

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Thank you for calling- Hello. ... Benefits in a Card. My name is Stephanie. How can I assist you? Yeah, Stephanie. I had got a text from Partners Personal- Great. ... and they told me- What does it say? ... and, and I'm trying to under... Oh, it says, uh, "You have 30 days from your first paycheck to enroll in benefits. Call BIC at this number right here." So I'm trying to see what that's about. Okay, so we're the healthcare administrators for staff and agencies. Um, if you received that text message, you're within your personal open enrollment period, which technically means you're within the 30 days, um, of receiving your first check, which makes you eligible to enroll into healthcare benefits through Partners Personal. They offer different plans depending on what plan you were to select, if you're interested, and depending if you choose dependents is how much they take out of your, um, check weekly. So, it's weekly deductions based off what plans you were to select, if you're interested in healthcare benefits through Partners Personal. Mm-hmm. And you said if I'm interested. Should I be interested? I'm just asking. I can't really give, like, recommendations and stuff, but it's totally optional and they offer different plans, like dental, vision, preventative plan, hospital indemnity plan. It's c- completely optional if you would like to enroll, um, but it is weekly deductions made out of your check and it's completely optional. But right now- Mm-hmm. ... you are within your 30, uh, within your personal open enrollment period. And I believe Partners Personal- Can I come in? Yes, sir. Mm-hmm. Go ahead. Um, and I was gonna tell you that y- you're eligible within two periods, within your first 30 days of receiving your first check and when the company's in their company open enrollment period. But for Partners Personal, their company open enrollment period ended on the 25th of this month. So, you would have to be within your personal, which you are right now. Um, so they give you 30 days from the day that you receive your first check. After those 30 days are over, if you're interested and you call us a little bit too late, um, you won't be able to enroll. You would have to wait til next October to enroll with the company. Oh, okay. So, um, how long do I have now so I can- Um, I would- ... re-think this? So I, I have to open up your file. We are the healthcare administrators for multiple staff and agencies around the nation. Um, so I would need the last four of your social just because a lotta, um, agencies have different prices and different plans. And then I would also have to know how long exactly you have, 'cause I could provide that information. But I do need the last four of your social and I also need you to verify your address as well as your date of birth for security purposes. 8564. Okay. And then, could you please verify your full address as well as your date of birth for me? 122887. Okay. 3505- That's a large address. Mm-hmm. Man, that's a large address. 15 minutes. 11:15? 11:17. A- and you said if that... Right? You said that's if I'm interested, right? Yeah . I am. Um, I'm sorry, but can you give me... Can you give me your full address, 'cause

