

## Transcript: Pearl

**Rojas-5783720490745856-5145900801638400**

### Full Transcript

Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who has the pleasure of speaking with? Linda. And how can I assist you? Um, I got a text message, because I am employed with Partners Solutions here in South Carolina. And they said to give you a call to s- I guess for the benefits before my fourth check. Okay, so Partners Personnel o- offers healthcare benefits to their employees; medical, dental, vision, short-term disability, things like that. The price depends on how many plans you choose and who you choose to cover, and it's something that they deduct from your check every week. Okay. Uh, let's see. Okay, you do have dental, correct? Yes. Optical? Yes. 'Cause I don't need medical 'cause I still got that through Blue Cross/Blue Shield. Now, how long does this last? Is it just while I'm with these people or even after I get hired, hired on with the c- client? So you can... Um, so as long as you're working with the staff agency, the deductions are d- taken directly from your paycheck. After you get hired on or say you leave the company, you just don't l- no longer work with Partners, you can make four- Mm-hmm. ... consecutive statements to keep your coverage. And on the fifth week of no deductions, a company called COBRA will send you a notice in the mail offering to keep the coverage through them. Okay. Okay. Um, let's see. I just lost my train of thought, sorry. Do you offer life insurance policies? Yes. Okay. Before we d- dive in, now if I wanted to get it on my husband so I am the beneficiary, can I do that? So because the policy is yours, th- th- you would be the beneficiary for any of your dependents. Okay. Let's... Okay, let's start with the dental. Yeah, what is the last four digits of your Social? 0149. And then you can give them your address and date of birth. Okay, it's Linda Bassage, 228 Little Hope Road, Blacksburg, South Carolina, 29702, May 10th, 1960. Okay, and I have your phone number as 316-4235? Yes. And I have your email address as lvender745@gmail.com? Yes. All righty. Uh, go ahead with your questions. Okay, how much is the dental, what it covers, blah, blah, blah, I guess. It... So dental is \$3.63 a week. Your preventative visits are covered at 100%, which is your basic cleaning and checkup once per six months. Non-surgical extractions and fillings are covered at 80%. Once you pay the \$50 deductible per per, um, per person or- Per sir- ... family. Okay. It'll be just for me on that. And then... Okay. And then things like braces are not covered. Okay, I get one cleaning checkup free, correct? Once per six months. Yeah. Cleaning checkup. Now, uh, hypothetical, what about dentures? That's not a covered service. It's not. Okay. I can still deal with this for now. I do want that for myself. Okay. That's, that's why I'm going down that, and I'll tell you which ones I n- really need. Okay. Now, do I get a list or phone numbers to h- find out if whoever I can locate is in the network? Is that correct? Yes, once you receive your card, there's a number on the back that says "Find a Provider" and they'll be able to tell you the are- the provider's offices in the area that accept these insurance. Okay, the who, dos, and don'ts. Hmm? Uh, optical. Vision is \$2.15 a week for just yourself. With that, there's a \$10 copay for

your annual eye exam, a \$25 copay for your lens and frames. Uh, and it's a annual allowance of \$130. So if my glasses are 500, they pay 130? Yes, ma'am. I'm just using that as an example. Mm-hmm. And 10... Uh, \$10 for my exam. Mm-hmm. Let me do it. Okay, and that's for just yourself? Yes, ma'am. Okay. Now let's go with the life insurance. Okay, so your term life for... Um, you want that for you and your spouse, correct? Yes. Okay, for you and your spouse, it, spouse, it would be \$2.54 a week. Up until the age of 64, they pay up to \$20,000. When it go, when you hit 65 to 69, it goes down to 15, and then 70 and over, it goes down to 10. \$15,000 when you're 65. But I'll be 65 in May and he's already 65. Yeah, so it'd be \$15,000. So I'm just putting it down as 15. Yeah. Let's do it. Okay. Looking like \$11 deducted, or 12- So I have \$8.32- ... a week. ... a week. Oh, is that with all three of them? Mm-hmm. Oh, okay. Let's do it. Okay. Yeah, 'cause the dental is 3.63, 2.15 for glasses, and 2.54 for the life, right? Yes. Okay, let's do one. All righty. So your weekly deductions are going to be about \$8.32. It does take one to two weeks for the staff at AGC to start your deductions. Once they do- Okay. ... the Monday after we receive the deduction you become active, and then later that week you'll receive your dental and vision card in the mail. Your term life is in the same company as your dental, so if you need any information on that term life, you have to give the number on the dental card or call. Okay. And then dental and vision are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change those plans. Okay. Okay? That's fine. Do you have any questions? Oh, I need your- This is confusing. ... spouse's name actually. Larry. Okay. It's, it's Paul, P-A-U-L- Okay. ... W. Bassage. Bassage. Um, his full social is? Same address. I don't know it offhand. Okay. Whenever you get a chance and you have that social, just give us a call. What is his date of birth? 08/16/59. All righty. I got all that information into the system. Do you have any questions? Uh, what are your hours so I can call you? Because I know you're in California, correct? Saturday night. Sunday night. Oh, okay, because it said, when I dialed it said California. I'm like, "Okay." So we're in the same time zone. I don't have to worry. Yes, um, and then we're here 8:00 to 8:00. They, they like what? Oh, okay, that's even better. I was going to say 9:00 to 5:00. Nope, 8:00 to 8:00. Okay. What part of South Carolina are you in, if you don't mind me asking? Greenville. Oh, you're not far from me then, because I'm up here almost to Charlotte. Yeah. Yeah, uh, I believe Blacksburg you said? Blacksburg. That's not too far. Yeah. No. Okay. When I get everything, get his social, I will call you back with it. All righty. Thank you for calling. I appreciate this very much. Thank you. No problem. You have a great day. Bye-bye. Bye. You do the same. Bye-bye.

