

Transcript: Francesca

Baez-6550574814773248-5388474507640832

Full Transcript

Thank you for calling Benefit General Program. My name is Francesca. How can I assist you today? Uh, good morning. Um, I'm a new hire for our partner in personnel, and I'd like to get more information about the, uh, um, the, about the, about the benefits enrollment. Sure thing, sir. What is the last four of your Social? It is 8035. Last name, please? Uh, it is Temuston. Can you please verify the mailing address and date of birth? It is, uh, 27677 Almont Way in Menifee, California 92585. And the date of birth, sir? Five-thir- Sorry. 5-13-1975. May I have the phone number to reach you down as 616-245-1416? No, it, it is 619-245-1416. Oh, I apologize. I misread it. And then I have your email down as first name underscore letter p at hotmail.com? Yes. Okay. So Partners Personal offers PPO-limited plans. Depending on how many plans as well as if you're gonna put a dependent will depend on how much your policy will come out to be. Each plan is sold individually with their own, excuse me, with their own prices. The plans that we're currently offering are medical, free Rx membership for medications, virtual primary care, dental, short-term disability, term life which is your life insurance, vision, critical illness, group accident, behavior health and ID expert, which is an identity theft protection. Those are all the current plans being offered. Depending on which ones you're currently interested in, let me know, and I can provide you further information in regards to that plan. Okay. Um... Do you have any information that I can rev- review this with my wife? Yes, sir. I can send you a copy of the benefit guide that we have access to. Okay. And when's, w- when's the last day to actually, uh, do the enrollment? Bear with me one moment. So your last day will be this Wednesday, 29th. Okay. And can I do this online? No, sir. Partners Personal currently does not have an off- I mean, no, sorry, not an office, um, a website where members would be able to enroll online. Currently the only options that you have for enrollment is contacting us over the phone to process it or when you were doing your orientation, you will be submitting it with them over there at the office. Okay. Oh, so I could submit this, um, at the office? Yes, sir. But due to the timeline that you have for your personal enrollment period, I will recommend calling in to ensure that the process gets done through. 'Cause we don't have a time frame- Okay. ... for when it is to be sent in those forms. Okay. Um, I am interested in the, uh, the medical and the dental. There's only one dental plan. The dental plan for employee only will be costing you \$3.63 for a paycheck. It will cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The annual services cover will be \$500. And you have a \$50 deductible. Okay. And- Thus far. What's the... Do you know, can you tell me the family cost for the medical and dental? You said the family cost? Yes. Dental for employee and family will be \$14.45. Everything else stays the same aside from the deductible. It will be a deductible of \$150. 150? Okay. And- Medically they offer a total of five different plans. They're broken down into two categories. They have preventative, which is all the services that we get done to make sure

we're in health. Stay Healthy MEC Tailored Rx is a preventative plan for \$16.80. It does have a network requirement. It will also come with a free Rx membership and it is preventative only, so hospital indemnity wouldn't be covered under this plan. The plans that will be covering hospital indemnity is gonna be the VIP plans. So hospital indemnity is those services that you get done when you are sick to get better. VIP Standard is the lowest tier. All right, we're doing family. So the VIP Standard, excuse me, for employee and family is \$46.26 per paycheck. VIP Plus, which is the middle tier, is \$92.56 per paycheck. And VIP Prime, highest tier, is \$131.17 per paycheck employee and family. And then that preventive is actually \$26.73 per paycheck for employee and family. Now the VIP plans do not have a network requirement, so they do not cover preventative services. Keeping that in mind, the last plan that they offer is MEC Enhanced. This one is the only plan that will cover both preventative and hospital indemnity, and it's also going to have copays for your primary visit, for visits per person, since we're doing family, it's actually going to be 10 visits per family annually with a \$10 copay for primary care. 10 visits per family for specialist cares, with a \$50 copay, and 10 visits for urgent care with a \$60 copay. This one is \$101.71 per paycheck, and it does have a network requirement. Now all of those five plans that I just went over, all five of them will provide you with an urgent care virtual package as well. Okay. Um, okay, that's a lot of information. Um, would you please email me the information and I could- can call you back? I'd like to visit with my wife to make sure if I should, um, if I make sure that I select the right plan. Of course, sir. Okay. So as soon as my email that we have on file and verified, you're going to receive this from our office email, which is info@benefitsinocard, and it's going to be titled Benefit Guide. If you don't see it in the inbox, it could be in your junk or spam mail, depending on how you have yours set up. All right. Okay. Let me, uh, check real quick if I have it. Okay, yeah, I have it. Okay. Let me, um, review this and talk about it with my wife, and I will give you a call back by, by tomorrow. Understood. We're going to be here 8:00 AM to 8:00 PM Monday through Friday Eastern Time. Now, if you guys are going over it, at some point you have any questions or something you want us to look more into, feel free to give us a call if we don't have that information. We can always guide you guys to the right person to get that information. Okay. Sounds good. All right. Well, is there anything else that we can assist you with today? Uh, no, Francesca, that would be it. Thank you very much. Of course, it was my pleasure. I do hope you have a wonderful rest of your day. Thank you so much for your time today. Thank you. Have a great day. Thank you. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit General Program. My name is Francesca. How can I assist you today?

Speaker speaker_1: Uh, good morning. Um, I'm a new hire for our partner in personnel, and I'd like to get more information about the, uh, um, the, about the, about the benefits enrollment.

Speaker speaker_0: Sure thing, sir. What is the last four of your Social?

Speaker speaker_1: It is 8035.

Speaker speaker_0: Last name, please?