you just said 3505? Oh, West 139th Street. Oh, I'm sorry. And then the city- Hartland, California? Thank you. Is your phone number still 323- 902. Okay. Go ahead. Is your, is your phone number still 323-219-8243? Correct. Okay. And then I have blesfdbrown3333@icloud.com. Is that still up to date? Correct. Okay. So I just looked to see when the last day that you have to enroll, and it looks like your personal open enrollment period deadline is November 27th. So you have till November 27th to call us and let us know if you are interested in these benefits. Um, if you pass that date, then, and you call us after that, n- you won't be eligible. You would have to wait till the next company open enrollment period or suffer a quality of life event, like a loss of benefit, getting married, divorce, having a baby, or adopting within the last 30 days. You said what? Say it again? So, your deadline to call us to let us know if you want to enroll into benefit and to select some benefits- Mm-hmm. ... it would be November 27th. Um, and if for some reason you call after November 27th wanting to enroll, you would have to wait for your company to be within their company open enrollment period, which is next October. That, or you would have to suffer a quality of life event, which means, like, having a baby, adopting, getting married, divorce, losing benefit within the last 30 days- Mm-hmm. ... of when you call us. Oh, okay. Okay. So if I wanted to get the process started now, how long would that take? 'Cause I'm on my break right now. Uh, so I would have to go over the plans with you. Um... Mm-hmm. That might take like maybe 10-15 minutes. And then just your disclosures. Okay. Okay. The... If you... It's, it's your choice though. Go ahead. Go ahead. I could... So do you want me to go over the plans right now? Yeah. 'Cause I can also send you the benefit guide as well if you wish, um... Oh, okay. Yeah, yeah, yeah, yeah. Can you do that? Yeah. I can. Can you do that? I can still go over the plans if you wish though. But I just don't know how much time you have. Mm. Well let's, let's... Okay. Send the plan now and then let's just go over the plan. Okay. Yeah. That's fine. Is that a good email to send it to? Yes. Gotcha. Okay. I'm about to send it right now. Do you mind holding while I send that over to your email? Yes, ma'am. Thank you. No, thank you. No medicare but they take money out your check though so I don't... Um, no dollars coming out my check. Who knows though? Okay. Thank you for your hode. Um, do you mind verifying that you have received it? I went ahead and sent it to your email file. If you open your email and don't see it right away, I would check your spam and then your junk file as well. You said the spam? Yep, the spam or the junk if you don't see it. It should be coming from an email that says info@benefitsinacar.com. info@benefitsinacar.com you said? And then you said what? Yeah. I have to verify what? Um, I was gonna let you know if you open your email and don't see the benefit guide, I would check- Mm-hmm. ... your spam file as well as your junk file and it's gonna come from an email that says info@benefitsinacar.com. That email has- Oh yeah. ... the plan attached to it. Okay. Okay. And then you said something about verifying. What, what do I send that to? You said verify the- Uh, no. No, I said that if... Message you said? I was like, if you could verify that you have received the email. Ah, e-mail. Got it. Okay. I'm gonna go ahead and... Okay. You got it? Yes. Yeah. So, I'mma go ahead and go over the plans. So they offer different medical plans and just depending on what plan you were to select and also depending on how many and also depending if you select dependents with the plan, is how much your weekly deductions come out of your check. So the first one that I'm going to go over is called the Stay Healthy NEC Tele-RS plan. So that plan is only a preventative plan. It covers you at 100% as long as you stay within the network. And what I mean by preventative, is that it will cover like one physical visit a year, some vaccines like the tetanus shot, HPV

shot, shingles shot. It also covers some cancer screenings, some STD screens, but the NEC Tele-RS Stay Healthy plan is only a preventative plan, meaning that it's only gonna cover preventative service. This plan is not gonna cover any hospital visits that you go to if you're sick, any doctor visits if you're sick, any urgent care visits if you're sick. It's only a preventative plan. Okay? Um, that one covers you at 100%, like I said, as long as you stay within the network. It includes prescriptions, benefits for your preventatives. Excuse me. Prescriptions for... Yes, sir? Um, what'd you say, what'd you say your name was again? My name's Stephanie. Stephanie. Now, Stephanie, when you say preventative, can you- Mm-hmm. Can you break the preventative down a little bit for me so I can understand? Yeah, so, so when I mean preventative, I would look at it like something- Mm-hmm. ... that prevents a disease. Like your STD screenings, that prevents, uh, sexually transmitted disease, cancer screenings, immunizations, anything that prevents you from getting sick. Okay. That's why it doesn't cover the hospital visits, the doctor visits if you're sick, because those visits you're already sick. Mm-hmm. So the NEC Tele-RS is a plan that's only gonna cover preventative service. If you were to select that plan, for employee only, that's a weekly deduction of \$16.80. So that's for the preventative, right? Then they offer- Mm-hmm. ... three other plans that are called the VIPs. So there's three different ones. There's the VIP Standard, the VIP Plus and the VIP Prime. These three plans are the plans that are gonna cover doctor visits if sick, hospitalization if injured, urgent care, emergency rooms and surgeries. So these are the, the plans that are gonna cover if you go to the doctor and you get sick. So the VIP Standard, VIP Plus and the VIP Prime. However, the VIPs don't cover preventative services, so what I just went over. So that's like the opposite. Um, they don't cover preventative- Wait a minute, hold on, hold on. Stephanie? Mm-hmm. Now, you said it doesn't coverage that? Like, why is that? It doesn't. If it's VIP, if it's VIP, why would it not? So the V- the VIP only covers your hospital indemnity. It doesn't cover preventative service. Why it doesn't? I don't know, but it doesn't cover that side. It only covers like if you're sick, if you go to the hospital. So, it covers the opposite of what the NEC Tele-RS does. It doesn't cover the preventative services, but it does cover hospital visits, emergency room visits and even some surgeries. So those also don't- Mm-hmm. But- ... require you to stay within the network. All right. Like, like the NEC Tele-RS- Stephanie, Stephanie. I gotta, I gotta climb back in. Um... Oh, okay. Can you, uh, text me your number, so you can finish running it down for me? Ooh. I can't. I'm not really allowed to do that. But you're welcome to give us- Oh, okay. ... us a call back whenever you have a chance. We're open from 8:00 AM 8:00 PM Eastern Time. Mm-hmm. So you're in California- 8:00 AM? 8:00 AM? Okay. Gotcha. 8:00 AM 8:00 PM Eastern Time, okay? Okay. Thank you. Thank you. You're welcome.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Thank you for calling-

