

## 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. Um, my name is Trey Livingston. Received a text message from my employer saying to give a call to set up my benefits or to enroll. Yeah, so you... Did you want to enroll in the benefits? Uh, yes, please. Okay, what's that staffing agency you work for? Partners Personnel. Personal. And last four digits of your social? 5054. And for security purposes, could you verify your home address, including city, state and zip code, Trey? Yeah. Um, 2901 Northwest Greenway Avenue, uh, Winston-Salem, North Carolina, 27105. And your date of birth? 12-21-1995. And a good telephone number has 336-345-0681. Yes. That's correct. And the email has trey.livingston@yahoo.com? Yes. Okay. Now, did you receive a benefit guide through Partners Personnel by any chance or no? Um, no, just, uh, the text message- Okay. So- ... that has this number. Okay. So I went ahead and emailed you a copy of the benefit guide just to be on the safe side. Um, email that you should look out for would be coming from info, that's I-N-F-O, @benefitsandacard.com, okay? Okay. Okay. Now, I do know that Partners Personnel, they do offer five different medical plans. Um, one of the medical plans is the MEC TeleRX. Now, that just covers all of your preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy at \$16.80 per week. Um, three other medical plans, the VIP plans. Now, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard Plus and the Prime is just how much the insurance carrier pays to cover things. Um, so prime example- Um- Or just example, you have to get surgery in a hospital, under the VIP Standard, the insurance carrier pay \$250 a day, while under the Plus, they pay out \$1,000 a day, and under the Prime, they pay out \$2,000 a day. Um, but those range from \$17.66 to \$43.28. However, the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$43.76 per week. Okay. Um, I'll, I will just stick with the Standard. Uh, I don't typically did need the doctor that often, so I'll just stick with the Standard. So the VIP Standard or the MEC TeleRX? Which, which one were you talking about? Oh, um, the, the VIP Standard. Okay. Now, I do know that, um, Partners does offer other things like Free Rx, which gives out free or discounted prescription coverage, dental, short-term disability, term life, which is life insurance, vision, critical illness, group accident, and behavior health. Um, I would like to try to set up the, the life insurance please. So the term life? Yes. Okay. Anything else or just those two? Just those two. Okay. So doing the VIP Standard and the term life are employee only, would make your total deductions \$19.77 per week. Do you authorize, uh, Partners Personnel to make the deduction for you? Yes, that's fine. Okay. So I'm gonna go ahead and save that. And who do you want to put down as your beneficiary for the term life? Um, I'll use my sister. Her name is Ajsane. Okay. Oh, y- Oh, I'm sorry. Are you ready? Yeah. Will you spell the first

name for me? Yeah. Um, A-S-A-N-E. And last name Livingston like mine. Okay. Let's see. There's siblings. Okay. Um, so I do want to let you know how this pending enrollment process works. It will take one to two weeks for it to go through. Then whenever you witness your first payroll reduction of the \$19.77 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 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. So other than that, Trey, is there anything else I could assist you with today? Um, no. No, sir. Awesome. Well, thank you for calling Benefits and a Card, and hope you have a wonderful day, all right? Thanks, man. You too. Thank you. Buh-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. Um, my name is Trey Livingston. Received a text message from my employer saying to give a call to set up my benefits or to enroll.

Speaker speaker\_0: Yeah, so you... Did you want to enroll in the benefits?

Speaker speaker\_1: Uh, yes, please.

Speaker speaker\_0: Okay, what's that staffing agency you work for?

Speaker speaker\_1: Partners Personnel.

Speaker speaker\_2: Personal.

Speaker speaker\_0: And last four digits of your social?

Speaker speaker\_1: 5054.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code, Trey?

Speaker speaker\_1: Yeah. Um, 2901 Northwest Greenway Avenue, uh, Winston-Salem, North Carolina, 27105.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 12-21-1995.

Speaker speaker\_0: And a good telephone number has 336-345-0681.

Speaker speaker\_1: Yes. That's correct.

Speaker speaker\_0: And the email has trey.livingston@yahoo.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Now, did you receive a benefit guide through Partners Personnel by any chance or no?

Speaker speaker\_1: Um, no, just, uh, the text message-

Speaker speaker\_0: Okay. So-

Speaker speaker\_1: ... that has this number.

Speaker speaker\_0: Okay. So I went ahead and emailed you a copy of the benefit guide just to be on the safe side. Um, email that you should look out for would be coming from info, that's I-N-F-O, @benefitsandacard.com, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Now, I do know that Partners Personnel, they do offer five different medical plans. Um, one of the medical plans is the MEC TeleRX. Now, that just covers all of your preventative healthcare services only, so like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy at \$16.80 per week. Um, three other medical plans, the VIP plans. Now, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard Plus and the Prime is just how much the insurance carrier pays to cover things. Um, so prime example-

Speaker speaker\_1: Um-

Speaker speaker\_0: Or just example, you have to get surgery in a hospital, under the VIP Standard, the insurance carrier pay \$250 a day, while under the Plus, they pay out \$1,000 a day, and under the Prime, they pay out \$2,000 a day. Um, but those range from \$17.66 to \$43.28. However, the last medical plan is the MEC Enhanced, which is a combination of both preventative plus hospital, doctor and medication coverage at \$43.76 per week.

Speaker speaker\_1: Okay. Um, I'll, I will just stick with the Standard. Uh, I don't typically did need the doctor that often, so I'll just stick with the Standard.

Speaker speaker\_0: So the VIP Standard or the MEC TeleRX? Which, which one were you talking about?

Speaker speaker\_1: Oh, um, the, the VIP Standard.

Speaker speaker\_0: Okay. Now, I do know that, um, Partners does offer other things like Free Rx, which gives out free or discounted prescription coverage, dental, short-term disability, term life, which is life insurance, vision, critical illness, group accident, and behavior health.

Speaker speaker\_1: Um, I would like to try to set up the, the life insurance please.

Speaker speaker\_0: So the term life?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Anything else or just those two?

Speaker speaker\_1: Just those two.

Speaker speaker\_0: Okay. So doing the VIP Standard and the term life are employee only, would make your total deductions \$19.77 per week. Do you authorize, uh, Partners Personnel to make the deduction for you?

Speaker speaker\_1: Yes, that's fine.

Speaker speaker\_0: Okay. So I'm gonna go ahead and save that. And who do you want to put down as your beneficiary for the term life?

Speaker speaker\_1: Um, I'll use my sister. Her name is Ajsane.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Oh, y- Oh, I'm sorry. Are you ready?

Speaker speaker\_0: Yeah. Will you spell the first name for me?

Speaker speaker\_1: Yeah. Um, A-S-A-N-E. And last name Livingston like mine.

Speaker speaker\_0: Okay. Let's see. There's siblings. Okay. Um, so I do want to let you know how this pending enrollment process works. It will take one to two weeks for it to go through. Then whenever you witness your first payroll reduction of the \$19.77 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 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. So other than that, Trey, is there anything else I could assist you with today?

Speaker speaker\_1: Um, no. No, sir.

Speaker speaker\_0: Awesome. Well, thank you for calling Benefits and a Card, and hope you have a wonderful day, all right?

Speaker speaker\_1: Thanks, man. You too.

Speaker speaker\_0: Thank you. Buh-bye.

Speaker speaker\_1: Bye.