

Transcript: VICTORIA

Taylor-6444068767219712-4705813260615680

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I got a text yesterday about applying for my benefits. Okay. Uh, what's the name of the agency you work for? It's called Partners Personnel. And the last four of your Social? 1990. And your first and last name? It's Jairo Villegas. Do you mind verifying the spelling of your first name? Yeah, J-A-I-R-O. J-A-I-R-L? Yeah. Hmm. And what was your last name again? I'm sorry. Villegas. V-I-L-L-E-J-A-S. B as in boy, I-L-L-J-A-S? Uh, V as in Victor, I-L-L-E-J-A-S. Okay, so V-I-L-L, and then E as in echo, J-A-S? Uh, G-A-S. Okay. Okay, is the first name J-A-I-R-O? Yeah. Gotcha. Um, do you mind verifying your address and date of birth? Yeah, it's, um, 18814 Starik Avenue, um, Cerritos, California, zip code 90703. And my birthday is May 30, 1996. Okay. So for some reason we have the zip code as 97- uh, 90793. So is it supposed to be a zero at the end? Yeah, it's 90703, for Cerritos. 90703? Yeah. Okay. And then phone number 562-560-6755? Yeah. And email's gonna be first name, 35, last name, 7, @yahoo.com? Yeah. Okay. Do you know what's being offered or what you want to enroll into? Um, I think vision and dental first, if I can. Yeah, you're just wanting dental and vision? Well, I do want to check off the like health, like the health one w- was the most affordable one. Um, so the most affordable plan would be the MUC TeleRx, which is \$16.80 a week for employee only. But that plan only covers your preventative services, so things like yearly physicals, vaccinations, and preventative screenings. And it does cover that at 100% as long as you stay in network. Uh-huh. That, that could be for like a physical checkup too? Yes, sir. Uh, it covers your physicals. Okay, yeah, that one sounds good too. Okay. So just to specify, again, i- it only covers your preventative healthcare, so like if you're sick and you have to go to the doctor, or like if you go for a preexisting condition, um, it's not gonna provide coverage for that. Okay. So is that still the plan you want? Or which ones do you recommend? I personally can't make any recommendations. Um, but what I can do, if you want to take a look at the benefits guide, I can send that to your email. It'll go over like- Yeah. ... all the plans, what they cover and how much they cost. Mm-hmm. Uh, well, I do want the vision and dental for sure. Okay. I mean, I can go ahead and get you enrolled into vision and dental. Are you just wanting that for yourself? Yeah. Okay. So the dental and vision for employee only would come out to a total of \$5.78 a week. Mm-hmm. Now both of these plans, as well as the medical plans that we offer, are under the IRS code of Section 125. Basically, uh, what that does is it allows you to pay your share of the premium with pre-tax dollars. Because of that, um, the IRS does put stipulations on when you're able to change or cancel the plans. So you're only able to change or cancel these plans during your personal open enrollment period. Which for you it looks like your personal open enrollment period ends on December 4th and then outside of that... Okay. The only other time you're able to change or cancel the plans is during the company's open

enrollment period. If you're outside of that company open enrollment period, you would have to have a qualifying life event in order to cancel or change the plan. Oh, okay. And, uh, by- by when would like the benefits be active? So, the enrollment typically takes about one to two weeks to be processed through payroll. Once you see that first deduction being made out of your check for coverage, coverage will start the following Monday. Um, and then once the coverage is active, that's when the ID cards are being made, so it typically takes about seven to ten business days to get those. Mm-hmm. Okay. Okay, sounds good. Yes, sir. And, um, so what I will do is just go ahead and get you enrolled into dental and vision and I will send the benefits guide to your email if you want to look over that. If you do happen to see anything else you want to enroll into, uh, like medical or any of the additional add-ons, just call us back. Um, it looks like you have until, again, the 4th of December to, you know, get enrolled into any other plans or make changes. Okay. Sounds good. I'll- I'll probably give you guys a call tomorrow just in case. Okay. Just to add more. Sure. Was there anything else you might need help with? No, that's it. Okay. Uh, thank you for your help. Yes, sir. You have a wonderful day. Thank you. You too. Thank you. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hi. I got a text yesterday about applying for my benefits.

Speaker speaker_1: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_2: It's called Partners Personnel.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1990.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: It's Jairo Villegas.

Speaker speaker_1: Do you mind verifying the spelling of your first name?

Speaker speaker_2: Yeah, J-A-I-R-O.

Speaker speaker_1: J-A-I-R-L?

Speaker speaker_2: Yeah.

Speaker speaker_1: Hmm. And what was your last name again? I'm sorry.

Speaker speaker_2: Villegas. V-I-L-L-E-J-A-S.