Speaker speaker_1: Hello.

Speaker speaker_0: ... Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yeah, Stephanie. I had got a text from Partners Personal-

Speaker speaker_0: Great.

Speaker speaker_1: ... and they told me-

Speaker speaker_0: What does it say?

Speaker speaker_1: ... and, and I'm trying to under... Oh, it says, uh, "You have 30 days from your first paycheck to enroll in benefits. Call BIC at this number right here." So I'm trying to see what that's about.

Speaker speaker_0: Okay, so we're the healthcare administrators for staff and agencies. Um, if you received that text message, you're within your personal open enrollment period, which technically means you're within the 30 days, um, of receiving your first check, which makes you eligible to enroll into healthcare benefits through Partners Personal. They offer different plans depending on what plan you were to select, if you're interested, and depending if you choose dependents is how much they take out of your, um, check weekly. So, it's weekly deductions based off what plans you were to select, if you're interested in healthcare benefits through Partners Personal.

Speaker speaker_1: Mm-hmm. And you said if I'm interested. Should I be interested? I'm just asking.

Speaker speaker_0: I can't really give, like, recommendations and stuff, but it's totally optional and they offer different plans, like dental, vision, preventative plan, hospital indemnity plan. It's c- completely optional if you would like to enroll, um, but it is weekly deductions made out of your check and it's completely optional. But right now-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you are within your 30, uh, within your personal open enrollment period. And I believe Partners Personal-

Speaker speaker_1: Can I come in?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Mm-hmm. Go ahead.

Speaker speaker_0: Um, and I was gonna tell you that y- you're eligible within two periods, within your first 30 days of receiving your first check and when the company's in their company open enrollment period. But for Partners Personal, their company open enrollment period ended on the 25th of this month. So, you would have to be within your personal, which you are right now. Um, so they give you 30 days from the day that you receive your first check. After those 30 days are over, if you're interested and you call us a little bit too late, um, you won't be able to enroll. You would have to wait til next October to enroll with the company.

Speaker speaker_1: Oh, okay. So, um, how long do I have now so I can-

Speaker speaker_0: Um, I would-

Speaker speaker_1: ... re-think this?

Speaker speaker_0: So I, I have to open up your file. We are the healthcare administrators for multiple staff and agencies around the nation. Um, so I would need the last four of your social just because a lotta, um, agencies have different prices and different plans. And then I would also have to know how long exactly you have, 'cause I could provide that information. But I do need the last four of your social and I also need you to verify your address as well as your date of birth for security purposes.

Speaker speaker_1: 8564.

Speaker speaker_0: Okay. And then, could you please verify your full address as well as your date of birth for me?

Speaker speaker_1: 122887.

Speaker speaker_0: Okay.

Speaker speaker_1: 3505-

Speaker speaker_2: That's a large address.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: Man, that's a large address.

Speaker speaker_1: 15 minutes.

Speaker speaker_2: 11:15? 11:17.

Speaker speaker_1: A- and you said if that... Right? You said that's if I'm interested, right?

Speaker speaker_0: Yeah .

Speaker speaker_1: I am.

Speaker speaker_0: Um, I'm sorry, but can you give me... Can you give me your full address, 'cause you just said 3505?

