone call and then for any lab work that needs to be done they'll provide you a discount rate with their participant pharmacies and lab work places. But aside from that-

Speaker speaker_1: I'll go ahead-

Speaker speaker_0: ...

Speaker speaker_2: Yes.

Speaker speaker_0: ... hmm?

Speaker speaker_1: I'll go ahead and do without that for now, um, but could you do my favorite email me over the package differences so I could look that over and, uh, highlight the two I should be eligible for or one I could be eligible for?

Speaker speaker_0: Sure thing. So with the benefit guide all of the plans are in there you're eligible for. The only one that has something needed like an eligibility review would be that monthly one because you have to be working 30 hours or more.

Speaker speaker_1: Okay.

Speaker speaker_0: But everything else you're eligible to enroll.

Speaker speaker_1: Okay. That makes sense.

Speaker speaker_0: So did you want me to process the dental and vision for employee only and send you the benefit guide or hold off on enrollment in general for now?

Speaker speaker_1: No, no, no. Uh, go ahead and process the dental and vision and then send me the Benefit-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... guide. I'll go ahead and look it over with my p- my partner and myself and, uh, we'll make another decision this week or the next. I've got time.

Speaker speaker_0: Understood. So then I just need the verbal authorization for Partners Personnel to deduct \$5.78 per paycheck for your dental and vision.

Speaker speaker_1: Yeah. I give you guys the consent to the, deduct \$5.78 for dental and vision.

Speaker speaker_0: All right. And then allow one to two weeks for your employer, Partners Personnel, to start making those deductions. When you see that very first deduction following Monday will be when your coverage becomes effective and that same week of activation, Friday's gonna be when the carrier send out your benefit cards.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then aside from-

Speaker speaker_1: So f my, my card to get here?

Speaker speaker_0: If you want to, uh, but not necessarily. The reason for it being is Friday of that week that you get active, that they send it out, it could take around three to four weeks for you to get it. But if, let's say for example, this was the week that you got active, you can give us a call Wednesday or Thursday and we can give you a digital copy of that card and you can actually get to start using your benefits sooner.

Speaker speaker_1: Okay. Now how do I track my paychecks, um, with you guys? I didn't, I didn't know I could do that.

Speaker speaker_0: So we're not Partners Personnel or Benefit f. We only administer the health insurance. You'll have to speak-

Speaker speaker_1: Okay.

Speaker speaker_0: ... with either your supervisor or your recruiter to see if they have any type of app or online when you have access to that paycheck.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then aside from that-

Speaker speaker_1: I appreciate it.

Speaker speaker_0: Of course. And then just keep in mind, Mr. Thompson, um, what we discussed regarding that Section 125, that both your dental and vision plan have of not being able to make changes once you're outside of that open enrollment period.

Speaker speaker_1: Okay. I appreciate that.

Speaker speaker_0: Of course. Was there anything else we can assist you with today?

Speaker speaker_1: Nope. That's it.

Speaker speaker_0: All right. I hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye.