

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance- Hi, this is 00000000. ... purposes. Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hi, Chris. I was given this number to give it a call to enroll in my benefits. Okay. What staffing company do you work with? Uh, Partners Personal. And the last four of your social? 3956- All right. Your first and last name? Brianna Rogers. Okay. Let me note that. Ms. Rogers, could you verify your address and your date of birth for me please? Yes. 9922 Olive Branch, uh, Mississippi Allen Parkway South, and my addre- and my, uh, birthday is 06-24-03. Okay. Uh, I'm sorry. What was the address one more time? 9922 Allen Parkway South, Olive Branch, Mississippi. Okay, thank you. All right. Phone on file we have is 901-612-9087. Is that correct? Yes. All right. And did you have an idea of what kind of insurance you wanted to enroll into, ma'am? No, ma'am. I'm sorry. No, sir. I do not. Okay. Um, let's see here. All right, so Partners offers a couple of different options. They offer five different medical plans. They all... that cover different things. Mm-hmm. Uh, one, one's for preventative care only, three are for more, like, doctor's visits and hospitals but no preventative care, and then the... and then the last one is kind of a combination plan. Um, and then there's- Mm-hmm. ... add-ons for dental, vision, uh, life insurance, short-term disability, critical illness, accident coverage, and prescription coverage, uh, standalone from medical. Um, was there anything- Mm-hmm. ... in particular you knew you had... you felt like you wanted to enroll into, or did you, like, need more information on the plans? Um, I would like the add-on plan- Okay. Um- ... for the doctor visits and the dental. Okay. So as far as, uh, medical, again, you've got five options. You've got the StayHealthy TeleRx Plan, which is preventative care only, so things like physicals, vaccines, cancer screenings, and the like. Um, it also has a membership to FreeRx or prescription coverage. Uh, then you've got the- Mm-hmm. Uh, but it... but that plan won't cover any sort of, like, doc-, uh, doctor's visits if you get sick or injured or anything like that. Uh, VIP, they're- Okay. Those are the next three plans, Standard, Plus, and Prime. They all cover, uh, those doctor's visits, hospital visits, and things like that. They just won't cover those preventative- Mm-hmm. ... care services, so like physicals, vaccines, cancer screenings, and the like, not covered by VIP. And then finally, there's- Mm-hmm. ... MEC StayHealthy-Enhanced. Uh, this covers... This kind of bo- covers what both those other plans cover. It'll cover the preventative care services that, that MEC TeleRx will cover, but it... and it will also cover- Mm-hmm. ... the doctor things that VIP covers. Okay. Um, so what about the dental and the vision plan? Uh, dental, there's a single plan available for that. Preventative services, like routine cleanings, covered in full, no, no out-of-pocket cost. Basic services, like cavity fillings, simple extractions, and X-rays covered at 80% after a \$50 deductible. Uh, no coverage for major services- Mm-hmm. ... so no surgeries, no root canals, no crowns, nothing like that. Um, vision, pretty straightforward, only a single plan, uh, fi- uh, \$10 copay for eye

