

Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, my name is Sarah. Who am I speaking with? I'm sorry, I couldn't understand you very well. Who was that? My name is Sarah, this is Benefits in a Card. How may I help you? Hi, my name is Joel Resley. I was getting the text to apply for benefits with, uh, Personal... What was it called? Okay. It was Personnel. Partner's Personnel you say? Yeah. You say Partner's Personnel? Yes. Okay. May I have the last four digits of your Social Security number? Seven, three, two, one. Okay. Give me just a minute, please. Resley, you say, your last name? Yes. Resley. Joel Resley? Yes. Okay, Mr. Resley, and I guess for security purposes, can you please verify your address and date of birth? Uh, it should be... My date of birth is May 15th, 2003. Uh, and the address should be 5672 Peachtree Parkway, Peachtree Corners. And, um, what state is that? Georgia. And is your email joelresley@gmail.com? Yes. Phone number 678-602-1666? Yeah. Thank you very much. Okay, did you know what you would like to enroll at? What plans? Uh, I was just getting text messages about- I'm sorry? ... 30 days from your first paycheck to... I was getting text messages saying I had 30 days to enroll in my benefits. Uh- Yes. I am not certain what the options are. Okay, sure. Yes, that's true, you have 30 days from your first paycheck in order to enroll. That's your Personal Open Enrollment Period. First, will the coverage be for yourself only or somebody else at their family? Like a spo- a spouse or child? No, it's for myself only. I'm sorry? Myself only. Yourself only. Yourself only. Okay. Okay, the first plan is to Stay Healthy MEC TeleRx. That plan is preventive care only. That one will not cover any, um, doctor visitations. I mean, physical doctor visitations or emergency rooms or surgery. That one will cover one physical yearly examination, prescription coverage under FreeRx, um, Well More Health virtual care. If you are sick, there's virtual care, uh, vaccinations, colonoscopy, hepatitis, um... Okay, hold on please. Okay. Uh, screenings like hepatitis, colorectal cancer, depression, diabetes and syphilis, HIV, lung cancer, uh, blood pressure. Will cover immunizations like influenza, tetanus, diphtheria, uh, shingles, rubella, pneumococcal, meningococcal, hepatitis A and B. And one physical exam examination. That's all what it will cover. It will cost you \$16.80 per week. There is three plans- What's that? ... me-... There is, uh, three plans medicals. They don't cover any of the preventative, what I just explained you. They won't include that. But they will cover, um, like for a surgery in hospital, VIP Standard will cover \$250 per day, one time. VIP Plus will cover \$1,000 per day, one time. And VIP Prime will cover \$2,000 per day, one time. For emergency room visitations, VIP Standard will cover \$50 per day, two times. VIP Plus will cover \$100 per day, two times. And VIP Prime will cover \$150 per day, two times. For physician's office visits, VIP Standard will cover \$50 per day, four times. VIP Plus will cover \$100 per day, four times. And VIP Prime will cover \$150 per day, four times. They have more benefits, but I'm explaining you, like, the most common of

them. Um, any difference- Okay. Any difference between what the insurance covers and the final bill, that will be your responsibility. VIP Standard will cost you \$17.66 per week. VIP Plus will cost you \$31.61 per week. And VIP Prime will cost you \$43.28 per week. Another plan called Stay Healthy MEC Enhance, that one includes the preventative and the medical. And this plan works with copay. Let me explain you that. Like if you're going for a primary care visit, you will get a copay of \$10 and you will get four visits per year. For a specialist care visit, you have four visits, uh, per year and a \$50 copay. And for the urgent care, you get four visits per year and \$60 copay per visit. Um, this plan includes the group accident as well. And that one will cost you, the whole plan will cost you \$43.76 per week. They have additional benefit options like, uh, short-term disability, dental, vision, uh, critical illness with cancer benefits and term, term life. Um, you are allowed to have one medical and one... And the preventive care or just the medical or just the preventive care, or the one that has both plans include. And then you can add any of the additional benefit options, or all of