Speaker speaker_1: B as in boy, I-L-L-J-A-S?

Speaker speaker_2: Uh, V as in Victor, I-L-L-E-J-A-S.

Speaker speaker_1: Okay, so V-I-L-L, and then E as in echo, J-A-S?

Speaker speaker_2: Uh, G-A-S.

Speaker speaker_1: Okay. Okay, is the first name J-A-I-R-O?

Speaker speaker_2: Yeah.

Speaker speaker_1: Gotcha. Um, do you mind verifying your address and date of birth?

Speaker speaker_2: Yeah, it's, um, 18814 Starik Avenue, um, Cerritos, California, zip code 90703. And my birthday is May 30, 1996.

Speaker speaker_1: Okay. So for some reason we have the zip code as 97- uh, 90793. So is it supposed to be a zero at the end?

Speaker speaker_2: Yeah, it's 90703, for Cerritos.

Speaker speaker_1: 90703?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. And then phone number 562-560-6755?

Speaker speaker_2: Yeah.

Speaker speaker_1: And email's gonna be first name, 35, last name, 7, @yahoo.com?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Do you know what's being offered or what you want to enroll into?

Speaker speaker_2: Um, I think vision and dental first, if I can.

Speaker speaker_1: Yeah, you're just wanting dental and vision?

Speaker speaker_2: Well, I do want to check off the like health, like the health one w- was the most affordable one.

Speaker speaker_1: Um, so the most affordable plan would be the MUC TeleRx, which is \$16.80 a week for employee only. But that plan only covers your preventative services, so things like yearly physicals, vaccinations, and preventative screenings. And it does cover that at 100% as long as you stay in network.

Speaker speaker_2: Uh-huh. That, that could be for like a physical checkup too?

Speaker speaker_1: Yes, sir. Uh, it covers your physicals.

Speaker speaker_2: Okay, yeah, that one sounds good too.

Speaker speaker_1: Okay. So just to specify, again, i- it only covers your preventative healthcare, so like if you're sick and you have to go to the doctor, or like if you go for a preexisting condition, um, it's not gonna provide coverage for that.

Speaker speaker_2: Okay.

Speaker speaker_1: So is that still the plan you want?

Speaker speaker_2: Or which ones do you recommend?

Speaker speaker_1: I personally can't make any recommendations. Um, but what I can do, if you want to take a look at the benefits guide, I can send that to your email. It'll go over like-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... all the plans, what they cover and how much they cost.

Speaker speaker_2: Mm-hmm. Uh, well, I do want the vision and dental for sure.

Speaker speaker_1: Okay. I mean, I can go ahead and get you enrolled into vision and dental. Are you just wanting that for yourself?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So the dental and vision for employee only would come out to a total of \$5.78 a week.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Now both of these plans, as well as the medical plans that we offer, are under the IRS code of Section 125. Basically, uh, what that does is it allows you to pay your share of the premium with pre-tax dollars. Because of that, um, the IRS does put stipulations on when you're able to change or cancel the plans. So you're only able to change or cancel these plans during your personal open enrollment period. Which for you it looks like your personal open enrollment period ends on December 4th and then outside of that...

Speaker speaker_2: Okay.

Speaker speaker_1: The only other time you're able to change or cancel the plans is during the company's open enrollment period. If you're outside of that company open enrollment period, you would have to have a qualifying life event in order to cancel or change the plan.

Speaker speaker_2: Oh, okay. And, uh, by- by when would like the benefits be active?

Speaker speaker_1: So, the enrollment typically takes about one to two weeks to be processed through payroll. Once you see that first deduction being made out of your check for coverage, coverage will start the following Monday. Um, and then once the coverage is active, that's when the ID cards are being made, so it typically takes about seven to ten business days to get those.

Speaker speaker_2: Mm-hmm. Okay. Okay, sounds good.

Speaker speaker_1: Yes, sir. And, um, so what I will do is just go ahead and get you enrolled into dental and vision and I will send the benefits guide to your email if you want to look over that. If you do happen to see anything else you want to enroll into, uh, like medical or any of the additional add-ons, just call us back. Um, it looks like you have until, again, the 4th of

December to, you know, get enrolled into any other plans or make changes.

Speaker speaker_2: Okay. Sounds good. I'll- I'll probably give you guys a call tomorrow just in case.

Speaker speaker_1: Okay.

Speaker speaker_2: Just to add more.

Speaker speaker_1: Sure. Was there anything else you might need help with?

Speaker speaker_2: No, that's it.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh, thank you for your help.

Speaker speaker_1: Yes, sir. You have a wonderful day.

Speaker speaker_2: Thank you. You too.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_2: Bye.