

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hello. My name is Tanya Turner and I received a call from... an email from you all last week, um, in regards to enrolling, um, for the benefits, and I wanted to see if I could pro- proceed with that. I think my expiration date was for today, the October... I'm sorry, no, uh, March the 10th. I'm sorry. Okay. What's the, uh, name of the agency you work for? Partner Personnel. And the last four of your Social? Three, three, seven, nine. All right. And, uh, do you mind verifying your address and date of birth? Date of birth, 2/4/77. The address is 9191 Jeanette Ct, Covington, Georgia 30014. And then phone number 760-829-0037? Yes, ma'am. And email is last name.firstnameebi@gmail.com? Yes, ma'am. Okay. Uh, do you know what you're wanting to enroll into? Um, you sent me the email. I believe, if I'm understanding this correct, it is... Let me see. The Stay Healthy MEC Enhanced. Um, I think I put the Plus, the VIP+ plan. I think that's the one, yeah. Okay. The, the VIP+ or the MEC Enhanced? Oh, those are two different ones? Oh, shoot. Let me think. Well, there's actually more- Sorry. ... than those two. In total, there's about five or six different medical plans. Okay. Am I not understanding it right? Hold on. Um, okay, 'cause I see... Okay, the, the MEC Tele-RC benefit. Okay. No. Yeah, 'cause I thought from what I under- okay. Well, am I able to change at any point or just... I mean, first of all, can I even still get enrolled, because I believe they said 30 days and he said the date for my enrollment is February 10th. So does it still expire, uh, for March the 10th or am I still able to proceed? Yeah. So technically you have until March 12th which is, which is, uh, this Wednesday, to get enrolled. Oh, okay. So, I can select, um, when I say the VIP+ and then it does that, that doesn't include the dental or vision. I would have to add that on? Yeah. Dental and vision are gonna be separate from medical. Okay. Um, well, I'll... that's what I'll select from what I understand. I'll do the VIP+. And then I add- Okay. So that'd be eigh- So I have the VIP+, the dental and the vision. Are you just wanting this for yourself? Correct. Okay. Was there anything else? No, I guess that's it, from what I can understand, so. Okay. Um, so just to let you know, all of these plans, the medical, dental and the vision, they're all under Section 125. Basically that is a IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, once you're enrolled into the plans, um, the only time you're able to make changes or cancellations is during either what you're currently in, your personal open enrollment period. So, you have until the 12th of March to change or cancel. Once we get past March 12th, the only other time you'll be able to change or cancel the plans is during the company's open enrollment period that they have yearly. Um, if you're outside of the company's open enrollment period, at that point the only way to change or cancel the plan would be if you experienced a qualifying life event. Okay. And would that, those ex- examples be within this list that was emailed to me? Uh, I'm not sure what was emailed to you but I, I can send you a, a co- the email. Does it say Qualifying Life Event Submission? Um, well, it's