them, or just enroll in one of the additional options. So I mean, you can mix and match whatever you want. Dental will cost- Okay. And how much? Go ahead, I'm sorry. No, please continue. Okay. Okay. The dental will cost you \$3.53 per week. If you're going for a preventive visitation, there is no deductible needed and they will cover 100%. If you're going for the basic, um, nonsurgical extraction, they will cover 80% up to \$50 deductible. If you're going for the basic restoration like a regular filling, X-rays, they will cover fi- ei- 80% up to \$50 deductible. Uh, the maximum coverage per year will be \$500 but they won't cover any major procedure like root canals, dentures, braces, uh, crowns. Those are not covered. Okay. Uh, vision will cost you \$2.15 per week. Your to-the, the copay for the exam will be \$10. Copay for lenses and frames, \$25 and you will get a frames allowance of \$130. All right. Term life. Okay. The term life and AD&D, uh, it will cost you \$2.11 per week. Um, up to age 64, your coverage will be \$20,000. But that's gonna last as, as long as you are with the company obviously. Yeah. They're offering as well one plan called MPP which is the minimum value plan. That's the only major medical insurance they're offering. And the week, no, the monthly premium will be \$500 and... Uh, \$502.71. Uh, the in-network deductible will be \$6,900 and the out-of-network deductible will be \$10,000. So just tell me which plan would you like to be enrolled at? Okay. How much was the... You said there was a preventative plan and the, uh, primary plan. How much were those? You said that there was one where it pulled them together. How much was that weekly? Oh, okay. There's that and there's the Enhanced. That one is \$43.76. That one includes dent- I mean, medical and preventive care. Uh, does the preventive care include vision and dental? No, those are separate. None of the plans include vision or dental or any of the additional benefit options. Mm-hmm. You will have to add them to the coverage you want or if you don't want any coverage, just dental and vision, you are allowed to do that as well. Um, I'd like to do the preventive care along with vision and dental. Okay. So we got MEC TeleRx with a vision and with dental for employee only. Is that correct? Yes. Uh- There you are. How and when will I be able to change these options if I desire to? Okay. Well, all three plans are under Section 125. That means then you're not gonna be allowed to make any cancellations or upgrades unless your company has an open enrollment period or if you have a qualified life event. So like now, you have a 30... Let me, let me tell you when is the exact date. Okay. The last day you have to make any changes, upgrade, add dependents, whatever you wanna do, is November the 26th. After the 26th, you will have to wait for company open enrollment period or if you have a qualified life event. Okay. So when is the company open enrollment period? It is gonna be

until next year October. October the 14th- That's great. ... to October the 25th. It just ended. Okay. Then yes, for now, um, I would like the preventative care alongside dental and vision. Uh- Okay. So in that case, you need to allow one to two weeks- Uh- Go ahead, sir. I may call back at some point to change this before the November, what was it? 26th? Uh-huh. Yes, sir. That's 100%- I may call back to change it. Yeah. Got it. But for now, that is where I am at. Thank you. Okay, perfect. So please allow... Well, okay. The total weekly deduction is gonna be \$22.58. Please allow one to two weeks for your employer to start making those deductions. Once you see those deductions, that means the following Monday, that's when your coverage become active and you're gonna receive your ID cards by the end of that same week. So would you like me to proceed with the enrollment? Yeah. Although, I do have one question. Sure. So checking my pay stubs, um, the taxes and deductions are an employee portion Medicare tax. Do I have Medicare? No. Medicare is a state tax that everybody pays here in the country. Okay. Gotcha. Okay. So we're pretty much done. Um, other than that, is there anything else that I can help you with? Uh, that'll be all for now. Thank you very much. I'll call back if I need assistance. You're more than welcome, sir. Uh, thank you for calling Benefits in a Card. Wish you too have a wonderful day. All right. Bye-bye. Bye-bye, s-

