

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi, um, my name is Israel and I'm with Partners Personnel. I'm calling to- Mm-hmm. ... enroll in my benefits. All right. What's the last four of your social? 8056. First name? Israel with a double R. Last name? Barrios. For security purposes, can you verify your address and date of birth for me? Um, the, the address will be 26176 Glover Road, California and the ZIP code 94542. And you say my da- my date of birth? Date of birth is November? That will be November, November 13th, 1994. Thank you, sir. We got your phone number as 677-6634? Yes. And we've got email as barrios1319@gmail.com? Okay, yeah. That's my email. So what type of coverage were you wanting to get enrolled into? Pardon? What type of coverage were you wanting to get enrolled into, sir? Uh, what plan are they offering? What, what type are they offering? We offer you medical, free RX, dental, short-term disability, life insurance, vision, critical illness, group accident, and preventative care. And I have a question. Are they gonna... They, they're gonna provide me that, right? Or will I have to- No, it's taken out of your paycheck weekly. Okay, and how much will it be to enroll me in medical and dental? Depends on what you get enrolled into, sir. Um, just, like, regular. So it depends. They, they offer you different plans that has different prices, sir. So, like, your medical, they offer you three different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of them cover doctors, hospitals and prescriptions. The only difference between the three is the higher you go up, the more coverage that you will receive. The standard is \$17.66. The plus is \$31.61 and the prime is \$43.28. And it has to be out there weekly. That price is weekly? Yes, sir. And when I, when I, when I... Like, when I don't need it anymore, like, when I'm gonna, when I'm gonna go to another company, can I just stop paying or, or do I have to contact you guys? Sir, if you're no- if you no longer work with Partners Personnel and you don't receive paychecks from them anymore, then coverage will end after four weeks of not receiving any deductions. Okay. Um, and how much will it be for the dental? Dental is \$3.63. That would be the standard? No, so the dental is not included in the medical. Dental is a separate add-on at \$3.63. Yeah, but dental, they only offer, like, one, one kind or- Yes, sir, there's only one, one option. There's only one option. Okay, um... Yeah, why not? Um, yeah, I would like to enroll to the, to the standard, uh, medical and the dental. So you want the VIP Standard and the dental and that's it? I mean, yeah. All right, so with those two selected, your total will be \$21.29. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yeah, I do. Thank you. And since when I'm gonna get covered, my friend? Give me one moment, sir. Right, so I do have to let you, I do have to let you know that your plans fall under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. And since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these

plans unless you have a company open enrollment period or you have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. So meaning that I won't be able to unenroll even though if I stop working for Partners? No, so if you, if you no longer work with them, sir, it'll, it'll cancel itself out. But as long as you're still working for them, you will not be able to cancel it unless you're in your, in your 30 days from getting hired, which is why you're eligible to get enrolled right now. After your 30 days are over, then you won't, you will no longer have the ability to cancel these plans. Okay. All right. So the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active and your ID card is sent one to two weeks from the activation date. Okay, so I'm gonna have the card for, like, a month? Give or take, depending on how long for Partners Personnel takes to get you, get that deduction taken out. Okay. Um- All right. Well, anything else I can help you with today, Mr. Barrios? No, that'll be all. Thank you very much. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week, man. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_2: Hi, um, my name is Israel and I'm with Partners Personnel. I'm calling to-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... enroll in my benefits.

Speaker speaker_1: All right. What's the last four of your social?

Speaker speaker_2: 8056.

Speaker speaker_1: First name?

Speaker speaker_2: Israel with a double R.

Speaker speaker_1: Last name?

Speaker speaker_2: Barrios.

Speaker speaker_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Um, the, the address will be 26176 Glover Road, California and the ZIP code 94542. And you say my da- my date of birth?

Speaker speaker_1: Date of birth is November?

Speaker speaker_2: That will be November, November 13th, 1994.

Speaker speaker_1: Thank you, sir. We got your phone number as 677-6634?

Speaker speaker_2: Yes.

Speaker speaker_1: And we've got email as barrios1319@gmail.com?

Speaker speaker_2: Okay, yeah. That's my email.

Speaker speaker_1: So what type of coverage were you wanting to get enrolled into?

Speaker speaker_2: Pardon?

Speaker speaker_1: What type of coverage were you wanting to get enrolled into, sir?

Speaker speaker_2: Uh, what plan are they offering? What, what type are they offering?

Speaker speaker_1: We offer you medical, free RX, dental, short-term disability, life insurance, vision, critical illness, group accident, and preventative care.

Speaker speaker_2: And I have a question. Are they gonna... They, they're gonna provide me that, right? Or will I have to-

Speaker speaker_1: No, it's taken out of your paycheck weekly.

Speaker speaker_2: Okay, and how much will it be to enroll me in medical and dental?

Speaker speaker_1: Depends on what you get enrolled into, sir.

Speaker speaker_2: Um, just, like, regular.

Speaker speaker_1: So it depends. They, they offer you different plans that has different prices, sir. So, like, your medical, they offer you three different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of them cover doctors, hospitals and prescriptions. The only difference between the three is the higher you go up, the more coverage that you will receive. The standard is \$17.66. The plus is \$31.61 and the prime is \$43.28. And it has to be out there weekly.

Speaker speaker_2: That price is weekly?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: And when I, when I, when I... Like, when I don't need it anymore, like, when I'm gonna, when I'm gonna go to another company, can I just stop paying or, or do I have to contact you guys?

Speaker speaker_1: Sir, if you're no- if you no longer work with Partners Personnel and you don't receive paychecks from them anymore, then coverage will end after four weeks of not receiving any deductions.

Speaker speaker_2: Okay. Um, and how much will it be for the dental?

Speaker speaker_1: Dental is \$3.63.

Speaker speaker_2: That would be the standard?

Speaker speaker_1: No, so the dental is not included in the medical. Dental is a separate add-on at \$3.63.

Speaker speaker_2: Yeah, but dental, they only offer, like, one, one kind or-

Speaker speaker_1: Yes, sir, there's only one, one option. There's only one option.

Speaker speaker_2: Okay, um... Yeah, why not? Um, yeah, I would like to enroll to the, to the standard, uh, medical and the dental.

Speaker speaker_1: So you want the VIP Standard and the dental and that's it?

Speaker speaker_2: I mean, yeah.

Speaker speaker_1: All right, so with those two selected, your total will be \$21.29. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yeah, I do.

Speaker speaker_1: Thank you.

Speaker speaker_2: And since when I'm gonna get covered, my friend?

Speaker speaker_1: Give me one moment, sir. Right, so I do have to let you, I do have to let you know that your plans fall under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. And since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: So meaning that I won't be able to unenroll even though if I stop working for Partners?

Speaker speaker_1: No, so if you, if you no longer work with them, sir, it'll, it'll cancel itself out. But as long as you're still working for them, you will not be able to cancel it unless you're in your, in your 30 days from getting hired, which is why you're eligible to get enrolled right now. After your 30 days are over, then you won't, you will no longer have the ability to cancel these plans.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. So the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active and your ID card is sent one to two weeks from the activation date.

Speaker speaker_2: Okay, so I'm gonna have the card for, like, a month?

Speaker speaker_1: Give or take, depending on how long for Partners Personnel takes to get you, get that deduction taken out.

Speaker speaker_2: Okay. Um-

Speaker speaker_1: All right. Well, anything else I can help you with today, Mr. Barrios?

Speaker speaker_2: No, that'll be all. Thank you very much.

Speaker speaker_1: No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week, man.

Speaker speaker_2: Thank you.