

## Transcript: Francesca

**Baez-5216806735757312-5135861353594880**

### Full Transcript

Thank you for calling Benefits and Recurrent. My name is Francesca. How can I assist you today? Yes, uh, I got a, uh, text message from, uh... about, uh, benefits. From who, sir? Um, it was from, uh, Personnel. Did it say, uh, Temp Agency? Partner's Personal or Personal Priority? It's a... It's, uh, it's, uh, Partner Personal. Okay. Temp Agency. And were you looking to enroll or to get the information of the list of plans being offered? Uh, both, actually. Sure thing. What are the last four of your social? Uh, 8991. Your last name, please. Pierce. P-I-E-R-C-E. Could you please verify your mailing address and date of birth to make sure I'm on the right account? Yes. It is, uh, 140 Johnson Road, Chickamauga, Georgia, 30707. I think we probably have the old address on file. Um, what is the, uh... Is it, uh, 4905 Tennessee, then? No, sir. It's still in the same state, um, but it is a different one. It shows that it was the one you submitted on your application. The only other address... The... My mailing address is 140 Johnson. I was at a, uh, homeless shelter in Calhoun for about a week, uh, about two weeks before, uh, Christmas, but I was kicked out because it was a, uh, working shelter and nobody was hiring until the new year. Any chance you remember what their address was? It was, uh... I actually forget. It was South Wall Street, uh, Calhoun. I forget the actual address. Okay. Is that the one y'all have? Yes, sir. That's the one that we had on file. Okay. Well, uh, that one is not correct, and it will... It's a, uh, a good hour drive. So- And you, you do not remember the, the number of the building, correct? Uh, correct. Okay. We have your phone number down as- And, uh. Hmm? Yeah. My phone number is, uh, 912-713-2526. And we have your email down as dpierce30@regain.com. That is correct. Okay, so Partners Personal offers PPO limited plans. The list is medical, for your ex-membership for prescriptions, primary virtual care, dental, short-term disability, term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy, and ID expert, which is identity theft protection. So, all of those plans are sold separately. Depending on how many plans, which plans, and if you're gonna put a dependent, will depend on how much your policy's gonna come out to be. Okay. It was, uh... What is the, uh, per- uh, prescription plan? So that, for your ex-membership, it's \$5.99 per week for employee only. It gives you access to about 90% of the generic drugs that are prescribed in the US for free. Their ACUE medications can be picked up at the pharmacies. However, the chronic medications has to be shipped to your home. Okay. And, uh, w- what about the, uh, medical? Five, six. They offer a total of seven plans for medical. That is the only benefit that they have more than one plan for you to select from. Um, the first one being the only major medical insurance plan in general that they offered, which is the minimum volume plan, also known as MVP. This is also the only monthly deduction rather than weekly or per paycheck. It'll be \$502.71 per paycheck employee only. It works with in-network deductible of \$6,900 and out-of-network of \$10,000. The other plan after that one will be a primary virtual package plan. It will cost \$5.99 weekly

per paycheck for employee only. With it you're going to have access to virtual urgent care 24/7. Of course, the primary care, care navigation and care coordination as well as discounted lab work. And then aside from those two, the remainder five are divided into categories. There is the preventative and the hospital indemnity. Um, difference between those two when you are comparing them is that preventative are those services that we get done to make sure we're on health, like your annual physical, your screening for blood pressure or iron deficiency. Um, counseling for your healthy diet or avoiding the exposures from the sun, preventative immunizations like influenza, varicella and such, along with your generic preventative prescriptions like vitamin and statins. In comparison to that, hospital indemnity is basically what you would recognize as your hospital services. So it's doctor's visits, emergency room, the urgent care, um, the surgeries, advanced medical imaging tests and such. Those are what they consider hospital indemnity services. So from the plans they offer, there is only one preventative service only. It is the Stay Healthy MUC 10 RX. It will be \$16.80 per paycheck and it does have a network requirement. Now, they do have three hospital indemnity only plans, which are called the VIP plans. They have a tier system with these and the lowest tier is VIP Standard, \$17.66 per paycheck, VIP Plus, \$31.61 per paycheck, and the VIP Prime, 42, I mean 43, sorry, \$43.28 per paycheck. Um, with the VIP plans there is no network requirement but they do not cover anything preventative. And then lastly, the final plan is the only plan that's gonna have both of those preventative and hospital indemnity benefits in there. And it is also the only PPO limited plan that's gonna offer a co-pay for your visits. It is the Stay Healthy MUC Enhance. Your primary visits, you have four visits at a \$10 co-pay per year, four special care visits at a \$50 co-pay per year and four urgent care visits at a \$60 co-pay per year. It does have a network requirement and this one is \$43.76 per paycheck for employee only. Okay. Well, I'm, uh, definitely gonna want the, uh, prescription plan. All right. That FreeRx Membership that we went over? Uh, yes. Okay. And which other plan would you like me to enroll you into? Uh, which one do, uh... I guess the, uh... Which one was the, uh, no pay for a prescription, for a generic? That would be the one that we just went through, um, that FreeRx membership, the 5.99, that's the one that ha- gives you the free generic prescriptions, about 90% of those generic prescriptions prescribed in the US for free. Okay, yes, I will, uh, go with that one. All right. And then aside from that prescription membership, was there any other plan you wanted to enroll into or only that one for now? Uh, that one for now. All right. Do you authorize furnished personnel to make the deductions of \$5.99 per paycheck? Yes. All right. Give about one to two weeks for them to start making your deductions. When you see the very first deduction following Monday is gonna be when your coverage will become effective. And that same week of activation, Friday is going to be when your carrier sends out the benefit cards. Okay. Now, your personal enrollment period for coverage doesn't end till the 12th of February. Mr. Pierce, would you like me to send you a copy of your stopping company's benefit guide to your email so that you can view it in the event there was anything you were interested in enrolling into? You can do so prior to you being ineligible after the 12th. Um, sure. Okay. Now, number th- I have until the 12th? Yes, sir. That's gonna fall... that's going to fall on a Wednesday. So you have till Wednesday 12th to enroll. That gives you roughly about two more weeks, give or take. Okay. Right. And then about your membership that we enrolled you into, when you see that first deduction following Monday will be when it becomes active. At some point from that Monday of activation to that Friday of activation that week, they're gonna send you a registration email. You're gonna

follow that registration email to be able to create your own account into the website. Once you create the account in the website, then you'll have access to your benefit cards. Upon getting into your profile, there's gonna be two benefit cards. Each of those will guide you and advising you what they're for. Um, but just a little overview of it, the blue one is gonna be the one that you use to the pharmacy to pick up the AQ medications. And the green one is gonna be the chronic one that you provide your doctor with. Now, keep in mind, with the membership, you will not be able to pick up at the pharmacy any chronic medication. They have to be shipped to your home, so the doctor has to put in that order, okay? Okay. All right. And then if you run into any issues or have any questions about it, you can always give us a call back and we'll be happy to assist you with it. O- okay, that sounds good. All right. Was there anything else I can assist you with? Uh, no, uh, that is it. All right. Well, I do hope you have a wonderful rest of your day. Thank you for your time today. Thank you. You're welcome. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and Recurrent. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Yes, uh, I got a, uh, text message from, uh... about, uh, benefits.

Speaker speaker\_0: From who, sir?

Speaker speaker\_1: Um, it was from, uh, Personnel. Did it say, uh, Temp Agency?

Speaker speaker\_0: Partner's Personal or Personal Priority?

Speaker speaker\_1: It's a... It's, uh, it's, uh, Partner Personal.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Temp Agency.

Speaker speaker\_0: And were you looking to enroll or to get the information of the list of plans being offered?

Speaker speaker\_1: Uh, both, actually.

Speaker speaker\_0: Sure thing. What are the last four of your social?

Speaker speaker\_1: Uh, 8991.

Speaker speaker\_0: Your last name, please.

Speaker speaker\_1: Pierce. P-I-E-R-C-E.

Speaker speaker\_0: Could you please verify your mailing address and date of birth to make sure I'm on the right account?

Speaker speaker\_1: Yes. It is, uh, 140 Johnson Road, Chickamauga, Georgia, 30707.

Speaker speaker\_0: I think we probably have the old address on file.

Speaker speaker\_1: Um, what is the, uh... Is it, uh, 4905 Tennessee, then?

Speaker speaker\_0: No, sir. It's still in the same state, um, but it is a different one. It shows that it was the one you submitted on your application.

Speaker speaker\_1: The only other address... The... My mailing address is 140 Johnson. I was at a, uh, homeless shelter in Calhoun for about a week, uh, about two weeks before, uh, Christmas, but I was kicked out because it was a, uh, working shelter and nobody was hiring until the new year.

Speaker speaker\_0: Any chance you remember what their address was?

Speaker speaker\_1: It was, uh... I actually forget. It was South Wall Street, uh, Calhoun. I forget the actual address.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Is that the one y'all have?

Speaker speaker\_0: Yes, sir. That's the one that we had on file.

Speaker speaker\_1: Okay. Well, uh, that one is not correct, and it will... It's a, uh, a good hour drive. So-

Speaker speaker\_0: And you, you do not remember the, the number of the building, correct?

Speaker speaker\_1: Uh, correct.

Speaker speaker\_0: Okay. We have your phone number down as-

Speaker speaker\_1: And, uh.

Speaker speaker\_0: Hmm?

Speaker speaker\_1: Yeah. My phone number is, uh, 912-713-2526.

Speaker speaker\_0: And we have your email down as dpierce30@regain.com.

Speaker speaker\_1: That is correct.

Speaker speaker\_0: Okay, so Partners Personal offers PPO limited plans. The list is medical, for your ex-membership for prescriptions, primary virtual care, dental, short-term disability, term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy, and ID expert, which is identity theft protection. So, all of those plans are sold separately. Depending on how many plans, which plans, and if you're gonna put a dependent, will depend on how much your policy's gonna come out to be.

Speaker speaker\_1: Okay. It was, uh... What is the, uh, per- uh, prescription plan?

Speaker speaker\_0: So that, for your ex-membership, it's \$5.99 per week for employee only. It gives you access to about 90% of the generic drugs that are prescribed in the US for free. Their ACUE medications can be picked up at the pharmacies. However, the chronic medications has to be shipped to your home.

Speaker speaker\_1: Okay. And, uh, w- what about the, uh, medical?

Speaker speaker\_0: Five, six. They offer a total of seven plans for medical. That is the only benefit that they have more than one plan for you to select from. Um, the first one being the only major medical insurance plan in general that they offered, which is the minimum volume plan, also known as MVP. This is also the only monthly deduction rather than weekly or per paycheck. It'll be \$502.71 per paycheck employee only. It works with in-network deductible of \$6,900 and out-of-network of \$10,000. The other plan after that one will be a primary virtual package plan. It will cost \$5.99 weekly per paycheck for employee only. With it you're going to have access to virtual urgent care 24/7. Of course, the primary care, care navigation and care coordination as well as discounted lab work. And then aside from those two, the remainder five are divided into categories. There is the preventative and the hospital indemnity. Um, difference between those two when you are comparing them is that preventative are those services that we get done to make sure we're on health, like your annual physical, your screening for blood pressure or iron deficiency. Um, counseling for your healthy diet or avoiding the exposures from the sun, preventative immunizations like influenza, varicella and such, along with your generic preventative prescriptions like vitamin and statins. In comparison to that, hospital indemnity is basically what you would recognize as your hospital services. So it's doctor's visits, emergency room, the urgent care, um, the surgeries, advanced medical imaging tests and such. Those are what they consider hospital indemnity services. So from the plans they offer, there is only one preventative service only. It is the Stay Healthy MUC 10 RX. It will be \$16.80 per paycheck and it does have a network requirement. Now, they do have three hospital indemnity only plans, which are called the VIP plans. They have a tier system with these and the lowest tier is VIP Standard, \$17.66 per paycheck, VIP Plus, \$31.61 per paycheck, and the VIP Prime, 42, I mean 43, sorry, \$43.28 per paycheck. Um, with the VIP plans there is no network requirement but they do not cover anything preventative. And then lastly, the final plan is the only plan that's gonna have both of those preventative and hospital indemnity benefits in there. And it is also the only PPO limited plan that's gonna offer a co-pay for your visits. It is the Stay Healthy MUC Enhance. Your primary visits, you have four visits at a \$10 co-pay per year, four special care visits at a \$50 co-pay per year and four urgent care visits at a \$60 co-pay per year. It does have a network requirement and this one is \$43.76 per paycheck for employee only.