exams, \$25 copay for lenses and frames, \$130 frames allowance. Okay. Okay. Um, so is there a package, like a bundle deal for all three? We... No, ma'am. They're all separate plans. Okay. And- Um... Mm-hmm. Go ahead. I was just going to say, yeah, they're all separate plans, must be enrolled into separately but can be combined with each other in any, in any combination you can... you, you ni- may want. Okay. Um, can I get the last plan for the medical? Okay. The last plan that covers, um, doctor's offices, um, you know, tests and stuff like that? Okay. And then, um, I kind of do need the dental and the vision. And then could you do the dental and the vision and then let me know how much that will be monthly? Uh, I cannot tell you a monthly cost because these are weekly deductions, um, but for- Mm-hmm. ... ref- for reference on any pricing, this is all for just yourself, or are you covering anyone else? Just for myself. All right. StayHealthy-Enhanced, uh, 43.76 a week, dental 3.63 a week, and vision 2.15 a week, totaling to \$49.54 per week. Um, did you want to add anything else, or were you, uh, did you just want to go ahead and move forward with that and authorize those deductions? Um, I can... We can move forward with those. Okay. All right. It- it's going to take about one to two weeks for this enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following us receive that- receiving that deduction information is when the policy becomes effective. ID cards will typically arrive about one to two weeks after that effective date. Please be aware that these plans are known as Section 125 plans. This is an IRS regulation that allows Partners to make the deductions pre-tax. As long as you're a temp through Partners and if you enroll in these plans though, you are restricted to staying enrolled in these plans. Uh, you're only allowed to make changes during your eligibility windows, either new hire window, uh, which you're still within. Uh, that, you've got until November 13th to make any final decisions on that. Once this window ends- Mm-hmm. ... you are then locked into these plans until the open enrollment period next year, which is typically held, uh, mid-October every year. So it being as open enrollment's already passed, you'd have to wait until around this time next year to make any ch- to make any changes or cancel the plans. Um, outside of that, you'd have to have a qualifying life event, something like getting married or divorced, having or adopting a child, or getting insurance from another insurance company. Uh, any questions regarding that? Nope. All right then. So that's everything I needed to go over for your enrollment. Was there anything else I could help you with? Okay. Just for clarification, I do have the vision, the dental, and to cover my doctor expenses and things like that with deductions? Cor- correct. Yeah, you are, you are covered for medical, dental, and vision. Yes, ma'am. Okay. Thank you. That'll be all. All right. If that's everything, thanks again for calling and have a wonderful day. You too. All right. Bye now.

Conversation Format

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

Speaker speaker_1: Hi, this is 00000000.

Speaker speaker_0: ... purposes.

Speaker speaker_2: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hi, Chris. I was given this number to give it a call to enroll in my benefits.

Speaker speaker_2: Okay. What staffing company do you work with?

Speaker speaker_1: Uh, Partners Personal.

Speaker speaker_2: And the last four of your social?

Speaker speaker_1: 3956-

Speaker speaker_2: All right. Your first and last name?

Speaker speaker_1: Brianna Rogers.

Speaker speaker_2: Okay. Let me note that. Ms. Rogers, could you verify your address and your date of birth for me please?

Speaker speaker_1: Yes. 9922 Olive Branch, uh, Mississippi Allen Parkway South, and my address- and my, uh, birthday is 06-24-03.

Speaker speaker_2: Okay. Uh, I'm sorry. What was the address one more time?

Speaker speaker_1: 9922 Allen Parkway South, Olive Branch, Mississippi.

Speaker speaker_2: Okay, thank you. All right. Phone on file we have is 901-612-9087. Is that correct?

Speaker speaker_1: Yes.

Speaker speaker_2: All right. And did you have an idea of what kind of insurance you wanted to enroll into, ma'am?

Speaker speaker_1: No, ma'am. I'm sorry. No, sir. I do not.

Speaker speaker_2: Okay. Um, let's see here. All right, so Partners offers a couple of different options. They offer five different medical plans. They all... that cover different things.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, one, one's for preventative care only, three are for more, like, doctor's visits and hospitals but no preventative care, and then the... and then the last one is kind of a combination plan. Um, and then there's-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... add-ons for dental, vision, uh, life insurance, short-term disability, critical illness, accident coverage, and prescription coverage, uh, standalone from medical. Um, was there anything-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... in particular you knew you had... you felt like you wanted to enroll into, or did you, like, need more information on the plans?

Speaker speaker_1: Um, I would like the add-on plan-

Speaker speaker_2: Okay. Um-

Speaker speaker_1: ... for the doctor visits and the dental.

Speaker speaker_2: Okay. So as far as, uh, medical, again, you've got five options. You've got the StayHealthy TeleRx Plan, which is preventative care only, so things like physicals, vaccines, cancer screenings, and the like. Um, it also has a membership to FreeRx or prescription coverage. Uh, then you've got the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, but it... but that plan won't cover any sort of, like, doc-, uh, doctor's visits if you get sick or injured or anything like that. Uh, VIP, they're-

Speaker speaker_1: Okay.

