

## **Transcript: Francesca**

**Baez-6569612350013440-5036576521273344**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10 o'Clock. My name is Francesca. How can I assist you today? Yes, hi. Um, my name's Nicholas Hanley and I work for Partners Personnel, um, and I wanted to register for benefits. What is the last four of your Social? 8847. Please provide your mailing address and date of birth for security purposes. 4119 Oakwood Place, Riverside, California 92506. My date of birth is 12-24-1979. We have a number to reach you, 951-886... I mean, 386, sorry, 5321? Yes. We have your email down as irsi151@gmail.com. Yes. And which plan did you want to be enrolled into? Uh, medical. Okay, which medical plan, sir? I don't... Well, which ones do you have available? Partners Personnel offers a total of five PPO limited plans, and there is a medical preventative which is Stay Healthy MUC to the Rx. It is \$16.80 per paycheck. It does not, however, cover hospital indemnity services. Those will only be covered by the VIP plans. There is the VIP Standard which is \$17.66, VIP+ \$31.61, and VIP Prime, \$43.28. Aside from that, they offer one plan that has both preventative and hospital indemnity, which is \$43.76 per paycheck. Would you like me to go over specifically what preventative and hospital indemnity is? Uh, no thank you. I'll just do the first one, the \$16 one. Okay. That's Stay Healthy Bill Required Network. That will be a plan network provider and it will be on the benefit card as well for the phone number information. Okay. Was there any other plan aside from the medical plan that you wanted to enroll into? Um, no. Um, it says here you authorize Partners Personnel to make a deduction of \$16.80 per paycheck. Yes. All right. Please allow one to two weeks for them to start making your deductions. When you see the first deduction being paid, following Monday- Okay. ... will be when coverage becomes effective. That same week of activation, Friday will be when the carrier sends your benefit card. Okay. I do have to advise you that plan is under Section 125, which is a pre-tax deduction. It also has an IRS regulations. You're only able to make deductions, um, I mean changes or cancellations, sorry, unless you have an open enrollment period, in your case is personal all the way to December 17th, or have a qualified life event. Okay. All right. Was there anything else we can assist you with today aside from enrolling you into that medical preventative care plan? Uh, no. That's all I need, right, for the tax purposes? Uh, it is ACA compliant but I'm not sure if, for your state, that plan is all they need to not put any fee into your tax de- um, return, sorry. You have to speak with one of your offices of the state near there or I would recommend speaking with whoever it is that you usually file your taxes with and ask them to make sure you don't have any other requirements per your state in order to not get that fee in your tax return. Okay. All right. All right. Thank you so much. Any other questions on this end? Hope you have a wonderful rest of your day and thank you for your time today. All right. Thank you, you too. Bye-bye. Okay.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits 10 o'Clock. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Yes, hi. Um, my name's Nicholas Hanley and I work for Partners Personnel, um, and I wanted to register for benefits.

Speaker speaker\_1: What is the last four of your Social?

Speaker speaker\_2: 8847.

Speaker speaker\_1: Please provide your mailing address and date of birth for security purposes.

Speaker speaker\_2: 4119 Oakwood Place, Riverside, California 92506. My date of birth is 12-24-1979.

Speaker speaker\_1: We have a number to reach you, 951-886... I mean, 386, sorry, 5321?

Speaker speaker\_2: Yes.

Speaker speaker\_1: We have your email down as irsi151@gmail.com.

Speaker speaker\_2: Yes.

Speaker speaker\_1: And which plan did you want to be enrolled into?

Speaker speaker\_2: Uh, medical.

Speaker speaker\_1: Okay, which medical plan, sir?

Speaker speaker\_2: I don't... Well, which ones do you have available?

Speaker speaker\_1: Partners Personnel offers a total of five PPO limited plans, and there is a medical preventative which is Stay Healthy MUC to the Rx. It is \$16.80 per paycheck. It does not, however, cover hospital indemnity services. Those will only be covered by the VIP plans. There is the VIP Standard which is \$17.66, VIP+ \$31.61, and VIP Prime, \$43.28. Aside from that, they offer one plan that has both preventative and hospital indemnity, which is \$43.76 per paycheck. Would you like me to go over specifically what preventative and hospital indemnity is?

Speaker speaker\_2: Uh, no thank you. I'll just do the first one, the \$16 one.

Speaker speaker\_1: Okay. That's Stay Healthy Bill Required Network. That will be a plan network provider and it will be on the benefit card as well for the phone number information.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Was there any other plan aside from the medical plan that you wanted to enroll into?

Speaker speaker\_2: Um, no.

Speaker speaker\_1: Um, it says here you authorize Partners Personnel to make a deduction of \$16.80 per paycheck.

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right. Please allow one to two weeks for them to start making your deductions. When you see the first deduction being paid, following Monday-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... will be when coverage becomes effective. That same week of activation, Friday will be when the carrier sends your benefit card.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I do have to advise you that plan is under Section 125, which is a pre-tax deduction. It also has an IRS regulations. You're only able to make deductions, um, I mean changes or cancellations, sorry, unless you have an open enrollment period, in your case is personal all the way to December 17th, or have a qualified life event.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. Was there anything else we can assist you with today aside from enrolling you into that medical preventative care plan?

Speaker speaker\_2: Uh, no. That's all I need, right, for the tax purposes?

Speaker speaker\_1: Uh, it is ACA compliant but I'm not sure if, for your state, that plan is all they need to not put any fee into your tax de- um, return, sorry. You have to speak with one of your offices of the state near there or I would recommend speaking with whoever it is that you usually file your taxes with and ask them to make sure you don't have any other requirements per your state in order to not get that fee in your tax return.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right.

Speaker speaker\_2: All right. Thank you so much.

Speaker speaker\_1: Any other questions on this end? Hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker\_2: All right. Thank you, you too.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_2: Okay.