

Transcript: Pearl

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Full Transcript

My name is Pearl. Hello. Who does... I'm Taylor Clark. And how can I assist you? I was calling because I was trying to set my own insurance up for my job. Okay. What's the name of the staff agency you work for? Uh, Partners, Partners Personnel. And the last four digits of your social? Uh, two-five-nine-eight. How long have, how long have you been working with Partners? Uh, I just started working with them last week. Okay. So they haven't sent us all your information so we can do one of two things. I can create you an account and get you enrolled today, but I will need your full social, name, address, date of birth, phone number and email address. Or we can wait until Partners sends all of your information. They give you 30 days from your first pay check to enroll. It's just however you prefer. No, we can go ahead and do it. All righty. And... what is your full social? Six-six-eight-zero-three-two-five-nine-eight. And you said your name is Taylor Clark? Huh? Excuse me? Now. Now. You said your name is Taylor Clark? Yes. Without a E at the end. All righty. And what's your address? You put it at, um, 7211 Crestside Drive, Austell, Georgia. All righty. And... then what is your date of birth? July 8th, 1998. Okay. Your phone number? Uh, 346-593-2498. All righty. And is, what is the street name? You said Crest- Side. Side Drive? Yeah. No. All righty. And your email address. It's gonna be royaltaybusiness89... businesses89... my apologies. Okay. So- So R-O-Y-A-L-T-A-Y businesses89@gmail.com. All righty. And do you know what you're wanting to enroll in today? You said what now? Do you know what you're wanting to enroll in today? Um, they never really explained to me what they had, so if you could explain to me. Okay. So they offer medical, dental, vision, short-term disability, behavioral and mental health, FreeRx, critical illness, group accident. Um, they offer a medical plan that has preventative health built in and then they have an identity theft protection. Um, I definitely wanna do the dental and health insurance. I'm sorry, the dental and what? Dental and health insurance. Okay. So there are four medical plans you can choose from. The VIP Standard is \$17.66 a week, the VIP Plus is \$31.61 a week, and the VIP Prime is \$43.28 a week. These plans don't have copays or deductibles but they only cover up to a certain dollar amount for each service and the difference between the three is that dollar amount that they cover for each service. And then they also offer the MEC Enhanced. This plan is preventative health and medical in one. It's \$43.76 a week. This plan has copays but once you pay the copay, the insurance company pays the remainder of the bill. Okay. And how much is that one? \$43.76 a week. No, I'm saying how, how, um, of anything do they cover? That, so that plan, after you pay the copay, the remainder of the bill is covered by the insurance company. Oh, okay, okay, okay, okay. Let me ask you this. Do you have a, um, do you guys have a plan, um, for like, uh, little like surgeries and stuff like that or no? Um, so all the plans do have some coverage for surgeries. Uh, depending on the plan and how much they cover for each, uh, each, for each plan for the surgeries. And do you, um, okay, and do you ... Yeah. Um, for, uh, dentistry do y'all have, um,

braces or the dentures? With the dental plan, braces and crowns are not covered. They're not covered? No, ma'am. Okay. Okay. Well, that's fine. Yeah. I wanna do the, um... la, la, la, la, la. Yeah, I'll say do 43. Go ahead, you can do the \$43 one. Okay. So the \$43.76. And did you want to do that dental? So it's four- it's \$43 per, per, uh, insurance? So it's \$43.76 for your medical and then \$3.63 for your dental. So if you just do those two plans, it'd be \$47.39 a week that they'll deduct. Okay. Yeah. That's what I wanna do. So... Okay. So we'll take one to two weeks for the staff agency to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your dental card to your residence and your preventative health card and then your medical will go to your email. Um-Give me one moment. Both these plans are under an IRS regulation called Section 125, meaning if it is not under- if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these two plans. Okay, no, that's fine. I want, I wanna keep those two. That's fine. Okay, and do you have any questions? Um, and you said it takes up to two weeks for it to be active, right? Okay. Okay. Uh... uh, let me just see, let me see. I guess we know, um... I guess no, because you basically told me everything pretty much. So as far as dental- All right. What all does... As far, I'm, okay, I'm sorry, I do. So as far as dental, what all does dental cover? With, with what I have? So, with the plan that you have, it covers preventative visits at 100%, which is your basic cleaning and X-rays. I'm sorry, your basic cleaning and checkup once per six months. Mm-hmm. X-rays, non-surgical extractions and fillings are coll- are covered at 80% after you pay the, the \$50 deductible, and things like crowns and braces are not covered. Okay. And then as far as health insurance, what's covered? So the primary care visits have a den- \$10 copay, your specialty visits have a \$50 copay and your urgent care visits have a \$60 copay. After you pay those copays, the remainder of the bill is covered by the insurance carrier. Okay. Okay, cool. Now let me ask you a question. I do need, um... hold on. I do need, uh... I do need surgery on my knee. Would that cover my surgery on my knee? Um, that plan... give me one moment. I'm only asking before I go the other route, you know what I'm saying? 'Cause I... if it does, uh, cover it, I wanna go through you guys and do it. But if it doesn't, I'ma just have to go the other route. Okay, so with surgery in a hospital, it covers \$500 a day for one day. And then as of your cover- It covers 500? Yeah, it covers \$500 a day for one day of that surgery. And then if you have to- Mm-hmm. ... stay in the hospital confined, they cover \$100 a day for 30 days. Okay. Okay, cool. Okay, well, yep, that was all my questions. All right. Thank you so much for calling. You have a great day. All right, so...