Speaker speaker\_2: Okay. Well, I'm, uh, definitely gonna want the, uh, prescription plan.

Speaker speaker\_0: All right. That FreeRx Membership that we went over?

Speaker speaker\_2: Uh, yes.

Speaker speaker\_0: Okay. And which other plan would you like me to enroll you into?

Speaker speaker\_2: Uh, which one do, uh... I guess the, uh... Which one was the, uh, no pay for a prescription, for a generic?

Speaker speaker\_0: That would be the one that we just went through, um, that FreeRx membership, the 5.99, that's the one that ha- gives you the free generic prescriptions, about 90% of those generic prescriptions prescribed in the US for free.

Speaker speaker\_2: Okay, yes, I will, uh, go with that one.

Speaker speaker\_0: All right. And then aside from that prescription membership, was there any other plan you wanted to enroll into or only that one for now?

Speaker speaker\_2: Uh, that one for now.

Speaker speaker\_0: All right. Do you authorize furnished personnel to make the deductions of \$5.99 per paycheck?

Speaker speaker\_2: Yes.

Speaker speaker\_0: All right. Give about one to two weeks for them to start making your deductions. When you see the very first deduction following Monday is gonna be when your coverage will become effective. And that same week of activation, Friday is going to be when your carrier sends out the benefit cards.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Now, your personal enrollment period for coverage doesn't end till the 12th of February. Mr. Pierce, would you like me to send you a copy of your stopping company's benefit guide to your email so that you can view it in the event there was anything you were interested in enrolling into? You can do so prior to you being ineligible after the 12th.

Speaker speaker\_2: Um, sure.

Speaker speaker\_0: Okay. Now, number th-

Speaker speaker\_2: I have until the 12th?

Speaker speaker\_0: Yes, sir. That's gonna fall... that's going to fall on a Wednesday. So you have till Wednesday 12th to enroll. That gives you roughly about two more weeks, give or take.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Right. And then about your membership that we enrolled you into, when you see that first deduction following Monday will be when it becomes active. At some point from that Monday of activation to that Friday of activation that week, they're gonna send you a registration email. You're gonna follow that registration email to be able to create your own account into the website. Once you create the account in the website, then you'll have access to your benefit cards. Upon getting into your profile, there's gonna be two benefit cards. Each of those will guide you and advising you what they're for. Um, but just a little overview of it, the blue one is gonna be the one that you use to the pharmacy to pick up the AQ medications. And the green one is gonna be the chronic one that you provide your doctor with. Now, keep in mind, with the membership, you will not be able to pick up at the pharmacy any chronic medication. They have to be shipped to your home, so the doctor has to put in that order, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right. And then if you run into any issues or have any questions about it, you can always give us a call back and we'll be happy to assist you with it.

Speaker speaker\_2: O- okay, that sounds good.

Speaker speaker\_0: All right. Was there anything else I can assist you with?

Speaker speaker\_2: Uh, no, uh, that is it.

Speaker speaker\_0: All right. Well, I do hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker\_2: Thank you.

Speaker speaker\_0: You're welcome. Bye-bye.

Speaker speaker\_2: Bye.