

Transcript: Francesca

Baez-5943149405323264-6124691364691968

Full Transcript

Thank you for calling Benefits United Farm. My name is Francesca. How can I assist you today? Hi. My name is Alphonso Flowers. And the reason for my call today, I had got a text message from ArrowNet that said within 30 days, uh, and if I want insurance enrolled. From which staffing company- Are you there? ... excuse me, sir? Yes, I'm here. ArrowNet. I apologize, sir. That staffing company is not on our list. Are you sure our information was on that text message? Yes. Yes. Was it with Pro Logistic, I wonder, or was it with Network, Reserve Network? Uh. Let's see. Let me go look at my wallet. Give me one second, though. One second. Partners Personnel? Hello? All right. Yes, sir. I'm here. Its name is, it's, it's called for Partners Personnel. Okay. Did you recently start a job with them? Yes. Okay. So more than likely that text message is letting you know regarding your personal enrollment period in which you're able to enroll into their insurance. Were you calling to get the list of the plans that they're currently offering or to go over all of them? Yes, what they're offering. Interesting. What are the last four of the social? 4060. Please verify your mailing address and date of birth. 808 North McDonough Street, Jonesboro, Georgia 30236. Date of birth 02/08/1971. We have Beth contact 770-899-3212? Yes. We have your email down as nationwide.movers@yahoo.com? Yeah. Okay. The Partners Personnel is currently offering PPO limited plans for medical, dental, short-term disability, which was only available for the employee, life insurance, vision, critical illness, group accident, behavior health, which will be their virtual therapy, ID expert, which is an identity theft protection, and HRX membership for their prescriptions. The way their enrollments work is that every single plan is sold separately. You'll build your own policy basically, and depending on which plans as well as who's getting covered in the sense of whether or not you're adding a spouse or child dependent will depend on how much of full policies that are being deducted out of each paycheck. Yeah. It's just me and my wife. Okay. And which plans did you want to be enrolled into? The one, uh, pr- uh, pro- um, start with a P. Uh, what is it there? Anyway, the medical and dental... Hello, are you there? Yes, sir. I am here, sir. I am just leaving a space so that I am not disrespectful towards you and speak over you, sir. With that being- Medical and dental and vision. With that being said, there's only one dental plan being offered. It will be \$6.99 per paycheck for employee plus spouse. It will cover preventative services at 100% with no deductibles, your basic services, basic restorative services and radiographs at 80%. Yearly it will cover an annual maximum of \$500 for services with a \$50 deductible for each of you guys. There's also only one vision plan being offered which would be \$4.35 per paycheck for employee and spouse. This one works with a copay, \$10 copay for the eye exam, \$25 copay for the lenses and the frames, a \$0 copay for the contact lens fittings and a yearly frame allowance of \$130. Okay. Yeah. I want vision for myself but not for my spouse. All right. And then- I want dental for both, I want dental for both of us and I want medical for both of them. Medical is the only plan that

