

## **Transcript: VICTORIA**

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### **Full Transcript**

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, um, I was wondering if I could still apply for, uh, benefits? What's the name of the agency you work for? Uh, Partners Personnel. And the last four of your Social? Uh, 4867. And your first and last name? Bryan Hua. Is that B-R-Y-A-N or B-R-I? Uh, B-R-I and then Hua. It's H-U-A. Okay. Do you mind verifying your address and date of birth? Uh, my address is 7933 West Hatcher Road, Peoria, 85345 and date of birth is May 29th, 2004. Phone number is 602-497-9534? Yes, ma'am. Email is first and last name, the number seven, @gmail.com? Yes, ma'am. Okay. So it looks like your, um, personal open enrollment period is going to end on... Looks like March 19th. March 19th? Yes. You have until then to get enrolled. Do you know, when y- what you're wanting to enroll into specifically? Uh, do I, do I tell you and then, and then I just enroll into it? Yeah. Do you know the plans being offered and which plans you're wanting? Yeah. Can I get the VIP Standard? Okay. And then, uh, dental and vision. Okay. If possible. For employee only? Uh, yeah. It's just me. Okay. Was there anything else? Uh, just, just those I think. All right. Should be, should be good. The VIP Standard, dental and the vision for employee only, it looks like it comes out to a total of \$23.44. Okay. And that is- I also have a question. If I, uh, i- if I want to, like, uh, upgrade the, like VIP Standard to, like, VIP Plus, can I do that, like, later on? Um, so I was just about to advise. So the medical, dental and the vision, all three of these plans are under Section 125. Section 125 is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, once you're enrolled into these plans, you cannot change or cancel them, um, unless you're within your personal open enrollment period which for you, again, will end on March 19th, or you're within the company's open enrollment period that they have yearly. If you're outside of those two periods, um, you will have to have a qualifying life event in order to change or cancel the plan. Oh. Um, then can I ask you, uh, which do you think is better? The Standard or the Plus? I can't advise which one is better. The only difference between the VIP plans is basically the dollar amount that the insurance is going to pay for the different benefits. Okay. So if you have a copy of the Benefits Guide, it'll state the specific dollar amount that the insurance is going to cover for each benefit. I believe there's a certain amount of days that they'll pay for as well. Um... Yeah. T- to my knowledge, the main difference between the VIP plans is specifically what they will pay for hospitalization. Okay. Got it. Uh, okay. Uh, then just Standard I think would be fine. Okay. Um, so again, just to let you know, it comes out to \$23.44 a week. Now, the actual enrollment process will take about one to two weeks, so you may not see that first deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then once the coverage is active, your ID cards and policy information is made and sent to you within seven to ten business days. Sounds like a fact. Um, the medical ID card is going to be emailed to you. The dental and the vision are gonna be mailed. Okay. Did you need help with

anything else? Uh, no. I'll do... Uh, I think that that's all. All righty. You have a wonderful rest of your afternoon. Thank you. You too. Thank you. Bye-bye. 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: Uh, um, I was wondering if I could still apply for, uh, benefits?

Speaker speaker\_0: What's the name of the agency you work for?

Speaker speaker\_1: Uh, Partners Personnel.

Speaker speaker\_0: And the last four of your Social?

Speaker speaker\_1: Uh, 4867.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Bryan Hua.

Speaker speaker\_0: Is that B-R-Y-A-N or B-R-I?

Speaker speaker\_1: Uh, B-R-I and then Hua. It's H-U-A.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: Uh, my address is 7933 West Hatcher Road, Peoria, 85345 and date of birth is May 29th, 2004.

Speaker speaker\_0: Phone number is 602-497-9534?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Email is first and last name, the number seven, @gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. So it looks like your, um, personal open enrollment period is going to end on... Looks like March 19th.

Speaker speaker\_1: March 19th?

Speaker speaker\_0: Yes. You have until then to get enrolled. Do you know, when y- what you're wanting to enroll into specifically?

Speaker speaker\_1: Uh, do I, do I tell you and then, and then I just enroll into it?

Speaker speaker\_0: Yeah. Do you know the plans being offered and which plans you're wanting?

Speaker speaker\_1: Yeah. Can I get the VIP Standard?

Speaker speaker\_0: Okay.

Speaker speaker\_1: And then, uh, dental and vision.

Speaker speaker\_0: Okay.

Speaker speaker\_1: If possible.

Speaker speaker\_0: For employee only?

Speaker speaker\_1: Uh, yeah. It's just me.

Speaker speaker\_0: Okay. Was there anything else?

Speaker speaker\_1: Uh, just, just those I think.

Speaker speaker\_0: All right.

Speaker speaker\_1: Should be, should be good.

Speaker speaker\_0: The VIP Standard, dental and the vision for employee only, it looks like it comes out to a total of \$23.44.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And that is-

Speaker speaker\_1: I also have a question. If I, uh, i- if I want to, like, uh, upgrade the, like VIP Standard to, like, VIP Plus, can I do that, like, later on?

Speaker speaker\_0: Um, so I was just about to advise. So the medical, dental and the vision, all three of these plans are under Section 125. Section 125 is an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, once you're enrolled into these plans, you cannot change or cancel them, um, unless you're within your personal open enrollment period which for you, again, will end on March 19th, or you're within the company's open enrollment period that they have yearly. If you're outside of those two periods, um, you will have to have a qualifying life event in order to change or cancel the plan.

Speaker speaker\_1: Oh. Um, then can I ask you, uh, which do you think is better? The Standard or the Plus?

Speaker speaker\_0: I can't advise which one is better. The only difference between the VIP plans is basically the dollar amount that the insurance is going to pay for the different benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So if you have a copy of the Benefits Guide, it'll state the specific dollar amount that the insurance is going to cover for each benefit. I believe there's a certain amount of days that they'll pay for as well. Um...

Speaker speaker\_1: Yeah.

Speaker speaker\_0: T- to my knowledge, the main difference between the VIP plans is specifically what they will pay for hospitalization.

Speaker speaker\_1: Okay. Got it. Uh, okay. Uh, then just Standard I think would be fine.

Speaker speaker\_0: Okay. Um, so again, just to let you know, it comes out to \$23.44 a week. Now, the actual enrollment process will take about one to two weeks, so you may not see that first deduction until two weeks from now. Once you do, the coverage will start the following Monday. And then once the coverage is active, your ID cards and policy information is made and sent to you within seven to ten business days.

Speaker speaker\_1: Sounds like a fact.

Speaker speaker\_0: Um, the medical ID card is going to be emailed to you. The dental and the vision are gonna be mailed.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Did you need help with anything else?

Speaker speaker\_1: Uh, no. I'll do... Uh, I think that that's all.

Speaker speaker\_0: All righty. You have a wonderful rest of your afternoon.

Speaker speaker\_1: Thank you. You too.

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

Speaker speaker\_1: Bye-bye.