

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-0-9. My name is Francesca. How can I assist you today? Hi, Francesca. I think I was calling to, um, set up benefits. What type of company do you work with? Uh, partners. What are the last four of your Social and your last name, please? Uh, Christopher O'Donnell. Um, we're still missing the last four of your Social to be able to locate any account in the system. Uh, 8614. Please verify your mailing address and your date of birth to make sure I'm in the right account. Uh, 305, uh, Bel Air Drive in Ferry, Tennessee, 37934. Okay, still missing your date of birth, if you can be so kind. Oh, sorry. Uh, 10/12/83. We have best contact 214-395-4822. Uh, area code 214-395-4822. And we have your email down as chris, your last name, 83@yahoo.com? Yes. Do you know which benefit plans you would like to be enrolled into? Do what? Do you know which benefit plans you would like to be enrolled into? Uh, no, I, I haven't even looked at it. I just got a text that said I was eligible for them. All right. Let's see. Okay. So the current plans that are being offered are PPO Limited plans. Um, you're currently eligible for any of those benefit plans in general that are being offered. See, there's currently no plan that will require an additional eligibility review. Um, as far as pricing goes, depending on how many plans as well as depending on which plans and if you're putting a dependent on it will depend on how much your policy itself is gonna come out to. Oh, okay. The list of the current plans being offered to employees are Medical, 3RX Membership for medications, Virtual Primary Care, Dental, excuse me, Short-Term Disability, Term Life, which is basically their life insurance plan, Vision Critical Illness, Group Accident, Behavioral Health, which is virtual therapy, and IDxpert, which is an identity theft protection. Depending on which of those plans you're interested in, you can advise me and I can provide you more information in regards to that specific plan. Um, I'll probably just do, uh, Medical, Dental and Vision. I think you said that, th- this was the plan. And then let's see. So wholly or with a dependent? Uh, only, only me. No dependents. Okay. Okay, so the Dental plan will be \$3.63 per paycheck 'cause it's gonna cover preventative services 100%. Basic services, basic restorative services, and radiographs at 80%. The annual maximum that we'll cover in coverage will be \$500 with a \$850 deductible. Oh. And then the Vision, it is also one plan being offered for \$2.15 per paycheck. This one works with copays. You'll have a \$10 copay for your eye exam, a \$25 copay for the lenses and frames, a \$0 copay for the contact lens fittings, and a yearly frame allowance of \$830. Okay. And then for Medical, they're offering a total of, or five... There's a total of six different Medical plans being offered. Out of those four plans, there's one that's a actual major medical insurance, which is their Minimal Value Plan, also known as MVP. For this one, it does have a requirement for you to be working 30 hours or more to be eligible to enroll into it. This one works with in and out-of-network deductibles. In-network deductible will be \$6,900 and out-of-network, \$10,000. It is the only plan that has a monthly

