

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Um, I got a text from you guys, to get set up with... like, I don't know, benefits. You're breaking up, ma'am. You say you got a text message to set up benefits? Yeah. Um, from Personal. What, are you wanting to get enrolled, or you just wanted to follow up with the email or the text to see what it was about? Um, yeah, pretty much. I might want to get enrolled, I just want to see more of what it is to... It's a health insurance offered through Partners Personnel. Yeah. So what, you want an information sent? Do you have questions? Yeah, I just wanted to know more about it. I don't know about questions per se. Like, I guess what is it? Like, what are the benefits? Are those really worth it? So they offer you, they offer you medical, free Rx, dental, short term disability, life insurance, vision, critical illness, group accident and preventative care. It's taken out weekly- And you- ... from your paycheck. How's the medical part work? You said, how's the medical work? Yeah. I don't really care about the dental and stuff. So the medical, it covers doctors, hospitals and prescriptions. Okay. Yeah, that's what I'm interested in. How does that work? Would it cover anything that like, if I had like a couple of bills already, would it help cover that now even if it was in the past? Like recently. I don't think it works. I don't think it does retro. I don't think it does retro. Oh. Because none of these plans are PPO plans. They're all limited benefits plans. What that means is the doctor and the members sends the claims to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And dependent on the services rendered and the coverage, the remainder of that claim will be your responsibility. Okay. All right. And do I have to come pick up a card or something? No, ma'am. So you can either get enrolled online or you can get enrolled through us over the phone. Actually, I don't think they- I'll look it up or something. ... offer you, I'm afraid they offer you... I'm af- I don't think they offer you the online option. That, I think American Partners Personnel doesn't. Um, but yeah, if you want to get enrolled, we can get enrolled right now or if you wanted more information- Uh, that's um... How much does it take out weekly? Depends on which plan you should get enrolled in. Does it depend? Yes, ma'am. Okay. Yeah, we can do that. So you do want to get enrolled? Yeah, I need the medical. All right. What's the last four of your social? 4182. First name? Kenzie. K-E-N-Z-I-E. Last name? Westling, W-E-S-T-L-I-N-G. For security purposes, can you verify your address and date of birth for me? Uh, 21900 and it's 4734 Ethan Carter Avenue. Uh, 32812. And then the city and state? Or- Orlando, Florida. Thank you. Excuse me, your phone number is 715-415-1898? Yeah. And I get email is kenelly, or kennilyn23 at gmail.com? Yes. Thank you. All right. So for medical, they offer you three different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of them come with doctors, hospitals and prescriptions. The only difference is between the three is the standard and the plus and the prime is the prime covers

more than the standard and they give you more money. And the VIP Plus does as well. So for example, if there's surgery in a physic- physician office, with the standard it'd be 20, \$125 a day. With the plus it'd be \$250 a day. And with the prime it'd be \$1,000 a day. Oh, okay. I'll just do regular. You're going to do the standard? Yeah, that's fine. Was it free only to you? Okay. Yeah. Okay, so that'll be \$17.66. That'll be deducted weekly. You say you're not interested in anything else? Is there, um... Can I add, can I add an insurance plan for my daughter? So you want to do employee plus child? Um, yeah. Does that, is that a thing? Does that work? Yes, ma'am. It'll be \$27.27. Altogether or for her? All together. They also offer you- That's fine. Thank you. ... TeleRx plan which is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care coverages. That is not included in the VIP plan. And they also offer you the MEC enhanced, which combines the preventative care with the VIP plan. Um, I'll stick with the regular for now. If I need to upgrade, I think I, I should be able to, right? So you do only have 30 days from the date you receive your first paycheck to get enrolled into the coverage. After those 30 days, you would have to wait until a company open enrollment period, which I believe has passed this year already for Partners Personnel. And outside of that, you have to have a qualifying life event such as marriage and divorce, having or adopting a child pertaining to lose the coverage from another carrier. Okay. So just, um, with the standard for her, will she still get the vacci- vaccinations or whatever? So that's not- Or do I have to upgrade? That would be something different. That's why with the MEC, the MEZ, well, the MEC include preventative services which is not included in the VIP plan. The VIP is more so, to give you an example, MEC is the, the test if you're already, if you're gonna be sick. The VIP is if you're already sick. Does that make sense? So getting that insurance for her won't cover like any doctor plans or anything like that? So the- So is it- ... VIP plan covers, it covers doctors, hospitals and prescriptions, but it wouldn't include like physicals or anything like that. It's more so for if you're already sick. Unless if the MEC tell you are- Oh, so like if I take her in and I'm like, "Oh, she has a fever and she needs medicine," then that will cover it. But it won't cover a vaccination? Yeah, 'cause it's not, it's not preventative. It's more so just like if- Okay. ... you're already sick. Um, yeah, that's fine. We can just do that. So you still want to stick with the VIP standard? Yeah, that's fine. You said what, 25-something a week? It's \$27.27 a week. Okay. Cool. And was there, was there anything else that you were interested in? No, that's all right now. I'm not too concerned about other stuff. All right. So those two selected, with that plan selected, I would need her first name, last name, Social Security and date of birth. Uh, shit. I don't have her Social Security right now. All right. So what I can do, I can just put all that information in and fill it with zeros, and you just give us a call back as soon as possible with that Social Security number. That's fine. I'll just give you the whatever information for her right now then. All right. So what's the first name? Ernycia. E-R-N-Y-C-I-A. Did you say E-R-N-Y-C-I-A? Yes. Last name? Wesley. It's the same as mine. Thank you. And her date of birth? Uh, May 14th, 2022. You said May 14th? Yeah. 2022. Two thous- 20 thou... Ah, thank you. Yeah, 2022. All right. Got that in the system. All right, so I do have to let you know that your plan falls under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period, or you have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. All right. So the enrollment process

