

Transcript: Pearl

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Full Transcript

Hi. Good morning. Thank you for calling Benefits in a Cart. My name is Pearl. Who do I have the pleasure of speaking with? Hey, this is Allen Rogers. Um, I got text messages from Partners Personal saying that, um, to sign up for benefits before it ends. Okay. Did you want to sign up for benefits today then? Yeah. Yeah. Okay. What are the last four digits of your Social? Uh, my last four is going to be 8194. All righty. And if you can confirm your address and date of birth? 1204... I mean, my date of birth is 12/4/03 and my address is 5440 Southern Avenue, Phoenix, Arizona. Okay. Is there an apartment number or anything like that? Yeah. Apartment number 113. All right. Give me one moment. No, you're fine. So what benefits are provided? So Partners Personal offers, um, medical, dental, vision, short-term disability, term life which is your life insurance. Um, hmm, they offer, uh, quite a bit of 1204. I think it's just one, three. That's cool. Okay. All righty. So yes, they offer three different medical plans you can choose from. They offer free RX. They offer free RX with virtual primary care, dental, short-term disability, term life which is your life insurance, vision, critical illness, group accident, group accident which is additional coverage to your medical. Um, they offer a plan that is medical and preventative health in one. They offer preventive health alone. They offer behavioral and mental health and then identity theft protection. Oh, okay. That's good. And how long is the enrollment process? As in how long is it going to take today? Yeah. So as, um, as far as picking your plans, it's literally just picking your plans and we enroll you. Um, as far as becoming active, it does take one to two weeks for the staff to make it so you can start deductions. Once they do the fol- only Monday after we receive them, you become active. Okay. So two weeks? Um, about three. Three weeks? All right. That's fine. All right. Did you know which one that you want to enroll in? Um, yeah. Medical and, uh, dental. Okay. And the coverage is just for yourself? Yeah. Okay. So your dental plan is \$3.63 a week. Um, and then as far as medical- Okay. ... you do have four plans that you can choose from. There's the VIPs, the standard is \$17.66 a week, the plus is \$31.61 a week, and then the 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. The difference between the three is that dollar amount that they cover. And then you also have the MEC Enhanced that you can choose from. This plan does have copays, but once you pay the copay, the insurance carries, res- um, takes care of the remainder of the bill. That plan is \$43.76 a week. Okay. So copay is basically paying off a portion and letting the car- your main carrier pay the rest? Um, it's, it's... So for primary care visits, it's a \$10 copay and the insurance carrier takes care of the remainder of the bill. Um, urgent cares, give me one second. I know the specialty care visits are \$50 copays and I believe urgent care is 60. Yeah, specialty care visits- So copay is basically what you have to... what basically I would have to pay? Yes. So you'd pay a \$10 copay for your- Okay. ... primary care visits, a \$50 copay for specialty care, and then a \$60

per- uh, copay for urgent care. A \$50 per- copay for urgent care? A \$60 for urgent care and then \$50 for specialty care. Oh, it's \$60. Okay, okay. And that's the \$40 a week? It is \$43.76 a week. \$43.76. All right. And, um, that's the only one that has copay? Yes. All right. Then I'll do that one. All righty. So that plan provides you- And my dental is only- What? It's only one? Yeah, there's only one plan. Like, um, okay. There's only one plan for dental? Mm-hmm. All right. That's it. And what were you going to say? Um, so for those two plans together, your weekly deductions would be of \$47.39. \$47.39? Mm-hmm. For both of them? For both. Okay. That's fine. It will take, it will take one to two weeks for the staff in agency to start deductions. Once they do, the Monday after we receive the deduction, you become active. And then later that week, you'll receive- Okay. ... a preventative health and dental card in the mail and your medical will go to your email. All right. And then how does the dental work then if I'm only paying \$3? What is that plan? Like, if I were to go get seen, how would that work? Would I have to pay a portion too? So your preventative visits are covered at 100% which is your basic cleaning and a, a checkup once per six months. X-rays and- Okay. ... non-surgical extractions and fillings are covered at 80% after you pay the \$50 deductible. And then things like crowns and braces are not covered. Okay. Sounds good. Anything else? No, that's it. Thank you so much for calling. You have a great day. You too. Thanks so much. Oh, I'm sorry. You didn't hear one thing. Okay. One last thing. Okay. Um, both these plans are under an IRS regulation- Okay. ... called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these plans. Okay. All righty. Thank you so much for calling. You have a great day. You too. Thanks. Later. Bye.

Conversation Format

Speaker speaker_0: Hi. Good morning. Thank you for calling Benefits in a Cart. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker_1: Hey, this is Allen Rogers. Um, I got text messages from Partners Personal saying that, um, to sign up for benefits before it ends.

Speaker speaker_0: Okay. Did you want to sign up for benefits today then?

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_0: Okay. What are the last four digits of your Social?

Speaker speaker_1: Uh, my last four is going to be 8194.

Speaker speaker_0: All righty. And if you can confirm your address and date of birth?

Speaker speaker_1: 1204... I mean, my date of birth is 12/4/03 and my address is 5440 Southern Avenue, Phoenix, Arizona.