they have more than one selection for you. There is a total of five PPO limited plans with only one major medical insurance. The major medical insurance will be the minimum value plan also known as the MVP. It does have a requirement of you working 30 hours or more to be eligible and this is the only plan that will be a monthly deduction. If you were to enroll into this one an additional eligibility review will be needed and it is a monthly premium of \$974.45 per month for employee and spouse. Do you have any questions in regards to this plan before I move into the PPO plans? Yes. I'm trying to se- I... Yes. At the end I didn't hear you say how much it was per month. And I didn't hear that. 974.45, yes. Wait a minute. You said \$74.09? 974.45, sir. \$974.75 per month. And, and-... \$900-some dollars per month. Yes, sir. This is- How can that be? ... a fact that this is the only major medical insurance medical plan. Did you want me to move on to the other five PPO plans? Yeah. Go through the other five and let's see what's going on. So with the PPO plans they have it separated into two categories. There is the preventative, there's only one plan for that, and then there's the hospital indemnity. Preventative is everything that you get done to make sure that you are up to health. However, any service to treat an illness is considered hospital indemnity. Doctor visits, emergency room, urgent care, surgeries, all of those are hospital indemnity. Your physical, your blood pressure, your immunizations and generic preventive prescriptions, all of that is preventative. There's only one preventive plan, the Health B MEC Tailor Rx which is \$21.70 per paycheck. You are going to have a network requirement with that one. And then they have the hospital indemnity plan. A net worth of what? A net... Uh, you're goi- Excuse me, I'm sorry, you're gonna have a net worth of what again? A network requirement, sir. I don't know what the hell you guys put in there. Go ahead, keep going. Okay. The VIP plans have three tiers. There's a first tier VIP Standard which is \$33.50 per paycheck. There is a VIP Plus which is \$66.51 per paycheck, and the VIP Prime which is \$94.06 per paycheck. The last plan has both type of services together, preventative and hospital indemnity, which is the MEC Enhanced. This one will cost you \$74.07 per paycheck but it also has a network requirement, and those are all the five PPO medical plans they offer. Okay. When you say network requirement, I get confused- Mm-hmm. ... but th- I don't... What is the network requirement if you won't mind me asking? That's the network. Yeah. So that basically- Oh. ... means that the insurance company has a specific list of doctors and offices that you have to go to in order for them to cover the services. Do we have any insurance besides the dental and the, the vision thing, or what? I said dental. The vision? Yeah. That's what she said. No, she wants to get dental. No, you can get dental. Dental, that's it. No, uh, my wife can get dental I was understanding that, correct? Yes, sir. You told me that you wanted the dental for yourself and your spouse, and then you wanted the vision just for yourself. Yes. That's what I want. Now, what about your mom? You don't like any of that? I don't like any of it, but she's... But it's you, but you gotta have something. We'll get mental. You gonna get none of them? We'll have to see. Why not? We should get, you gotta get this dental. You gotta get that. Yeah, we leaving dental and vision. Understood. So just process it for those two plans for now? Yeah. Yes. And then we'll work on medical and all. Just, uh- Okay, so that will be a policy of \$9.14 per paycheck, the authorized furnished personnel to make those deductions for you. Yes. Yes. Okay. And then I just need your spouse's information to add her as a dependent. What is her first and last name? Okay. A-N-N-E Flowers. What is her Social? Uh, 270- She has some sort of health condition. 270- She has some sort of health condition. ... 76- She has some sort of health condition. She has some sort of health condition. ... 26- She has some sort of health condition. She has some

sort of health condition. ... 38. She has some sort of health condition. She has some sort of health condition. Thank you very much. And lastly, what is her date of birth? She has some sort of health condition. She has some sort of health condition. November the 24th, November the 24th, 1979. She has some sort of health condition. She has some sort of health condition. She has some sort of health condition. All right. So please allow one to two weeks for them to start making your deductions. When you see the first deduction, following Monday is going to be when your coverage becomes effective. In that same week of activation, Friday, they will mail out the benefit cards. Both of the plans that you selected are under a Section 125, which means that you're not going to pay taxes on either of those two plans. Due to them being taxes free, the IRS has restrictions. You cannot make changes or cancellations to them unless you have an open enrollment period or a qualified life event. Specifically speaking in your case, Mr. Flower, you have all the way till May 28th of this month to make any policy changes. Okay, so I, um... Okay, so I got till May 28th- She has some sort of health condition. She has some sort of health condition. ... to make any policy changes if we decide to- She has some sort of health condition. She has some sort of health condition. ... you know, go with any of that. Okay. That sounds good. All right. So you are all set. Would you like me to send you a copy of your staffing company's benefit guide to your email so that you can review it over later on? Yes, please. Yes, please. All right. We'll do so, I'll go ahead and send it. It's going to be a PDF attached to the email you received from info@benefitsinacard. Okay. All right. And then the last thing I believe I should mention is, with the benefit cards in this plan- Oh, I have a per- I'm sorry. I'm sorry. Oh, it's okay. Um, the benefit cards, the way that they work with these specific plans is, you're only gonna have one card that's gonna have your name on it- Okay. ... and it's gonna say, "Employee plus spouse." That will be also the card that your wife will be using. Um, they are gonna send you guys hard copies in the mail but in the event that you do not want to wait for it to get that long to you, you're able to give us a call so that we can send you digital copies to your emails as well. Okay. Thank you. Of course. Was there any questions or anything else we can assist you with today? No, that's all I can afford. I ain't making enough to get the medical, so... Still gotta pay the bills. Oh, I understand that. Mm-hmm. Well, thank you though. I... Of course. I hope you guys enjoy your weekend and have a wonderful rest of your day. You as well. Bye-bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits United Farm. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi. My name is Alphonso Flowers. And the reason for my call today, I had got a text message from ArrowNet that said within 30 days, uh, and if I want insurance enrolled.

