

Transcript: Francesca

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Full Transcript

Hi, my name is Francesca. How can I help you? Hi. I was calling because I got a text about, uh, benefits. Okay. How can we help you in regards to that text? Just wondering, uh, what benefits I get or, or what do I need to do to get them? What staffing company do you work with? Oh, the, uh, company, uh, it's Parklands Personnel. What are the last four of the social and the last name? Uh, it's 4344 and last name is Castro. And then to make sure that I have located the correct account, please verify your mailing address and date of birth. Yeah. 1694 Ojai Road, Santa Paula, California 9360. My date of birth i- birth is December 19th, 1997. We have a best phone number to reach you, 873-3150, same as the one you called on? Yeah. And we have your email down as g.allesscastro97@gmail.com? Correct. We have your first name as Guadalupe. Is that correct? Yeah. So the message is ... about your personal enrollment period to enroll into the health insurance. Those are the benefits they're discussing in regards to. They are PPO-limited plans. Depending on which plans you select, as well as if you're gonna be putting a dependent or not, will result in how much you're gonna be paying for your policy. It is a weekly deduction, unless you're in a biweekly assignment. Then it will be biweekly deductions. The list of the current plans being offered is the following. They're offering medical plans, 3RX membership for your medications, virtual primary care, dental, short-term disability, term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy, and IDxpert, which is an identity theft protection program. Those will be the list of plans that they're currently offering. Please let me know which ones you're interested in so I can provide more information. I'm interested in the, uh, health. Excuse me. Okay. Was there any that were, um... Were you interested in dental by any chance or...? Yes, sir, they have dental. Um, the only difference would be... Medical is really the only benefit where they have more than one plan for you guys to choose from. But dental is only one plan. Were you thinking of putting a dependent or are you looking for just yourself for the policy? Just myself for now. Okay. So dental will be \$3.63 per paycheck. It's gonna be giving you coverage for preventative services at 100%, basic services, basic restore services, and radiographs at 80%. The manual, I mean the annual, sorry. The annual maximum that it will cover on services is \$500, and it has a \$50 deductible. Okay. And then for medical, they offer a total of five PPO plans, one virtual and one major medical insurance. The major medical insurance plan will be the only plan out of all of their benefits that would be major medical insurance as well as a monthly premium. The plan is called MVP, minimum value plan. And monthly for employee only is \$502.71, working with in and out of network deductibles. The in-network is \$6,900 and out of network is \$10,000. Um, it does have a requirement of you working 30 hours or more. The other one will be their virtual primary care plan. It is \$5.99 weekly per paycheck for employee only. With it, it will include services of urgent care 24/7 or year round, primary care, care navigations and care coordinations, and

discounts at labs in the event that you need any lab work. Now, aside from that, the PPO plans that they offer, excuse me, are five plans in total. Um, they are divided into two categories. There is a StayHealthy KEDRYX, which is preventative only. It is \$16.80 per paycheck. It does have a network requirement. And then just a small overall preventative services are services that you get done to make sure you're up to health, like your annual physical, your screening for blood pressure and iron deficiency, counseling for a healthy diet and avoiding UV exposures from the sun, preventative immunizations such as influenza, varicella, or pertussis, along with your generic preventative prescriptions like tablets and vitamins. And it does come with that 3RX membership included. Now, they offer three VIP plans, which will be the hospital indemnity plans. Hospital indemnity is basically your hospital services, doctor's visits, emergency room, urgent care, surgeries. They do not have a network requirement. They work off a tier system. Lowest tier is going to be the VIP Standard, which is \$17.66 per paycheck employee only, VIP Plus, \$31.61 per paycheck employee only, and the highest tier, VIP Prime, \$43.28 per paycheck employee only. The last plan is the only PPO plan that will offer you both preventative and hospital indemnity services. It will be the StayHealthy Enhanced. This plan will be costing \$43.76 for a paycheck. It does, in fact, have a network requirement. And in comparison to the VIP plans, your primary care, specialist, and urgent care visits would be covered with a co-pay rather than a set solo amount. And those are all the medical plans they're currently offering. Mm-hmm. Uh, is there any, like, website I can go on and check? Or, you know, I don't think I can remember it all. So currently they do not have a website, um, for you to process enrollments or view documents. However, I can send you a copy of the benefit guide PDF file if you like. Yeah, that'd be great. Thank you. Of course, bear with me one moment. Okay. So I have sent it to you from our office email which is info@benefitcentercard.com. It will be titled Benefit Guide. Okay. All right, let me know whenever you see it. Okay, I just got it. All right. So once you do know which plans you would like to enroll into, you can give us a call to process it. If while you're reviewing them you come up with any questions, feel free to give us a call back. We're here 8:00 AM to 8:00 PM Monday through Fridays. And you have all the way till February 26th, 2025 to be able to enroll into coverage. That'll be the very last day. Okay, sounds good. Thank you. Of course. Was there anything else I can assist you with today? That was all. All right, I hope you have a wonderful rest of your day. Thank you for your time today and allowing us to assist you. Thank you. Bye. Goodbye.

Conversation Format

Speaker speaker_0: Hi, my name is Francesca. How can I help you?

Speaker speaker_1: Hi. I was calling because I got a text about, uh, benefits.

Speaker speaker_0: Okay. How can we help you in regards to that text?

Speaker speaker_1: Just wondering, uh, what benefits I get or, or what do I need to do to get them?

Speaker speaker_0: What staffing company do you work with?

Speaker speaker_1: Oh, the, uh, company, uh, it's Parklands Personnel.