does take one to two weeks. That's fine. Once we see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. The ID cards are sent one to two weeks from the activation date. Okay. I do want to let you know that if you wanted a physical copy of your medical card, you have to call and request it once your coverage is active. Otherwise, it's only sent via email. Okay. That's fine. All right. Was there anything else I can help you with today, Ms. Kenzie? No, that was all. Thank you. Well, I'm gonna say ... on benefits from the card. I hope you have a great rest of your week. You too. Thank you.

Conversation Format

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

Speaker speaker_1: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker_2: Um, I got a text from you guys, to get set up with... like, I don't know, benefits.

Speaker speaker_1: You're breaking up, ma'am. You say you got a text message to set up benefits?

Speaker speaker_2: Yeah. Um, from Personal.

Speaker speaker_1: What, are you wanting to get enrolled, or you just wanted to follow up with the email or the text to see what it was about?

Speaker speaker_2: Um, yeah, pretty much. I might want to get enrolled, I just want to see more of what it is to...

Speaker speaker_1: It's a health insurance offered through Partners Personnel.

Speaker speaker_2: Yeah.

Speaker speaker_1: So what, you want an information sent? Do you have questions?

Speaker speaker_2: Yeah, I just wanted to know more about it. I don't know about questions per se. Like, I guess what is it? Like, what are the benefits? Are those really worth it?

Speaker speaker_1: So they offer you, they offer you medical, free Rx, dental, short term disability, life insurance, vision, critical illness, group accident and preventative care. It's taken out weekly-

Speaker speaker_2: And you-

Speaker speaker_1: ... from your paycheck.

Speaker speaker_2: How's the medical part work?

Speaker speaker_1: You said, how's the medical work?

Speaker speaker_2: Yeah. I don't really care about the dental and stuff.

Speaker speaker_1: So the medical, it covers doctors, hospitals and prescriptions.

Speaker speaker_2: Okay. Yeah, that's what I'm interested in. How does that work? Would it cover anything that like, if I had like a couple of bills already, would it help cover that now even if it was in the past? Like recently.

Speaker speaker_1: I don't think it works. I don't think it does retro. I don't think it does retro.

Speaker speaker_2: Oh.

Speaker speaker_1: Because none of these plans are PPO plans. They're all limited benefits plans. What that means is the doctor and the members sends the claims to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And dependent on the services rendered and the coverage, the remainder of that claim will be your responsibility.

Speaker speaker_2: Okay. All right. And do I have to come pick up a card or something?

Speaker speaker_1: No, ma'am. So you can either get enrolled online or you can get enrolled through us over the phone. Actually, I don't think they-

Speaker speaker_2: I'll look it up or something.

Speaker speaker_1: ... offer you, I'm afraid they offer you... I'm af- I don't think they offer you the online option. That, I think American Partners Personnel doesn't. Um, but yeah, if you want to get enrolled, we can get enrolled right now or if you wanted more information-

Speaker speaker_2: Uh, that's um... How much does it take out weekly?

Speaker speaker_1: Depends on which plan you should get enrolled in.

Speaker speaker_2: Does it depend?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Yeah, we can do that.

Speaker speaker_1: So you do want to get enrolled?

Speaker speaker_2: Yeah, I need the medical.

Speaker speaker_1: All right. What's the last four of your social?

Speaker speaker_2: 4182.

Speaker speaker_1: First name?

Speaker speaker_2: Kenzie. K-E-N-Z-I-E.

Speaker speaker_1: Last name?

Speaker speaker_2: Westling, W-E-S-T-L-I-N-G.

Speaker speaker_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Uh, 21900 and it's 4734 Ethan Carter Avenue. Uh, 32812.

Speaker speaker_1: And then the city and state?

Speaker speaker_2: Or- Orlando, Florida.

Speaker speaker_1: Thank you. Excuse me, your phone number is 715-415-1898?

Speaker speaker_2: Yeah.

Speaker speaker_1: And I get email is kenelly, or kennilyn23 at gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you. All right. So for medical, they offer you three different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of them come with doctors, hospitals and prescriptions. The only difference is between the three is the standard and the plus and the prime is the prime covers more than the standard and they give you more money. And the VIP Plus does as well. So for example, if there's surgery in a physician office, with the standard it'd be 20, \$125 a day. With the plus it'd be \$250 a day. And with the prime it'd be \$1,000 a day.

