

Transcript: Sara

Marulanda-6360001565605888-5866249709338624

Full Transcript

I'm going to fit in that cart of mine. Sure. May I have your name, please? Hi. Um, I just wanted to sign up for, uh, health ... sure, I can help you with that. May I have, please, the name of the agency that you are working with and the last four of your Social? Yeah. The agency is Partners Personnel. Okay. And my last four is 2393. And your name? Stephanie Santoyo. Stephanie Santoyo. Thank you. Okay, Ms. Santoyo- Yeah. ... and just for security purposes, can you please verify your address and date of birth? Yeah. So my address is 45 North Orem Boulevard. I need the, uh, the complete address. Oh, okay. So it's 45 North Orem Boulevard, ZIP code 84057, Utah. Is there any apartment number? Uh, A405. And what is the name of the city? Orem. Okay, and your date of birth? March 24, 2002. Thank you, ma'am. And is your email stephaniesantoyo44@gmail.com? Yeah. And is your phone number 385-4771- 7146? That's correct. Thank you very much. Okay. Okay. You said that you want to enroll. Um, did you know what plans would you like to enroll? Has someone explained to you the plans, or have you received a benefit guide? Um, so they haven't, they told me like a couple, but if I can get a refresh on what... um. Sure. Sure, ma'am. Yeah. Your company is offering five, uh, six plans. One is preventive care only. There is, uh, three medical, one that is preventive and medical, and another one that is medical, but it will cover everything 100% after you reach the deductible, which is \$6,900 in network and \$10,000 out of network. That's just for a participant. Um, like what, like what are you looking for? A preventive care, medical, both? So preventive care, is that I pay out of pocket? No, preventive is prevention, like they will cover 100% for in-network doctor, um, for in-network visitations. What they will cover is one physical exam examination, blood pressure screenings, um, colonoscopy, Pap smear, um, mammography, um, colorectal cancer screenings, depression, diabetes, hepatitis B, HIV, domestic violence, lung cancer, tuberculosis. All those screenings I just mentioned are covered 100%. They will give you counseling on breastfeeding, prenatal depression and domestic violence, um, prevention of STIs, um, um, sexual transmitted infections. They do, um- They will cover- Do they do counseling... Sorry. I'm sorry? Um, I had a question. Do they do, um, counseling for anxiety and depression that season? Okay, but not under this plan. Okay. I, I'm just explaining you what this plan will cover. Immunizations, um, FDA approved contraceptive methods, all that, and one physical exam examination. Will the coverage be for yourself only or somebody else at the family? Just to give you the correct price. Yeah, just for me. Okay. So that plan I just mentioned is called NEC TeleRx. TeleRx. That, that one will cost you \$16.80 per week. But as I say, just prevention. That one will not cover any hospital indemnity or doctor visitations if you are sick. The plan that you say, uh, like for mental health, like behavioral health? Yeah. That one will cost you \$1.53. Um... Okay. Let me explain. Let me explain you that. So what is the one that covers, um, doctor visits if I'm sick? Okay, there is three of them. Um, one is a VIP Standard, VIP Plus and VIP Prime. Uh, VIP Standard is the

one that less covers, and VIP Prime is the one that most covers. VIP Standard will cost you \$17.66. VIP Plus, \$31.61. And VIP Prime, \$43.28. And now I can tell you what they cover. Okay. Okay? For hospital admission- Yeah, I would like to know the... Sorry. Yes. I would like to know the VIP Prime. Oh, okay. Sure. Yeah. The Prime will cover one ti- Okay, for hospital admission benefit, they will cover \$1,000 per day one time. Yeah. For hospital confinement benefit, they will cover \$100 per day for 30 days. For intensive care, uh, unit benefit, they will cover \$200 per day for 20 days.... for rehabilitation benefit, they will cover \$50 per day for 30 days. For surgery in hospitals, they will cover \$2,000 per day for one day. For surgery in a physician's office, they will cover \$1,000 per day, two times. For emergency room visitations, they will cover \$150 per day, two times. For urgent care facility, they will cover \$150 per day, four times. For physician's office visit, \$150 per day, four times. For physical, speech or occupational therapy facility, they will cover \$90 per day, four times. For medical imaging test, \$400 per day, one time. For advanced study or follow-up test, \$100 per day, one time. For outpatient prescription drug benefit, \$20 per day for 15 days. For ambulance, ground ambulance, uh, \$400 per day, one time, and air ambulance, \$800 per day, one time. Uh, for preventive surgery in hospital, \$2,000 per day, one time. For preventive surgery in a physician's office, \$1,000 per day, one time. And they include critical illness benefit rider with \$5,000. That's what they cover. And they, um, they cover the, uh, doctor visits, correct? Yeah. Doc- physician's office visit, they will cover \$150 per day, four times. What that means is, the amount I just gave you is what the insurance will cover. Any difference between what the insurance coverage and the final bill, that would be your responsibility. Okay. Okay, so... So they don't pay 100%? No, ma'am. No. Just half, or... They only cover... They only cover the flat fee, the amount I just, uh, mentioned you. Okay. \$150. Okay. Yes, ma'am. And then, um, you said VIP Prime, and then Standard, and then also- The one I just explained you is the Prime, the one that most covers. The VIP Plus will cover less than, uh- Yeah. ... like, for, for a physician's office visit, they will cover \$100 per day, four times. That one will... Well- Yeah. ... and the other, the other benefits as well, but they're lower. Okay. Yeah. Um, that one will cost you \$31.61. And the VIP Standard, that one will cover \$50 for doctor visitations four times a year as well. Gotcha. And that one will cost you \$17.66. There is another plan called MEC Enhanced, Stay Healthy MEC Enhanced. That one will, uh... That one is like two together, the preventive and the medical. Uh, this plan will work with copay, copay like if you're going to a doctor, the primary care visit will cost you \$10 copay for visit, and you'll have up to four visits per year. Uh, for the specialist, they have \$50 copay for visit, and you have four visits per year. And for urgent care, they have \$60 copay for visit, and you got four visits per year. This plan will cover a little bit less for hospital admission, less than the VIP Pro- I mean Prime, I'm sorry. The hospital- Yeah. ... admission benefit, they will cost \$1,000 per day, one time. For confinement, hospital confinement, \$100 per day for 30 days. And for surgery at hospital, they will cover \$500 per day, one time. This plan will include the group accident as well, and it will cost you \$43.76 per week. Hmm. Okay. You said 100? No, \$43.76 per week. Oh. Okay, for the one that is, uh, combined, two combined? Yes. Yes, ma'am. It's combined and, um, they cover it, um... This one works with copay, the other ones work with a flat fee coverage. Okay. What is the difference between copay and flat rate? Okay, flat fee is, uh, like with the- Yeah. ... Prime, then they're gonna cover \$150 for doctor visitations. Okay. And if there is any balance after what they covered, that will be your responsibility. That's a flat fee. Not a, a tr- a, a, a, a certain amount, and they will cover in, in the VIP Prime case, will be \$150 per day for

