

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Hi, Chris. Uh, I'm calling 'cause, um, uh, I wanna enroll in some, like, insurance. Um, I work with Partners personnel, and I got a message from them yesterday about, uh, enrolling in benefits. I don't know. Okay. Yeah. What's the last four of your social? Yeah. Uh, 2188. And your first and last name? Lizies Munoz. Thank you. Can you verify your address and your date of birth, sir? It's, uh, 600 Dagger Grade Road, um, Apartment 534, Reno, Nevada 95201. And my date of birth is 04/04/1998. April 4, 1998. The 5th. All right. Thank you. We have a phone on the file, uh, 775-512-0191. Is that correct? Clear. All right. And did you have an idea of what you wanted to enroll in too, sir? Yeah. So I just... What is, like, the best benefit package for, like, just myself, you know? Because I've never- Okay. ... had insurance and I just- I can't answer that kind of question. I don't know. We're not, we're not allowed to provide anything that co- that is considered a recommendation. Okay. So what, w- what plans do you guys have starting from the cheapest to the, um, highest price, from price? So, so Partners offers five different options for medical. There is a plan called the Stay Healthy TeleRx plan. This plan is preventative care services only, things like physicals, vaccines, cancer screenings, and services like that, um, as well as some prescription coverage through a program called FreeRx. If it is covered under FreeRx, it is completely free as far as medication goes. Um, however, standard doctor's visits and hospital visits are not covered by this plan. Uh, the next, the next three plans are the VIP plans, Standard, Plus and Prime. These are all three levels of the same policy. These plans will cover doctor's visits, hospital visits and some prescription coverage through a different prescription program for- called PharmaVeil, um, where it's a 10, 20 or \$30 copay for generics. However, this plan does not cover any prev- any preventative care services. So under VIP any level, you won't, you could not get, like, a physical or a vaccine or anything like that. And then finally there is the- Do we get, get the- Sorry, go ahead. Do we get a cancer screening with one of the VIP? As, as I stated, preventative services are not covered under a VIP plan. So no physicals, no vaccines, no cancer screenings, nothing like that. Okay. Um, and then finally the, there is the Stay Healthy Enhanced Plan, which is kind of a combination plan. It does cover both the preventative care services that Stay Healthy TeleRx covers, as well as the standard doctor's visits and hospital visits that that VIP covers. So you would be able to get both the preventative services like the, the, the physicals and cancer screenings and things like that, as well as the standard doctor's visits and hospital visits for any sickness or injury. Mm-hmm. And, um, how much is that one, the one you just stated, the last one about having both Yeah. All right. So, uh, you said this was- this would all be for just yourself, correct? Yes. Yes, yes. All right. So the Stay Healthy Enhanced for just yourself is \$43.76 per week. Okay, and that's that last one you mentioned, right? Yes. Uh, yeah. That honestly, that's good. Okay. I'll do that one. And then- Yeah, that's 10- All right.

And then Partners... Yeah. And then Partners also offers add-ons for dental, vision, life insurance, critical illness, accident coverage, behavioral health, identity protection, um, and then seeing as you've selected the Stay Healthy Enhanced Plan, which does not include these, this by default, you can also elect to enroll into the FreeRx separately, as well as a virtual primary care plan for, um, for like Teladoc-type services. All right. I'm not so sure. Um, but that add-on for the dental, how much, how much would that be? \$3.63 per week. Mm-hmm. Yeah. Can I get that? Uh, and how much does that... Like, what is, uh, is that for, like, just, like, teeth cleaning or like x-rays? So preventative services like routine cleanings are covered at 100% with no deductible requirement. Basic services such as simple extractions, cavity fillings, and X-rays are covered at 80% after you have met a \$50 deductible. There is zero coverage for any major services. So things like surgeries, root canals, crowns, braces and dentures are not covered by the plan. Oh, okay. Okay. Um, yeah. I'll just, if I could add that one on, that would be- So medical, dental. Anything else? Um, no. Um, I have roughly 30 days to edit if I have to, correct? Or... Correct. You would have 30 days from the date of your first check to be able to do anything. So, at this time we're looking at just medical and dental for just yourself, which is a total of \$47.39 per week. Do you authorize Partners to make these deductions? Yes. All right. It will take one to two weeks for the enrollment to process. Once processing is complete, you'll start seeing those deductions coming out of your checks. The Monday following us receiving that deduction information is when the policy becomes effective, with ID cards typically arriving one to two weeks after that effective date. Uh, please be aware 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.... because they allow this to happen, they then require that you stay enrolled in these plans, as long as you're a temp through Partners. As such, you are only allowed to make changes during your eligibility windows, such as new hire or open enrollment once a year. Outside of those windows, you are locked into these plans unless you have a qualifying life event, something like getting married, having a child, or getting an insurance plan from another insurance company. Um, for, for reference, your deadline as a new hire would be Wednesday, March the fifth. After March fifth, you are locked in until open enrollment in, I believe Partners holds theirs in October. Oh, okay. Yeah. That sounds great. I appreciate that. Thank you. No problem. Um, all right then. Uh, was there anything else I could help you with? Um, no, not at the moment. Uh- Oh. ... I appreciate the information though No problem. No problem. If that is everything, sir, thanks again for calling and you have a wonderful day. Okay. Oh, actually, um, sorry, uh, so it'll, it'll take like roughly three weeks for my insurance to... like my insurance card and stuff to come in or? Yeah, so you- Is that how much it is? So, again, I can't tell you anything more specific than what I've already stated, which is you can start seeing the deductions after a one to two-week timeframe. Um, once that processing period has, has ended, once everything is fully processed, it is then up to Partners to both take the deductions out of your check and then send that information on over to us. Depending on whenever they do that, and that's unfortunately something outside of our control, um, whenever they do that, your policy is effective the Monday following us receiving that deduction information from them. Okay. Yes, you did mention that. Sorry, I completely spaced it, but, um, thank you so much. Yeah. No problem. Was there anything else? Uh, no, that's all. I appreciate you. You're very welcome. Thanks again for calling and have a wonderful day. Okay. Bye-bye. Bye now.