Speaker speaker_0: From which staffing company-

Speaker speaker_1: Are you there?

Speaker speaker_0: ... excuse me, sir? Yes, I'm here.

Speaker speaker_1: ArrowNet.

Speaker speaker_0: I apologize, sir. That staffing company is not on our list. Are you sure our information was on that text message?

Speaker speaker_1: Yes. Yes. Was it with Pro Logistic, I wonder, or was it with Network, Reserve Network? Uh. Let's see. Let me go look at my wallet. Give me one second, though. One second. Partners Personnel? Hello?

Speaker speaker_0: All right. Yes, sir. I'm here.

Speaker speaker_1: Its name is, it's, it's called for Partners Personnel.

Speaker speaker_0: Okay. Did you recently start a job with them?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So more than likely that text message is letting you know regarding your personal enrollment period in which you're able to enroll into their insurance. Were you calling to get the list of the plans that they're currently offering or to go over all of them?

Speaker speaker_1: Yes, what they're offering.

Speaker speaker_0: Interesting. What are the last four of the social?

Speaker speaker_1: 4060.

Speaker speaker_0: Please verify your mailing address and date of birth.

Speaker speaker_1: 808 North McDonough Street, Jonesboro, Georgia 30236. Date of birth 02/08/1971.

Speaker speaker_0: We have Beth contact 770-899-3212?

Speaker speaker_1: Yes.

Speaker speaker_0: We have your email down as nationwide.movers@yahoo.com?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. The Partners Personnel is currently offering PPO limited plans for medical, dental, short-term disability, which was only available for the employee, life insurance, vision, critical illness, group accident, behavior health, which will be their virtual therapy, ID expert, which is an identity theft protection, and HRX membership for their prescriptions. The way their enrollments work is that every single plan is sold separately. You'll build your own policy basically, and depending on which plans as well as who's getting covered in the sense of whether or not you're adding a spouse or child dependent will depend on how much of full policies that are being deducted out of each paycheck.

Speaker speaker_1: Yeah. It's just me and my wife.

Speaker speaker_0: Okay. And which plans did you want to be enrolled into?

Speaker speaker_1: The one, uh, pr- uh, pro- um, start with a P. Uh, what is it there? Anyway, the medical and dental... Hello, are you there?

Speaker speaker_0: Yes, sir. I am here, sir. I am just leaving a space so that I am not disrespectful towards you and speak over you, sir. With that being-

Speaker speaker_1: Medical and dental and vision.

Speaker speaker_0: With that being said, there's only one dental plan being offered. It will be \$6.99 per paycheck for employee plus spouse. It will cover preventative services at 100% with no deductibles, your basic services, basic restorative services and radiographs at 80%. Yearly it will cover an annual maximum of \$500 for services with a \$50 deductible for each of you guys. There's also only one vision plan being offered which would be \$4.35 per paycheck for employee and spouse. This one works with a copay, \$10 copay for the eye exam, \$25 copay for the lenses and the frames, a \$0 copay for the contact lens fittings and a yearly frame allowance of \$130.

