

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. My name is Francesca at Benefits in a Card looking to speak with Mr. Diaz on behalf of Partners Personal. Hey. How's it going? Good afternoon, sir. I was giving you a call in regards to the text message that Partners Personal sent you where you asked what benefits do they offer. Oh. Yeah, yeah, yeah. So they're advising you in regards to your personal enrollment period to enroll into the health insurance they offer, which will be ending November 10th. They offer medical, dental, vision, trips and disability, term life, which is life insurance, critical illness with cancer benefits, group accident, as well as a 4-U-S membership. Gotcha. So if I have to go to the hospital will you guys pay that? No, sir. We, Benefits in a Card wouldn't pay anything. We're just the administrators for the health insurance. Depending on the plan that you select, it could cover a portion of it, all of the... They're PPO, they're not major medical insurance, so they will not take care of the full bill. Um, for examples from their benefit plans that do cover hospital services, the most that it will cover you for a physician's office is \$150 from the bill and you're responsible for the remaining. The least that it will cover will be \$50 for that bill. Okay. Are you there, sir? Um... We- Yeah, 'cause I mean I'm looking for some health insurance that would, you know, take care of my doctor visits... I'm sorry, sir. I lost you. You said take care of what? My doctor visits. Yes, sir. So Partners Personal doesn't offer major medical insurance, they're PPO, all of their plans. There is only one exception to one plan, um, which is their MVP. That is a monthly deduction of \$502.71, for which you do have to do a separate eligibility review to see if you're eligible for it. Gotcha. Mm-hmm. With that plan it will work in and out of network. In network it will have a deductible of \$6,900 and out of network it will be \$10,000 for the primary care visits. If it is in network it will cover 100% up to the deductible and out of network it will cover 50% out of the deductible. Um, for medical plan speaking, those are only... the only type of plans they offered. Aside from that, if we go back to PPO, um, where not your full bills are being taken care of but a portion of it is, it will be their plan called MEC Enhanced which would give you a co-pay with primary care specialists or urgent care visits. But the only thing is that plan does require network. Okay. I gotcha. Well, I'll look 'em, I'll look 'em up, uh, later. Um, thank you for calling me. My sister is driving right now so I'll just, I'll take a look at them later. Um, this is her. I'll go ahead and send you a copy of Partners Personal's benefit guide to the email we have on file which is jaimenaranjo626@gmail.com. Yeah. Perfect. Thank you. No problem. I'll leave our work hours as well as phone number in there for you. I hope you have a wonderful rest of your day and thank you for taking my call. Thank you. Bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Good afternoon. My name is Francesca at Benefits in a Card looking to speak with Mr. Diaz on behalf of Partners Personal.

Speaker speaker_2: Hey. How's it going?

Speaker speaker_1: Good afternoon, sir. I was giving you a call in regards to the text message that Partners Personal sent you where you asked what benefits do they offer.

Speaker speaker_2: Oh. Yeah, yeah, yeah.

Speaker speaker_1: So they're advising you in regards to your personal enrollment period to enroll into the health insurance they offer, which will be ending November 10th. They offer medical, dental, vision, trips and disability, term life, which is life insurance, critical illness with cancer benefits, group accident, as well as a 4-U-S membership.

Speaker speaker_2: Gotcha. So if I have to go to the hospital will you guys pay that?

Speaker speaker_1: No, sir. We, Benefits in a Card wouldn't pay anything. We're just the administrators for the health insurance. Depending on the plan that you select, it could cover a portion of it, all of the... They're PPO, they're not major medical insurance, so they will not take care of the full bill. Um, for examples from their benefit plans that do cover hospital services, the most that it will cover you for a physician's office is \$150 from the bill and you're responsible for the remaining. The least that it will cover will be \$50 for that bill.

Speaker speaker_2: Okay.

Speaker speaker_1: Are you there, sir?

Speaker speaker_2: Um...

Speaker speaker_1: We-

Speaker speaker_2: Yeah, 'cause I mean I'm looking for some health insurance that would, you know, take care of my doctor visits...

Speaker speaker_1: I'm sorry, sir. I lost you. You said take care of what?

Speaker speaker_2: My doctor visits.

Speaker speaker_1: Yes, sir. So Partners Personal doesn't offer major medical insurance, they're PPO, all of their plans. There is only one exception to one plan, um, which is their MVP. That is a monthly deduction of \$502.71, for which you do have to do a separate eligibility review to see if you're eligible for it.

Speaker speaker_2: Gotcha.

Speaker speaker_1: Mm-hmm. With that plan it will work in and out of network. In network it will have a deductible of \$6,900 and out of network it will be \$10,000 for the primary care visits. If it is in network it will cover 100% up to the deductible and out of network it will cover 50% out of the deductible. Um, for medical plan speaking, those are only... the only type of

plans they offered. Aside from that, if we go back to PPO, um, where not your full bills are being taken care of but a portion of it is, it will be their plan called MEC Enhanced which would give you a co-pay with primary care specialists or urgent care visits. But the only thing is that plan does require network.

Speaker speaker_2: Okay. I gotcha. Well, I'll look 'em, I'll look 'em up, uh, later. Um, thank you for calling me. My sister is driving right now so I'll just, I'll take a look at them later.

Speaker speaker_1: Um, this is her. I'll go ahead and send you a copy of Partners Personal's benefit guide to the email we have on file which is jaimenaranjo626@gmail.com.

Speaker speaker_2: Yeah. Perfect. Thank you.

Speaker speaker_1: No problem. I'll leave our work hours as well as phone number in there for you. I hope you have a wonderful rest of your day and thank you for taking my call.

Speaker speaker_2: Thank you. Bye.

Speaker speaker_1: Bye.