Conversation Format

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

Speaker speaker_1: Hi, Chris. Uh, I'm calling 'cause, um, uh, I wanna enroll in some, like, insurance. Um, I work with Partners personnel, and I got a message from them yesterday about, uh, enrolling in benefits. I don't know.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: What's the last four of your social?

Speaker speaker_1: Yeah. Uh, 2188.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Lizies Munoz.

Speaker speaker_0: Thank you. Can you verify your address and your date of birth, sir?

Speaker speaker_1: It's, uh, 600 Dagger Grade Road, um, Apartment 534, Reno, Nevada 95201. And my date of birth is 04/04/1998. April 4, 1998. The 5th.

Speaker speaker_0: All right. Thank you. We have a phone on the file, uh, 775-512-0191. Is that correct?

Speaker speaker_1: Clear.

Speaker speaker_0: All right. And did you have an idea of what you wanted to enroll in too, sir?

Speaker speaker_1: Yeah. So I just... What is, like, the best benefit package for, like, just myself, you know? Because I've never-

Speaker speaker_0: Okay.

Speaker speaker_1: ... had insurance and I just-

Speaker speaker_0: I can't answer that kind of question.

Speaker speaker_1: I don't know.

Speaker speaker_0: We're not, we're not allowed to provide anything that co- that is considered a recommendation.

Speaker speaker_1: Okay. So what, w- what plans do you guys have starting from the cheapest to the, um, highest price, from price?

Speaker speaker_0: So, so Partners offers five different options for medical. There is a plan called the Stay Healthy TeleRx plan. This plan is preventative care services only, things like physicals, vaccines, cancer screenings, and services like that, um, as well as some

prescription coverage through a program called FreeRx. If it is covered under FreeRx, it is completely free as far as medication goes. Um, however, standard doctor's visits and hospital visits are not covered by this plan. Uh, the next, the next three plans are the VIP plans, Standard, Plus and Prime. These are all three levels of the same policy. These plans will cover doctor's visits, hospital visits and some prescription coverage through a different prescription program for- called PharmaVeil, um, where it's a 10, 20 or \$30 copay for generics. However, this plan does not cover any prev- any preventative care services. So under VIP any level, you won't, you could not get, like, a physical or a vaccine or anything like that. And then finally there is the-

Speaker speaker_1: Do we get, get the-

Speaker speaker_0: Sorry, go ahead.

Speaker speaker_1: Do we get a cancer screening with one of the VIP?

Speaker speaker_0: As, as I stated, preventative services are not covered under a VIP plan. So no physicals, no vaccines, no cancer screenings, nothing like that.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then finally the, there is the Stay Healthy Enhanced Plan, which is kind of a combination plan. It does cover both the preventative care services that Stay Healthy TeleRx covers, as well as the standard doctor's visits and hospital visits that that VIP covers. So you would be able to get both the preventative services like the, the, the physicals and cancer screenings and things like that, as well as the standard doctor's visits and hospital visits for any sickness or injury.