premium, and it will be \$502.71 per month for employee only. Uh, that's from that one Medical plan. And the only other plans that they offered are PPO Limited. One of them is a virtual-only plan, which is six, \$5, sorry, not six, \$5.99 per paycheck per week. With that plan, you're gonna have virtual primary care access as well as urgent care 24 hours. You'll have care navigations and care coordinations as well as discounts for the labs. When you have it, you'll also have access to the discount on specific labs that they work with or partner with, such as Labcores and Quest Diagnostics for discount labs. Aside from that virtual, there is five PPO plans that they offer. They are divided into two categories. You have preventative. The only preventative plan they offer is the Stay Healthy MEC TeleRx, which is \$16.80 per paycheck. What it means to be a medical preventative care plan, for medical will mean that what it's going to cover is those services that they consider preventative, which are the ones that you get done to make sure your optimal health, your physical, your blood pressure or iron deficiency screenings, your healthy diet or avoiding UV exposures from the sun counseling, your preventative immunizations like varicella, influenza, or pertussis, I believe it is. And then lastly, we'll be covering your generic prescriptions like statins and vitamins. That specific plan does come with a free RX membership for medications, as well as an urgent care package. Aside from that, they offer f- three plans that only cover hospital indemnity and do not cover preventative. Hospital indemnity are like the hospital services, your doctor's visits for wellness exams and such, your surgeries, your medical imaging tests as well. So the VIP standard is \$17.66 per paycheck, the VIP plus is \$31.61 per paycheck, and the VIP Prime is \$43.28 per paycheck. The last plan they offer is the MEC Enhanced, which is the only PPO plan that offers both medical preventative and hospital indemnity. Um, this is also the only PPO plan that has a copay for your visits. You'll have four visits for primary care cover at a \$10 copay, four visits for specialist care at a \$50 copay, and four visits for urgent care at a \$60 copay. Um, with the plan you are gonna get two prescription packages in there. It will be the Elixir for preventative prescriptions and the PharmaVail for hospital indemnity prescriptions along with a group accident package. And all of those five medical plans that we went over have virtual urgent care package included in them. And the MEC Enhanced is \$43.76 per paycheck. Okay. The... Right before you did that, there was, there was three of them. One of them was about, uh, \$31 a paycheck? That would be sorry, that would be the VIP+, 31.61 per paycheck. Yes. Okay. Can you go- So that would... Yeah. Go ahead. Oh, can you, can you just go over that one one more time? Yes, sir. Um, so that one is one of the hospital indemnity services. The carrier with this one for the prescription is PharmaVail. They work off a tier system of 10, 20 or 30 for your generic prescriptions, and then they'll provide a discount for your non-generics. It's gonna include that virtual urgent care package. It does come with a critical illness rider on it which is basically just another critical illness packet. Um- Mm-hmm. ... but going more specific into what the plan itself will cover is going to cover the following services, and the dollar amount that I will mention will be what the insurance will cover for you, and then you're responsible for the remaining of those bills. Okay. It covers hospital admission, a thousand dollars from the bill once a year, hospital confinement, a hundred dollars from the bill 30 da- 30 days a year. Intensive care unit covers you at \$200 per day, 20 days a year. Rehabilitation benefits is \$50 per day, 30 days a year. Surgery in the hospital and outpatient facility or a freestanding surgery center will be a thousand dollars once a year. If the surgery is to be in a physician's office, it will be 250 per day twice a year. The emergency room is covered at a hundred dollars per day twice a year. Your urgent care facility as well as your

physician's office will be off, covered at a hundred dollars per day, four visits a year for each of those. Therapy facility for physical speech or occupational is covered at \$60 per day, four days a year. Medical imaging tests are covered at \$200 once a year. Advanced studies or follow-up tests are covered at \$50 once a year. Your outpatient drug prescription benefit will be \$20 per day, 15 days a year. The ambulance by ground will be covered at 200 and by air 400 once a year. Preventative surgery in the hospital and outpatient facility or freestanding center will be covered at a thousand dollars once a year. And if that preventative surgeries in the physician's office, it will be covered at \$500 once a year. And that critical illness packet that comes with it will give you a coverage of \$5,000 on critical illness. Okay. So that will be everything specifically that the VIP+ plan will cover. Okay. And it doesn't have any network requirement. Um, it's one of those plans basically where as long as your doctor works with the insurance, you're good to go. Okay. And then the, like the, your actual doctor visits, they were \$20? A co- of a copay. I think it was. So, so one with the copay will be the last one that we went over, um, and it will be a \$10 copay for primary care. That's the plan that was 43.76 that has a copay for your primary care doctor visits. Okay. And then you went over everything for that one, right? The last one? Uh, no, for the preventative I only went over the copay and the prescriptions. Oh, okay. Can you... The, the last one, can you go over that one? Mm-hmm. I'm b- I'm between those two, so. I under- No, that's okay. So this one is gonna be one of the ones that does have a network requirement. Um, just to go over those copays one more time, you have four primary care visits with a \$10 copay, four specialist visits with a \$50 copay, four urgent care visits with a \$60 copay, and that is four visits per year for all three. And then the elixir will be the one with the preventative prescriptions. You'll have a 30-day supply for the generic prescriptions of a \$5 copay and a mail order 90-day supply with a \$15 copay. It does not cover any brand drugs, only generic. And then it's also gonna have that PharmaVal package prescription with a 10, 20, or 30 for the generics prescriptions and a discount on non-generic. It does come with our virtual urgent care package and then it covers your hospital admission at \$8,000 per day once a year. Hospital confinement, \$100 per day, 30 days a year. Surgery in the hospital, the outpatient facility, or their freestanding surgery center will be covered at \$500 once a year. If that surgery is in the physician's office, it'll be covered at \$125 once a year. The medical imaging tests are covered at \$100 twice a year. Lab studies or follow-up tests are covered at \$25 once a year. It does come with a group accident package. And then the services preventative that it will covered with the plan are going to be, there we go, um, the same things that the other MEC cover which were those screenings for the blood pressure, the iron deficiency, the counselings for the healthy diet or avoiding the UV exposure, the preventative immunizations like the influenza, tetanus, the varicella, and then also those generic prescriptions that we went over at the start of this plan explanations. Okay. The only thing to keep in mind with this one that we're going over, um, the MEC Enhance, is the fact that with this plan, it has to be everything within network in order for it to be covered. They don't cover anything out- Okay. ... out of network. And then the, the other one was, um... I'll go with the, the first one you went over, the, uh, \$31 one. Okay. All right. And then currently I only have you down for that 31.61 that we just decided on, vision and dental. Was there any other plan that you wanted to go over or do you want me to mention other ones that you're currently not enrolled into? Uh, no, that was it. All right, so those three plans, medical, dental, and vision, will come out to 37.39 per paycheck. Do you authorize Partners Personnel to make those deductions for you? Yes. All right, please allow one to two weeks for your