Speaker speaker_1: Uh, it is Temuston.

Speaker speaker_0: Can you please verify the mailing address and date of birth?

Speaker speaker_1: It is, uh, 27677 Almont Way in Menifee, California 92585.

Speaker speaker_0: And the date of birth, sir?

Speaker speaker_1: Five-thir- Sorry. 5-13-1975.

Speaker speaker_0: May I have the phone number to reach you down as 616-245-1416?

Speaker speaker_1: No, it, it is 619-245-1416.

Speaker speaker_0: Oh, I apologize. I misread it. And then I have your email down as first name underscore letter p at hotmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So Partners Personal offers PPO-limited plans. Depending on how many plans as well as if you're gonna put a dependent will depend on how much your policy will come out to be. Each plan is sold individually with their own, excuse me, with their own prices. The plans that we're currently offering are medical, free Rx membership for medications, virtual primary care, dental, short-term disability, term life which is your life insurance, vision, critical illness, group accident, behavior health and ID expert, which is an identity theft protection. Those are all the current plans being offered. Depending on which ones you're currently interested in, let me know, and I can provide you further information in regards to that plan.

Speaker speaker_1: Okay. Um... Do you have any information that I can rev- review this with my wife?

Speaker speaker_0: Yes, sir. I can send you a copy of the benefit guide that we have access to.

Speaker speaker_1: Okay. And when's, w- when's the last day to actually, uh, do the enrollment?

Speaker speaker_0: Bear with me one moment. So your last day will be this Wednesday, 29th.

Speaker speaker_1: Okay. And can I do this online?

Speaker speaker_0: No, sir. Partners Personal currently does not have an off- I mean, no, sorry, not an office, um, a website where members would be able to enroll online. Currently the only options that you have for enrollment is contacting us over the phone to process it or when you were doing your orientation, you will be submitting it with them over there at the office.

Speaker speaker_1: Okay. Oh, so I could submit this, um, at the office?

Speaker speaker_0: Yes, sir. But due to the timeline that you have for your personal enrollment period, I will recommend calling in to ensure that the process gets done through. 'Cause we don't have a time frame-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for when it is to be sent in those forms.

Speaker speaker_1: Okay. Um, I am interested in the, uh, the medical and the dental.

Speaker speaker_0: There's only one dental plan. The dental plan for employee only will be costing you \$3.63 for a paycheck. It will cover preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The annual services cover will be \$500. And you have a \$50 deductible.

Speaker speaker_1: Okay. And-

Speaker speaker_0: Thus far.

Speaker speaker_1: What's the... Do you know, can you tell me the family cost for the medical and dental?

Speaker speaker_0: You said the family cost?

Speaker speaker_1: Yes.

Speaker speaker_0: Dental for employee and family will be \$14.45. Everything else stays the same aside from the deductible. It will be a deductible of \$150.

Speaker speaker_1: 150? Okay. And-

Speaker speaker_0: Medically they offer a total of five different plans. They're broken down into two categories. They have preventative, which is all the services that we get done to make sure we're in health. Stay Healthy MEC Tailored Rx is a preventative plan for \$16.80. It does have a network requirement. It will also come with a free Rx membership and it is preventative only, so hospital indemnity wouldn't be covered under this plan. The plans that will be covering hospital indemnity is gonna be the VIP plans. So hospital indemnity is those services that you get done when you are sick to get better. VIP Standard is the lowest tier. All right, we're doing family. So the VIP Standard, excuse me, for employee and family is \$46.26 per paycheck. VIP Plus, which is the middle tier, is \$92.56 per paycheck. And VIP Prime, highest tier, is \$131.17 per paycheck employee and family. And then that preventive is actually \$26.73 per paycheck for employee and family. Now the VIP plans do not have a network requirement, so they do not cover preventative services. Keeping that in mind, the last plan that they offer is MEC Enhanced. This one is the only plan that will cover both preventative and hospital indemnity, and it's also going to have copays for your primary visit, for visits per person, since we're doing family, it's actually going to be 10 visits per family annually with a \$10 copay for primary care. 10 visits per family for specialist cares, with a \$50 copay, and 10 visits for urgent care with a \$60 copay. This one is \$101.71 per paycheck, and it does have a network requirement. Now all of those five plans that I just went over, all five of them will provide you with an urgent care virtual package as well.

Speaker speaker_1: Okay. Um, okay, that's a lot of information. Um, would you please email me the information and I could- can call you back? I'd like to visit with my wife to make sure if I should, um, if I make sure that I select the right plan.

Speaker speaker_0: Of course, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: So as soon as my email that we have on file and verified, you're going to receive this from our office email, which is info@benefitsinocard, and it's going to be titled Benefit Guide. If you don't see it in the inbox, it could be in your junk or spam mail, depending on how you have yours set up.

Speaker speaker_1: All right. Okay. Let me, uh, check real quick if I have it. Okay, yeah, I have it. Okay. Let me, um, review this and talk about it with my wife, and I will give you a call back by, by tomorrow.

Speaker speaker_0: Understood. We're going to be here 8:00 AM to 8:00 PM Monday through Friday Eastern Time. Now, if you guys are going over it, at some point you have any questions or something you want us to look more into, feel free to give us a call if we don't have that information. We can always guide you guys to the right person to get that information.

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_0: All right. Well, is there anything else that we can assist you with today?

Speaker speaker_1: Uh, no, Francesca, that would be it. Thank you very much.

Speaker speaker_0: Of course, it was my pleasure. I do hope you have a wonderful rest of your day. Thank you so much for your time today.

Speaker speaker_1: Thank you. Have a great day.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.