

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Hi. I wanted to, uh, choose, uh, an insurance plan. Okay. What staffing company do you work with? Partners Personal. Okay. And the last four of your Social? 1788. Thank you. And your first and last name? Francisca Dominguez. Okay. Ms. Dominguez, could you verify your address and date of birth for me please? 1545 McCool Avenue in Streamwood. And the state and ZIP code? Uh, Illinois 60-60107. Thank you. And then, again, your date of birth? Uh, March 11, 1997. Thank you. I have a phone on file of 630-998-4403. Is that correct? Yes. Thank you. All right, and did you have an idea of what insurance you wanted to enroll into from Partners? Uh, I was kinda in between. I'm just trying to get, uh, whatever the lowest on the five, but I kind of just for sure needed to cover, uh, vision, my, my ear checkups and my medicine prescriptions. That's pretty much it. Okay. So, um, keeping in mind that I cannot provide any sort of recommendations, as we're not allowed to do that, um, there are five different medical policies available. There's the Stay Healthy Tell RX Plan. Uh, this plan will cover preventative care services, so things like physicals, vaccinations, cancer screenings, and, uh, Pap smears, mammograms, and services like that, along with, uh, prescription coverage through a membership to the Free Rx Program. Uh, if your medication is covered by that program, then it is completely free out of pocket for you. However, this plan does not cover any sort of standard doctor's visits. So things like, uh, if you get sick or if you need to go to the doctor because you have something wrong with you, there's something that you need diagnosed and treated, uh, that's not gonna be covered by that plan. Um, then there is the VIP Plan. There are three levels of this plan, uh, Standard, Classic, and Plus. Uh, sorry, Standard, Plus, and Prime. My apologies. Um, these plans will cover those, like, if you're sick or if you're injured or what have you and you need to go to the doctor because there's something wrong. Uh, this will cover those kinds of visits. However, those preventative care services, like those physicals and vaccines and the like, uh, those are not covered by the VIP Plan. Finally, there is a plan called the MEC Enhanced Plan. Uh, this plan will cover things like... Well, cover kind of both. It'll cover those preventative care services, uh, so those physicals, those vaccines, et cetera, along with those treatment visits. So like if you get sick or if you need to go to the doctor because something's wrong or you need the hospital 'cause you're injured or whatever, uh, those are covered, uh, as well. So all in one singular plan under that MEC Enhanced Plan. Uh, now these are, these are medical only. Uh, these do not include anything else other than medical. Uh, but there are add-ons for things like dental, vision, life insurance, short-term disability, uh, critical illness, and group accidents. Oh, okay. Yeah. We need something to add, uh, with vision, um... Yeah, no. Like, you can add dental and vision or anything like that to whatever medical policy you want. It's just that it's not included in the medical policy by

default. Oh, okay. Um, yeah, for sure. I do wanna add, uh, dental and vision. Um, so I should pick a plan and then add dental and vision to it? Pretty much. Uh, okay. Uh, let me see. So, so the VIP's, uh, Standard, that's, like, um, the, the lowest VIP one? That's the lowest level of the VIP. Yes, ma'am. However, again, that does not cover any sort of, uh, any sort of, like, preventative care services. So things like those physicals or vaccines or anything like that, those are, those are not covered by VIP. And the VIP Plus? It's the exa... VIP Standard, VIP Plus, and VIP Prime are the exact same coverage-wise. Not a single one of them will cover those preventative services. The only plans that will cover preventative services are either level of the MEC Plan, either the Preventative Only or the Enhanced, which covers both preventative and regular visits. Oh, and is there a low one for that, like a low price? Uh, that, that would be the Preventative Only. So the, the Preventative Only plan is \$16.80 per week, where the Enhanced is \$43.76 per week. Okay. And the 16.80, uh, it says that it'll, it will cover stuff or no? It will only cover, again, preventative care services, things like physicals, vaccines, cancer screenings, nothing else. It will not cover if you're sick. It will not cover if you're injured. It will not cover if you, if you feel like there is something wrong and you need a doctor to look at that. It will only cover those..... preventative care visits? Uh, do you know covers, like, a check-up? Like just a ear check-up or does that count as a... Yeah. Like, phy- uh, physicals and preventative care services like, like yearly wellness checks or things like that, if it's a preventative care service, then it is covered by the Stay Healthy... the Stay Healthy Tell RX plan. If it is not a preventative service, if it is... if you need to go to the doctor because you are sick or because you are injured, it will not cover that. Oh, okay. Uh, yeah. I think I will probably get that one then, the 16.80, and just add, uh, dental and vision to it. Okay. Now, the pricing I've been going on is the... uh, is for just yourself. Um, are you covering any dependents like spouse or children, or is it just yourself that you're covering? Just myself. Okay. So yeah, uh, the Stay Healthy is going to be \$16.80 per week. Dental is an additional \$3.63. And vision is an additional \$2.15, uh, for a total of \$22.58 per week. Do you authorize Partners to make those deductions? Uh, yeah. Uh, I'm not missing anything, right? Like, like, I want you to edit this to a, um, critical amount- I, I can't... I, I mean, I can't- Mm-hmm. ... tell you if you're missing anything or not. You're the only one that can make that kind of determination. No, I think this should be good. Yeah. Uh, that should be good. Okay. So, all right. It's going to take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Uh, the Monday following us receiving that deduction information from Partners is when the policy becomes effective. ID cards should arrive about a week or two after that effective date. Um, please be aware though that these plans are known as Section 125 plans. This is an IRS regulation that allows Partners to make the deductions for the plans pre-tax. However, if you, uh... if you enroll into any Section 125 plan, as all three of these are, uh, you are required to stay enrolled, uh, with these plans as long as you attempt through Partners Personnel. As, uh... as such, you are restricted to when you can make changes to these plans. You're only allowed to do so during your eligibility window as a new hire, um, which it looks like today is the last day for that. Um, so after today, you're kind of locked into these plans until open enrollment, which Partners typically holds there... I believe it's in September every year. Uh, so given that it's... given that it's already passed, um, you'll be... you'll be locked in until... oh, no, it's October every year. So yeah, you'll be locked in to these plans until next October. Okay. All right then, uh, was there anything else I could help you with? Uh, so the insurance doesn't, uh, start till, like, a week or