employer to start making those deductions. When you see that very first deduction, following Monday will be when your coverage becomes effective. And then that same week of activation, Friday is gonna be when the carriers send out the benefit cards. Okay. I do have to say for your medical specifically, um, which is American Public Life is the same carrier for your medical and dental. For some reason for the medical plans they only do a digital copy of the card, which will be sent over to the email that we have on file for you. Okay. If you do want a hard copy to be sent, any time during that activation week give us a call so we can put an email order. Um, we just can't send it- Oh. ... right now 'cause they won't have anything in their system to link the request to. So we have to wait for you- Okay. ... to be accessed first. Okay. And can you check my email to make sure it was the right email address? I know I said okay, but I just wanted to verify it. Of course. I have it down as Chris, C-H-R-I-S, your last name, O-D-O-N-N-E-L-L-8-3 at yahoo.com. Yes, ma'am. That is right. All right, and then the last two things I want to mention is one of them being all three of your plans are under Section 125, which is an IRS regulation. That means that all three deductions are gonna be taken out of your paycheck pre-tax. Since it is pre-tax, they have restrictions where you cannot make changes or cancellations unless you have an open enrollment period whether it's personal, which is your case at the moment, or if it is company-wise, or if you have a qualified life event. Um, the second thing- Okay. ... I wanted to advise you is your personal enrollment period does not end 'til the 22nd of this month, which will be next Wednesday. So that will be the last day that you're able to make any changes to your policies. Okay. All right, so you are all set. Was there anything else we can assist you with today? Nope, that is it. All right, it was a pleasure assisting you today, sir. Hope you have a wonderful rest of your day. You too. Thank you. And bye. Thank you. Bye-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 10-0-9. My name is Francesca. How can I assist you today?

Speaker speaker_2: Hi, Francesca. I think I was calling to, um, set up benefits.

Speaker speaker_1: What type of company do you work with?

Speaker speaker_2: Uh, partners.

Speaker speaker_1: What are the last four of your Social and your last name, please?

Speaker speaker_2: Uh, Christopher O'Donnell.

Speaker speaker_1: Um, we're still missing the last four of your Social to be able to locate any account in the system.

Speaker speaker_2: Uh, 8614.

Speaker speaker_1: Please verify your mailing address and your date of birth to make sure I'm in the right account.

Speaker speaker_2: Uh, 305, uh, Bel Air Drive in Ferry, Tennessee, 37934.

Speaker speaker_1: Okay, still missing your date of birth, if you can be so kind.

Speaker speaker_2: Oh, sorry. Uh, 10/12/83.

Speaker speaker_1: We have best contact 214-395-4822.

Speaker speaker_2: Uh, area code 214-395-4822.