## Conversation Format

Speaker speaker\_0: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who has the pleasure of speaking with?

Speaker speaker\_1: Linda.

Speaker speaker\_0: And how can I assist you?

Speaker speaker\_1: Um, I got a text message, because I am employed with Partners Solutions here in South Carolina. And they said to give you a call to s- I guess for the benefits

before my fourth check.

Speaker speaker\_0: Okay, so Partners Personnel o- offers healthcare benefits to their employees; medical, dental, vision, short-term disability, things like that. The price depends on how many plans you choose and who you choose to cover, and it's something that they deduct from your check every week.

Speaker speaker\_1: Okay. Uh, let's see. Okay, you do have dental, correct?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Optical?

Speaker speaker\_0: Yes.

Speaker speaker\_1: 'Cause I don't need medical 'cause I still got that through Blue Cross/Blue Shield. Now, how long does this last? Is it just while I'm with these people or even after I get hired, hired on with the c- client?

Speaker speaker\_0: So you can... Um, so as long as you're working with the staff agency, the deductions are d- taken directly from your paycheck. After you get hired on or say you leave the company, you just don't l- no longer work with Partners, you can make four-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... consecutive statements to keep your coverage. And on the fifth week of no deductions, a company called COBRA will send you a notice in the mail offering to keep the coverage through them.

Speaker speaker\_1: Okay. Okay. Um, let's see. I just lost my train of thought, sorry. Do you offer life insurance policies?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay. Before we d- dive in, now if I wanted to get it on my husband so I am the beneficiary, can I do that?

Speaker speaker\_0: So because the policy is yours, th- th- you would be the beneficiary for any of your dependents.

Speaker speaker\_1: Okay. Let's... Okay, let's start with the dental.

Speaker speaker\_0: Yeah, what is the last four digits of your Social?

Speaker speaker\_1: 0149.

Speaker speaker\_0: And then you can give them your address and date of birth.

Speaker speaker\_1: Okay, it's Linda Bassage, 228 Little Hope Road, Blacksburg, South Carolina, 29702, May 10th, 1960.

Speaker speaker\_0: Okay, and I have your phone number as 316-4235?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And I have your email address as lvender745@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All righty. Uh, go ahead with your questions.

Speaker speaker\_1: Okay, how much is the dental, what it covers, blah, blah, blah, I guess.

Speaker speaker\_0: It... So dental is \$3.63 a week. Your preventative visits are covered at 100%, which is your basic cleaning and checkup once per six months. Non-surgical extractions and fillings are covered at 80%. Once you pay the \$50 deductible per per, um, per person or-

Speaker speaker\_1: Per sir-

Speaker speaker\_0: ... family.

Speaker speaker\_1: Okay. It'll be just for me on that.

Speaker speaker\_0: And then... Okay. And then things like braces are not covered.

Speaker speaker\_1: Okay, I get one cleaning checkup free, correct?

Speaker speaker\_0: Once per six months.

Speaker speaker\_1: Yeah. Cleaning checkup. Now, uh, hypothetical, what about dentures?

Speaker speaker\_0: That's not a covered service.

Speaker speaker\_1: It's not. Okay. I can still deal with this for now. I do want that for myself.