the enro- uh, enrollment guide. So it's like 24 pages. Okay. Yeah, that, that's just the benefits guide, so that just goes over the benefits being offered. But, um, I can send you the, the Qualifying Life Event email. Um, there's a couple different events on there. Give me one second. So basically what a qualifying life event is something... Whenever this event happens you have 30 days to submit the documentation that it's asking for. So a couple of different e-examples. Um, involuntary loss of benefits is a QLE. Getting married, getting divorced, death, birth, adoption, being named as legal guardian. Qualifying of government assistance, loss of government assistance benefits and being eligible for new benefits. Okay. And then in this email that I'm gonna send to you, it shows the, uh, specific documentation that you would need. Okay. Okay, so um, I'll be enrolled with the VIP Plus in addition to the dental and the vision? Um... Am I able to... Where's this? Additional benefit options, employees do not have to elect to... Stay healthy, make sure... Okay. All right, well, I'm... Yeah, I'll leave it as is 'cause from what I can understand, it would just be the basics, so um... Okay. So for everything that we have selected, the VIP Plus, the dental and the vision for employee only, it looks like it comes out to a total of \$37.39 a week. Okay. Um, and then from here it typically takes about one to two weeks for the enrollment to be processed through your payroll. Okay. So you may not see the first deduction until two weeks from now. Once you do, coverage will start the following Monday. Mm-hmm. And then once the coverage is active, that's when your ID cards and policy information is made. So it'll, it will take about a- an additional seven to 10 business days to get those ID cards. Oh, okay. So give it... Well... Well, okay. Whatever. All right. Well, thank you for your help. Yeah, you're welcome. Did you need help with anything else? Um, I guess I can just expect that email with further information about the other benefits- Yeah, so... included. The email that I sent to you is specifically about the qualifying life event, um, process. Okay. So if, if, you know, for whatever reason you're outside of the company's open enrollment period and your personal open enrollment period and you're trying to either change or cancel the plans, what you would then do is submit a qualifying life event. So in the email it goes over all the different life events and the documentation that you would need to submit and instructions on how to submit that to us. Okay. Before I hang up with you, am I able... With what I signed up for with you, can I add on the short-term disability? Yeah, I mean if you're wanting to add that on, I can definitely do so. Was there anything else? No, I think that, that will be enough. I was looking at that term life, but I don't really like term life. I'd rather have a whole life insurance policy so... But I would like to add on a short-term disability. Okay. So with adding on the short-term disability, it would bring your weekly deduction to \$41.33 a week. Okay. Oh, okay. 40 to- And just to make sure, I know with short-term disability, there is a... Um, do you work at least 20 hours a week? Yes. Okay. There is a qualification guideline for that, so I just wanted to make sure. All righty. Well, was there anything else you might need help with? No ma'am, that'll be it. Thank you. You're welcome. You have a wonderful day. You too. Bye-bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hello. My name is Tanya Turner and I received a call from... an email from you all last week, um, in regards to enrolling, um, for the benefits, and I wanted to see if I could pro- proceed with that. I think my expiration date was for today, the October... I'm sorry, no, uh, March the 10th. I'm sorry.

Speaker speaker_0: Okay. What's the, uh, name of the agency you work for?

Speaker speaker_1: Partner Personnel.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: Three, three, seven, nine.

Speaker speaker_0: All right. And, uh, do you mind verifying your address and date of birth?

Speaker speaker_1: Date of birth, 2/4/77. The address is 9191 Jeanette Ct, Covington, Georgia 30014.

Speaker speaker_0: And then phone number 760-829-0037?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And email is last name.firstnameebi@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Uh, do you know what you're wanting to enroll into?

Speaker speaker_1: Um, you sent me the email. I believe, if I'm understanding this correct, it is... Let me see. The Stay Healthy MEC Enhanced. Um, I think I put the Plus, the VIP+ plan. I think that's the one, yeah.

Speaker speaker_0: Okay. The, the VIP+ or the MEC Enhanced?

Speaker speaker_1: Oh, those are two different ones? Oh, shoot. Let me think .

Speaker speaker_0: Well, there's actually more-

Speaker speaker_1: Sorry.

Speaker speaker_0: ... than those two. In total, there's about five or six different medical plans.

Speaker speaker_1: Okay. Am I not understanding it right? Hold on. Um, okay, 'cause I see... Okay, the, the MEC Tele-RC benefit. Okay. No. Yeah, 'cause I thought from what I understood. Well, am I able to change at any point or just... I mean, first of all, can I even still get enrolled, because I believe they said 30 days and he said the date for my enrollment is February 10th. So does it still expire, uh, for March the 10th or am I still able to proceed?

Speaker speaker_0: Yeah. So technically you have until March 12th which is, which is, uh, this Wednesday, to get enrolled.

Speaker speaker_1: Oh, okay. So, I can select, um, when I say the VIP+ and then it does that, that doesn't include the dental or vision. I would have to add that on?

Speaker speaker_0: Yeah. Dental and vision are gonna be separate from medical.

Speaker speaker_1: Okay. Um, well, I'll... that's what I'll select fr- from what I understand. I'll do the VIP+. And then I add-

Speaker speaker_0: Okay. So that'd be eigh- So I have the VIP+, the dental and the vision. Are you just wanting this for yourself?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. Was there anything else?

Speaker speaker_1: No, I guess that's it, from what I can understand, so.

