

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi, Justin. How you doing? I'm pretty well. And yourself? I'm good, thank you. My name is Manasia Covington and I'm employed with Partners Personnel. I'm calling to arrange my benefits. Okay. So Partners Personnel. What's the last four of your Social so I can pull your file for you? 0866. And for security purposes, could you verify your home address, including city, state and zip code? 64 Random Drive, Lexington, North Carolina, Apartment F. Um, and city, yeah, Lexington, North Carolina. And the zip code is 27127. Sorry, 27292. And your date of birth? 06-19-97. And a good telephone number has 443-388-2881? Yes. And the email has pelyh at gmail? Yes. Okay. Um, now did you receive a benefit guide through Partners Personnel by any chance, or no? Um, no, not that I know of, I believe. Okay. Um, so I'll go ahead and email you a copy of one, just so you have it, and then give you- Okay. ... a brief rundown of what's offered. So just bear with me one second, okay? Okay. Okay. So the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it- Okay. ... in your inbox, be sure to check your spam or check your junk folder, okay? Okay. Okay. So let's see here. So I do know that Partners Personnel, they offer five different medical plans. One of them is the Stay Healthy MEC PeliRx. Now that one just covers preventative healthcare services only. So like physicals, diabetes, screenings, vaccinations, stuff like that. \$16.80 per week. Then they have three other medical plans, the VIP plans. Those actually cover your hospital visits, doctor visits, and medication coverage. The only major difference is that how much the insurance carrier pays to cover things. Um, but those range from \$17.66 to \$43.28. However, the last medical plan is the MEC Enhanced, which is like a combination of both preventative plus hospital, doctor and medication coverage at \$43.76 per week. Now I do know that Partners does offer other things like short-term disability, critical illness, dental, vision, term life, which is life insurance, critical illness and group accident. Okay. Um, do they offer dental or vision? That's really what I'm looking for. Yeah, so dental would be \$3.63 while vision's \$2.15. Okay. And how exactly those, those, does those plans work? Um, now when it comes to dental, I do know that all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible. Okay. And what about surgical extractions? Do they not cover that or? No, ma'am. Okay. So I would have to pay for, like when you say surgical extraction, that's, that's like a maybe a root canal or something of that sort? Correct. Or wisdom tooth removal. Okay. Okay. Um, I know I need dental for sure, but I need like, I guess everything else except for, um, the extractions, I believe. Okay. So just dental for yourself? Yes. Okay. Um, anything else? No, I would like to do vision as well. How does the vis- the vision plan work? Um, so

when it comes to vision, it's just copays. However, your copay for an eye exam would be \$10, copay from lenses and frames, \$25. However, they do offer a frames allowance for \$130. And what is covered in the frame? What are you saying? Sorry. It's a frames allowance of \$130. Oh, okay. So and that's with either plan that I choose? That's under the one vision plan that's offered through Partners. Okay. Um, I would like to get that as well. Okay. So dental and vision for employee only. Anything else? No, that'll be all. Okay. So doing those two would make your total deductions \$5.78 per week. Do you authorize Partners Personnel to make the deduction for you? Absolutely. So I do want to let you know how this pending enrollment process works. It will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$5.78 come off your paycheck, coverage begins the Monday we receive that deduction from Partners. 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 Personnel 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. Other than that, Ms. Covington is there anything else I can assist you with today? Um, could you repeat that, what you just said about, like, the qualified life event and what you said before that? I'm sorry, I'm driving. No worries. Um, I stated that partners personnel is Section 125. However, what- Right. ... Section 125 is, it's an IRS code, which means employees- Mm-hmm. ... pay their premiums with pre-tax dollars. Uh, but in order to do that, you have to stay locked in to these plans 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. So that's what Section 125 is. And that just means that basically I could go in and edit the plan? No, ma'am. You're locked in. Oh, okay. I'm locked in unless any of those things happen. Correct. Okay, gotcha. All right. That makes sense. Is there anything else I can assist you with today? No, sir. That'll be all. Awesome. Well, thank you for calling Benefits and a Card and I hope you have a wonderful day, okay? Thank you. Oh, sorry. I'm sorry. Yeah. I, I do have one question. So, um, as far as, like, when those, um, when the cards are mailed out, is there any way that I could change the address that they're mailed to, or do I, do they have to get mailed to what's on file? Um, so they, they are mailed to whatever is on file. I mean, I can update the address if need be. Um, you would just have to verify that as a demographic the next time you call us. Okay, that's fine. Could I change that address? Yeah. What's the new address? It's gonna be 944 Stafford Place Circle, Apartment 304, Winston-Salem, North Carolina 27127. And just to confirm, 944 Stafford Place Circle, Apartment 304, Winston-Salem, North Carolina 27127? Yes. Okay. So I went ahead and updated the address for you. Is there anything else I can assist you with today? No, sir. That'll be all. I appreciate it. You're welcome. You have a great day, okay? You too. Bye-bye. All right, bye-bye.

Conversation Format

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

Speaker speaker_1: Hi, Justin. How you doing?

Speaker speaker_0: I'm pretty well. And yourself?

Speaker speaker_1: I'm good, thank you. My name is Manasia Covington and I'm employed with Partners Personnel. I'm calling to arrange my benefits.

Speaker speaker_0: Okay. So Partners Personnel. What's the last four of your Social so I can pull your file for you?

Speaker speaker_1: 0866.

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

Speaker speaker_1: 64 Random Drive, Lexington, North Carolina, Apartment F. Um, and city, yeah, Lexington, North Carolina. And the zip code is 27127. Sorry, 27292.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 06-19-97.