Speaker speaker_1: Mm-hmm. And, um, how much is that one, the one you just stated, the last one about having both

Speaker speaker_0: Yeah. All right. So, uh, you said this was- this would all be for just yourself, correct?

Speaker speaker_1: Yes. Yes, yes.

Speaker speaker_0: All right. So the Stay Healthy Enhanced for just yourself is \$43.76 per week.

Speaker speaker_1: Okay, and that's that last one you mentioned, right?

Speaker speaker_0: Yes.

Speaker speaker_1: Uh, yeah. That honestly, that's good.

Speaker speaker_0: Okay.

Speaker speaker_1: I'll do that one.

Speaker speaker_0: And then-

Speaker speaker_1: Yeah, that's 10-

Speaker speaker_0: All right. And then Partners...

Speaker speaker_1: Yeah.

Speaker speaker_0: And then Partners also offers add-ons for dental, vision, life insurance, critical illness, accident coverage, behavioral health, identity protection, um, and then seeing as you've selected the Stay Healthy Enhanced Plan, which does not include these, this by default, you can also elect to enroll into the FreeRx separately, as well as a virtual primary care plan for, um, for like Teladoc-type services.

Speaker speaker_1: All right. I'm not so sure. Um, but that add-on for the dental, how much, how much would that be?

Speaker speaker_0: \$3.63 per week.

Speaker speaker_1: Mm-hmm. Yeah. Can I get that? Uh, and how much does that... Like, what is, uh, is that for, like, just, like, teeth cleaning or like x-rays?

Speaker speaker_0: So preventative services like routine cleanings are covered at 100% with no deductible requirement. Basic services such as simple extractions, cavity fillings, and X-rays are covered at 80% after you have met a \$50 deductible. There is zero coverage for any major services. So things like surgeries, root canals, crowns, braces and dentures are not covered by the plan.

Speaker speaker_1: Oh, okay. Okay. Um, yeah. I'll just, if I could add that one on, that would be-

Speaker speaker_0: So medical, dental. Anything else?

Speaker speaker_1: Um, no. Um, I have roughly 30 days to edit if I have to, correct? Or...

Speaker speaker_0: Correct. You would have 30 days from the date of your first check to be able to do anything. So, at this time we're looking at just medical and dental for just yourself, which is a total of \$47.39 per week. Do you authorize Partners to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. It will take one to two weeks for the enrollment to process. Once processing is complete, you'll start seeing those deductions coming out of your checks. The Monday following us receiving that deduction information is when the policy becomes effective, with ID cards typically arriving one to two weeks after that effective date. Uh, please be aware 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.... because they allow this to happen, they then require that you stay enrolled in these plans, as long as you're a temp through Partners. As such, you are only allowed to make changes during your eligibility windows, such as new hire or open enrollment once a year. Outside of those windows, you are locked into these plans unless you have a qualifying life event, something like getting married, having a child, or getting an insurance plan from another insurance company. Um, for, for reference, your deadline as a new hire would be Wednesday, March the fifth. After March fifth, you are locked in until open enrollment in, I believe Partners holds theirs in

October.

Speaker speaker_1: Oh, okay. Yeah. That sounds great. I appreciate that. Thank you.

Speaker speaker_0: No problem. Um, all right then. Uh, was there anything else I could help you with?

Speaker speaker_1: Um, no, not at the moment. Uh-

Speaker speaker_0: Oh.

Speaker speaker_1: ... I appreciate the information though

Speaker speaker_0: No problem. No problem. If that is everything, sir, thanks again for calling and you have a wonderful day.

Speaker speaker_1: Okay. Oh, actually, um, sorry, uh, so it'll, it'll take like roughly three weeks for my insurance to... like my insurance card and stuff to come in or?

Speaker speaker_0: Yeah, so you-

Speaker speaker_1: Is that how much it is?

Speaker speaker_0: So, again, I can't tell you anything more specific than what I've already stated, which is you can start seeing the deductions after a one to two-week timeframe. Um, once that processing period has, has ended, once everything is fully processed, it is then up to Partners to both take the deductions out of your check and then send that information on over to us. Depending on whenever they do that, and that's unfortunately something outside of our control, um, whenever they do that, your policy is effective the Monday following us receiving that deduction information from them.

Speaker speaker_1: Okay. Yes, you did mention that. Sorry, I completely spaced it, but, um, thank you so much. Yeah.

Speaker speaker_0: No problem. Was there anything else?

Speaker speaker_1: Uh, no, that's all. I appreciate you.

Speaker speaker_0: You're very welcome. Thanks again for calling and have a wonderful day.

Speaker speaker_1: Okay. Bye-bye.

Speaker speaker_0: Bye now.