Speaker speaker_1: Okay. Yeah. I want vision for myself but not for my spouse.

Speaker speaker_0: All right. And then-

Speaker speaker_1: I want dental for both, I want dental for both of us and I want medical for both of them.

Speaker speaker_0: Medical is the only plan that they have more than one selection for you. There is a total of five PPO limited plans with only one major medical insurance. The major medical insurance will be the minimum value plan also known as the MVP. It does have a requirement of you working 30 hours or more to be eligible and this is the only plan that will be a monthly deduction. If you were to enroll into this one an additional eligibility review will be needed and it is a monthly premium of \$974.45 per month for employee and spouse. Do you have any questions in regards to this plan before I move into the PPO plans?

Speaker speaker_1: Yes. I'm trying to se- I... Yes. At the end I didn't hear you say how much it was per month. And I didn't hear that.

Speaker speaker_0: 974.45, yes.

Speaker speaker_1: Wait a minute. You said \$74.09?

Speaker speaker_0: 974.45, sir. \$974.75 per month.

Speaker speaker_1: And, and-... \$900-some dollars per month.

Speaker speaker_0: Yes, sir. This is-

Speaker speaker_1: How can that be?

Speaker speaker_0: ... a fact that this is the only major medical insurance medical plan. Did you want me to move on to the other five PPO plans?

Speaker speaker_1: Yeah. Go through the other five and let's see what's going on.

Speaker speaker_0: So with the PPO plans they have it separated into two categories. There is the preventative, there's only one plan for that, and then there's the hospital indemnity. Preventative is everything that you get done to make sure that you are up to health. However, any service to treat an illness is considered hospital indemnity. Doctor visits, emergency room, urgent care, surgeries, all of those are hospital indemnity. Your physical, your blood pressure, your immunizations and generic preventive prescriptions, all of that is preventative. There's only one preventive plan, the Health B MEC Tailor Rx which is \$21.70 per paycheck. You are going to have a network requirement with that one. And then they have the hospital indemnity plan.

Speaker speaker_1: A net worth of what? A net... Uh, you're goi- Excuse me, I'm sorry, you're gonna have a net worth of what again?

Speaker speaker_0: A network requirement, sir.

Speaker speaker_1: I don't know what the hell you guys put in there. Go ahead, keep going.

Speaker speaker_0: Okay. The VIP plans have three tiers. There's a first tier VIP Standard which is \$33.50 per paycheck. There is a VIP Plus which is \$66.51 per paycheck, and the VIP Prime which is \$94.06 per paycheck. The last plan has both type of services together, preventative and hospital indemnity, which is the MEC Enhanced. This one will cost you \$74.07 per paycheck but it also has a network requirement, and those are all the five PPO medical plans they offer.

Speaker speaker_1: Okay. When you say network requirement, I get confused-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... but th- I don't... What is the network requirement if you won't mind me asking?

Speaker speaker_2: That's the network. Yeah.

Speaker speaker_0: So that basically-

Speaker speaker_1: Oh.

Speaker speaker_0: ... means that the insurance company has a specific list of doctors and offices that you have to go to in order for them to cover the services.

Speaker speaker_1: Do we have any insurance besides the dental and the, the vision thing, or what?

Speaker speaker_2: I said dental.

Speaker speaker_1: The vision? Yeah. That's what she said. No, she wants to get dental. No, you can get dental.

Speaker speaker_2: Dental, that's it.

Speaker speaker_1: No, uh, my wife can get dental I was understanding that, correct?

Speaker speaker_0: Yes, sir. You told me that you wanted the dental for yourself and your spouse, and then you wanted the vision just for yourself.

Speaker speaker_1: Yes. That's what I want. Now, what about your mom? You don't like any of that?

Speaker speaker_2: I don't like any of it, but she's...

Speaker speaker_1: But it's you, but you gotta have something.

Speaker speaker_2: We'll get mental.

Speaker speaker_1: You gonna get none of them?

Speaker speaker_2: We'll have to see.