Conversation Format

Speaker speaker_0: My name is Pearl.

Speaker speaker_1: Hello.

Speaker speaker_0: Who does...

Speaker speaker_2: I'm Taylor Clark.

Speaker speaker_0: And how can I assist you?

Speaker speaker_2: I was calling because I was trying to set my own insurance up for my job.

Speaker speaker_0: Okay. What's the name of the staff agency you work for?

Speaker speaker_2: Uh, Partners, Partners Personnel.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_2: Uh, two-five-nine-eight.

Speaker speaker_0: How long have, how long have you been working with Partners?

Speaker speaker_2: Uh, I just started working with them last week.

Speaker speaker_0: Okay. So they haven't sent us all your information so we can do one of two things. I can create you an account and get you enrolled today, but I will need your full social, name, address, date of birth, phone number and email address. Or we can wait until Partners sends all of your information. They give you 30 days from your first pay check to enroll. It's just however you prefer.

Speaker speaker_2: No, we can go ahead and do it.

Speaker speaker_0: All righty. And... what is your full social?

Speaker speaker_2: Six-six-eight-zero-three-two-five-nine-eight.

Speaker speaker_0: And you said your name is Taylor Clark?

Speaker speaker_2: Huh?

Speaker speaker_0: Excuse me?

Speaker speaker_2: Now. Now.

Speaker speaker_0: You said your name is Taylor Clark?

Speaker speaker_2: Yes. Without a E at the end.

Speaker speaker_0: All righty. And what's your address?

Speaker speaker_2: You put it at, um, 7211 Crestside Drive, Austell, Georgia.

Speaker speaker_0: All righty. And... then what is your date of birth?

Speaker speaker_2: July 8th, 1998.

Speaker speaker_0: Okay. Your phone number?

Speaker speaker_2: Uh, 346-593-2498.

Speaker speaker_0: All righty. And is, what is the street name? You said Crest-

Speaker speaker_2: Side.

Speaker speaker_0: Side Drive?

Speaker speaker_2: Yeah. No.

Speaker speaker_0: All righty. And your email address.

Speaker speaker_2: It's gonna be royaltaybusiness89... businesses89... my apologies.

Speaker speaker_0: Okay. So-

Speaker speaker_2: So R-O-Y-A-L-T-A-Y businesses89@gmail.com.

Speaker speaker_0: All righty. And do you know what you're wanting to enroll in today?

Speaker speaker_2: You said what now?

Speaker speaker_0: Do you know what you're wanting to enroll in today?

Speaker speaker_2: Um, they never really explained to me what they had, so if you could explain to me.

Speaker speaker_0: Okay. So they offer medical, dental, vision, short-term disability, behavioral and mental health, FreeRx, critical illness, group accident. Um, they offer a medical plan that has preventative health built in and then they have an identity theft protection.

Speaker speaker_2: Um, I definitely wanna do the dental and health insurance.

Speaker speaker_0: I'm sorry, the dental and what?

Speaker speaker_2: Dental and health insurance.

Speaker speaker_0: Okay. So there are four medical plans you can choose from. The VIP Standard is \$17.66 a week, the VIP Plus is \$31.61 a week, and the VIP Prime is \$43.28 a week. These plans don't have copays or deductibles but they only cover up to a certain dollar amount for each service and the difference between the three is that dollar amount that they cover for each service. And then they also offer the MEC Enhanced. This plan is preventative health and medical in one. It's \$43.76 a week. This plan has copays but once you pay the copay, the insurance company pays the remainder of the bill.