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, my name is Sarah. Who am I speaking with? I'm sorry, I couldn't understand you very well. Who was that? My name is Sarah, this is Benefits in a Card. How may I help you? Hi, my name is Joel Resley. I was getting the text to apply for benefits with, uh, Personal... What was it called? Okay. It was Personnel. Partner's Personnel you say? Yeah. You say Partner's Personnel? Yes. Okay. May I have the last four digits of your Social Security number? Seven, three, two, one. Okay. Give me just a minute, please. Resley, you say, your last name? Yes. Resley. Joel Resley? Yes. Okay, Mr. Resley, and I guess for security purposes, can you please verify your address and date of birth? Uh, it should be... My date of birth is May 15th, 2003. Uh, and the address should be 5672 Peachtree Parkway, Peachtree Corners. And, um, what state is that? Georgia. And is your email joelresley@gmail.com? Yes. Phone number 678-602-1666? Yeah. Thank you very much. Okay, did you know what you would like to enroll at? What plans? Uh, I was just getting text messages about- I'm sorry? ... 30 days from your first paycheck to... I was getting text messages saying I had 30 days to enroll in my benefits. Uh- Yes. I am not certain what the options are. Okay, sure. Yes, that's true, you have 30 days from your first paycheck in order to enroll. That's your Personal Open Enrollment Period. First, will the coverage be for yourself only or somebody else at their family? Like a spo- a spouse or child? No, it's for myself only. I'm sorry? Myself only. Yourself only. Yourself only. Okay. Okay, the first plan is to Stay Healthy MEC TeleRx. That plan is preventive care only. That one will not cover any, um, doctor visitations. I mean, physical doctor visitations or emergency rooms or surgery. That one will cover one physical yearly examination, prescription coverage under FreeRx, um, Well More Health virtual care. If you are sick, there's virtual care, uh, vaccinations, colonoscopy, hepatitis, um... Okay, hold on please. Okay. Uh, screenings like hepatitis, colorectal cancer, depression, diabetes and syphilis, HIV, lung cancer, uh, blood pressure. Will cover

immunizations like influenza, tetanus, diphtheria, uh, shingles, rubella, pneumococcal, meningococcal, hepatitis A and B. And one physical exam examination. That's all what it will cover. It will cost you \$16.80 per week. There is three plans- What's that? ... me-... There is, uh, three plans medicals. They don't cover any of the preventative, what I just explained you. They won't include that. But they will cover, um, like for a surgery in hospital, VIP Standard will cover \$250 per day, one time. VIP Plus will cover \$1,000 per day, one time. And VIP Prime will cover \$2,000 per day, one time. For emergency room visitations, VIP Standard will cover \$50 per day, two times. VIP Plus will cover \$100 per day, two times. And VIP Prime will cover \$150 per day, two times. For physician's office visits, VIP Standard will cover \$50 per day, four times. VIP Plus will cover \$100 per day, four times. And VIP Prime will cover \$150 per day, four times. They have more benefits, but I'm explaining you, like, the most common of them. Um, any difference- Okay. Any difference between what the insurance covers and the final bill, that will be your responsibility. VIP Standard will cost you \$17.66 per week. VIP Plus will cost you \$31.61 per week. And VIP Prime will cost you \$43.28 per week. Another plan called Stay Healthy MEC Enhance, that one includes the preventative and the medical. And this plan works with copay. Let me explain you that. Like if you're going for a primary care visit, you will get a copay of \$10 and you will get four visits per year. For a specialist care visit, you have four visits, uh, per year and a \$50 copay. And for the urgent care, you get four visits per year and \$60 copay per visit. Um, this plan includes the group accident as well. And that one will cost you, the whole plan will cost you \$43.76 per week. They have additional benefit options like, uh, short-term disability, dental, vision, uh, critical illness with cancer benefits and term, term life. Um, you are allowed to have one medical and one... And the preventive care or just the medical or just the preventive care, or the one that has both plans include. And then you can add any of the additional benefit options, or all of