Speaker speaker_2: Oh, okay. I'll just do regular.

Speaker speaker_1: You're going to do the standard?

Speaker speaker_2: Yeah, that's fine.

Speaker speaker_1: Was it free only to you?

Speaker speaker_2: Okay. Yeah.

Speaker speaker_1: Okay, so that'll be \$17.66. That'll be deducted weekly. You say you're not interested in anything else?

Speaker speaker_2: Is there, um... Can I add, can I add an insurance plan for my daughter?

Speaker speaker_1: So you want to do employee plus child?

Speaker speaker_2: Um, yeah. Does that, is that a thing? Does that work?

Speaker speaker_1: Yes, ma'am. It'll be \$27.27.

Speaker speaker_2: Altogether or for her?

Speaker speaker_1: All together. They also offer you-

Speaker speaker_2: That's fine. Thank you.

Speaker speaker_1: ... TeleRx plan which is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative

care coverages. That is not included in the VIP plan. And they also offer you the MEC enhanced, which combines the preventative care with the VIP plan.

Speaker speaker_2: Um, I'll stick with the regular for now. If I need to upgrade, I think I, I should be able to, right?

Speaker speaker_1: So you do only have 30 days from the date you receive your first paycheck to get enrolled into the coverage. After those 30 days, you would have to wait until a company open enrollment period, which I believe has passed this year already for Partners Personnel. And outside of that, you have to have a qualifying life event such as marriage and divorce, having or adopting a child pertaining to lose the coverage from another carrier.

Speaker speaker_2: Okay. So just, um, with the standard for her, will she still get the vaccinations or whatever?

Speaker speaker_1: So that's not-

Speaker speaker_2: Or do I have to upgrade?

Speaker speaker_1: That would be something different. That's why with the MEC, the MEZ, well, the MEC include preventative services which is not included in the VIP plan. The VIP is more so, to give you an example, MEC is the, the test if you're already, if you're gonna be sick. The VIP is if you're already sick. Does that make sense?

Speaker speaker_2: So getting that insurance for her won't cover like any doctor plans or anything like that?

Speaker speaker_1: So the-

Speaker speaker_2: So is it-

Speaker speaker_1: ... VIP plan covers, it covers doctors, hospitals and prescriptions, but it wouldn't include like physicals or anything like that. It's more so for if you're already sick. Unless if the MEC tell you are-

Speaker speaker_2: Oh, so like if I take her in and I'm like, "Oh, she has a fever and she needs medicine," then that will cover it. But it won't cover a vaccination?

Speaker speaker_1: Yeah, 'cause it's not, it's not preventative. It's more so just like if-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you're already sick.

Speaker speaker_2: Um, yeah, that's fine. We can just do that.

Speaker speaker_1: So you still want to stick with the VIP standard?

Speaker speaker_2: Yeah, that's fine. You said what, 25-something a week?

Speaker speaker_1: It's \$27.27 a week.

Speaker speaker_2: Okay. Cool.

Speaker speaker_1: And was there, was there anything else that you were interested in?

Speaker speaker_2: No, that's all right now. I'm not too concerned about other stuff.

Speaker speaker_1: All right. So those two selected, with that plan selected, I would need her first name, last name, Social Security and date of birth.

Speaker speaker_2: Uh, shit. I don't have her Social Security right now.

Speaker speaker_1: All right. So what I can do, I can just put all that information in and fill it with zeros, and you just give us a call back as soon as possible with that Social Security number.

Speaker speaker_2: That's fine. I'll just give you the whatever information for her right now then.

Speaker speaker_1: All right. So what's the first name?

Speaker speaker_2: Ernycia. E-R-N-Y-C-I-A.

Speaker speaker_1: Did you say E-R-N-Y-C-I-A?

Speaker speaker_2: Yes.

Speaker speaker_1: Last name?

Speaker speaker_2: Wesley. It's the same as mine.

Speaker speaker_1: Thank you. And her date of birth?

Speaker speaker_2: Uh, May 14th, 2022.

Speaker speaker_1: You said May 14th?

Speaker speaker_2: Yeah. 2022.

Speaker speaker_1: Two thous- 20 thou... Ah, thank you.

Speaker speaker_2: Yeah, 2022.

Speaker speaker_1: All right. Got that in the system. All right, so I do have to let you know that your plan falls under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period, or you have a qualifying life event such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. So the enrollment process does take one to two weeks.

Speaker speaker_2: That's fine.

Speaker speaker_1: Once we see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. The ID cards are sent one to two weeks from the activation date.

Speaker speaker_2: Okay.

Speaker speaker_1: I do want to let you know that if you wanted a physical copy of your medical card, you have to call and request it once your coverage is active. Otherwise, it's only sent via email.

Speaker speaker_2: Okay. That's fine.

Speaker speaker_1: All right. Was there anything else I can help you with today, Ms. Kenzie?

Speaker speaker_2: No, that was all. Thank you.

Speaker speaker_1: Well, I'm gonna say

Speaker speaker_3: ... on benefits from the card. I hope you have a great rest of your week.

Speaker speaker_2: You too.

Speaker speaker_1: Thank you.