visit up to four times. Copay is like with this case, I mean, this plan, the Stay Healthy MEC Enhanced, you pay \$10 each copay, like when you're going for the appointment, you pay \$10, and that's it. They will be responsible... I mean, the insurance will be cover the rest of the appointment, but this one requires network. That's the difference. The other one does not require network and pays a flat fee. This one requires network and works with copay, \$10 copay, up to four times. Um, I'm sorry. So network is... What does that mean? It's... Network is the, the doctors then, um, that is a, a big network are doctors then they, they will cover what they say they will cover, but if you go to their doctors. If you go to doctors and are out of their network, they won't cover it. Oh, okay. I have to be specific. Yes. Oh, okay. Okay. Um, so I would like to do, uh, the flat fee. Um- Okay. Um... Which one? The, the, the prime, the plus, or the standard? Uh, the prime. The prime, the \$43.28, right? Yeah. Okay. That's going to be for yourself only? That's correct. Okay, ma'am. They have additional benefit options like dental, short-term disability, 24-hour group accident, critical illness with cancer benefits, vision, term life, and AD&D; behavioral health, ID social clause, free X-rays, um, virtual primary care. Um, you are allowed to get e- one of those, or all of them, or just whatever you want. Each one has a different price. Yeah. Okay. So which one- I want, ah, the... I think I would add the dental. Dental will cost you \$3.63. If you're going for a preventive visitation, there will be no deduct- Preventive is like a cleaning. So there will be no deductible, and they will cover 100%. If you're going for a basic non-surgical extraction, a basic restoration like fillings, uh, X-rays, they will cover 80% up to \$50 deductible. The annual maximum coverage will be \$500, but they won't cover any major procedure like root canals, dentures, braces, crowns. Those are not covered. They're not covered? Just, um, crowns with the \$50? No, they won't cover crowns either. No, I'm asking... No crowns, no denture. Oh, okay. Yeah. So fillings, they cover, and you pay \$50? Fillings, yes. Fillings and up to \$500 per year. Okay. You want it? Okay. Yeah. Yeah, I'll get that one. Okay. Anything else that you would like to add to that coverage? Um, that'll be all. Just the he- uh, medical and dental. And dental. Okay. These plans are under Section 125. That is an IR- IRS regulation. And what that means is that you're not allowed to make any cancellations unless your company has a company open enrollment period or if you have a qualified life event. Okay? Okay. All right. So the total will be \$46.91 per week. Did you authorize your company, Partners Personal to start making deductions for \$46.91 to cover your healthcare coverage? Yes. All righty, ma'am. Thank you very much. Hmm. I feel we got pretty mu- pretty much all. You need to allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following month, that's when the coverage became a- active. You're going to receive by the end of that week, your dental ID card, the medical. They only send that to your email address. But if you want to receive a hard copy at your mailing address, I suggest you to give us a call once you see the first deduction for us to make the request. And that way they can send you the hard copies. I cannot make the request right now because, uh, we don't have any policy number or anything created yet. That's okay. All right. So it takes one week? One to two weeks for Partners Personal to start, to start making deductions. Oh, okay. Okay. Okay, ma'am. Other than that, Ms. Antonio, is there anything else that I can help you with? Um, that'll be all for today. All righty, ma'am. So thank you for calling Benefits in a Cart. I wish you too have a wonderful night, ma'am. Thank you. You as well. Thank you very much. Bye-bye. Bye.

Conversation Format

Speaker None: I'm going to fit in that cart of mine. Sure. May I have your name, please? Hi. Um, I just wanted to sign up for, uh, health ... sure, I can help you with that. May I have, please, the name of the agency that you are working with and the last four of your Social? Yeah. The agency is Partners Personnel. Okay. And my last four is 2393. And your name? Stephanie Santoyo. Stephanie Santoyo. Thank you. Okay, Ms. Santoyo- Yeah. ... and just for security purposes, can you please verify your address and date of birth? Yeah. So my address is 45 North Orem Boulevard. I need the, uh, the complete address. Oh, okay. So it's 45 North Orem Boulevard, ZIP code 84057, Utah. Is there any apartment number? Uh, A405. And what is the name of the city? Orem. Okay, and your date of birth? March 24, 2002. Thank you, ma'am. And is your email stephaniesantoyo44@gmail.com? Yeah. And is your phone number 385-4771- 7146? That's correct. Thank you very much. Okay. Okay. You said that you want to enroll. Um, did you know what plans would you like to enroll? Has someone explained to you the plans, or have you received a benefit guide? Um, so they haven't, they told me like a couple, but if I can get a refresh on what... um. Sure. Sure, ma'am. Yeah. Your company is offering five, uh, six plans. One is preventive care only. There is, uh, three medical, one that is preventive and medical, and another one that is medical, but it will cover everything 100% after you reach the deductible, which is \$6,900 in network and \$10,000 out of network. That's just for a participant. Um, like what, like what are you looking for? A preventive care, medical, both? So preventive care, is that I pay out of pocket? No, preventive is prevention, like they will cover 100% for in-network doctor, um, for in-network visitations. What they will cover is one physical exam examination, blood pressure screenings, um, colonoscopy, Pap smear, um, mammography, um, colorectal cancer screenings, depression, diabetes, hepatitis B, HIV, domestic violence, lung cancer, tuberculosis. All those screenings I just mentioned are covered 100%. They will give you counseling on breastfeeding, prenatal depression and domestic violence, um, prevention of STIs, um, um, sexual transmitted infections. They do, um- They will cover- Do they do counseling... Sorry. I'm sorry? Um, I had a question. Do they do, um, counseling for anxiety and depression that season? Okay, but not under this plan. Okay. I, I'm just explaining you what this plan will cover. Immunizations, um, FDA approved contraceptive methods, all that, and one physical exam examination. Will the coverage be for yourself only or somebody else at the family? Just to give you the correct price. Yeah, just for me. Okay. So that plan I just mentioned is called NEC TeleRx. TeleRx. That, that one will cost you \$16.80 per week. But as I say, just prevention. That one will not cover any hospital indemnity or doctor visitations if you are sick. The plan that you say, uh, like for mental health, like behavioral health? Yeah. That one will cost you \$1.53. Um... Okay. Let me explain. Let me explain you that. So what is the one that covers, um, doctor visits if I'm sick? Okay, there is three of them. Um, one is a VIP Standard, VIP Plus and VIP Prime. Uh, VIP Standard is the one that less covers, and VIP Prime is the one that most covers. VIP Standard will cost you \$17.66. VIP Plus, \$31.61. And VIP Prime, \$43.28. And now I can tell you what they cover. Okay. Okay? For hospital admission- Yeah, I would like to know the... Sorry. Yes. I would like to know the VIP Prime. Oh, okay. Sure. Yeah. The Prime will cover one ti- Okay, for hospital admission benefit, they will cover \$1,000 per day one time. Yeah. For hospital confinement benefit, they will cover \$100 per day for 30 days. For intensive care, uh, unit benefit, they will cover \$200 per day for 20 days.... for rehabilitation benefit, they will