Speaker speaker_1: Why not? We should get, you gotta get this dental. You gotta get that. Yeah, we leaving dental and vision.

Speaker speaker_0: Understood. So just process it for those two plans for now?

Speaker speaker_2: Yeah.

Speaker speaker_1: Yes. And then we'll work on medical and all. Just, uh-

Speaker speaker_0: Okay, so that will be a policy of \$9.14 per paycheck, the authorized furnished personnel to make those deductions for you.

Speaker speaker_2: Yes. Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: And then I just need your spouse's information to add her as a dependent. What is her first and last name?

Speaker speaker_1: Okay. A-N-N-E Flowers.

Speaker speaker_0: What is her Social?

Speaker speaker_1: Uh, 270-

Speaker speaker_2: She has some sort of health condition.

Speaker speaker_1: 270-

Speaker speaker_3: She has some sort of health condition.

Speaker speaker_1: ... 76-

Speaker speaker_4: She has some sort of health condition. She has some sort of health condition.

Speaker speaker_1: ... 26-

Speaker speaker_3: She has some sort of health condition. She has some sort of health condition.

Speaker speaker_1: ... 38.

Speaker speaker_4: She has some sort of health condition. She has some sort of health condition.

Speaker speaker_0: Thank you very much. And lastly, what is her date of birth?

Speaker speaker_3: She has some sort of health condition. She has some sort of health condition.

Speaker speaker_1: November the 24th, November the 24th, 1979.

Speaker speaker_3: She has some sort of health condition. She has some sort of health condition. She has some sort of health condition.

Speaker speaker_0: All right. So please allow one to two weeks for them to start making your deductions. When you see the first deduction, following Monday is going to be when your coverage becomes effective. In that same week of activation, Friday, they will mail out the benefit cards. Both of the plans that you selected are under a Section 125, which means that you're not going to pay taxes on either of those two plans. Due to them being taxes free, the IRS has restrictions. You cannot make changes or cancellations to them unless you have an open enrollment period or a qualified life event. Specifically speaking in your case, Mr. Flower, you have all the way till May 28th of this month to make any policy changes.

Speaker speaker_1: Okay, so I, um... Okay, so I got till May 28th-

Speaker speaker_4: She has some sort of health condition. She has some sort of health condition.

Speaker speaker_1: ... to make any policy changes if we decide to-

Speaker speaker_3: She has some sort of health condition. She has some sort of health condition.

Speaker speaker_1: ... you know, go with any of that. Okay. That sounds good.

Speaker speaker_0: All right. So you are all set. Would you like me to send you a copy of your staffing company's benefit guide to your email so that you can review it over later on?

Speaker speaker_1: Yes, please. Yes, please.

Speaker speaker_0: All right. We'll do so, I'll go ahead and send it. It's going to be a PDF attached to the email you received from info@benefitsinacard.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then the last thing I believe I should mention is, with the benefit cards in this plan-

Speaker speaker_1: Oh, I have a per-

Speaker speaker_0: I'm sorry.

Speaker speaker_1: I'm sorry.

Speaker speaker_0: Oh, it's okay. Um, the benefit cards, the way that they work with these specific plans is, you're only gonna have one card that's gonna have your name on it-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and it's gonna say, "Employee plus spouse." That will be also the card that your wife will be using. Um, they are gonna send you guys hard copies in the mail but in the event that you do not want to wait for it to get that long to you, you're able to give us a call so that we can send you digital copies to your emails as well.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: Of course. Was there any questions or anything else we can assist you with today?

Speaker speaker_1: No, that's all I can afford. I ain't making enough to get the medical, so... Still gotta pay the bills.

Speaker speaker_0: Oh, I understand that.

Speaker speaker_1: Mm-hmm. Well, thank you though.

Speaker speaker_0: I... Of course. I hope you guys enjoy your weekend and have a wonderful rest of your day.

Speaker speaker_1: You as well. Bye-bye.

Speaker speaker_0: Thank you. Bye-bye.