## Transcript: Justin Mills-5309483747590144-5711391419219968

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Occur- thank you for calling Benefits and Occurred. This is Justin. How can I help you today? Um, yes. I received a notification on my phone about, um, signing up for benefits. Um- Okay. What, what forgiveness mark are you looking for? ... um, Personnel Partners. Okay. So that text message that you received was just a, a courtesy reminder from Partners Personnel letting you know that you're eligible to be enrolled into their health insurance. So you have 30 days from your first paycheck to enroll or make changes, um, because that's considered your personal open enrollment period. Okay, so do I go online to do it or do I call? 'Cause it said to call a number. Um, I could pull your file over the phone or provide you with a website, whichever would be easier. Um, I guess if you can pull me up, cause I may have some questions. This is like my first time ever, um, having to do this. I understand. Totally understand. So Partners Personnel, what's the last four of your Social? 3811. And your first and last name? Irene Holden. Mm-hmm. And for security purposes, can you verify the home address, including city, state and zip code, Irene? Uh, 613 Lake Shore Drive, Fairfield, uh, California, um, 94534. And confirm your date of birth. 12/18/68. And a good telephone number I have is 244-7808. That's correct. And the email I have is tireneh204 at gmail? Yes. Okay. Now, did you receive a benefit guide through Partners Personnel or no? Um, I received a PDF, um, about benefits, but I still have questions. Okay. What are those questions? So, um... Well, I see it mentions something about, um, where you... I guess there's like two different plans. One is like the advance plan and one is like just the, uh, I guess the basics or something? The basic plan. But I was trying to figure out on the basic plan, is there like, um, like a monthly or weekly premium that comes out of your paycheck? Um, yes. So they do have the MEC TeleRx which just covers preventative healthcare services only, um, at \$16.80. While the, they have three other medical plans, the VIP plans. Now those actually cover hospitals, doctors and medications. Um, the only major difference between the standard plus and the prime is how much the insurance carrier pays out to cover things. Um, but those range from \$17.66 to \$43.28. And then they have another medical plan which is a combination of both preventative plus hospital, doctor and medication coverage, which is the MEC Enhanced at \$43.76 a week. You said that's a week? Correct, weekly deductions. Yes, ma'am. Okay. Um, let me go back to what I was looking at. Um, let's see. I definitely want to do some sort of medical. Um, my only concern is if I, if I... If for whatever reason I'm not working or don't have an assignment, how does that work? Um, if you don't have an assignment or don't receive a paycheck, you can call in every Monday to make a direct payment up to four weeks. And then after those four weeks, you would receive information regarding COBRA coverage. Okay. So I still have to put money aside, uh, if I, if I don't have a paycheck? If you wanted to maintain the coverage, yes, ma'am. Okay. Um, I guess let me...

Uh, I guess I need to see what kind of coverage it is, I guess. Um, let me look at it and I'll have to call you guys back. Okay. No worries. So I'm trying to see... I guess one thing I was trying to figure out is where does it show like the weekly premiums? I'm gonna have to go back and look at, look at it. 'Cause you said the basic is 17 and then it goes up. I'm just trying to figure out like how to do a comparison- Totally understand. ... as to... But I'm not sure like what page that's on. Um, I believe it should be page four in the benefit guide. It should say Plan Benefit Summaries at the top of that page. Okay. All right. I'll go back and take a look so at least I know what I'm doing before I, um, call you guys back. Okay. Well, is there anything else I can help you out with today, Irene? Um, that's it for now. Awesome. Well, you have a wonderful day, okay? All right. Thank you. You too. Thank you. Bye-bye.

## **Conversation Format**

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

Speaker speaker\_1: Thank you for calling Benefits and Occur- thank you for calling Benefits and Occurred. This is Justin. How can I help you today?

Speaker speaker\_2: Um, yes. I received a notification on my phone about, um, signing up for benefits. Um-

Speaker speaker\_1: Okay. What, what forgiveness mark are you looking for?

Speaker speaker\_2: ... um, Personnel Partners.