Speaker speaker_2: Those are the next three plans, Standard, Plus, and Prime. They all cover, uh, those doctor's visits, hospital visits, and things like that. They just won't cover those preventative-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... care services, so like physicals, vaccines, cancer screenings, and the like, not covered by VIP. And then finally, there's-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... MEC StayHealthy-Enhanced. Uh, this covers... This kind of bo- covers what both those other plans cover. It'll cover the preventative care services that, that MEC TeleRx will cover, but it... and it will also cover-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... the doctor things that VIP covers.

Speaker speaker_1: Okay. Um, so what about the dental and the vision plan?

Speaker speaker_2: Uh, dental, there's a single plan available for that. Preventative services, like routine cleanings, covered in full, no, no out-of-pocket cost. Basic services, like cavity fillings, simple extractions, and X-rays covered at 80% after a \$50 deductible. Uh, no coverage for major services-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... so no surgeries, no root canals, no crowns, nothing like that. Um, vision, pretty straightforward, only a single plan, uh, fi- uh, \$10 copay for eye exams, \$25 copay for lenses and frames, \$130 frames allowance.

Speaker speaker_1: Okay. Okay. Um, so is there a package, like a bundle deal for all three?

Speaker speaker_2: We... No, ma'am. They're all separate plans.

Speaker speaker_1: Okay.

Speaker speaker_2: And-

Speaker speaker_1: Um...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Go ahead.

Speaker speaker_2: I was just going to say, yeah, they're all separate plans, must be enrolled into separately but can be combined with each other in any, in any combination you can... you, you ni- may want.

Speaker speaker_1: Okay. Um, can I get the last plan for the medical?

Speaker speaker_2: Okay.

Speaker speaker_1: The last plan that covers, um, doctor's offices, um, you know, tests and stuff like that?

Speaker speaker_2: Okay.

Speaker speaker_1: And then, um, I kind of do need the dental and the vision. And then could you do the dental and the vision and then let me know how much that will be monthly?

Speaker speaker_2: Uh, I cannot tell you a monthly cost because these are weekly deductions, um, but for-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... ref- for reference on any pricing, this is all for just yourself, or are you covering anyone else?

Speaker speaker_1: Just for myself.

Speaker speaker_2: All right. StayHealthy-Enhanced, uh, 43.76 a week, dental 3.63 a week, and vision 2.15 a week, totaling to \$49.54 per week. Um, did you want to add anything else, or were you, uh, did you just want to go ahead and move forward with that and authorize those deductions?

Speaker speaker_1: Um, I can... We can move forward with those.

Speaker speaker_2: Okay. All right. It- it's going to take about one to two weeks for this enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following us receive that- receiving that deduction information is when the policy becomes effective. ID cards will typically arrive about one to two weeks after that effective date. Please be aware that these plans are known as Section 125 plans. This is an IRS regulation that allows Partners to make the deductions

pre-tax. As long as you're a temp through Partners and if you enroll in these plans though, you are restricted to staying enrolled in these plans. Uh, you're only allowed to make changes during your eligibility windows, either new hire window, uh, which you're still within. Uh, that, you've got until November 13th to make any final decisions on that. Once this window ends-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... you are then locked into these plans until the open enrollment period next year, which is typically held, uh, mid-October every year. So it being as open enrollment's already passed, you'd have to wait until around this time next year to make any ch- to make any changes or cancel the plans. Um, outside of that, you'd have to have a qualifying life event, something like getting married or divorced, having or adopting a child, or getting insurance from another insurance company. Uh, any questions regarding that?

Speaker speaker_1: Nope.

Speaker speaker_2: All right then. So that's everything I needed to go over for your enrollment. Was there anything else I could help you with?

Speaker speaker_1: Okay. Just for clarification, I do have the vision, the dental, and to cover my doctor expenses and things like that with deductions?

Speaker speaker_2: Cor- correct. Yeah, you are, you are covered for medical, dental, and vision. Yes, ma'am.

Speaker speaker_1: Okay. Thank you. That'll be all.

Speaker speaker_2: All right. If that's everything, thanks again for calling and have a wonderful day.

Speaker speaker_1: You too.

Speaker speaker_2: All right. Bye now.