

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi, Justin. My name is Larry Houts, uh, and I need to get insurance with you guys through the, the... Uh, I'm with, uh, oh... a temp agency. Okay, what's the name of that temp agency? It's Partners Personnel. Yeah, Partners Personnel. And the last four of your Social? 7577. And for security purposes, could you verify your home address, including city, state and zip code, Larry? 1762 Evans Drive South, Jacksonville Beach, Florida 32250. And your date of birth? 4-11-63. And a good telephone number have is 904-545-5372. That's correct. And the email I have is LHouts1@comcast.net. Yes. Okay. Um- Yes, that's fine. Now, did you have an idea of what you wanted to be enrolled into through Partners or no? Yeah, so they sent me this, uh, I, I guess there's, uh, you know, there's different programs, but there's a PPO program that I would like to join. Okay, let's see, 'cause the only PPO plan that I am aware of is, is the dental plan. That's the only PPO. Now, the medical plans, they're hospital indemnity. Uh, the insurance carrier pays us that dollar amount to cover things as long as copays have been met, while major medical insurance you have a deductible before the insurance carrier pays their set percentage, um, but with these you just pay the copay and the insurance carrier pays their set dollar amount. Okay. Well, I, I guess there's, you know, the, this, this, uh, there, that, there is that and then is further down is the PPO plan. The MVP Plan? And there's... Oh, hold on. Let me... I'm, I'm getting to it, so bear with me for a second here. Uh, just..... Okay, push it, search it up. Uh... Shoulda known..... yeah. I looked at it last night and I thought there was a... I, I'm trying to find it here. I, I, I thought I had it up but I don't here, so bear with me for a second. No worries. Take your time. 'Cause I know that there was dental and eye, and then there was a... thought it was a PPO plan, but... There it is, so let me open it up. Oh, that... Is it a MVP plan? Yes, sir. That's the Minimum Value Plan. That's the only major medical plan offered through Partners, so yes, sir. Yeah, and I guess is there... And it says PPO Network Multiple, Multiple Plans where there's a deductible per year for the family and then for individually and then, you know, yeah, and it's for family it's \$1,326.03 per month. Correct. Yes, sir. I see what you're talking about now. Yes. Okay, so that one? Yes. Okay. So for employee only or for employee plus family? Employee plus family. Employee plus family? Okay. Um, so now, regarding the MVP Plan, I actually have to email my back office, have them do an eligibility review on you, and then once I've received word back from my back office regarding a start date, I can give you a call back regarding that. Um- Okay. But did you have any- Okay. Did you want to enroll in any other benefits while I still have you on the phone right now? Well, uh, I guess is I need the dental and eye as well. Okay, so dental and vision. Yeah. And all of it's for employee plus family, correct? That is correct. Okay. Anything else? No, that, I think that is it. Okay, so the dental and vision for employee plus family would be \$22.07 per week, deauthorize Partners Personnel to make that deduction for

you. Yes. So go ahead and save that and then add your dependent information down real quick. Let's see here. So what's your spouse's first name? Stacy, S-T-A-C-Y. Do you have Stacy's Social by any chance? Uh, that's what I thought you would ask. Uh, I do not have it. Okay, no worries. I do not have it with me. Okay. Um, so I can put in zeros for all now, for right now, um, but when you do have the social- Okay. ... um, I can either give you, obtain it whenever I call you back regarding the start date of the MVP plan, or you can just give us a call back to add it whenever you wanted, whatever's easier. Or should I, should I conference her in now, so I can just get it now? Yeah, that'll, that'll, that'll work. Yeah, that'll work. Whatever's easier for you. Okay, hold, hold on one second. Yep, hold on. She's on for the insurance company. Huh? Huh? I have the person on for the insurance company, and they need your Social Security number. Okay. Hey. Hey. Hey, this is Justin from Benefits in a Card. I was obtaining your Social to process this enrollment for you. Yes. Hi, Justin. What's your Social? Yes, it's 174-48-0388. And just to confirm, that was 174-48-0388? Yes. Her social is however is 902067. 92067, okay. And it looks like I have to add children down... What's the first child's name? Kylie. Kassi. Kassi. Kassi. You putting Kassi first? Kassi, K-A-S- No, Kylie, Kylie, Kylie's not in the benefits. Oh, shoot! I forgot, sorry. She's married. Ka- Uh, yes, Kassi, K-A-S-S-I. Okay, and her Social? Oh, sugar. Um, give me one second. I can give you her date of birth while I'm walking, because I have her Social written down, but I'm at work. So, let me still grab it. Her date of birth is 9/12, 9/12/01. And then whenever you have the Social. Yes, I'm getting it right now. All right, it is 772-05-3139. And just to confirm, that one was 772-05-3139? Yes. Okay, and is there another dependent I need to add down, or no? No. No, that's good. That's it. Okay, um, Larry, so I just wanted to let you know how this pending enrollment process works. It will take one to two weeks to go through, and then whenever you witness your first pay word reduction of the \$22.07 come off your paycheck, coverage begins the Monday we receive that deduction from partners' personnel. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that partners is a section 125 client. So, what section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Also, I'll go ahead and reach out to my back office regarding that start date for the MVP plan, and then once I do receive word back, I will give you a call back letting you know a start date for that one, okay? Okay. Now, I know that I have to have this done by the 28th of this month, so I, I guess as you said, it's one to two weeks before I'm enrolled in it. It... So, I guess is how, how does this work? I, I guess is, is it gonna be done by the 28th or... Um, so since you already got enrolled today, um, you, you, you're good. You're good. You made it before that deadline. Okay. Um, I was just advising that pen- this pending enrollment takes one to two weeks to actually go through to become effective, if that makes any sense. Okay. Okay. Yes, it does. Okay. Um, but like I said, I'll reach out to my back office regarding that start date for the MVP plan, and then once I do receive word back, I'll give you a call back. Okay, Larry? Okay, sounds great. Awesome. Well, is there anything else I can help you out with today? Nope, that is it. Thank you very much. You're welcome. Y'all have a great weekend. Can I still get something in the... Am I gonna get something in the email that says that I'm enrolled now? Um, yes. I'll go ahead and put in that request for you, uh, to the person that's responsible for