Speaker speaker\_1: Okay. So that text message that you received was just a, a courtesy reminder from Partners Personnel letting you know that you're eligible to be enrolled into their health insurance. So you have 30 days from your first paycheck to enroll or make changes, um, because that's considered your personal open enrollment period.

Speaker speaker\_2: Okay, so do I go online to do it or do I call? 'Cause it said to call a number.

Speaker speaker\_1: Um, I could pull your file over the phone or provide you with a website, whichever would be easier.

Speaker speaker\_2: Um, I guess if you can pull me up, 'cause I may have some questions. This is like my first time ever, um, having to do this.

Speaker speaker\_1: I understand. Totally understand. So Partners Personnel, what's the last four of your Social?

Speaker speaker\_2: 3811.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Irene Holden.

Speaker speaker\_1: Mm-hmm. And for security purposes, can you verify the home address, including city, state and zip code, Irene?

Speaker speaker\_2: Uh, 613 Lake Shore Drive, Fairfield, uh, California, um, 94534.

Speaker speaker\_1: And confirm your date of birth.

Speaker speaker\_2: 12/18/68.

Speaker speaker\_1: And a good telephone number I have is 244-7808.

Speaker speaker\_2: That's correct.

Speaker speaker\_1: And the email I have is tireneh204 at gmail?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Now, did you receive a benefit guide through Partners Personnel or no?

Speaker speaker 2: Um, I received a PDF, um, about benefits, but I still have questions.

Speaker speaker\_1: Okay. What are those questions?

Speaker speaker\_2: So, um... Well, I see it mentions something about, um, where you... I guess there's like two different plans. One is like the advance plan and one is like just the, uh, I guess the basics or something? The basic plan. But I was trying to figure out on the basic plan, is there like, um, like a monthly or weekly premium that comes out of your paycheck?

Speaker speaker\_1: Um, yes. So they do have the MEC TeleRx which just covers preventative healthcare services only, um, at \$16.80. While the, they have three other medical plans, the VIP plans. Now those actually cover hospitals, doctors and medications. Um, the only major difference between the standard plus and the prime is how much the insurance carrier pays out to cover things. Um, but those range from \$17.66 to \$43.28. And then they have another medical plan which is a combination of both preventative plus hospital, doctor and medication coverage, which is the MEC Enhanced at \$43.76 a week.

Speaker speaker\_2: You said that's a week?

Speaker speaker\_1: Correct, weekly deductions. Yes, ma'am.

Speaker speaker\_2: Okay. Um, let me go back to what I was looking at. Um, let's see. I definitely want to do some sort of medical. Um, my only concern is if I, if I... If for whatever reason I'm not working or don't have an assignment, how does that work?

Speaker speaker\_1: Um, if you don't have an assignment or don't receive a paycheck, you can call in every Monday to make a direct payment up to four weeks. And then after those four weeks, you would receive information regarding COBRA coverage.

Speaker speaker\_2: Okay. So I still have to put money aside, uh, if I, if I don't have a paycheck?

Speaker speaker\_1: If you wanted to maintain the coverage, yes, ma'am.

Speaker speaker\_2: Okay. Um, I guess let me... Uh, I guess I need to see what kind of coverage it is, I guess. Um, let me look at it and I'll have to call you guys back.

Speaker speaker\_1: Okay. No worries.

Speaker speaker\_2: So I'm trying to see... I guess one thing I was trying to figure out is where does it show like the weekly premiums? I'm gonna have to go back and look at, look at it. 'Cause you said the basic is 17 and then it goes up. I'm just trying to figure out like how to do a comparison-

Speaker speaker\_1: Totally understand.

Speaker speaker\_2: ... as to... But I'm not sure like what page that's on.

Speaker speaker\_1: Um, I believe it should be page four in the benefit guide. It should say Plan Benefit Summaries at the top of that page.

Speaker speaker\_2: Okay. All right. I'll go back and take a look so at least I know what I'm doing before I, um, call you guys back.

Speaker speaker\_1: Okay. Well, is there anything else I can help you out with today, Irene?

Speaker speaker\_2: Um, that's it for now.

Speaker speaker\_1: Awesome. Well, you have a wonderful day, okay?

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

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