

## 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 and a Card. This is Chris. How can I help you today? Hi, good evening. Um, I was calling, um, to enroll my Partners Ben- Partners Personal Benefits. Okay. What's the last four of your Social? 8085. And your first and last name? Irene Beaumontes. Thank you, Miss Beaumontes. Could you verify your address and your date of birth for me, please? Yes, sir. 6/17/1998, and the address is 5003 Barren Oaks Place, Plant City, Florida 33565. Thank you. Phone number for all we have is 813-756-9958. Is that correct? Yes, that's correct. All right. And did you have an idea of what kind of insurance you wanted from Partners Personnel? Um, medical, vision, and dental. Okay. As far as medical goes, you've got three opt... Or sorry, five options. Uh, you've got the- Okay. ... Stay Healthy plan, which is preventative care services only, so things like physicals, vaccines, cancer screenings, uh, services like that. Um, standard doctor's visits and hospital visits are not covered by that plan. Uh, then there's- Okay. ... the VIP plan. There's three levels of that, Standard, Plus and Prime. Uh, these plans will cover doctor's visits, hospital visits and things like that, but they will not cover any preventative care, so VIP would not cover, like, a physical or a vaccine or something like that. Um, and then finally, there's the Stay Healthy Enhanced plan, which is kind of a combination plan. It'll cover both the preventative services that Stay Healthy covers, along with- Oh. ... the standard doctor's visits, hospital visits and the like that VIP covers. So that will cover that? If, uh... Stay Healthy Enhanced would cover both preventative and standard treatment care services. Um, what about the Rx medicine? Um, so every single one of those policies, every single medical plan has prescription coverage. Uh- Oh, okay. Of course. Just in how it, how it works is different depending on the plan you select. Um, under the Stay Healthy preventative-only plan, you have a membership to FreeRx included in that, which if it's- Oh. ... a covered medication, it is free out of pocket for you. You have no cost. Um, the all other policies use a different pharmacy coverage, uh, through a company called PharmaVeil instead, in which case if it's a covered medication under PharmaVeil, it's a \$10, \$20 or \$30 generic copay, um, with discounts on non-generics. Now, if you select one of the, one of the other plans, either VIP or Stay Healthy Enhanced, you do still have the option of adding on the FreeRx membership for an extra \$5.99 a week. Oh. And how much would I pay... Which how much would I pay for the Stay Healthy plan? Uh, the Stay Healthy- Is it by weekly or- Are you talking about... Yeah, this is all weekly. Are you talking about the Stay Healthy, like, preventative only with FreeRx included or the Enhanced, which is the combination plan? What do you, what do you prefer? I cannot provide a recommendation, ma'am. Oh. Oh. Um, the Stay Enhanced, how much is that? That plan by itself, if it's for just you, is \$43.76 per week. What about the, um, the first one? The preventative only? Yes. \$16.80 a week. And that covers the, um, Rx, Rx, correct? That, that does have prescription coverage. Yes, ma'am.