Speaker speaker_1: And we have your email down as chris, your last name, 83@yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Do you know which benefit plans you would like to be enrolled into?

Speaker speaker_2: Do what?

Speaker speaker_1: Do you know which benefit plans you would like to be enrolled into?

Speaker speaker_2: Uh, no, I, I haven't even looked at it. I just got a text that said I was eligible for them.

Speaker speaker_1: All right. Let's see. Okay. So the current plans that are being offered are PPO Limited plans. Um, you're currently eligible for any of those benefit plans in general that are being offered. See, there's currently no plan that will require an additional eligibility review. Um, as far as pricing goes, depending on how many plans as well as depending on which plans and if you're putting a dependent on it will depend on how much your policy itself is gonna come out to.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: The list of the current plans being offered to employees are Medical, 3RX Membership for medications, Virtual Primary Care, Dental, excuse me, Short-Term Disability, Term Life, which is basically their life insurance plan, Vision Critical Illness, Group Accident, Behavioral Health, which is virtual therapy, and IDxpert, which is an identity theft protection. Depending on which of those plans you're interested in, you can advise me and I can provide you more information in regards to that specific plan.

Speaker speaker_2: Um, I'll probably just do, uh, Medical, Dental and Vision. I think you said that, th- this was the plan.

Speaker speaker_1: And then let's see. So wholly or with a dependent?

Speaker speaker_2: Uh, only, only me. No dependents.

Speaker speaker_1: Okay. Okay, so the Dental plan will be \$3.63 per paycheck 'cause it's gonna cover preventative services 100%. Basic services, basic restorative services, and radiographs at 80%. The annual maximum that we'll cover in coverage will be \$500 with a \$850 deductible.

Speaker speaker_2: Oh.

Speaker speaker_1: And then the Vision, it is also one plan being offered for \$2.15 per paycheck. This one works with copays. You'll have a \$10 copay for your eye exam, a \$25 copay for the lenses and frames, a \$0 copay for the contact lens fittings, and a yearly frame allowance of \$830.

Speaker speaker_2: Okay.

Speaker speaker_1: And then for Medical, they're offering a total of, or five... There's a total of six different Medical plans being offered. Out of those four plans, there's one that's a actual major medical insurance, which is their Minimal Value Plan, also known as MVP. For this one, it does have a requirement for you to be working 30 hours or more to be eligible to enroll into it. This one works with in and out-of-network deductibles. In-network deductible will be \$6,900 and out-of-network, \$10,000. It is the only plan that has a monthly premium, and it will be \$502.71 per month for employee only. Uh, that's from that one Medical plan. And the only other plans that they offered are PPO Limited. One of them is a virtual-only plan, which is six, \$5, sorry, not six, \$5.99 per paycheck per week. With that plan, you're gonna have virtual primary care access as well as urgent care 24 hours. You'll have care navigations and care coordinations as well as discounts for the labs. When you have it, you'll also have access to the discount on specific labs that they work with or partner with, such as Labcores and Quest Diagnostics for discount labs. Aside from that virtual, there is five PPO plans that they offer. They are divided into two categories. You have preventative. The only preventative plan they offer is the Stay Healthy MEC TeleRx, which is \$16.80 per paycheck. What it means to be a medical preventative care plan, for medical will mean that what it's going to cover is those services that they consider preventative, which are the ones that you get done to make sure your optimal health, your physical, your blood pressure or iron deficiency screenings, your healthy diet or avoiding UV exposures from the sun counseling, your preventative immunizations like varicella, influenza, or pertussis, I believe it is. And then lastly, we'll be covering your generic prescriptions like statins and vitamins. That specific plan does come with a free RX membership for medications, as well as an urgent care package. Aside from that, they offer f- three plans that only cover hospital indemnity and do not cover preventative. Hospital indemnity are like the hospital services, your doctor's visits for wellness exams and such, your surgeries, your medical imaging tests as well. So the VIP standard is \$17.66 per paycheck, the VIP plus is \$31.61 per paycheck, and the VIP Prime is \$43.28 per paycheck. The last plan they offer is the MEC Enhanced, which is the only PPO plan that offers both medical preventative and hospital indemnity. Um, this is also the only PPO plan that has a copay for your visits. You'll have four visits for primary care cover at a \$10 copay, four visits for specialist care at a \$50 copay, and four visits for urgent care at a \$60 copay. Um, with the plan you are gonna get two prescription packages in there. It will be the Elixif for preventative prescriptions and the PharmaVail for hospital indemnity prescriptions along with a group accident package. And all of those five medical plans that we went over have virtual urgent care package included in them. And the MEC Enhanced is \$43.76 per paycheck.