Speaker speaker_2: Okay. And how much is that one?

Speaker speaker_0: \$43.76 a week.

Speaker speaker_2: No, I'm saying how, how, um, of anything do they cover?

Speaker speaker_0: That, so that plan, after you pay the copay, the remainder of the bill is covered by the insurance company.

Speaker speaker_2: Oh, okay, okay, okay, okay. Let me ask you this. Do you have a, um, do you guys have a plan, um, for like, uh, little like surgeries and stuff like that or no?

Speaker speaker_0: Um, so all the plans do have some coverage for surgeries. Uh, depending on the plan and how much they cover for each, uh, each, for each plan for the surgeries.

Speaker speaker_2: And do you, um, okay, and do you ...

Speaker speaker_3: Yeah.

Speaker speaker_2: Um, for, uh, dentistry do y'all have, um, braces or the dentures?

Speaker speaker_0: With the dental plan, braces and crowns are not covered.

Speaker speaker_2: They're not covered?

Speaker speaker_0: No, ma'am.

Speaker speaker_2: Okay. Okay. Well, that's fine. Yeah. I wanna do the, um... la, la, la, la, la. Yeah, I'll say do 43. Go ahead, you can do the \$43 one.

Speaker speaker_0: Okay. So the \$43.76. And did you want to do that dental?

Speaker speaker_2: So it's four- it's \$43 per, per, uh, insurance?

Speaker speaker_0: So it's \$43.76 for your medical and then \$3.63 for your dental. So if you just do those two plans, it'd be \$47.39 a week that they'll deduct.

Speaker speaker_2: Okay. Yeah. That's what I wanna do. So...

Speaker speaker_0: Okay. So we'll take one to two weeks for the staff agency to start making deductions. Once they do, the following Monday you become active and then later that week you'll receive your dental card to your residence and your preventative health card and then your medical will go to your email.

Speaker speaker_2: Um-

Speaker speaker_0: Give me one moment. Both these plans are under an IRS regulation called Section 125, meaning if it is not under- if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these two plans.

Speaker speaker_2: Okay, no, that's fine. I want, I wanna keep those two. That's fine.

Speaker speaker_0: Okay, and do you have any questions?

Speaker speaker_2: Um, and you said it takes up to two weeks for it to be active, right? Okay. Okay. Uh... uh, let me just see, let me see. I guess we know, um... I guess no, because you basically told me everything pretty much. So as far as dental-

Speaker speaker_0: All right.

Speaker speaker_2: What all does... As far, I'm, okay, I'm sorry, I do. So as far as dental, what all does dental cover? With, with what I have?

Speaker speaker_0: So, with the plan that you have, it covers preventative visits at 100%, which is your basic cleaning and X-rays. I'm sorry, your basic cleaning and checkup once per six months.

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: X-rays, non-surgical extractions and fillings are coll- are covered at 80% after you pay the, the \$50 deductible, and things like crowns and braces are not covered.

Speaker speaker_2: Okay. And then as far as health insurance, what's covered?

Speaker speaker_0: So the primary care visits have a den- \$10 copay, your specialty visits have a \$50 copay and your urgent care visits have a \$60 copay. After you pay those copays, the remainder of the bill is covered by the insurance carrier.

Speaker speaker_2: Okay. Okay, cool. Now let me ask you a question. I do need, um... hold on. I do need, uh... I do need surgery on my knee. Would that cover my surgery on my knee?

Speaker speaker_0: Um, that plan... give me one moment.

Speaker speaker_2: I'm only asking before I go the other route, you know what I'm saying? 'Cause I... if it does, uh, cover it, I wanna go through you guys and do it. But if it doesn't, I'ma just have to go the other route.

Speaker speaker_0: Okay, so with surgery in a hospital, it covers \$500 a day for one day. And then as of your cover-

Speaker speaker_2: It covers 500?

Speaker speaker_0: Yeah, it covers \$500 a day for one day of that surgery. And then if you have to-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... stay in the hospital confined, they cover \$100 a day for 30 days.

Speaker speaker_2: Okay. Okay, cool. Okay, well, yep, that was all my questions.

Speaker speaker_0: All right. Thank you so much for calling. You have a great day.

Speaker speaker_2: All right, so...