Again, the only thing that that plan would not cover, that plan would not cover- Is the doctor. ... any t- Yeah, any treatment visits, so if you get sick or if you get injured or anything like that, um, those are not covered. Can I get the one that covers, like, the doctor's offices? So that would be either the... That would be any of the other plans, VIP, Standard, Plus and Prime, or Stay Healthy Enhanced. So any one of those- Okay. ... would cover standard doctor's visits. Can I get the Enhanced? You said that's 43, right? 43.76. Yes, ma'am. Can I get that? Yes, we can do that, and then, um, did you... Uh, you said you also wanted dental and vision? Please. How much is that? Dental is 3.63 a week and vision's 2.15 a week. That's \$2.15? Correct. Oh. Um, how many options do I have for, um, for dental? Do I need to have the 2.15? That is... There's only a single plan. Oh, okay. Okay, I'll get both. I'll get all three. Okay. Okay, so Stay Healthy Enhanced, dental and vision, all for just yourself, correct? Yes, it is. All right, this totals out between these three plans to \$49.54 per week. Do you authorize Partners to make those deductions? Yes. 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. The Monday following us receiving that first deduction information is when your policies become effective. ID cards will typically take one to two weeks after the effective date to arrive afterward, after that. Um, please be aware that these plans are known as Section 125 plans. This is an IRS regulation that allows Partners to make the pu- the deductions for the plans pre-tax.... because they allow this to happen, they then, uh, require that as long as you attend through Partners, you have to stay enrolled into these plans should you select them. Um, as such, you're only allowed to make any changes to these plans or even cancel these plans during either your new hire window, which is your first 30 days after your first check, or open enrollment once a year. Outside of these windows, you are locked into these plans unless you have a qualifying life event. Um, examples would be things like getting married, having a child, or getting an insurance plan from another company entirely. Uh, any questions regarding that? Um, no. All right. Okay. For your information, your deadline to make any final changes is Wednesday, December the 18th. After the... after December 18th, you are locked into those plans until you either have a qualifying life event or open enrollment, which Partners typically holds in October every year. Okay. That's fine. I mean, can I have my- All right. ... my card emailed to me- Sorry, go ahead. Can I have my card emailed to me as well? Um, so... Mm-hmm. At this moment, there's nothing that can be sent. You'll have to wait until the policy is effective at minimum. Um, what I would- Okay. What I would suggest with that, once you see the deduction come out of your checks, give it- Uh-huh. About a week after the deduction, give us a call. Uh-huh. We can check to see if we have that information from them yet. If we do- Mm-hmm. ... and your policy is active, we can check to see if digital ID cards are available. At this moment, though, I can't really say one way or the other. Um, so just once you see that deduction- Uh-huh. ... give it about a week, give us a call, and we'll check into it then. Okay. And, um, also, I have another... I just that, that, uh, that, that ID can be mailed to, or does that have to be my home address? Um, whatever you de- just what- whatever your current mailing address is, which is the one... is the address that we would have on file. Now, if you want- Yes. Okay, that's . If you, if- Okay. I was going to say if you want them to be sent to another, um... If you want them to be... Is it... Ah, if you want them to be sent to another address, we will need to update your address, which means that that will be the address that you verify anytime you call in. Oh, okay. The 5003 is fine. Okay. Anything else? Um, yes. I had a question. Like, how, um... I can use that

card whenever, right? Obviously, it's my benefits card, correct? Um, whenever you receive your ID card, you will... you will see information on, like, what providers you can go to, like, how, how to locate participating- Mm-hmm. ... providers. You can- Uh-huh. Uh, you can either follow those web... Like, follow the directions to go to those websites or call... or call those phone numbers and those will help you locate doctors and dentists and all of that that you can... that you can, um, go... use the insurance at. Okay, and what is the name of the insurance? Your medical is through 90 Degree Benefits. Your dental is through American Public Life and your vision is through MetLife- It shows on the card, right? Yes. Okay. Anything else? Um, I think that's it. All right. Well, if that's everything, thanks again for calling and have a wonderful day. You too. Bye-bye. Bye now. 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 and a Card. This is Chris. How can I help you today?

Speaker speaker\_2: Hi, good evening. Um, I was calling, um, to enroll my Partners Ben-Partners Personal Benefits.

Speaker speaker\_1: Okay. What's the last four of your Social?

Speaker speaker\_2: 8085.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Irene Beaumontes.

Speaker speaker\_1: Thank you, Miss Beaumontes. Could you verify your address and your date of birth for me, please?

Speaker speaker\_2: Yes, sir. 6/17/1998, and the address is 5003 Barren Oaks Place, Plant City, Florida 33565.

Speaker speaker\_1: Thank you. Phone number for all we have is 813-756-9958. Is that correct?

Speaker speaker\_2: Yes, that's correct.

Speaker speaker\_1: All right. And did you have an idea of what kind of insurance you wanted from Partners Personnel?

Speaker speaker\_2: Um, medical, vision, and dental.

