

Transcript: Pearl

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Full Transcript

Hi, we have 30 seconds only benefits in a card. My name is Carl. Who are you speaking with? Yes, hi. Can you hear me? I can. Oh, okay. I wanted to enroll in the benefits, medical benefits program for Partners Personnel. Okay, and the last four digits of your Social? The last four is 4217. And your name? Lilliana Coria. How long have you been working with Partners? My hire date is February 5th. And y- that's when you started working? Yes, correct. Well, my first day working was, uh, February 10th but I got hired on February 5th. Okay, so don't have an account for you. You said the last four of your Social is 4217? Correct. Okay, so I don't have an account for you. We can create you an account, but I will need your full Social address, name, date of birth, phone number, email- Yeah. Yeah. ... and get you enrolled today, okay? What's your full Social? Yep. My Social is 614-66-4217. And you said your first name is Lilliana, L-I-L-L-A-N-A? Yeah, it's L-I-L-L-A-N-A. Can you repeat your last name for me? Yeah, it's Coria, C-O-R-I-A. Okay, your address? 243 Flicker Way, Perris, California 92571. Your date of birth? My date of birth is October 8 '76. Phone number? What was the next question? Your phone number? Oh, 951-867-8990. Okay. And your email address? It's my name at Gmail, so it's lillianacoria@gmail.com. Okay, and which medical plan are you wanting to enroll in? Um, I want to be able to have dental insurance so, uh, w- which, which one do you recommend? So all the plans are separate. Dental is a separate plan, and there's only one dental plan. Um, and then as far as medical, there's three plans you can choose from. Okay, can you repeat that again? So the dental plan is separate, all the plans are separate. Dental, medical, vision, short-term disability, they're all separate, and there's only one dental plan you can choose from. As far as medical, there are three different plans you can choose from. They are called VIP plans. The VIP standard is \$17.66 a week, the plus is \$31.61 a week, and the prime is \$43.28 a week. The \$17 a week, is that recommended? I mean, that's a good... I don't normally go to the doctor that much. Um, I'm not able to recommend a plan. They are, it all just depends on how often you go to the doctor and what they, what you get done there. Oh, I see. Okay, can I choose the \$17 a month and then, like, can I always change it later? You, um, the only time you can cancel or change th- that plan is during company open enrollment or if you have a qualified life event occur. Okay. Um, what is, which, which one is the \$17 one? What, what does that include? Do you know? Which one's this? Maybe I could see it on- That, that's the VIP standard. Is VIP standard for \$17 a week, you said? Yes, \$17.66 a week. Um, yeah, that one is fine. Okay, so you want to do that one and dental? And the dental, yeah. Good. Did you want to do any other plans? No, that's it. All right, so your weekly deductions are going to be of \$21.29. Okay, that's fine. Okay, it does take one to three weeks for the staff at HEC to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your dental card in the mail and your medical will go... Both these plans are under an IRS regulation called 125, meaning if it is

not company open enrollment or you have a qualified life event occur, you cannot cancel these plans. Okay. I, I heard you a little bit. Can you repeat it once more 'cause people were walking by and they were making noise. Let me close the door. Okay, so both these plans are under... Okay. Both these plans are under an IRS regulation 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these plans. What was the last part? That I can't cancel... What was the last part? You can't cancel unless you have a qualified life event occur or it's a company open enrollment. Oh, okay. No, yeah. So once I get hired by NFI, the company that I'm working for as of right now, once I get hired then I can, uh, change it, right? So once you get hired on, you can either keep the coverage with us by making four direct payments and then you'll roll over to Cobra, which is separate company and keep your coverage with them. Or if after four weeks of no deductions, your coverage will essentially cancel itself out. Yeah, and then I could just enroll in the NFI benefits if that were to happen, right? Mm-hmm. Okay. Okay, sounds good. Do you have any questions? Um, yeah. So when would I be able to go to the dentist? Because I've been having a toothache and I've been waiting, so I didn't... I have... I want to wait until I able to get my dental. So it would be the week after your first deduction. When will that be? Within one to two weeks. One to two weeks? Yes, ma'am. Okay. And how, how will I know if it's in one or two weeks? You're going to have to, um, be... You will have to be checking your sub... check subs. Oh, I see. I see. Okay. So once, what... Once I get my first deduction or two deductions? Your first deduction, the next Monday you're active. Okay. Got it. Okay. Would I be able to call you back to confirm that I would be active? Yes, ma'am. Okay. Sounds good. All right. Thank you so much. Oh, will you... Are you gonna, um, email me information or mail me information? I can send you a copy of the benefit guide to your email. Yeah. Can you please? Let me see. I want to make sure that you've got my email correct. Bear with me one moment. Yes. Okay, then I went ahead and sent that. It's going to come from info@benefitsinacar.com. It should go to your inbox. If you don't see it in your inbox, try your spam or- Let's see. And just to confirm, my... Oh, let me see. My email, you have L-I-L-I-A-N-A, correct? Correct. Okay. I just want to make sure that you didn't add a double L in the middle. It's... They're separate. L-I, L-I. Okay, I got it. Okay. Now, um, as far as my dental... So my dental, well, I... How much is it that I'm gonna get deducted a month, like two something? For your dental, it is... So the weekly deductions for the dental, it's \$3.63. And then for the medical, it's \$17.66. A week, correct? Or a month? Yes, a week. Okay. Okay. Well, that's not bad. Um, okay. Sounds good. Thank you so much. I really appreciate all your help. No problem. Thank you so much for calling. You have a great day. You too. Thank you. All right. Then. Okay, bye-bye.

