

## Transcript: Sara

**Marulanda-5046029691338752-5210939658289152**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Connect Card. My name is Sarah, may I have your name please? Uh, uh, my name is Phung Thinh. The last... The first name spelled T-H-I-N-H. The last name spelled P-H-U-N-G. Okay. Um, and how may I help you, sir? Oh, yes. You know, I received a message, uh, from the, um, Partner, um, Personnel. Told me that, uh- Mm-hmm. ... it said like, uh, let me see,..... And it said, like, um, "Welcome to Partner Personnel. You have 30 days from your first paycheck to enroll in benefits." So, I got my paycheck last week, so, um, I don't know what benefits I, uh, I, you know, I should receive. Okay, what they're telling you is that- So I'm calling them. Yes, what they're telling you is then- Sorry. ... is you are under your personal open enrollment period. That means that this is the time of the year when you can, uh, when you are allowed to enroll on healthcare benefits like insurance, dental or vision, et cetera. Um- Yeah. ... that's what they mean with that text message. Um, the... Each plan has a different price. Uh, the deductions are made every week from your paycheck to cover the healthcare insurance. And they- Yeah. ... they have different prices. Um, would you like me to, to explain you some of the plans? Uh, yeah. Please. Okay. Like, um, they have... Well, first than everything, how many people or who will you, who will you enroll on the healthcare benefit? Just yourself or your spouse and yourself or a kids or the whole family? Oh, you know, uh, I'm, I'm just myself. I have a sister and a mom. Can I enroll them in, in my plan? No, it has to be just immediate family members like a spouse or kids. Oh, I see. Yes. So- Oh, I see. Okay. In that case, let me explain you these plans. Okay, we got Partners. Just a minute, I'm downloading the information, okay? All right, thank you. Okay, they're offering one plan is called Stay Healthy MEC TeleRx. That plan is a preventive care only. That one will cover for one physical yearly examination, uh, pre-, uh, wait, prescription coverage, virtual care just in case you're sick. You need to make a, like, a video call. They won't see you physically like face to face, and, uh, you have the access with them. You will have 100% coverage for blood work like, um, a cholesterol- Like annual checkup? One annual checkup. You mean like... Yeah. And how about, how much does it cost to see the regular family doctor? Okay, like, um, like if... For seeing a fam- family doctor, it will be under VIP Standard or VIP Plus or VIP Prime, but those does not include the preventive care. VIP Standard will cost you \$17.66. VIP Plus at \$31.61. And VIP Prime, \$43.28. There is one plan that- But emergency... Sir? Yeah, I, I have... Yeah, go ahead. Sorry. Okay, there is one plan that includes preventive care and medical. That one will cost you \$43.76. Okay, is that how... Is that covered by emergency and hospital? Okay, for hospital, this, the last plan that I was telling you, the one \$43.76, that one will cover \$1,000 per day one time for hospital admission, \$100 per day for 30 days for hospital confinement. It will cover \$500 per day for surgery and, um, basically that's what they cover for hospital, and any difference between the, what the

insurance covers and the final bill, that will be your responsibility. The group accident is included on that plan. And for doctor visitations you will get a \$10 copay and you have four visits per year. For the specialist visitation you have \$50 copay, four visits per year as well. And for urgent care visits you have \$60 copay and you have four visits per year as well. How much for the specialists? How much do I- If- ... have to pay? Well, it depends on the specialist. I know you will get a \$60... I mean, \$50 copay for the specialist visit and you can, uh, you have four visits per year. Oh, I see. Is that, this, uh, insurance, uh, plan, is that like a same like, like regular health insurance plan with like a Blue Cross Blue Shield or like that? Oh, no, no. This is not a Major Medical Insurance. This is an insurance- Oh, I see. ... will help you cover some of the, of the bills. There is... They have one. The... There's just one, uh, major medical insurance. That one, uh, will cost you \$500.71 per week, I mean per month, I'm sorry, per month. And that one will- Oh. ... cover the benefits they're offering 100% once you reach the deductible. And the in-network deductible will be \$6,900 and the out-of-network- Hmm. ... deductible will be \$10,000. Oh, I see. Then how much does it cost a month? You said \$571? No, it will be \$502.71. Oh, \$502.71. Yes. Is that a... Oh, I see. So if I skip this insurance can I enroll in, um, uh, ACA program? What is an ACA? Affordable Care Act. Oh, they- They consider like Obama Healthcare. They only... Well, I don't know. It depends on then if they allows you to enroll on it. The, the only plan that we have which is, um, ACA compliant is the first one, the StayHealthyMEC, the preventive care plan. If you want to enroll on other plan out of this company, it depends on the other company if they allows you to enroll. Yeah, but it's kind of like expensive, right? I cannot afford like \$502.71 a month. Yes. The, the only one then is, um, a, okay, ACA a, um, compliant is the StayHealthyMEC TeleRx. That one will cost you \$16.80, but that one is the one that you will see a doctor through video calls. Not, not physically visitations. Okay, let, uh, let me, uh, let me ask, um, ACA, let me call ACA. So if, um, me and, um, my mom, my sister can, uh, can get in one plan, I can skip this, right? Oh, yes, this is, this is just, uh, optional. If you don't want it, you don't have to have it. Oh, okay. All right. If, uh, what, uh, so what other benefits do I get? Anything else? Okay, you have, uh, well, they're offering dental, vision, term life and AD&D, 24-hour group accident, critical illness with cancer benefits, and short-term disability. Each one has a different price- Oh. ... and different coverage. Oh, okay. Okay, do, do I get any like, um, sick time or vacation if I'm under- Oh, those- ... personal, uh, partnership? Yes, those kind of- Do I, do I get any? Those kind of benefits, those are not American. They have to be, uh, talked with the... You need to talk about that with your company. We are not partners. We are Benefits Connect Card- Oh. ... administrators for healthcare- Oh, okay. ... insurance. Okay. All right. Uh- Oh, very good. ... let me call you back if I still in- interested in that- Interested. ... you know? Okay, sir. Perfect. We're going to be here Monday through Friday, 8:00 AM until 8:00 PM. Oh, okay. All right. Thank you, ma'am. It was nice meeting you. You're welcome, sir. Have a great night. Okay, bye-bye. All right, you too. Bye-bye.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits Connect Card. My name is Sarah, may I have your name please? Uh, uh, my name is Phung Thinh. The last... The first name spelled T-H-I-N-H. The

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