Speaker speaker\_1: Okay. As far as medical goes, you've got three opt... Or sorry, five options. Uh, you've got the-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... Stay Healthy plan, which is preventative care services only, so things like physicals, vaccines, cancer screenings, uh, services like that. Um, standard doctor's visits and hospital visits are not covered by that plan. Uh, then there's-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... the VIP plan. There's three levels of that, Standard, Plus and Prime. Uh, these plans will cover doctor's visits, hospital visits and things like that, but they will not cover any preventative care, so VIP would not cover, like, a physical or a vaccine or something like that. Um, and then finally, there's the Stay Healthy Enhanced plan, which is kind of a combination plan. It'll cover both the preventative services that Stay Healthy covers, along with-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... the standard doctor's visits, hospital visits and the like that VIP covers.

Speaker speaker\_2: So that will cover that?

Speaker speaker\_1: If, uh... Stay Healthy Enhanced would cover both preventative and standard treatment care services.

Speaker speaker\_2: Um, what about the Rx medicine?

Speaker speaker\_1: Um, so every single one of those policies, every single medical plan has prescription coverage. Uh-

Speaker speaker\_2: Oh, okay. Of course.

Speaker speaker\_1: Just in how it, how it works is different depending on the plan you select. Um, under the Stay Healthy preventative-only plan, you have a membership to FreeRx included in that, which if it's-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... a covered medication, it is free out of pocket for you. You have no cost. Um, the all other policies use a different pharmacy coverage, uh, through a company called PharmaVeil instead, in which case if it's a covered medication under PharmaVeil, it's a \$10, \$20 or \$30 generic copay, um, with discounts on non-generics. Now, if you select one of the, one of the other plans, either VIP or Stay Healthy Enhanced, you do still have the option of adding on the FreeRx membership for an extra \$5.99 a week.

Speaker speaker\_2: Oh. And how much would I pay... Which how much would I pay for the Stay Healthy plan?

Speaker speaker\_1: Uh, the Stay Healthy-

Speaker speaker\_2: Is it by weekly or-

Speaker speaker\_1: Are you talking about... Yeah, this is all weekly. Are you talking about the Stay Healthy, like, preventative only with FreeRx included or the Enhanced, which is the combination plan?

Speaker speaker\_2: What do you, what do you prefer?

Speaker speaker\_1: I cannot provide a recommendation, ma'am.

Speaker speaker\_2: Oh. Oh. Um, the Stay Enhanced, how much is that?

Speaker speaker\_1: That plan by itself, if it's for just you, is \$43.76 per week.

Speaker speaker\_2: What about the, um, the first one?

Speaker speaker\_1: The preventative only?

Speaker speaker\_2: Yes.

Speaker speaker\_1: \$16.80 a week.

Speaker speaker\_2: And that covers the, um, Rx, Rx, correct?

Speaker speaker\_1: That, that does have prescription coverage. Yes, ma'am. Again, the only thing that that plan would not cover, that plan would not cover-

Speaker speaker\_2: Is the doctor.

Speaker speaker\_1: ... any t- Yeah, any treatment visits, so if you get sick or if you get injured or anything like that, um, those are not covered.

Speaker speaker\_2: Can I get the one that covers, like, the doctor's offices?

Speaker speaker\_1: So that would be either the... That would be any of the other plans, VIP, Standard, Plus and Prime, or Stay Healthy Enhanced. So any one of those-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... would cover standard doctor's visits.

Speaker speaker\_2: Can I get the Enhanced? You said that's 43, right?

Speaker speaker\_1: 43.76. Yes, ma'am.

Speaker speaker\_2: Can I get that?

Speaker speaker\_1: Yes, we can do that, and then, um, did you... Uh, you said you also wanted dental and vision?

Speaker speaker\_2: Please. How much is that?

Speaker speaker\_1: Dental is 3.63 a week and vision's 2.15 a week.

Speaker speaker\_2: That's \$2.15?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Oh. Um, how many options do I have for, um, for dental? Do I need to have the 2.15?

Speaker speaker\_1: That is... There's only a single plan.

Speaker speaker\_2: Oh, okay. Okay, I'll get both. I'll get all three.