Speaker speaker_0: And a good telephone number has 443-388-2881?

Speaker speaker_1: Yes.

Speaker speaker_0: And the email has pelyh at gmail?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, now did you receive a benefit guide through Partners Personnel by any chance, or no?

Speaker speaker_1: Um, no, not that I know of, I believe.

Speaker speaker_0: Okay. Um, so I'll go ahead and email you a copy of one, just so you have it, and then give you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a brief rundown of what's offered. So just bear with me one second, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So the email that you should be looking out for for that benefit guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it-

Speaker speaker_1: Okay.

Speaker speaker_0: ... in your inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So let's see here. So I do know that Partners Personnel, they offer five different medical plans. One of them is the Stay Healthy MEC PeliRx. Now that one just covers preventative healthcare services only. So like physicals, diabetes, screenings, vaccinations, stuff like that. \$16.80 per week. Then they have three other medical plans, the VIP plans. Those actually cover your hospital visits, doctor visits, and medication coverage. The only major difference is that how much the insurance carrier pays to cover things. Um, but those range from \$17.66 to \$43.28. However, the last medical plan is the MEC Enhanced, which is like a combination of both preventative plus hospital, doctor and medication coverage at \$43.76 per week. Now I do know that Partners does offer other things like short-term disability, critical illness, dental, vision, term life, which is life insurance, critical illness and group accident.

Speaker speaker_1: Okay. Um, do they offer dental or vision? That's really what I'm looking for.

Speaker speaker_0: Yeah, so dental would be \$3.63 while vision's \$2.15.

Speaker speaker_1: Okay. And how exactly those, those, does those plans work?

Speaker speaker_0: Um, now when it comes to dental, I do know that all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 deductible.

Speaker speaker_1: Okay. And what about surgical extractions? Do they not cover that or?

Speaker speaker_0: No, ma'am.

Speaker speaker_1: Okay. So I would have to pay for, like when you say surgical extraction, that's, that's like a maybe a root canal or something of that sort?

Speaker speaker_0: Correct. Or wisdom tooth removal.

Speaker speaker_1: Okay. Okay. Um, I know I need dental for sure, but I need like, I guess everything else except for, um, the extractions, I believe.

Speaker speaker_0: Okay. So just dental for yourself?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, anything else?

Speaker speaker_1: No, I would like to do vision as well. How does the vis- the vision plan work?

Speaker speaker_0: Um, so when it comes to vision, it's just copays. However, your copay for an eye exam would be \$10, copay from lenses and frames, \$25. However, they do offer a

frames allowance for \$130.

Speaker speaker_1: And what is covered in the frame? What are you saying? Sorry.

Speaker speaker_0: It's a frames allowance of \$130.

Speaker speaker_1: Oh, okay. So and that's with either plan that I choose?

Speaker speaker_0: That's under the one vision plan that's offered through Partners.

Speaker speaker_1: Okay. Um, I would like to get that as well.

Speaker speaker_0: Okay. So dental and vision for employee only. Anything else?

Speaker speaker_1: No, that'll be all.

Speaker speaker_0: Okay. So doing those two would make your total deductions \$5.78 per week. Do you authorize Partners Personnel to make the deduction for you?

Speaker speaker_1: Absolutely.

Speaker speaker_0: So I do want to let you know how this pending enrollment process works. It will take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$5.78 come off your paycheck, coverage begins the Monday we receive that deduction from Partners. 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 Personnel 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. Other than that, Ms. Covington is there anything else I can assist you with today?

Speaker speaker_1: Um, could you repeat that, what you just said about, like, the qualified life event and what you said before that? I'm sorry, I'm driving.

Speaker speaker_0: No worries. Um, I stated that partners personnel is Section 125. However, what-

Speaker speaker_1: Right.

Speaker speaker_0: ... Section 125 is, it's an IRS code, which means employees-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... pay their premiums with pre-tax dollars. Uh, but in order to do that, you have to stay locked in to these plans 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. So that's what Section 125 is.

Speaker speaker_1: And that just means that basically I could go in and edit the plan?

Speaker speaker_0: No, ma'am. You're locked in.

Speaker speaker_1: Oh, okay. I'm locked in unless any of those things happen.

Speaker speaker_0: Correct.

Speaker speaker_1: Okay, gotcha. All right. That makes sense.

Speaker speaker_0: Is there anything else I can assist you with today?

Speaker speaker_1: No, sir. That'll be all.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits and a Card and I hope you have a wonderful day, okay?

Speaker speaker_1: Thank you. Oh, sorry. I'm sorry.

Speaker speaker_0: Yeah.

Speaker speaker_1: I, I do have one question. So, um, as far as, like, when those, um, when the cards are mailed out, is there any way that I could change the address that they're mailed to, or do I, do they have to get mailed to what's on file?

Speaker speaker_0: Um, so they, they are mailed to whatever is on file. I mean, I can update the address if need be. Um, you would just have to verify that as a demographic the next time you call us.

Speaker speaker_1: Okay, that's fine. Could I change that address?

Speaker speaker_0: Yeah. What's the new address?

Speaker speaker_1: It's gonna be 944 Stafford Place Circle, Apartment 304, Winston-Salem, North Carolina 27127.

Speaker speaker_0: And just to confirm, 944 Stafford Place Circle, Apartment 304, Winston-Salem, North Carolina 27127?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So I went ahead and updated the address for you. Is there anything else I can assist you with today?

Speaker speaker_1: No, sir. That'll be all. I appreciate it.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: All right, bye-bye.