two, you said? So I'll, I'll explain it again. So it takes one to two weeks for the enrollment to process. Once processing is complete, you then have to wait for Partners to start taking those deductions out. And when they do that is entirely up to them. Once they've taken that deduction, they need to send us that deduction information. Again, that's up to them when they do that. Once we receive it, your policy is effective the following Monday after we get that information from them. Oh, okay. Okay. All right. Um, that w- That was... All right, anything else? No, that was all. Thank you. No problem. Thanks again for calling. You have a wonderful day. You too. Bye. Bye now.

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 Chris. How can I help you today?

Speaker speaker_2: Hi. I wanted to, uh, choose, uh, an insurance plan.

Speaker speaker_1: Okay. What staffing company do you work with?

Speaker speaker_2: Partners Personal.

Speaker speaker_1: Okay. And the last four of your Social?

Speaker speaker_2: 1788.

Speaker speaker_1: Thank you. And your first and last name?

Speaker speaker_2: Francisca Dominguez.

Speaker speaker_1: Okay. Ms. Dominguez, could you verify your address and date of birth for me please?

Speaker speaker_2: 1545 McCool Avenue in Streamwood.

Speaker speaker_1: And the state and ZIP code?

Speaker speaker_2: Uh, Illinois 60- 60107.

Speaker speaker_1: Thank you. And then, again, your date of birth?

Speaker speaker_2: Uh, March 11, 1997.

Speaker speaker_1: Thank you. I have a phone on file of 630-998-4403. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you. All right, and did you have an idea of what insurance you wanted to enroll into from Partners?

Speaker speaker_2: Uh, I was kinda in between. I'm just trying to get, uh, whatever the lowest on the five, but I kind of just for sure needed to cover, uh, vision, my, my ear checkups and my medicine prescriptions. That's pretty much it.

Speaker speaker_1: Okay. So, um, keeping in mind that I cannot provide any sort of recommendations, as we're not allowed to do that, um, there are five different medical policies available. There's the Stay Healthy Tell RX Plan. Uh, this plan will cover preventative care services, so things like physicals, vaccinations, cancer screenings, and, uh, Pap smears, mammograms, and services like that, along with, uh, prescription coverage through a membership to the Free Rx Program. Uh, if your medication is covered by that program, then it is completely free out of pocket for you. However, this plan does not cover any sort of standard doctor's visits. So things like, uh, if you get sick or if you need to go to the doctor because you have something wrong with you, there's something that you need diagnosed and treated, uh, that's not gonna be covered by that plan. Um, then there is the VIP Plan. There are three levels of this plan, uh, Standard, Classic, and Plus. Uh, sorry, Standard, Plus, and Prime. My apologies. Um, these plans will cover those, like, if you're sick or if you're injured or what have you and you need to go to the doctor because there's something wrong. Uh, this will cover those kinds of visits. However, those preventative care services, like those physicals and vaccines and the like, uh, those are not covered by the VIP Plan. Finally, there is a plan called the MEC Enhanced Plan. Uh, this plan will cover things like... Well, cover kind of both. It'll cover those preventative care services, uh, so those physicals, those vaccines, et cetera, along with those treatment visits. So like if you get sick or if you need to go to the doctor because something's wrong or you need the hospital 'cause you're injured or whatever, uh, those are covered, uh, as well. So all in one singular plan under that MEC Enhanced Plan. Uh, now these are, these are medical only. Uh, these do not include anything else other than medical. Uh, but there are add-ons for things like dental, vision, life insurance, short-term disability, uh, critical illness, and group accidents.

Speaker speaker_2: Oh, okay. Yeah. We need something to add, uh, with vision, um...

Speaker speaker_1: Yeah, no. Like, you can add dental and vision or anything like that to whatever medical policy you want. It's just that it's not included in the medical policy by default.