Speaker speaker_1: Oh, West 139th Street. Oh, I'm sorry.

Speaker speaker_0: And then the city-

Speaker speaker_1: Hartland, California?

Speaker speaker_0: Thank you. Is your phone number still 323-

Speaker speaker_1: 902.

Speaker speaker_0: Okay.

Speaker speaker_1: Go ahead.

Speaker speaker_0: Is your, is your phone number still 323-219-8243?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. And then I have blesddbrown3333@icloud.com. Is that still up to date?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. So I just looked to see when the last day that you have to enroll, and it looks like your personal open enrollment period deadline is November 27th. So you have till November 27th to call us and let us know if you are interested in these benefits. Um, if you pass that date, then, and you call us after that, n- you won't be eligible. You would have to wait till the next company open enrollment period or suffer a quality of life event, like a loss of benefit, getting married, divorce, having a baby, or adopting within the last 30 days.

Speaker speaker_1: You said what? Say it again?

Speaker speaker_0: So, your deadline to call us to let us know if you want to enroll into benefit and to select some benefits-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it would be November 27th. Um, and if for some reason you call after November 27th wanting to enroll, you would have to wait for your company to be within their company open enrollment period, which is next October. That, or you would have to suffer a quality of life event, which means, like, having a baby, adopting, getting married, divorce, losing benefit within the last 30 days-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... of when you call us.

Speaker speaker_1: Oh, okay. Okay. So if I wanted to get the process started now, how long would that take? 'Cause I'm on my break right now.

Speaker speaker_0: Uh, so I would have to go over the plans with you. Um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That might take like maybe 10-15 minutes. And then just your disclosures.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: The... If you... It's, it's your choice though.

Speaker speaker_1: Go ahead. Go ahead.

Speaker speaker_0: I could... So do you want me to go over the plans right now?

Speaker speaker_1: Yeah.

Speaker speaker_0: 'Cause I can also send you the benefit guide as well if you wish, um...

Speaker speaker_1: Oh, okay. Yeah, yeah, yeah, yeah. Can you do that?

Speaker speaker_0: Yeah. I can.

Speaker speaker_1: Can you do that?

Speaker speaker_0: I can still go over the plans if you wish though. But I just don't know how much time you have.

Speaker speaker_1: Mm. Well let's, let's... Okay. Send the plan now and then let's just go over the plan.

Speaker speaker_0: Okay. Yeah. That's fine. Is that a good email to send it to?

Speaker speaker_1: Yes.

Speaker speaker_0: Gotcha. Okay. I'm about to send it right now. Do you mind holding while I send that over to your email?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Thank you.

Speaker speaker_1: No, thank you. No medicare but they take money out your check though so I don't... Um, no dollars coming out my check. Who knows though?

Speaker speaker_0: Okay. Thank you for your hold. Um, do you mind verifying that you have received it? I went ahead and sent it to your email file. If you open your email and don't see it right away, I would check your spam and then your junk file as well.

Speaker speaker_1: You said the spam?

Speaker speaker_0: Yep, the spam or the junk if you don't see it. It should be coming from an email that says info@benefitsinacar.com.

Speaker speaker_1: Info@benefitsinacar.com you said? And then you said what?

Speaker speaker_0: Yeah.

Speaker speaker_1: I have to verify what?

Speaker speaker_0: Um, I was gonna let you know if you open your email and don't see the benefit guide, I would check-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... your spam file as well as your junk file and it's gonna come from an email that says info@benefitsinacar.com. That email has-

Speaker speaker_1: Oh yeah.

Speaker speaker_0: ... the plan attached to it.

Speaker speaker_1: Okay. Okay. And then you said something about verifying. What, what do I send that to? You said verify the-

Speaker speaker_0: Uh, no. No, I said that if...

Speaker speaker_1: Message you said?

Speaker speaker_0: I was like, if you could verify that you have received the email.

Speaker speaker_1: Ah, e-mail. Got it.

Speaker speaker_3: Okay.

Speaker speaker_1: I'm gonna go ahead and... Okay.

Speaker speaker_0: You got it?