cover \$50 per day for 30 days. For surgery in hospitals, they will cover \$2,000 per day for one day. For surgery in a physician's office, they will cover \$1,000 per day, two times. For emergency room visitations, they will cover \$150 per day, two times. For urgent care facility, they will cover \$150 per day, four times. For physician's office visit, \$150 per day, four times. For physical, speech or occupational therapy facility, they will cover \$90 per day, four times. For medical imaging test, \$400 per day, one time. For advanced study or follow-up test, \$100 per day, one time. For outpatient prescription drug benefit, \$20 per day for 15 days. For ambulance, ground ambulance, uh, \$400 per day, one time, and air ambulance, \$800 per day, one time. Uh, for preventive surgery in hospital, \$2,000 per day, one time. For preventive surgery in a physician's office, \$1,000 per day, one time. And they include critical illness benefit rider with \$5,000. That's what they cover. And they, um, they cover the, uh, doctor visits, correct? Yeah. Doc- physician's office visit, they will cover \$150 per day, four times. What that means is, the amount I just gave you is what the insurance will cover. Any difference between what the insurance coverage and the final bill, that would be your responsibility. Okay. Okay, so... So they don't pay 100%? No, ma'am. No. Just half, or... They only cover... They only cover the flat fee, the amount I just, uh, mentioned you. Okay. \$150. Okay. Yes, ma'am. And then, um, you said VIP Prime, and then Standard, and then also- The one I just explained you is the Prime, the one that most covers. The VIP Plus will cover less than, uh- Yeah. ... like, for, for a physician's office visit, they will cover \$100 per day, four times. That one will... Well- Yeah. ... and the other, the other benefits as well, but they're lower. Okay. Yeah. Um, that one will cost you \$31.61. And the VIP Standard, that one will cover \$50 for doctor visitations four times a year as well. Gotcha. And that one will cost you \$17.66. There is another plan called MEC Enhanced, Stay Healthy MEC Enhanced. That one will, uh... That one is like two together, the preventive and the medical. Uh, this plan will work with copay, copay like if you're going to a doctor, the primary care visit will cost you \$10 copay for visit, and you'll have up to four visits per year. Uh, for the specialist, they have \$50 copay for visit, and you have four visits per year. And for urgent care, they have \$60 copay for visit, and you got four visits per year. This plan will cover a little bit less for hospital admission, less than the VIP Pro- I mean Prime, I'm sorry. The hospital- Yeah. ... admission benefit, they will cost \$1,000 per day, one time. For confinement, hospital confinement, \$100 per day for 30 days. And for surgery at hospital, they will cover \$500 per day, one time. This plan will include the group accident as well, and it will cost you \$43.76 per week. Hmm. Okay. You said 100? No, \$43.76 per week. Oh. Okay, for the one that is, uh, combined, two combined? Yes. Yes, ma'am. It's combined and, um, they cover it, um... This one works with copay, the other ones work with a flat fee coverage. Okay. What is the difference between copay and flat rate? Okay, flat fee is, uh, like with the- Yeah. ... Prime, then they're gonna cover \$150 for doctor visitations. Okay. And if there is any balance after what they covered, that will be your responsibility. That's a flat fee. Not a, a tr- a, a, a, a certain amount, and they will cover in, in the VIP Prime case, will be \$150 per day for visit up to four times. Copay is like with this case, I mean, this plan, the Stay Healthy MEC Enhanced, you pay \$10 each copay, like when you're going for the appointment, you pay \$10, and that's it. They will be responsible... I mean, the insurance will be cover the rest of the appointment, but this one requires network. That's the difference. The other one does not require network and pays a flat fee. This one requires network and works with copay, \$10 copay, up to four times. Um, I'm sorry. So network is... What does that mean? It's... Network is the, the doctors then, um, that is a, a big network are

