

## Transcript: Justin

**Mills-6073690196590592-5478106259570688**

### Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hello. Um, I'm looking to sign up for medical. Okay. What's the staffing agency you work for? Partners Personnel. And the last four of your Social? 0096. And what was your first and last name? Andrea Mojica. And for security purposes, can you verify your home address, including city, state and zip code? Uh, 1688 Carmel Circle West, Upland, California 91784. And your date of birth? July 28th, 1995. And a good telephone number have a 626-347-1067? Uh, yes, that's correct. And the email I have is the first- your- your first I- first and last name at Gmail? Yes. Okay. And what medical plan did you want to be enrolled into? The... I believe it's the Minimum Essentials Plan, the lowest one. So the MEC TeleRx? Mm-hmm. Yes. Okay, and keep dental as well, correct? And I thought... Yes. I have a question though. I noticed you can combine the MEC Rx plan with a VIP indemnity plan. So with the indemnity plan, the hospital, all that, you know, how it pays you, in that plan, are you, as the client, expected to pay first out of pocket and then the indemnity will reimburse you after you file a claim? Um, no, ma'am. Um, so the insurance carrier pays those set dollar amounts to cover things as long as your copays have been met. Whatever the remaining balance is from after that coverage would be your responsibility. Oh, okay. Because I guess I'm trying to see what my financial responsibility would look like, like w- when I'm there paying. So they'll, they'll be able to run it there, right? That I have that plan? Correct. Oh, okay. Um... We can proceed with the Minimum Essentials Plan, but let me think about really quick if I'm gonna do one of those VIP indemnities. Yeah. Uh, I think I'm just gonna do the MEC TeleRx. Okay. No worries. Um... And... And I had a quick question about that one. I noticed that it came with the virtual urgent care. So I just want to understand. So if I feel like I want to talk to someone, it's included? There's no extra cost? Um, correct. Like the visit, it's completely free, if it's virtual, of course? Yeah. Virtual primary care, yes, ma'am, it would be included under the MEC TeleRx. Yes, ma'am. Oh, okay. And that's for acute, like, you know, flus and sins, all that. Correct. Yeah. So, so that's all that. Okay. And what is the, uh, PharmAvail, MultiPlan Network and FreeRx that's included? Um, so the FreeRx gives out free or discounted prescription coverage. Um, if you check the FreeRx website, so freerox.com, you can view the list of medications that they cover. Um, MultiPlan- Mm-hmm. ... is the network that you have to stay under in order the insurance carriers do pay. Oh, okay. Um, but the PharmAvail, that's for to pick up your prescriptions through, uh, that MEC TeleRx medical plan, the pharmacy pretty much. Oh, like the pharmacy network, so to speak? Correct. And what is Eliixir? Um, same thing with preventative medications. Oh, that's what it covers? Correct. So Elixir- That's the coverage? Oh, okay. Okay, cool. Good. Thank you for that clarification. Yeah. So the dental and the MEC TeleRx are employee only. Anything else? Uh, do... That'll be it. When is my last day to add... I wanted to add something. Let's see. So we received your hire date as January 27th of 2025.

So the cutoff date... Let me see. Here, do you mind if I place you on a brief hold for a second? Not at all. Okay. Hello. Are you still there? Yes. Okay, so your cutoff date would be February 26, so... 'Cause that's the 30-day mark. Oh, okay. Great. Well, thank you so much. I appreciate it. Yes. I will proceed with that for now, and then if I have any changes, I'll be sure to call. Okay. Do you authorize, uh, Partners Personnel to make the \$20.43 a week deduction for you? It's for, um, the dental and the...? MEC TeleRx, yes, ma'am. MEC TeleRx? Okay. Yeah, I do. When is it, um, effective, the dental and the medical? Um, so looking at the file, you were an appending request sent for enrollment for dental, um, so you should have experienced deductions sometime this week for you to become active in the dental of next week. However- Okay. ... adding the new medical plan, um, pending enrollments do take one to two weeks to go through, so there... Until you witness your first payroll deduction of the \$20.43 come off your paycheck, that's how you know the new medical plan was added to the coverage. Um, seven to 10 business days later, you'll receive new policy and ID card information in the mail. However, I do see that Partners 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. But other than that, is there anything else I could help you out with today? Uh, no. Awesome. Well, you have a wonderful weekend, okay? You too. 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: Hello. Um, I'm looking to sign up for medical.

Speaker speaker\_0: Okay. 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: 0096.

Speaker speaker\_0: And what was your first and last name?

Speaker speaker\_1: Andrea Mojica.

Speaker speaker\_0: And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker\_1: Uh, 1688 Carmel Circle West, Upland, California 91784.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: July 28th, 1995.

Speaker speaker\_0: And a good telephone number have a 626-347-1067?

Speaker speaker\_1: Uh, yes, that's correct.

Speaker speaker\_0: And the email I have is the first- your- your first I- first and last name at Gmail?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And what medical plan did you want to be enrolled into?