those emails. Just give it about five or ten minutes. Um, but the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Okay. Is there anything else ... today? Nope, that is it. Awesome. Well, you have a wonderful weekend, okay? You too, bye-bye. All right, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi, Justin. My name is Larry Houts, uh, and I need to get insurance with you guys through the, the... Uh, I'm with, uh, oh... a temp agency.

Speaker speaker_0: Okay, what's the name of that temp agency?

Speaker speaker_1: It's Partners Personnel. Yeah, Partners Personnel.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 7577.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code, Larry?

Speaker speaker_1: 1762 Evans Drive South, Jacksonville Beach, Florida 32250.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 4-11-63.

Speaker speaker_0: And a good telephone number have is 904-545-5372.

Speaker speaker_1: That's correct.

Speaker speaker_0: And the email I have is LHouts1@comcast.net.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um-

Speaker speaker_1: Yes, that's fine.

Speaker speaker_0: Now, did you have an idea of what you wanted to be enrolled into through Partners or no?

Speaker speaker_1: Yeah, so they sent me this, uh, I, I guess there's, uh, you know, there's different programs, but there's a PPO program that I would like to join.

Speaker speaker_0: Okay, let's see, 'cause the only PPO plan that I am aware of is, is the dental plan. That's the only PPO. Now, the medical plans, they're hospital indemnity. Uh, the insurance carrier pays us that dollar amount to cover things as long as copays have been

met, while major medical insurance you have a deductible before the insurance carrier pays their set percentage, um, but with these you just pay the copay and the insurance carrier pays their set dollar amount.

Speaker speaker_1: Okay. Well, I, I guess there's, you know, the, this, this, uh, there, that, there is that and then is further down is the PPO plan.

Speaker speaker_0: The MVP Plan?

Speaker speaker_1: And there's... Oh, hold on. Let me... I'm, I'm getting to it, so bear with me for a second here. Uh, just..... Okay, push it, search it up. Uh... Shoulda known..... yeah. I looked at it last night and I thought there was a... I, I'm trying to find it here. I, I, I thought I had it up but I don't here, so bear with me for a second.

Speaker speaker_0: No worries. Take your time.

Speaker speaker_1: 'Cause I know that there was dental and eye, and then there was a... thought it was a PPO plan, but... There it is, so let me open it up. Oh, that... Is it a MVP plan?

Speaker speaker_0: Yes, sir. That's the Minimum Value Plan. That's the only major medical plan offered through Partners, so yes, sir.

Speaker speaker_1: Yeah, and I guess is there... And it says PPO Network Multiple, Multiple Plans where there's a deductible per year for the family and then for individually and then, you know, yeah, and it's for family it's \$1,326.03 per month.

Speaker speaker_0: Correct. Yes, sir. I see what you're talking about now.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so that one?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So for employee only or for employee plus family?

Speaker speaker_1: Employee plus family.

Speaker speaker_0: Employee plus family? Okay. Um, so now, regarding the MVP Plan, I actually have to email my back office, have them do an eligibility review on you, and then once I've received word back from my back office regarding a start date, I can give you a call back regarding that. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: But did you have any-

Speaker speaker_1: Okay.

Speaker speaker_0: Did you want to enroll in any other benefits while I still have you on the phone right now?

Speaker speaker_1: Well, uh, I guess is I need the dental and eye as well.

Speaker speaker_0: Okay, so dental and vision.

Speaker speaker_1: Yeah.

Speaker speaker_0: And all of it's for employee plus family, correct?

Speaker speaker_1: That is correct.

Speaker speaker_0: Okay. Anything else?

Speaker speaker_1: No, that, I think that is it.

Speaker speaker_0: Okay, so the dental and vision for employee plus family would be \$22.07 per week, deauthorize Partners Personnel to make that deduction for you.