Speaker speaker\_0: Okay.

Speaker speaker\_1: That's, that's why I'm going down that, and I'll tell you which ones I n-really need.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Now, do I get a list or phone numbers to h- find out if whoever I can locate is in the network? Is that correct?

Speaker speaker\_0: Yes, once you receive your card, there's a number on the back that says "Find a Provider" and they'll be able to tell you the are- the provider's offices in the area that accept these insurance.

Speaker speaker\_1: Okay, the who, dos, and don'ts.

Speaker speaker\_0: Hmm?

Speaker speaker\_1: Uh, optical.

Speaker speaker\_0: Vision is \$2.15 a week for just yourself. With that, there's a \$10 copay for your annual eye exam, a \$25 copay for your lens and frames. Uh, and it's a annual allowance of \$130.

Speaker speaker\_1: So if my glasses are 500, they pay 130?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: I'm just using that as an example.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And 10... Uh, \$10 for my exam.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Let me do it.

Speaker speaker\_0: Okay, and that's for just yourself?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Now let's go with the life insurance.

Speaker speaker\_0: Okay, so your term life for... Um, you want that for you and your spouse, correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, for you and your spouse, it, spouse, it would be \$2.54 a week. Up until the age of 64, they pay up to \$20,000. When it go, when you hit 65 to 69, it goes down to 15, and then 70 and over, it goes down to 10.

Speaker speaker\_1: \$15,000 when you're 65. But I'll be 65 in May and he's already 65.

Speaker speaker\_0: Yeah, so it'd be \$15,000.

Speaker speaker\_1: So I'm just putting it down as 15. Yeah. Let's do it.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Looking like \$11 deducted, or 12-

Speaker speaker\_0: So I have \$8.32-

Speaker speaker\_1: ... a week.

Speaker speaker\_0: ... a week.

Speaker speaker\_1: Oh, is that with all three of them?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Oh, okay. Let's do it. Okay. Yeah, 'cause the dental is 3.63, 2.15 for glasses, and 2.54 for the life, right?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay, let's do one.

Speaker speaker\_0: All righty. So your weekly deductions are going to be about \$8.32. It does take one to two weeks for the staff at AGC to start your deductions. Once they do-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the Monday after we receive the deduction you become active, and then later that week you'll receive your dental and vision card in the mail. Your term life is in the same company as your dental, so if you need any information on that term life, you have to give the number on the dental card or call.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then dental and vision are under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change those plans.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay?

Speaker speaker\_1: That's fine.

Speaker speaker\_0: Do you have any questions? Oh, I need your-

Speaker speaker\_1: This is confusing.

Speaker speaker\_0: ... spouse's name actually. Larry.

Speaker speaker\_1: Okay. It's, it's Paul, P-A-U-L-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... W. Bassage.

Speaker speaker\_0: Bassage. Um, his full social is?

Speaker speaker\_1: Same address. I don't know it offhand.

Speaker speaker\_0: Okay. Whenever you get a chance and you have that social, just give us a call. What is his date of birth?

Speaker speaker\_1: 08/16/59.

Speaker speaker\_0: All righty. I got all that information into the system. Do you have any questions?

Speaker speaker\_1: Uh, what are your hours so I can call you? Because I know you're in California, correct?

Speaker speaker\_0: Saturday night. Sunday night.

Speaker speaker\_1: Oh, okay, because it said, when I dialed it said California. I'm like, "Okay." So we're in the same time zone. I don't have to worry.

Speaker speaker\_0: Yes, um, and then we're here 8:00 to 8:00.

Speaker speaker\_1: They, they like what? Oh, okay, that's even better. I was going to say 9:00 to 5:00.

Speaker speaker\_0: Nope, 8:00 to 8:00.

Speaker speaker\_1: Okay. What part of South Carolina are you in, if you don't mind me asking?

Speaker speaker\_0: Greenville.

Speaker speaker\_1: Oh, you're not far from me then, because I'm up here almost to Charlotte.

Speaker speaker\_0: Yeah. Yeah, uh, I believe Blacksburg you said?

Speaker speaker\_1: Blacksburg.

Speaker speaker\_0: That's not too far.

Speaker speaker\_1: Yeah. No. Okay. When I get everything, get his social, I will call you back with it.

Speaker speaker\_0: All righty. Thank you for calling.

Speaker speaker\_1: I appreciate this very much. Thank you.

Speaker speaker\_0: No problem. You have a great day.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_0: Bye.

Speaker speaker\_1: You do the same. Bye-bye.