Conversation Format

Speaker speaker_0: Hi, we have 30 seconds only benefits in a card. My name is Carl. Who are you speaking with?

Speaker speaker_1: Yes, hi. Can you hear me?

Speaker speaker_0: I can.

Speaker speaker_1: Oh, okay. I wanted to enroll in the benefits, medical benefits program for Partners Personnel.

Speaker speaker_0: Okay, and the last four digits of your Social?

Speaker speaker_1: The last four is 4217.

Speaker speaker_0: And your name?

Speaker speaker_1: Lilliana Coria.

Speaker speaker_0: How long have you been working with Partners?

Speaker speaker_1: My hire date is February 5th.

Speaker speaker_0: And y- that's when you started working?

Speaker speaker_1: Yes, correct. Well, my first day working was, uh, February 10th but I got hired on February 5th.

Speaker speaker_0: Okay, so don't have an account for you. You said the last four of your Social is 4217?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay, so I don't have an account for you. We can create you an account, but I will need your full Social address, name, date of birth, phone number, email-

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_0: ... and get you enrolled today, okay? What's your full Social?

Speaker speaker_1: Yep. My Social is 614-66-4217.

Speaker speaker_0: And you said your first name is Lilliana, L-I-L-L-A-N-A?

Speaker speaker_1: Yeah, it's L-I-L-L-I-A-N-A.

Speaker speaker_0: Can you repeat your last name for me?

Speaker speaker_1: Yeah, it's Coria, C-O-R-I-A.

Speaker speaker_0: Okay, your address?

Speaker speaker_1: 243 Flicker Way, Perris, California 92571.

Speaker speaker_0: Your date of birth?

Speaker speaker_1: My date of birth is October 8 '76.

Speaker speaker_0: Phone number?

Speaker speaker_1: What was the next question?

Speaker speaker_0: Your phone number?

Speaker speaker_1: Oh, 951-867-8990.

Speaker speaker_0: Okay. And your email address?

Speaker speaker_1: It's my name at Gmail, so it's lillianacoria@gmail.com.

Speaker speaker_0: Okay, and which medical plan are you wanting to enroll in?

Speaker speaker_1: Um, I want to be able to have dental insurance so, uh, w- which, which one do you recommend?

Speaker speaker_0: So all the plans are separate. Dental is a separate plan, and there's only one dental plan. Um, and then as far as medical, there's three plans you can choose from.

Speaker speaker_1: Okay, can you repeat that again?

Speaker speaker_0: So the dental plan is separate, all the plans are separate. Dental, medical, vision, short-term disability, they're all separate, and there's only one dental plan you can choose from. As far as medical, there are three different plans you can choose from. They are called VIP plans. The VIP standard is \$17.66 a week, the plus is \$31.61 a week, and the prime is \$43.28 a week.

Speaker speaker_1: The \$17 a week, is that recommended? I mean, that's a good... I don't normally go to the doctor that much.

Speaker speaker_0: Um, I'm not able to recommend a plan. They are, it all just depends on how often you go to the doctor and what they, what you get done there.