Speaker speaker_1: Yes.

Speaker speaker_0: So go ahead and save that and then add your dependent information down real quick. Let's see here. So what's your spouse's first name?

Speaker speaker_1: Stacy, S-T-A-C-Y.

Speaker speaker_0: Do you have Stacy's Social by any chance?

Speaker speaker_1: Uh, that's what I thought you would ask. Uh, I do not have it.

Speaker speaker_0: Okay, no worries.

Speaker speaker_1: I do not have it with me.

Speaker speaker_0: Okay. Um, so I can put in zeros for all now, for right now, um, but when you do have the social-

Speaker speaker_1: Okay.

Speaker speaker_0: ... um, I can either give you, obtain it whenever I call you back regarding the start date of the MVP plan, or you can just give us a call back to add it whenever you wanted, whatever's easier.

Speaker speaker_1: Or should I, should I conference her in now, so I can just get it now?

Speaker speaker_0: Yeah, that'll, that'll, that'll work. Yeah, that'll work. Whatever's easier for you.

Speaker speaker_1: Okay, hold, hold on one second. Yep, hold on. She's on for the insurance company.

Speaker speaker_2: Huh? Huh?

Speaker speaker_1: I have the person on for the insurance company, and they need your Social Security number.

Speaker speaker_2: Okay.

Speaker speaker_0: Hey.

Speaker speaker_1: Hey.

Speaker speaker_0: Hey, this is Justin from Benefits in a Card. I was obtaining your Social to process this enrollment for you.

Speaker speaker_2: Yes. Hi, Justin.

Speaker speaker_0: What's your Social?

Speaker speaker_2: Yes, it's 174-48-0388.

Speaker speaker_0: And just to confirm, that was 174-48-0388?

Speaker speaker_2: Yes.

Speaker speaker_1: Her social is however is 902067.

Speaker speaker_0: 92067, okay. And it looks like I have to add children down... What's the first child's name?

Speaker speaker_2: Kylie.

Speaker speaker_1: Kassi. Kassi. Kassi.

Speaker speaker_2: You putting Kassi first? Kassi, K-A-S-

Speaker speaker_1: No, Kylie, Kylie, Kylie's not in the benefits.

Speaker speaker_2: Oh, shoot! I forgot, sorry. She's married. Ka- Uh, yes, Kassi, K-A-S-S-I.

Speaker speaker_0: Okay, and her Social?

Speaker speaker_2: Oh, sugar. Um, give me one second. I can give you her date of birth while I'm walking, because I have her Social written down, but I'm at work. So, let me still grab it. Her date of birth is 9/12, 9/12/01.

Speaker speaker_0: And then whenever you have the Social.

Speaker speaker_2: Yes, I'm getting it right now. All right, it is 772-05-3139.

Speaker speaker_0: And just to confirm, that one was 772-05-3139?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay, and is there another dependent I need to add down, or no?

Speaker speaker_2: No.

Speaker speaker_1: No, that's good. That's it.

Speaker speaker_0: Okay, um, Larry, so I just wanted to let you know how this pending enrollment process works. It will take one to two weeks to go through, and then whenever you witness your first pay word reduction of the \$22.07 come off your paycheck, coverage begins the Monday we receive that deduction from partners' personnel. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see

that partners is a section 125 client. So, what section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Also, I'll go ahead and reach out to my back office regarding that start date for the MVP plan, and then once I do receive word back, I will give you a call back letting you know a start date for that one, okay?

Speaker speaker_1: Okay. Now, I know that I have to have this done by the 28th of this month, so I, I guess as you said, it's one to two weeks before I'm enrolled in it. It... So, I guess is how, how does this work? I, I guess is, is it gonna be done by the 28th or...

Speaker speaker_0: Um, so since you already got enrolled today, um, you, you, you're good. You're good. You made it before that deadline.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, I was just advising that pen- this pending enrollment takes one to two weeks to actually go through to become effective, if that makes any sense.

Speaker speaker_1: Okay. Okay. Yes, it does.

Speaker speaker_0: Okay. Um, but like I said, I'll reach out to my back office regarding that start date for the MVP plan, and then once I do receive word back, I'll give you a call back. Okay, Larry?

Speaker speaker_1: Okay, sounds great.

Speaker speaker_0: Awesome. Well, is there anything else I can help you out with today?

Speaker speaker_1: Nope, that is it. Thank you very much.

Speaker speaker_0: You're welcome. Y'all have a great weekend.

Speaker speaker_1: Can I still get something in the... Am I gonna get something in the email that says that I'm enrolled now?

Speaker speaker_0: Um, yes. I'll go ahead and put in that request for you, uh, to the person that's responsible for those emails. Just give it about five or ten minutes. Um, but the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Is there anything else

Speaker speaker_3: ... today?

Speaker speaker_1: Nope, that is it.

Speaker speaker_3: Awesome. Well, you have a wonderful weekend, okay?

Speaker speaker_1: You too, bye-bye.

Speaker speaker_3: All right, bye-bye.