Speaker speaker_2: Oh, okay. Um, yeah, for sure. I do wanna add, uh, dental and vision. Um, so I should pick a plan and then add dental and vision to it?

Speaker speaker_1: Pretty much.

Speaker speaker_2: Uh, okay. Uh, let me see. So, so the VIP's, uh, Standard, that's, like, um, the, the lowest VIP one?

Speaker speaker_1: That's the lowest level of the VIP. Yes, ma'am. However, again, that does not cover any sort of, uh, any sort of, like, preventative care services. So things like those physicals or vaccines or anything like that, those are, those are not covered by VIP.

Speaker speaker_2: And the VIP Plus?

Speaker speaker_1: It's the exa-... VIP Standard, VIP Plus, and VIP Prime are the exact same coverage-wise. Not a single one of them will cover those preventative services. The only plans that will cover preventative services are either level of the MEC Plan, either the Preventative Only or the Enhanced, which covers both preventative and regular visits.

Speaker speaker_2: Oh, and is there a low one for that, like a low price?

Speaker speaker_1: Uh, that, that would be the Preventative Only. So the, the Preventative Only plan is \$16.80 per week, where the Enhanced is \$43.76 per week.

Speaker speaker_2: Okay. And the 16.80, uh, it says that it'll, it will cover stuff or no?

Speaker speaker_1: It will only cover, again, preventative care services, things like physicals, vaccines, cancer screenings, nothing else. It will not cover if you're sick. It will not cover if you're injured. It will not cover if you, if you feel like there is something wrong and you need a doctor to look at that. It will only cover those..... preventative care visits?

Speaker speaker_2: Uh, do you know covers, like, a check-up? Like just a ear check-up or does that count as a...

Speaker speaker_1: Yeah. Like, phy- uh, physicals and preventative care services like, like yearly wellness checks or things like that, if it's a preventative care service, then it is covered by the Stay Healthy... the Stay Healthy Tell RX plan. If it is not a preventative service, if it is... if you need to go to the doctor because you are sick or because you are injured, it will not cover that.

Speaker speaker_2: Oh, okay. Uh, yeah. I think I will probably get that one then, the 16.80, and just add, uh, dental and vision to it.

Speaker speaker_1: Okay. Now, the pricing I've been going on is the... uh, is for just yourself. Um, are you covering any dependents like spouse or children, or is it just yourself that you're covering?

Speaker speaker_2: Just myself.

Speaker speaker_1: Okay. So yeah, uh, the Stay Healthy is going to be \$16.80 per week. Dental is an additional \$3.63. And vision is an additional \$2.15, uh, for a total of \$22.58 per week. Do you authorize Partners to make those deductions?

Speaker speaker_2: Uh, yeah. Uh, I'm not missing anything, right? Like, like, I want you to edit this to a, um, critical amount-

Speaker speaker_1: I, I can't... I, I mean, I can't-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... tell you if you're missing anything or not. You're the only one that can make that kind of determination.

Speaker speaker_2: No, I think this should be good. Yeah. Uh, that should be good.

Speaker speaker_1: Okay. So, all right. It's going to take about one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. Uh, the Monday following us receiving that deduction information from Partners is when the policy becomes effective. ID cards should arrive about a week or two after that effective date. Um, please be aware though that these plans are known as Section 125 plans. This is an IRS regulation that allows Partners to make the deductions for the plans pre-tax. However, if you, uh... if you enroll into any Section 125 plan, as all three of these are, uh, you are required to stay enrolled, uh, with these plans as long as you attempt through Partners Personnel. As, uh... as such, you are restricted to when you can make changes to these plans. You're only allowed to do so during your eligibility window as a new hire, um, which it looks like today is the last day for that. Um, so after today, you're kind of locked into these plans until open enrollment, which Partners typically holds there... I believe it's in September every year. Uh, so given that it's... given that it's already passed, um, you'll be... you'll be locked in until... oh, no, it's October every year. So yeah, you'll be locked in to these plans until next October.

Speaker speaker_2: Okay.

Speaker speaker_1: All right then, uh, was there anything else I could help you with?

Speaker speaker_2: Uh, so the insurance doesn't, uh, start till, like, a week or two, you said?

Speaker speaker_1: So I'll, I'll explain it again. So it takes one to two weeks for the enrollment to process. Once processing is complete, you then have to wait for Partners to start taking those deductions out. And when they do that is entirely up to them. Once they've taken that deduction, they need to send us that deduction information. Again, that's up to them when they do that. Once we receive it, your policy is effective the following Monday after we get that information from them.

Speaker speaker_2: Oh, okay. Okay.

Speaker speaker_1: All right.

Speaker speaker_2: Um, that w-

Speaker speaker_1: That was... All right, anything else?

Speaker speaker_2: No, that was all. Thank you.

Speaker speaker_1: No problem. Thanks again for calling. You have a wonderful day.

Speaker speaker_2: You too. Bye.

Speaker speaker_1: Bye now.