Speaker speaker_1: Oh, I see. Okay, can I choose the \$17 a month and then, like, can I always change it later?

Speaker speaker_0: You, um, the only time you can cancel or change th- that plan is during company open enrollment or if you have a qualified life event occur.

Speaker speaker_1: Okay. Um, what is, which, which one is the \$17 one? What, what does that include? Do you know? Which one's this? Maybe I could see it on-

Speaker speaker_0: That, that's the VIP standard.

Speaker speaker_1: Is VIP standard for \$17 a week, you said?

Speaker speaker_0: Yes, \$17.66 a week.

Speaker speaker_1: Um, yeah, that one is fine.

Speaker speaker_0: Okay, so you want to do that one and dental?

Speaker speaker_1: And the dental, yeah.

Speaker speaker_0: Good. Did you want to do any other plans?

Speaker speaker_1: No, that's it.

Speaker speaker_0: All right, so your weekly deductions are going to be of \$21.29.

Speaker speaker_1: Okay, that's fine.

Speaker speaker_0: Okay, it does take one to three weeks for the staff at HEC to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your dental card in the mail and your medical will go... Both these plans are under an IRS regulation called 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel these plans.

Speaker speaker_1: Okay. I, I heard you a little bit. Can you repeat it once more 'cause people were walking by and they were making noise. Let me close the door.

Speaker speaker_0: Okay, so both these plans are under...

Speaker speaker_1: Okay.

Speaker speaker_0: Both these plans are under an IRS regulation 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these plans.

Speaker speaker_1: What was the last part? That I can't cancel... What was the last part?

Speaker speaker_0: You can't cancel unless you have a qualified life event occur or it's a company open enrollment.

Speaker speaker_1: Oh, okay. No, yeah. So once I get hired by NFI, the company that I'm working for as of right now, once I get hired then I can, uh, change it, right?

Speaker speaker_0: So once you get hired on, you can either keep the coverage with us by making four direct payments and then you'll roll over to Cobra, which is separate company and keep your coverage with them. Or if after four weeks of no deductions, your coverage will essentially cancel itself out.

Speaker speaker_1: Yeah, and then I could just enroll in the NFI benefits if that were to happen, right?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Okay, sounds good.

Speaker speaker_0: Do you have any questions?

Speaker speaker_1: Um, yeah. So when would I be able to go to the dentist? Because I've been having a toothache and I've been waiting, so I didn't... I have... I want to wait until I able to get my dental.

Speaker speaker_0: So it would be the week after your first deduction.

Speaker speaker_1: When will that be?

Speaker speaker_0: Within one to two weeks.

Speaker speaker_1: One to two weeks?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. And how, how will I know if it's in one or two weeks?

Speaker speaker_0: You're going to have to, um, be... You will have to be checking your sub... check subs.

Speaker speaker_1: Oh, I see. I see. Okay. So once, what... Once I get my first deduction or two deductions?

Speaker speaker_0: Your first deduction, the next Monday you're active.

Speaker speaker_1: Okay. Got it. Okay. Would I be able to call you back to confirm that I would be active?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Sounds good. All right. Thank you so much. Oh, will you... Are you gonna, um, email me information or mail me information?

Speaker speaker_0: I can send you a copy of the benefit guide to your email.

Speaker speaker_1: Yeah. Can you please? Let me see. I want to make sure that you've got my email correct.

Speaker speaker_0: Bear with me one moment.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, then I went ahead and sent that. It's going to come from info@benefitsinacar.com. It should go to your inbox. If you don't see it in your inbox, try your spam or-

Speaker speaker_1: Let's see. And just to confirm, my... Oh, let me see. My email, you have L-I-L-I-A-N-A, correct? Correct. Okay. I just want to make sure that you didn't add a double L in the middle. It's... They're separate. L-I, L-I. Okay, I got it. Okay. Now, um, as far as my dental... So my dental, well, I... How much is it that I'm gonna get deducted a month, like two something?

Speaker speaker_0: For your dental, it is... So the weekly deductions for the dental, it's \$3.63. And then for the medical, it's \$17.66.

Speaker speaker_1: A week, correct? Or a month?

Speaker speaker_0: Yes, a week.

Speaker speaker_1: Okay. Okay. Well, that's not bad. Um, okay. Sounds good. Thank you so much. I really appreciate all your help.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: All right. Then. Okay, bye-bye.