Speaker speaker_3: Okay. The... Right before you did that, there was, there was three of them. One of them was about, uh, \$31 a paycheck?

Speaker speaker_1: That would be sorry, that would be the VIP+, 31.61 per paycheck.

Speaker speaker_3: Yes.

Speaker speaker_1: Okay.

Speaker speaker_3: Can you go-

Speaker speaker_1: So that would...

Speaker speaker_3: Yeah.

Speaker speaker_1: Go ahead.

Speaker speaker_3: Oh, can you, can you just go over that one one more time?

Speaker speaker_1: Yes, sir. Um, so that one is one of the hospital indemnity services. The carrier with this one for the prescription is PharmaVail. They work off a tier system of 10, 20 or 30 for your generic prescriptions, and then they'll provide a discount for your non-generics. It's gonna include that virtual urgent care package. It does come with a critical illness rider on it which is basically just another critical illness packet. Um-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... but going more specific into what the plan itself will cover is going to cover the following services, and the dollar amount that I will mention will be what the insurance will cover for you, and then you're responsible for the remaining of those bills.

Speaker speaker_3: Okay.

Speaker speaker_1: It covers hospital admission, a thousand dollars from the bill once a year, hospital confinement, a hundred dollars from the bill 30 da- 30 days a year. Intensive care unit covers you at \$200 per day, 20 days a year. Rehabilitation benefits is \$50 per day, 30 days a year. Surgery in the hospital and outpatient facility or a freestanding surgery center will be a thousand dollars once a year. If the surgery is to be in a physician's office, it will be 250 per day twice a year. The emergency room is covered at a hundred dollars per day twice a year. Your urgent care facility as well as your physician's office will be off, covered at a hundred dollars per day, four visits a year for each of those. Therapy facility for physical speech or occupational is covered at \$60 per day, four days a year. Medical imaging tests are covered at \$200 once a year. Advanced studies or follow-up tests are covered at \$50 once a year. Your outpatient drug prescription benefit will be \$20 per day, 15 days a year. The ambulance by ground will be covered at 200 and by air 400 once a year. Preventative surgery in the hospital and outpatient facility or freestanding center will be covered at a thousand dollars once a year. And if that preventative surgeries in the physician's office, it will be covered at \$500 once a year. And that critical illness packet that comes with it will give you a coverage of \$5,000 on critical illness.

Speaker speaker_3: Okay.

Speaker speaker_1: So that will be everything specifically that the VIP+ plan will cover.

Speaker speaker_3: Okay.

Speaker speaker_1: And it doesn't have any network requirement. Um, it's one of those plans basically where as long as your doctor works with the insurance, you're good to go.

Speaker speaker_3: Okay.

Speaker speaker_2: And then the, like the, your actual doctor visits, they were \$20? A co- of a copay. I think it was.

Speaker speaker_1: So, so one with the copay will be the last one that we went over, um, and it will be a \$10 copay for primary care. That's the plan that was 43.76 that has a copay for your primary care doctor visits.

Speaker speaker_2: Okay. And then you went over everything for that one, right? The last one?

Speaker speaker_1: Uh, no, for the preventative I only went over the copay and the prescriptions.

Speaker speaker_2: Oh, okay. Can you... The, the last one, can you go over that one?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I'm b- I'm between those two, so.

