

## **Transcript: Malcolm**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Benefits in the Park, this is Malcolm. How can I help you? I just called right now, um, so my, uh, the company, the company I work for told me to call and, uh, apply for benefits or something like that. I don't know if it's like health benefits or I don't know what it is, but they tell me to call and apply. What staffing company do you work for, sir? Partners. Yeah, so it's probably for the health insurance offered through Partners Personnel. Okay. So what do I do? Are you wanting to get enrolled or are you wanting to get information? All right, yeah, if you could hit me with some info real quick, that'd be cool. What's the last four of your Social? I'll have to pull up your account. It's zero, five, seven, two. You said zero, five, seven, two? Yeah. First name? Sergio. Last name? Tovar, T-O-V-A-R. Uh, for security purposes, can you verify address and date of birth for me? 12692 Fletcher Garden Grove, California 92840. Date of birth is 1993, 18, January. Thank you. Sure. So they offer you, they offer you medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health and an ID expert. Is that right? Yes, sir. And they'd be taken outta your paycheck weekly. How much? Depends on what plans you get enrolled into. All right, hit me. Well, I wouldn't be able to make any recommendations, so it depends on what you want to get enrolled into. I know but, I mean, what, which, which ones, which plans are available? So again, they offer you medical; FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health and the ID experts. Okay, what's the next one? That's all they, that's all that they offer you, sir. Oh, okay. So I just pick one and it applies to my plan or do I just, or I just have to decide- You can pick, you can pick one, you could pick all of them. You could pick two, you could pick three, whatever plans you want to get enrolled into, sir. You don't have to get enrolled with everything. The life insurance, how much is it? \$20,000. That I have to pay for or you guys pay? They give... It's for y- your life insurance policy is \$20,000. You personally will be paying \$2.11 out of your pocket. Oh. How much do I have to pay out of pocket for that? \$2.11. Uh, disability? What is that? \$3.94. That if you get hurt during work and you need to miss work 'cause you got hurt on site. Oh, okay. And how long is that for? I wouldn't know how long the short-term disability lasts, 'cause we're not the carrier. That's a question for the carrier. You have to ask them that directly. Okay. Medical, what, what, what kind of plan would that be? So for medical they offer you five different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the two is with the Plus and the Prime, they give you more in the hospital benefit aspect. The Standard is \$17.66. The Plus is \$31.61. And the Prime is \$43.28. They also offer you the MEC TeleRx which is a preventative care plan, which is not included in none of the VIP plans. The MEC TeleRx will give you wellness checks, physicals, vaccinations, cancer screenings, pap

smears and mammograms for women, preventative care services, and it also gives you access to FreeRx, which gives you access to over 800 acute and chronic medications. And the MEC Enhanced is a combination of the preventative care plan and the VIP plan. How much is that one? The MEC Enhanced? Oh, that, all that good stuff. The last one that you told me, like all the one that has that good stuff in it. So I'm not sure what you're referring to. Are you saying that the MEC- I think you said, I think you said it's the, not the, not the... Is it the Prime? The Prime is the best one that includes everything or no? I wouldn't be able to make any recommendations. Prime is the highest plan that they offer you with the VIP section. Now, saying they offer you MEC Enhanced which combines the VIP plan and the preventative care plan. Okay, so the preventative care and the Prime goes together? It, it combines them both with, with the MEC Enhanced, but they, they don't go hand-in-hand. They are, they both are separate plans in themselves. Okay, so they're different plans? Yes, sir. You're allowed to get them, to get the MEC Enhanced. How much is that, both of them? I think if you were to get the... Well, it depends on which VIP. If you want the VIP Prime- Yeah. ... and the MEC preventative care, it will be \$62.19 combined with the life insurance policy. I don't want the life insurance policy. I just want the disability one. Right. So combined with the disability, it'd be \$64.02 that'd be deducted weekly. All right, let me get the life insurance policy then. Right, so you want the preventative care, the life insurance policy and a VIP plan? Yeah. Anything else that you're interested in? The dental and vision are not included in the medical portion. They're also separate plans in themselves. Uh, no, dental I'm okay on. And how long is this? Is this monthly or yearly or weekly? It's weekly. It's taken out of your paycheck weekly. Okay, so hold on. All right then, here, I got to talk to my wife before I do anything like that. Okay. All right, yeah, just, uh, I'm gonna make a note... Uh, is there anything you can send to my email? The benefits guide? I can see- Okay, yeah. ... that be emailed to you. Yeah, I might talk to my wife for a minute 'cause So it's bc... Is bc@... It's at gmail.com you're sending to? Yeah, bchc800. Yeah. Yeah, bchc800route@gmail.com. All right, you guys have a good one. You too, man. Thank you. All right, thank you, thank you. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Benefits in the Park, this is Malcolm. How can I help you?

Speaker speaker\_2: I just called right now, um, so my, uh, the company, the company I work for told me to call and, uh, apply for benefits or something like that. I don't know if it's like health benefits or I don't know what it is, but they tell me to call and apply.

Speaker speaker\_1: What staffing company do you work for, sir?

Speaker speaker\_2: Partners.

Speaker speaker\_1: Yeah, so it's probably for the health insurance offered through Partners Personnel.

Speaker speaker\_2: Okay. So what do I do?

Speaker speaker\_1: Are you wanting to get enrolled or are you wanting to get information?

Speaker speaker\_2: All right, yeah, if you could hit me with some info real quick, that'd be cool.

Speaker speaker\_1: What's the last four of your Social? I'll have to pull up your account.

Speaker speaker\_2: It's zero, five, seven, two.

Speaker speaker\_1: You said zero, five, seven, two?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: First name?