doctors then they, they will cover what they say they will cover, but if you go to their doctors. If you go to doctors and are out of their network, they won't cover it. Oh, okay. I have to be specific. Yes. Oh, okay. Okay. Um, so I would like to do, uh, the flat fee. Um- Okay. Um... Which one? The, the, the prime, the plus, or the standard? Uh, the prime. The prime, the \$43.28, right? Yeah. Okay. That's going to be for yourself only? That's correct. Okay, ma'am. They have additional benefit options like dental, short-term disability, 24-hour group accident, critical illness with cancer benefits, vision, term life, and AD&D; behavioral health, ID social clause, free X-rays, um, virtual primary care. Um, you are allowed to get e- one of those, or all of them, or just whatever you want. Each one has a different price. Yeah. Okay. So which one- I want, ah, the... I think I would add the dental. Dental will cost you \$3.63. If you're going for a preventive visitation, there will be no deduct- Preventive is like a cleaning. So there will be no deductible, and they will cover 100%. If you're going for a basic non-surgical extraction, a basic restoration like fillings, uh, X-rays, they will cover 80% up to \$50 deductible. The annual maximum coverage will be \$500, but they won't cover any major procedure like root canals, dentures, braces, crowns. Those are not covered. They're not covered? Just, um, crowns with the \$50? No, they won't cover crowns either. No, I'm asking... No crowns, no denture. Oh, okay. Yeah. So fillings, they cover, and you pay \$50? Fillings, yes. Fillings and up to \$500 per year. Okay. You want it? Okay. Yeah. Yeah, I'll get that one. Okay. Anything else that you would like to add to that coverage? Um, that'll be all. Just the he- uh, medical and dental. And dental. Okay. These plans are under Section 125. That is an IR- IRS regulation. And what that means is that you're not allowed to make any cancellations unless your company has a company open enrollment period or if you have a qualified life event. Okay? Okay. All right. So the total will be \$46.91 per week. Did you authorize your company, Parners Personal to start making deductions for \$46.91 to cover your healthcare coverage? Yes. All righty, ma'am. Thank you very much. Hmm. I feel we got pretty mu- pretty much all. You need to allow one to two weeks for your employer to start making deductions. Once you see the first deduction, that means the following month, that's when the coverage became active. You're going to receive by the end of that week, your dental ID card, the medical. They only send that to your email address. But if you want to receive a hard copy at your mailing address, I suggest you to give us a call once you see the first deduction for us to make the request. And that way they can send you the hard copies. I cannot make the request right now because, uh, we don't have any policy number or anything created yet. That's okay. All right. So it takes one week? One to two weeks for Parners Personal to start, to start making deductions. Oh, okay. Okay. Okay, ma'am. Other than that, Ms. Antonio, is there anything else that I can help you with? Um, that'll be all for today. All righty, ma'am. So thank you for calling Benefits in a Cart. I wish you too have a wonderful night, ma'am. Thank you. You as well. Thank you very much. Bye-bye. Bye.