Speaker speaker_0: What are the last four of the social and the last name?

Speaker speaker_1: Uh, it's 4344 and last name is Castro.

Speaker speaker_0: And then to make sure that I have located the correct account, please verify your mailing address and date of birth.

Speaker speaker_1: Yeah. 1694 Ojai Road, Santa Paula, California 9360. My date of birth i-birth is December 19th, 1997.

Speaker speaker_0: We have a best phone number to reach you, 873-3150, same as the one you called on?

Speaker speaker_1: Yeah.

Speaker speaker_0: And we have your email down as g.allesscastro97@gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: We have your first name as Guadalupe. Is that correct?

Speaker speaker_1: Yeah.

Speaker speaker_0: So the message is ... about your personal enrollment period to enroll into the health insurance. Those are the benefits they're discussing in regards to. They are PPO-limited plans. Depending on which plans you select, as well as if you're gonna be putting a dependent or not, will result in how much you're gonna be paying for your policy. It is a weekly deduction, unless you're in a biweekly assignment. Then it will be biweekly deductions. The list of the current plans being offered is the following. They're offering medical plans, 3RX membership for your medications, virtual primary care, dental, short-term disability, term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy, and IDxpert, which is an identity theft protection program. Those will be the list of plans that they're currently offering. Please let me know which ones you're interested in so I can provide more information.

Speaker speaker_1: I'm interested in the, uh, health.

Speaker speaker_0: Excuse me. Okay.

Speaker speaker_1: Was there any that were, um... Were you interested in dental by any chance or...?

Speaker speaker_0: Yes, sir, they have dental. Um, the only difference would be... Medical is really the only benefit where they have more than one plan for you guys to choose from. But dental is only one plan. Were you thinking of putting a dependent or are you looking for just yourself for the policy?

Speaker speaker_1: Just myself for now.

Speaker speaker_0: Okay. So dental will be \$3.63 per paycheck. It's gonna be giving you coverage for preventative services at 100%, basic services, basic restore services, and radiographs at 80%. The manual, I mean the annual, sorry. The annual maximum that it will cover on services is \$500, and it has a \$50 deductible.

Speaker speaker_1: Okay.

Speaker speaker_0: And then for medical, they offer a total of five PPO plans, one virtual and one major medical insurance. The major medical insurance plan will be the only plan out of all of their benefits that would be major medical insurance as well as a monthly premium. The plan is called MVP, minimum value plan. And monthly for employee only is \$502.71, working with in and out of network deductibles. The in-network is \$6,900 and out of network is \$10,000. Um, it does have a requirement of you working 30 hours or more. The other one will be their virtual primary care plan. It is \$5.99 weekly per paycheck for employee only. With it, it will include services of urgent care 24/7 or year round, primary care, care navigations and care coordinations, and discounts at labs in the event that you need any lab work. Now, aside from that, the PPO plans that they offer, excuse me, are five plans in total. Um, they are divided into two categories. There is a StayHealthy KEDRYX, which is preventative only. It is \$16.80 per paycheck. It does have a network requirement. And then just a small overall preventative services are services that you get done to make sure you're up to health, like your annual physical, your screening for blood pressure and iron deficiency, counseling for a healthy diet and avoiding UV exposures from the sun, preventative immunizations such as influenza, varicella, or pertussis, along with your generic preventative prescriptions like tablets and vitamins. And it does come with that 3RX membership included. Now, they offer three VIP plans, which will be the hospital indemnity plans. Hospital indemnity is basically your hospital services, doctor's visits, emergency room, urgent care, surgeries. They do not have a network requirement. They work off a tier system. Lowest tier is going to be the VIP Standard, which is \$17.66 per paycheck employee only, VIP Plus, \$31.61 per paycheck employee only, and the highest tier, VIP Prime, \$43.28 per paycheck employee only. The last plan is the only PPO plan that will offer you both preventative and hospital indemnity services. It will be the StayHealthy Enhanced. This plan will be costing \$43.76 for a paycheck. It does, in fact, have a network requirement. And in comparison to the VIP plans, your primary care, specialist, and urgent care visits would be covered with a co-pay rather than a set solo amount. And those are all the medical plans they're currently offering.

Speaker speaker_2: Mm-hmm. Uh, is there any, like, website I can go on and check? Or, you know, I don't think I can remember it all.

Speaker speaker_0: So currently they do not have a website, um, for you to process enrollments or view documents. However, I can send you a copy of the benefit guide PDF file if you like.

Speaker speaker_2: Yeah, that'd be great. Thank you.

Speaker speaker_0: Of course, bear with me one moment. Okay. So I have sent it to you from our office email which is info@benefitcentercard.com. It will be titled Benefit Guide.

Speaker speaker_2: Okay.

Speaker speaker_0: All right, let me know whenever you see it.

Speaker speaker_2: Okay, I just got it.

Speaker speaker_0: All right. So once you do know which plans you would like to enroll into, you can give us a call to process it. If while you're reviewing them you come up with any questions, feel free to give us a call back. We're here 8:00 AM to 8:00 PM Monday through Fridays. And you have all the way till February 26th, 2025 to be able to enroll into coverage. That'll be the very last day.

Speaker speaker_2: Okay, sounds good. Thank you.

Speaker speaker_0: Of course. Was there anything else I can assist you with today?

Speaker speaker_2: That was all.

Speaker speaker_0: All right, I hope you have a wonderful rest of your day. Thank you for your time today and allowing us to assist you.

Speaker speaker_2: Thank you. Bye.

Speaker speaker_0: Goodbye.