Speaker speaker\_1: Okay. Okay, so Stay Healthy Enhanced, dental and vision, all for just yourself, correct?

Speaker speaker\_2: Yes, it is.

Speaker speaker\_1: All right, this totals out between these three plans to \$49.54 per week. Do you authorize Partners to make those deductions?

Speaker speaker\_2: Yes.

Speaker speaker\_1: 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. The Monday following us receiving that first deduction information is when your policies become effective. ID cards will typically take one to two weeks after the effective date to arrive afterward, after that. Um, please be aware that these plans are known as Section 125 plans. This is an IRS regulation that allows Partners to make the pre-tax deductions for the plans pre-tax.... because they allow this to happen, they then, uh, require that as long as you attend through Partners, you have to stay enrolled into these plans should you select them. Um, as such, you're only allowed to make any changes to these plans or even cancel these plans during either your new hire window, which is your first 30 days after your first check, or open enrollment once a year. Outside of these windows, you are locked into these plans unless you have a qualifying life event. Um, examples would be things like getting married, having a child, or getting an insurance plan from another company entirely. Uh, any questions regarding that?

Speaker speaker\_2: Um, no.

Speaker speaker\_1: All right.

Speaker speaker\_2: Okay.

Speaker speaker\_1: For your information, your deadline to make any final changes is Wednesday, December the 18th. After the... after December 18th, you are locked into those plans until you either have a qualifying life event or open enrollment, which Partners typically holds in October every year.

Speaker speaker\_2: Okay. That's fine. I mean, can I have my-

Speaker speaker\_1: All right.

Speaker speaker\_2: ... my card emailed to me-

Speaker speaker\_1: Sorry, go ahead.

Speaker speaker\_2: Can I have my card emailed to me as well?

Speaker speaker\_1: Um, so...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: At this moment, there's nothing that can be sent. You'll have to wait until the policy is effective at minimum. Um, what I would-

Speaker speaker\_2: Okay.

Speaker speaker\_1: What I would suggest with that, once you see the deduction come out of your checks, give it-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: About a week after the deduction, give us a call.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: We can check to see if we have that information from them yet. If we do-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... and your policy is active, we can check to see if digital ID cards are available. At this moment, though, I can't really say one way or the other. Um, so just once you see that deduction-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... give it about a week, give us a call, and we'll check into it then.

Speaker speaker\_2: Okay. And, um, also, I have another... I just that, that, uh, that, that ID can be mailed to, or does that have to be my home address?

Speaker speaker\_1: Um, whatever you de- just what- whatever your current mailing address is, which is the one... is the address that we would have on file. Now, if you want-

Speaker speaker\_2: Yes. Okay, that's .

Speaker speaker\_1: If you, if-

Speaker speaker\_2: Okay.

Speaker speaker\_1: I was going to say if you want them to be sent to another, um... If you want them to be... Is it... Ah, if you want them to be sent to another address, we will need to update your address, which means that that will be the address that you verify anytime you call in.

Speaker speaker\_2: Oh, okay. The 5003 is fine.

Speaker speaker\_1: Okay. Anything else?

Speaker speaker\_2: Um, yes. I had a question. Like, how, um... I can use that card whenever, right? Obviously, it's my benefits card, correct?

Speaker speaker\_1: Um, whenever you receive your ID card, you will... you will see information on, like, what providers you can go to, like, how, how to locate participating-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... providers. You can-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: Uh, you can either follow those web... Like, follow the directions to go to those websites or call... or call those phone numbers and those will help you locate doctors and dentists and all of that that you can... that you can, um, go... use the insurance at.

Speaker speaker\_2: Okay, and what is the name of the insurance?

Speaker speaker\_1: Your medical is through 90 Degree Benefits. Your dental is through American Public Life and your vision is through MetLife-

Speaker speaker\_2: It shows on the card, right?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Anything else?

Speaker speaker\_2: Um, I think that's it.

Speaker speaker\_1: All right. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: Bye now.

Speaker speaker\_2: Bye.