Speaker speaker_3: Yes.

Speaker speaker_1: Yeah.

Speaker speaker_0: So, I'mma go ahead and go over the plans. So they offer different medical plans and just depending on what plan you were to select and also depending on how many and also depending if you select dependents with the plan, is how much your weekly deductions come out of your check. So the first one that I'm going to go over is called the Stay Healthy NEC Tele-RS plan. So that plan is only a preventative plan. It covers you at 100% as long as you stay within the network. And what I mean by preventative, is that it will cover like one physical visit a year, some vaccines like the tetanus shot, HPV shot, shingles shot. It also covers some cancer screenings, some STD screens, but the NEC Tele-RS Stay Healthy plan is only a preventative plan, meaning that it's only gonna cover preventative service. This plan is not gonna cover any hospital visits that you go to if you're sick, any doctor visits if you're sick, any urgent care visits if you're sick. It's only a preventative plan. Okay? Um, that one covers you at 100%, like I said, as long as you stay within the network. It includes prescriptions, benefits for your preventatives.

Speaker speaker_1: Excuse me.

Speaker speaker_0: Prescriptions for... Yes, sir?

Speaker speaker_1: Um, what'd you say, what'd you say your name was again?

Speaker speaker_0: My name's Stephanie.

Speaker speaker_1: Stephanie. Now, Stephanie, when you say preventative, can you-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Can you break the preventative down a little bit for me so I can understand?

Speaker speaker_0: Yeah, so, so when I mean preventative, I would look at it like something-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that prevents a disease. Like your STD screenings, that prevents, uh, sexually transmitted disease, cancer screenings, immunizations, anything that prevents you

from getting sick.

Speaker speaker_1: Okay.

Speaker speaker_0: That's why it doesn't cover the hospital visits, the doctor visits if you're sick, because those visits you're already sick.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So the NEC Tele-RS is a plan that's only gonna cover preventative service. If you were to select that plan, for employee only, that's a weekly deduction of \$16.80. So that's for the preventative, right? Then they offer-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... three other plans that are called the VIPs. So there's three different ones. There's the VIP Standard, the VIP Plus and the VIP Prime. These three plans are the plans that are gonna cover doctor visits if sick, hospitalization if injured, urgent care, emergency rooms and surgeries. So these are the, the plans that are gonna cover if you go to the doctor and you get sick. So the VIP Standard, VIP Plus and the VIP Prime. However, the VIPs don't cover preventative services, so what I just went over. So that's like the opposite. Um, they don't cover preventative-

Speaker speaker_1: Wait a minute, hold on, hold on. Stephanie?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Now, you said it doesn't coverage that? Like, why is that?

Speaker speaker_0: It doesn't.

Speaker speaker_1: If it's VIP, if it's VIP, why would it not?

Speaker speaker_0: So the V- the VIP only covers your hospital indemnity. It doesn't cover preventative service. Why it doesn't? I don't know, but it doesn't cover that side. It only covers like if you're sick, if you go to the hospital. So, it covers the opposite of what the NEC Tele-RS does. It doesn't cover the preventative services, but it does cover hospital visits, emergency room visits and even some surgeries. So those also don't-

Speaker speaker_1: Mm-hmm. But-

Speaker speaker_0: ... require you to stay within the network.

Speaker speaker_1: All right.

Speaker speaker_0: Like, like the NEC Tele-RS-

Speaker speaker_1: Stephanie, Stephanie. I gotta, I gotta climb back in. Um...

Speaker speaker_0: Oh, okay.

Speaker speaker_1: Can you, uh, text me your number, so you can finish running it down for me?

Speaker speaker_0: Ooh. I can't. I'm not really allowed to do that. But you're welcome to give us-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... us a call back whenever you have a chance. We're open from 8:00 AM 8:00 PM Eastern Time.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So you're in California-

Speaker speaker_1: 8:00 AM? 8:00 AM? Okay. Gotcha.

Speaker speaker_0: 8:00 AM 8:00 PM Eastern Time, okay?

Speaker speaker_1: Okay. Thank you. Thank you.

Speaker speaker_0: You're welcome.