Speaker speaker\_2: Sergio.

Speaker speaker\_1: Last name?

Speaker speaker\_2: Tovar, T-O-V-A-R.

Speaker speaker\_1: Uh, for security purposes, can you verify address and date of birth for me?

Speaker speaker\_2: 12692 Fletcher Garden Grove, California 92840. Date of birth is 1993, 18, January.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Sure.

Speaker speaker\_1: So they offer you, they offer you medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health and an ID expert.

Speaker speaker\_2: Is that right?

Speaker speaker\_1: Yes, sir. And they'd be taken outta your paycheck weekly.

Speaker speaker\_2: How much?

Speaker speaker\_1: Depends on what plans you get enrolled into.

Speaker speaker\_2: All right, hit me.

Speaker speaker\_1: Well, I wouldn't be able to make any recommendations, so it depends on what you want to get enrolled into.

Speaker speaker\_2: I know but, I mean, what, which, which ones, which plans are available?

Speaker speaker\_1: So again, they offer you medical; FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavioral health and the ID experts.

Speaker speaker\_2: Okay, what's the next one?

Speaker speaker\_1: That's all they, that's all that they offer you, sir.

Speaker speaker\_2: Oh, okay. So I just pick one and it applies to my plan or do I just, or I just have to decide-

Speaker speaker\_1: You can pick, you can pick one, you could pick all of them. You could pick two, you could pick three, whatever plans you want to get enrolled into, sir. You don't have to get enrolled with everything.

Speaker speaker\_2: The life insurance, how much is it?

Speaker speaker\_1: \$20,000.

Speaker speaker\_2: That I have to pay for or you guys pay?

Speaker speaker\_1: They give... It's for y- your life insurance policy is \$20,000. You personally will be paying \$2.11 out of your pocket.

Speaker speaker\_2: Oh. How much do I have to pay out of pocket for that?

Speaker speaker\_1: \$2.11.

Speaker speaker\_2: Uh, disability? What is that?

Speaker speaker\_1: \$3.94. That if you get hurt during work and you need to miss work 'cause you got hurt on site.

Speaker speaker\_2: Oh, okay. And how long is that for?

Speaker speaker\_1: I wouldn't know how long the short-term disability lasts, 'cause we're not the carrier. That's a question for the carrier. You have to ask them that directly.

Speaker speaker\_2: Okay. Medical, what, what, what kind of plan would that be?

Speaker speaker\_1: So for medical they offer you five different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the two is with the Plus and the Prime, they give you more in the hospital benefit aspect. The Standard is \$17.66. The Plus is \$31.61. And the Prime is \$43.28. They also offer you the MEC TeleRx which is a preventative care plan, which is not included in none of the VIP plans. The MEC TeleRx will give you wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, preventative care services, and it also gives you access to FreeRx, which gives you access to over 800 acute and chronic medications. And the MEC Enhanced is a combination of the preventative care plan and the VIP plan.

Speaker speaker\_2: How much is that one?

Speaker speaker\_1: The MEC Enhanced?

Speaker speaker\_2: Oh, that, all that good stuff. The last one that you told me, like all the one that has that good stuff in it.

Speaker speaker\_1: So I'm not sure what you're referring to. Are you saying that the MEC-

Speaker speaker\_2: I think you said, I think you said it's the, not the, not the... Is it the Prime? The Prime is the best one that includes everything or no?

Speaker speaker\_1: I wouldn't be able to make any recommendations. Prime is the highest plan that they offer you with the VIP section. Now, saying they offer you MEC Enhanced which combines the VIP plan and the preventative care plan.

Speaker speaker\_2: Okay, so the preventative care and the Prime goes together?

Speaker speaker\_1: It, it combines them both with, with the MEC Enhanced, but they, they don't go hand-in-hand. They are, they both are separate plans in themselves.

Speaker speaker\_2: Okay, so they're different plans?

Speaker speaker\_1: Yes, sir. You're allowed to get them, to get the MEC Enhanced.

Speaker speaker\_2: How much is that, both of them?

Speaker speaker\_1: I think if you were to get the... Well, it depends on which VIP. If you want the VIP Prime-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... and the MEC preventative care, it will be \$62.19 combined with the life insurance policy.

Speaker speaker\_2: I don't want the life insurance policy. I just want the disability one.

Speaker speaker\_1: Right. So combined with the disability, it'd be \$64.02 that'd be deducted weekly.

Speaker speaker\_2: All right, let me get the life insurance policy then.

Speaker speaker\_1: Right, so you want the preventative care, the life insurance policy and a VIP plan?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Anything else that you're interested in? The dental and vision are not included in the medical portion. They're also separate plans in themselves.

Speaker speaker\_2: Uh, no, dental I'm okay on. And how long is this? Is this monthly or yearly or weekly?

Speaker speaker\_1: It's weekly. It's taken out of your paycheck weekly.

Speaker speaker\_2: Okay, so hold on. All right then, here, I got to talk to my wife before I do anything like that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: All right, yeah, just, uh, I'm gonna make a note... Uh, is there anything you can send to my email?

Speaker speaker\_1: The benefits guide? I can see-

Speaker speaker\_2: Okay, yeah.

Speaker speaker\_1: ... that be emailed to you.

Speaker speaker\_2: Yeah, I might talk to my wife for a minute 'cause

Speaker speaker\_3: So it's bc... Is bc@... It's at gmail.com you're sending to?

Speaker speaker\_2: Yeah, bchc800. Yeah. Yeah, bchc800route@gmail.com. All right, you guys have a good one.

Speaker speaker\_1: You too, man. Thank you.

Speaker speaker\_2: All right, thank you, thank you. Bye.