Speaker speaker_0: Okay. Is there an apartment number or anything like that?

Speaker speaker_1: Yeah. Apartment number 113.

Speaker speaker_0: All right. Give me one moment.

Speaker speaker_1: No, you're fine. So what benefits are provided?

Speaker speaker_0: So Partners Personal offers, um, medical, dental, vision, short-term disability, term life which is your life insurance. Um, hmm, they offer, uh, quite a bit of 1204.

Speaker speaker_1: I think it's just one, three. That's cool.

Speaker speaker_0: Okay. All righty. So yes, they offer three different medical plans you can choose from. They offer free RX. They offer free RX with virtual primary care, dental, short-term disability, term life which is your life insurance, vision, critical illness, group accident, group accident which is additional coverage to your medical. Um, they offer a plan that is medical and preventative health in one. They offer preventive health alone. They offer beha- behavioral and mental health and then identity theft protection.

Speaker speaker_1: Oh, okay. That's good. And how long is the enrollment process?

Speaker speaker_0: As in how long is it going to take today?

Speaker speaker_1: Yeah.

Speaker speaker_0: So as, um, as far as picking your plans, it's literally just picking your plans and we enroll you. Um, as far as becoming active, it does take one to two weeks for the staff to make it so you can start deductions. Once they do the fol- only Monday after we receive them, you become active.

Speaker speaker_1: Okay. So two weeks?

Speaker speaker_0: Um, about three.

Speaker speaker_1: Three weeks? All right. That's fine.

Speaker speaker_0: All right. Did you know which one that you want to enroll in?

Speaker speaker_1: Um, yeah. Medical and, uh, dental.

Speaker speaker_0: Okay. And the coverage is just for yourself?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. So your dental plan is \$3.63 a week. Um, and then as far as medical-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you do have four plans that you can choose from. There's the VIPs, the standard is \$17.66 a week, the plus is \$31.61 a week, and then the 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. The difference between the three is that dollar amount that they cover. And then you also have the MEC Enhanced that you can choose from. This plan does have copays, but once you pay the copay, the insurance carries, res- um, takes care of the remainder of the bill. That plan is \$43.76 a week.

Speaker speaker_1: Okay. So copay is basically paying off a portion and letting the car- your main carrier pay the rest?

Speaker speaker_0: Um, it's, it's... So for primary care visits, it's a \$10 copay and the insurance carrier takes care of the remainder of the bill. Um, urgent cares, give me one second. I know the specialty care visits are \$50 copays and I believe urgent care is 60. Yeah, specialty care visits-

Speaker speaker_1: So copay is basically what you have to... what basically I would have to pay?

Speaker speaker_0: Yes. So you'd pay a \$10 copay for your-

Speaker speaker_1: Okay.

Speaker speaker_0: ... primary care visits, a \$50 copay for specialty care, and then a \$60 per-uh, copay for urgent care.

Speaker speaker_1: A \$50 per- copay for urgent care?

Speaker speaker_0: A \$60 for urgent care and then \$50 for specialty care.

Speaker speaker_1: Oh, it's \$60. Okay, okay. And that's the \$40 a week?

Speaker speaker_0: It is \$43.76 a week.

Speaker speaker_1: \$43.76. All right. And, um, that's the only one that has copay?

Speaker speaker_0: Yes.

Speaker speaker_1: All right. Then I'll do that one.

Speaker speaker_0: All righty. So that plan provides you-

Speaker speaker_1: And my dental is only-

Speaker speaker_0: What?

Speaker speaker_1: It's only one?

Speaker speaker_0: Yeah, there's only one plan.

Speaker speaker_1: Like, um, okay. There's only one plan for dental?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right.

Speaker speaker_0: That's it.

Speaker speaker_1: And what were you going to say?

Speaker speaker_0: Um, so for those two plans together, your weekly deductions would be of \$47.39.

Speaker speaker_1: \$47.39?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: For both of them?

Speaker speaker_0: For both.

Speaker speaker_1: Okay. That's fine.

Speaker speaker_0: It will take, it will take one to two weeks for the staff in agency to start deductions. Once they do, the Monday after we receive the deduction, you become active. And then later that week, you'll receive-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a preventative health and dental card in the mail and your medical will go to your email.

Speaker speaker_1: All right. And then how does the dental work then if I'm only paying \$3? What is that plan? Like, if I were to go get seen, how would that work? Would I have to pay a portion too?

Speaker speaker_0: So your preventative visits are covered at 100% which is your basic cleaning and a, a checkup once per six months. X-rays and-

Speaker speaker_1: Okay.

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

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_0: Anything else?

Speaker speaker_1: No, that's it.

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

Speaker speaker_1: You too. Thanks so much.

Speaker speaker_0: Oh, I'm sorry. You didn't hear one thing.

Speaker speaker_1: Okay.

Speaker speaker_0: One last thing.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, both these plans are under an IRS regulation-

Speaker speaker_1: Okay.

Speaker speaker_0: ... called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change these plans.

Speaker speaker_1: Okay.

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

Speaker speaker_1: You too. Thanks. Later.

Speaker speaker_0: Bye.