them, or just enroll in one of the additional options. So I mean, you can mix and match whatever you want. Dental will cost- Okay. And how much? Go ahead, I'm sorry. No, please continue. Okay. Okay. The dental will cost you \$3.53 per week. If you're going for a preventive visitation, there is no deductible needed and they will cover 100%. If you're going for the basic, um, nonsurgical extraction, they will cover 80% up to \$50 deductible. If you're going for the basic restoration like a regular filling, X-rays, they will cover fi- ei- 80% up to \$50 deductible. Uh, the maximum coverage per year will be \$500 but they won't cover any major procedure like root canals, dentures, braces, uh, crowns. Those are not covered. Okay. Uh, vision will cost you \$2.15 per week. Your to-the, the copay for the exam will be \$10. Copay for lenses and frames, \$25 and you will get a frames allowance of \$130. All right. Term life. Okay. The term life and AD&D;, uh, it will cost you \$2.11 per week. Um, up to age 64, your coverage will be \$20,000. But that's gonna last as, as long as you are with the company obviously. Yeah. They're offering as well one plan called MPP which is the minimum value plan. That's the only major medical insurance they're offering. And the week, no, the monthly premium will be \$500 and... Uh, \$502.71. Uh, the in-network deductible will be \$6,900 and the out-of-network deductible will be \$10,000. So just tell me which plan would you like to be enrolled at? Okay. How much was the... You said there was a preventative plan and the, uh, primary plan. How much were those? You said that there was one where it pulled them together. How much was that weekly? Oh, okay. There's that and there's the Enhanced. That one is \$43.76. That one includes dent- I mean, medical and preventive care. Uh, does the preventive care include vision and dental? No, those are separate. None of the plans include vision or dental or any of the additional benefit options.

Mm-hmm. You will have to add them to the coverage you want or if you don't want any coverage, just dental and vision, you are allowed to do that as well. Um, I'd like to do the preventive care along with vision and dental. Okay. So we got MEC TeleRx with a vision and with dental for employee only. Is that correct? Yes. Uh- There you are. How and when will I be able to change these options if I desire to? Okay. Well, all three plans are under Section 125. That means then you're not gonna be allowed to make any cancellations or upgrades unless your company has an open enrollment period or if you have a qualified life event. So like now, you have a 30... Let me, let me tell you when is the exact date. Okay. The last day you have to make any changes, upgrade, add dependents, whatever you wanna do, is November the 26th. After the 26th, you will have to wait for company open enrollment period or if you have a qualified life event. Okay. So when is the company open enrollment period? It is gonna be until next year October. October the 14th- That's great. ... to October the 25th. It just ended. Okay. Then yes, for now, um, I would like the preventative care alongside dental and vision. Uh- Okay. So in that case, you need to allow one to two weeks- Uh- Go ahead, sir. I may call back at some point to change this before the November, what was it? 26th? Uh-huh. Yes, sir. That's 100%- I may call back to change it. Yeah. Got it. But for now, that is where I am at. Thank you. Okay, perfect. So please allow... Well, okay. The total weekly deduction is gonna be \$22.58. Please allow one to two weeks for your employer to start making those deductions. Once you see those deductions, that means the following Monday, that's when your coverage become active and you're gonna receive your ID cards by the end of that same week. So would you like me to proceed with the enrollment? Yeah. Although, I do have one question. Sure. So checking my pay stubs, um, the taxes and deductions are an employee portion Medicare tax. Do I have Medicare? No. Medicare is a state tax that everybody pays here in the country. Okay. Gotcha. Okay. So we're pretty much done. Um, other than that, is there anything else that I can help you with? Uh, that'll be all for now. Thank you very much. I'll call back if I need assistance. You're more than welcome, sir. Uh, thank you for calling Benefits in a Card. Wish you too have a wonderful day. All right. Bye-bye. Bye-bye, s-