Speaker speaker\_1: The... I believe it's the Minimum Essentials Plan, the lowest one.

Speaker speaker\_0: So the MEC TeleRx?

Speaker speaker\_1: Mm-hmm. Yes.

Speaker speaker\_0: Okay, and keep dental as well, correct?

Speaker speaker\_1: And I thought... Yes. I have a question though. I noticed you can combine the MEC Rx plan with a VIP indemnity plan. So with the indemnity plan, the hospital, all that, you know, how it pays you, in that plan, are you, as the client, expected to pay first out of pocket and then the indemnity will reimburse you after you file a claim?

Speaker speaker\_0: Um, no, ma'am. Um, so the insurance carrier pays those set dollar amounts to cover things as long as your copays have been met. Whatever the remaining balance is from after that coverage would be your responsibility.

Speaker speaker\_1: Oh, okay. Because I guess I'm trying to see what my financial responsibility would look like, like w- when I'm there paying. So they'll, they'll be able to run it there, right? That I have that plan?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Oh, okay. Um... We can proceed with the Minimum Essentials Plan, but let me think about really quick if I'm gonna do one of those VIP indemnities.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Uh, I think I'm just gonna do the MEC TeleRx.

Speaker speaker\_0: Okay. No worries. Um...

Speaker speaker\_1: And... And I had a quick question about that one. I noticed that it came with the virtual urgent care. So I just want to understand. So if I feel like I want to talk to someone, it's included? There's no extra cost?

Speaker speaker\_0: Um, correct.

Speaker speaker\_1: Like the visit, it's completely free, if it's virtual, of course?

Speaker speaker\_0: Yeah. Virtual primary care, yes, ma'am, it would be included under the MEC TeleRx. Yes, ma'am.

Speaker speaker\_1: Oh, okay. And that's for acute, like, you know, flus and sins, all that.

Speaker speaker\_0: Correct. Yeah.

Speaker speaker\_1: So, so that's all that. Okay. And what is the, uh, PharmAvail, MultiPlan Network and FreeRx that's included?

Speaker speaker\_0: Um, so the FreeRx gives out free or discounted prescription coverage. Um, if you check the FreeRx website, so freerox.com, you can view the list of medications that they cover. Um, MultiPlan-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... is the network that you have to stay under in order the insurance carriers do pay.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: Um, but the PharmAvail, that's for to pick up your prescriptions through, uh, that MEC TeleRx medical plan, the pharmacy pretty much.

Speaker speaker\_1: Oh, like the pharmacy network, so to speak?

Speaker speaker\_0: Correct.

Speaker speaker\_1: And what is Elixir?

Speaker speaker\_0: Um, same thing with preventative medications.

Speaker speaker\_1: Oh, that's what it covers?

Speaker speaker\_0: Correct. So Elixir-

Speaker speaker\_1: That's the coverage? Oh, okay. Okay, cool. Good. Thank you for that clarification.

Speaker speaker\_0: Yeah. So the dental and the MEC TeleRx are employee only. Anything else?

Speaker speaker\_1: Uh, do... That'll be it. When is my last day to add... I wanted to add something.

Speaker speaker\_0: Let's see. So we received your hire date as January 27th of 2025. So the cutoff date... Let me see. Here, do you mind if I place you on a brief hold for a second?

Speaker speaker\_1: Not at all.

Speaker speaker\_0: Okay. Hello. Are you still there?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, so your cutoff date would be February 26, so... 'Cause that's the 30-day mark.

Speaker speaker\_1: Oh, okay. Great. Well, thank you so much. I appreciate it.

Speaker speaker\_0: Yes.

Speaker speaker\_1: I will proceed with that for now, and then if I have any changes, I'll be sure to call.

Speaker speaker\_0: Okay. Do you authorize, uh, Partners Personnel to make the \$20.43 a week deduction for you?

Speaker speaker\_1: It's for, um, the dental and the...?

Speaker speaker\_0: MEC TeleRx, yes, ma'am.

Speaker speaker\_1: MEC TeleRx? Okay. Yeah, I do. When is it, um, effective, the dental and the medical?

Speaker speaker\_0: Um, so looking at the file, you were an appending request sent for enrollment for dental, um, so you should have experienced deductions sometime this week for you to become active in the dental of next week. However-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... adding the new medical plan, um, pending enrollments do take one to two weeks to go through, so there... Until you witness your first payroll deduction of the \$20.43 come off your paycheck, that's how you know the new medical plan was added to the coverage. Um, seven to 10 business days later, you'll receive new policy and ID card information in the mail. However, I do see that Partners 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. But other than that, is there anything else I could help you out with today?

Speaker speaker\_1: Uh, no.

Speaker speaker\_0: Awesome. Well, you have a wonderful weekend, okay?

Speaker speaker\_1: You too. Bye.

Speaker speaker\_0: Bye-bye.