Speaker speaker_0: Okay. Um, so just to let you know, all of these plans, the medical, dental and the vision, they're all under Section 125. Basically that is a IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, once you're enrolled into the plans, um, the only time you're able to make changes or cancellations is during either what you're currently in, your personal open enrollment period. So, you have until the 12th of March to change or cancel. Once we get past March 12th, the only other time you'll be able to change or cancel the plans is during the company's open enrollment period that they have yearly. Um, if you're outside of the company's open enrollment period, at that point the only way to change or cancel the plan would be if you experienced a qualifying life event.

Speaker speaker_1: Okay. And would that, those ex- examples be within this list that was emailed to me?

Speaker speaker_0: Uh, I'm not sure what was emailed to you but I, I can send you a, a co- the email. Does it say Qualifying Life Event Submission?

Speaker speaker_1: Um, well, it's the enro- uh, enrollment guide. So it's like 24 pages.

Speaker speaker_0: Okay. Yeah, that, that's just the benefits guide, so that just goes over the benefits being offered. But, um, I can send you the, the Qualifying Life Event email. Um, there's a couple different events on there. Give me one second. So basically what a qualifying life event is something... Whenever this event happens you have 30 days to submit the documentation that it's asking for. So a couple of different e- examples. Um, involuntary loss of benefits is a QLE. Getting married, getting divorced, death, birth, adoption, being named as legal guardian. Qualifying of government assistance, loss of government assistance benefits and being eligible for new benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: And then in this email that I'm gonna send to you, it shows the, uh, specific documentation that you would need.

Speaker speaker_1: Okay. Okay, so um, I'll be enrolled with the VIP Plus in addition to the dental and the vision? Um... Am I able to... Where's this? Additional benefit options, employees do not have to elect to... Stay healthy, make sure... Okay. All right, well, I'm... Yeah, I'll leave it as is 'cause from what I can understand, it would just be the basics, so um...

Speaker speaker_0: Okay. So for everything that we have selected, the VIP Plus, the dental and the vision for employee only, it looks like it comes out to a total of \$37.39 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then from here it typically takes about one to two weeks for the enrollment to be processed through your payroll.

Speaker speaker_1: Okay.

Speaker speaker_0: So you may not see the first deduction until two weeks from now. Once you do, coverage will start the following Monday.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then once the coverage is active, that's when your ID cards and policy information is made. So it'll, it will take about a- an additional seven to 10 business days to get those ID cards.

Speaker speaker_1: Oh, okay. So give it... Well... Well, okay. Whatever. All right. Well, thank you for your help.

Speaker speaker_0: Yeah, you're welcome. Did you need help with anything else?

Speaker speaker_1: Um, I guess I can just expect that email with further information about the other benefits-

Speaker speaker_0: Yeah, so-

Speaker speaker_1: ... included.

Speaker speaker_0: The email that I sent to you is specifically about the qualifying life event, um, process.

Speaker speaker_1: Okay.

Speaker speaker_0: So if, if, you know, for whatever reason you're outside of the company's open enrollment period and your personal open enrollment period and you're trying to either change or cancel the plans, what you would then do is submit a qualifying life event. So in the email it goes over all the different life events and the documentation that you would need to submit and instructions on how to submit that to us.

Speaker speaker_1: Okay. Before I hang up with you, am I able... With what I signed up for with you, can I add on the short-term disability?

Speaker speaker_0: Yeah, I mean if you're wanting to add that on, I can definitely do so. Was there anything else?

Speaker speaker_1: No, I think that, that will be enough. I was looking at that term life, but I don't really like term life. I'd rather have a whole life insurance policy so... But I would like to add on a short-term disability.

Speaker speaker_0: Okay. So with adding on the short-term disability, it would bring your weekly deduction to \$41.33 a week.

Speaker speaker_1: Okay. Oh, okay. 40 to-

Speaker speaker_0: And just to make sure, I know with short-term disability, there is a... Um, do you work at least 20 hours a week?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. There is a qualification guideline for that, so I just wanted to make sure. All righty. Well, was there anything else you might need help with?

Speaker speaker_1: No ma'am, that'll be it. Thank you.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Thank you. Bye-bye.