Speaker speaker_1: I under- No, that's okay. So this one is gonna be one of the ones that does have a network requirement. Um, just to go over those copays one more time, you have four primary care visits with a \$10 copay, four specialist visits with a \$50 copay, four urgent care visits with a \$60 copay, and that is four visits per year for all three. And then the elixir will be the one with the preventative prescriptions. You'll have a 30-day supply for the generic prescriptions of a \$5 copay and a mail order 90-day supply with a \$15 copay. It does not cover any brand drugs, only generic. And then it's also gonna have that PharmaVal package prescription with a 10, 20, or 30 for the generics prescriptions and a discount on non-generic. It does come with our virtual urgent care package and then it covers your hospital admission at \$8,000 per day once a year. Hospital confinement, \$100 per day, 30 days a year. Surgery in the hospital, the outpatient facility, or their freestanding surgery center will be covered at \$500 once a year. If that surgery is in the physician's office, it'll be covered at \$125 once a year. The medical imaging tests are covered at \$100 twice a year. Lab studies or follow-up tests are covered at \$25 once a year. It does come with a group accident package. And then the services preventative that it will covered with the plan are going to be, there we go, um, the same things that the other MEC cover which were those screenings for the blood pressure, the iron deficiency, the counselings for the healthy diet or avoiding the UV exposure, the preventative immunizations like the influenza, tetanus, the varicella, and then also those generic prescriptions that we went over at the start of this plan explanations.

Speaker speaker_2: Okay.

Speaker speaker_1: The only thing to keep in mind with this one that we're going over, um, the MEC Enhance, is the fact that with this plan, it has to be everything within network in order for it to be covered. They don't cover anything out-

Speaker speaker_2: Okay.

Speaker speaker_1: ... out of network.

Speaker speaker_2: And then the, the other one was, um... I'll go with the, the first one you went over, the, uh, \$31 one.

Speaker speaker_1: Okay. All right. And then currently I only have you down for that 31.61 that we just decided on, vision and dental. Was there any other plan that you wanted to go over or do you want me to mention other ones that you're currently not enrolled into?

Speaker speaker_2: Uh, no, that was it.

Speaker speaker_1: All right, so those three plans, medical, dental, and vision, will come out to 37.39 per paycheck. Do you authorize Partners Personnel to make those deductions for you?

Speaker speaker_2: Yes.

Speaker speaker_1: All right, please allow one to two weeks for your employer to start making those deductions. When you see that very first deduction, following Monday will be when your coverage becomes effective. And then that same week of activation, Friday is gonna be when the carriers send out the benefit cards.

Speaker speaker_2: Okay.

Speaker speaker_1: I do have to say for your medical specifically, um, which is American Public Life is the same carrier for your medical and dental. For some reason for the medical plans they only do a digital copy of the card, which will be sent over to the email that we have on file for you.

Speaker speaker_2: Okay.

Speaker speaker_1: If you do want a hard copy to be sent, any time during that activation week give us a call so we can put an email order. Um, we just can't send it-

Speaker speaker_2: Oh.

Speaker speaker_1: ... right now 'cause they won't have anything in their system to link the request to. So we have to wait for you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to be accessed first.

Speaker speaker_2: Okay. And can you check my email to make sure it was the right email address? I know I said okay, but I just wanted to verify it.

Speaker speaker_1: Of course. I have it down as Chris, C-H-R-I-S, your last name, O-D-O-N-N-E-L-L-8-3 at yahoo.com.

Speaker speaker_2: Yes, ma'am. That is right.

Speaker speaker_1: All right, and then the last two things I want to mention is one of them being all three of your plans are under Section 125, which is an IRS regulation. That means that all three deductions are gonna be taken out of your paycheck pre-tax. Since it is pre-tax, they have restrictions where you cannot make changes or cancellations unless you have an open enrollment period whether it's personal, which is your case at the moment, or if it is company-wise, or if you have a qualified life event. Um, the second thing-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I wanted to advise you is your personal enrollment period does not end 'til the 22nd of this month, which will be next Wednesday. So that will be the last day that you're able to make any changes to your policies.

Speaker speaker_2: Okay.

Speaker speaker_1: All right, so you are all set. Was there anything else we can assist you with today?

Speaker speaker_2: Nope, that is it.

Speaker speaker_1: All right, it was a pleasure assisting you today, sir. Hope you have a wonderful rest of your day.

Speaker speaker_2: You too. Thank you. And bye.

Speaker speaker_1: Thank you. Bye-bye.