

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Um, yes, I have some questions, and, um, would like to enroll in insurance. Okay. Um, what's the staffing agency you work for? Partners Personnel. And the last four of your Social? 6998. And what was your first and last name? Haleigh Harvey. Let's see. And did you recently just start with, um, Partners Personnel? Yes. Okay. So in order for me to create a file in our system to enroll you into benefits, I need your full Social. However, I can answer a couple questions before we get that process started. Um, you said that you had a few questions? Um, yeah. What... I see my primary care doctor every three months, and I'm looking at four months of 10s to higher. Um, so I'm gonna have to have at least one appointment with my primary care. Which plan is gonna be the best value for that? Um, well, I do know that the Stay Healthy MEC TeleRx, that one just covers preventative healthcare services only, so like physicals, yearly examinations, diabetes screenings, vaccinations, stuff like that. That is the \$16.80 a week plan. However, they do offer three other medical plans, the VIP plans. Now, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard Plus and the Prime is how much the insurance carrier pays to cover things. But those range from \$17.66 to \$43.28. Okay. Um... so if I went with the cheapest of those, I can still see my doctor, right? Um, so the cheapest one is the MEC TeleRx, so it just covers preventative services. So as long as it's preventative-wise- Okay. ... it would be covered under that plan. Uh, it's medication refills. So there is no medication coverage under the Stay Healthy MEC, however there is a free Rx subscription which does give out free or discounted prescription coverage. Um, so you could check freerx.com to see if that medication that you're prescribed is covered under that website, and if so, um, they'll be able to fill it from there. Okay, so that won't be an option. Because one of my medications is, like, \$1200 a month. Okay. So like I said, the VIP plans cover hospitals, doctors and medications, range from six, \$17.66 to \$43.28. Okay. Um... all right. I'll probably do the cheapest one of those. So the VIP Standard? Probably. Okay. Um, so like I said, in order for me to create the file in our system, I need your full Social. Um, what's your full Social? 411-75-6998. Okay. And what was your first and last name again? I'm sorry. Haleigh Harvey. Haleigh, okay. Um, do you have it pulled up, or do you need me to spell my first name? Uh, I need for you to spell your first name 'cause I'm creating a file. Okay. It's H-A-L-E-I-G-H. G-H, okay. And Harvey, H-A-R-V-E-Y? Yes. Okay. And your home address, including city, state and ZIP code. 1260 Black Road, Standridge, Tennessee 37725. Spell the city for me. V-A-N-D-E-R-I-D-G-E. And your date of birth? 01/09/94. And a good telephone number have as 423-248-4624. Yes. Email? It is my first name, B as in boy, byndot@gmail.com. Oh, okay. Let's see here. So the VIP Standard for employee only. Anything else, or just, just medical? Just medical. Okay. Um, so doing that would make your total deduction \$17.66 per week. Do

you authorize Partners Personnel to make the deduction for you? Yes. Okay. Um, so I do wanna let you know that pending enrollments do take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$17.66 come off your paycheck, coverage begins the Monday we receive that deduction from Partners Personnel. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that Partners Personnel is a Section 125 client. So what Section 125 is, it's an IRS code which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company Open Enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Haleigh, is there anything else I can assist you with today? That's it. Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay? You too. Thank you. You're welcome. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Um, yes, I have some questions, and, um, would like to enroll in insurance.

Speaker speaker_0: Okay. Um, what's the staffing agency you work for?

Speaker speaker_1: Partners Personnel.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 6998.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Haleigh Harvey.

Speaker speaker_0: Let's see. And did you recently just start with, um, Partners Personnel?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So in order for me to create a file in our system to enroll you into benefits, I need your full Social. However, I can answer a couple questions before we get that process started. Um, you said that you had a few questions?

Speaker speaker_1: Um, yeah. What... I see my primary care doctor every three months, and I'm looking at four months of 10s to higher. Um, so I'm gonna have to have at least one appointment with my primary care. Which plan is gonna be the best value for that?

Speaker speaker_0: Um, well, I do know that the Stay Healthy MEC TeleRx, that one just covers preventative healthcare services only, so like physicals, yearly examinations, diabetes screenings, vaccinations, stuff like that. That is the \$16.80 a week plan. However, they do

offer three other medical plans, the VIP plans. Now, those actually cover your hospital visits, doctor visits and medication coverage. The only major difference between the Standard Plus and the Prime is how much the insurance carrier pays to cover things. But those range from \$17.66 to \$43.28.

Speaker speaker_1: Okay. Um... so if I went with the cheapest of those, I can still see my doctor, right?

Speaker speaker_0: Um, so the cheapest one is the MEC TeleRx, so it just covers preventative services. So as long as it's preventative-wise-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it would be covered under that plan.

Speaker speaker_1: Uh, it's medication refills.

Speaker speaker_0: So there is no medication coverage under the Stay Healthy MEC, however there is a free Rx subscription which does give out free or discounted prescription coverage. Um, so you could check freerx.com to see if that medication that you're prescribed is covered under that website, and if so, um, they'll be able to fill it from there.

Speaker speaker_1: Okay, so that won't be an option. Because one of my medications is, like, \$1200 a month.

Speaker speaker_0: Okay. So like I said, the VIP plans cover hospitals, doctors and medications, range from six, \$17.66 to \$43.28.

Speaker speaker_1: Okay. Um... all right. I'll probably do the cheapest one of those.

Speaker speaker_0: So the VIP Standard?

Speaker speaker_1: Probably.

Speaker speaker_0: Okay. Um, so like I said, in order for me to create the file in our system, I need your full Social. Um, what's your full Social?

Speaker speaker_1: 411-75-6998.

Speaker speaker_0: Okay. And what was your first and last name again? I'm sorry.

Speaker speaker_1: Haleigh Harvey.

Speaker speaker_0: Haleigh, okay.

Speaker speaker_1: Um, do you have it pulled up, or do you need me to spell my first name?

Speaker speaker_0: Uh, I need for you to spell your first name 'cause I'm creating a file.

Speaker speaker_1: Okay. It's H-A-L-E-I-G-H.

Speaker speaker_0: G-H, okay. And Harvey, H-A-R-V-E-Y?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And your home address, including city, state and ZIP code.

Speaker speaker_1: 1260 Black Road, Standridge, Tennessee 37725.

Speaker speaker_0: Spell the city for me.

Speaker speaker_1: V-A-N-D-E-R-I-D-G-E.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 01/09/94.

Speaker speaker_0: And a good telephone number have as 423-248-4624.

Speaker speaker_1: Yes.

Speaker speaker_0: Email?

Speaker speaker_1: It is my first name, B as in boy, byndot@gmail.com.

Speaker speaker_0: Oh, okay. Let's see here. So the VIP Standard for employee only. Anything else, or just, just medical?

Speaker speaker_1: Just medical.

Speaker speaker_0: Okay. Um, so doing that would make your total deduction \$17.66 per week. Do you authorize Partners Personnel to make the deduction for you?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so I do wanna let you know that pending enrollments do take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$17.66 come off your paycheck, coverage begins the Monday we receive that deduction from Partners Personnel. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that Partners Personnel is a Section 125 client. So what Section 125 is, it's an IRS code which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company Open Enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. Other than that, Haleigh, is there anything else I can assist you with today?

Speaker speaker_1: That's it.

Speaker speaker_0: Awesome. Well, thank you for calling Benefits and a Card, and I hope you have a wonderful day, okay?

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_1: Bye.