

## Transcript: VICTORIA

Taylor-4884493520125952-6662121897902080

### Full Transcript

Thank you for calling the Benefits Center, Craig. This is Victoria. How can I help you? Um, yes, I was trying to enroll in my, in my benefits before Okay. What's the, uh, name of the agency you work for? Um, Partners Personnel. And the last four of your Social? 0453. And your first and last name? James Coates. Okay. Do you mind verifying your address and date of birth? 236 Candia Circle Avenue, Jordan, 30605, June 24th, 1989. And the phone number is 762-234-6373? Yes, ma'am, correct. Okay, and then email is gonna be TANR66220@gmail.com. Yes, ma'am. Okay, um, let's see. Do you know what you're wanting to enroll into? Um, I want the vision and dental. I know the last rep said, uh, she said that there's only one anyway, and with the health, um, what's the one up from the base plan? So we don't necessarily have a base plan. They all operate different. Um, there's the StayHealthy MEC TeleRx, which just covers your preventative healthcare, um, which is like your yearly physicals, vaccinations and preventative screenings at 100% as long as you stay within the multi-plan network. It does also come with virtual urgent care and a subscription to FreeRx, which is like a prescription plan. Mm-hmm. Um, but that's pretty much all that plan covers. Then we have our three different hospital indemnity plans, the VIP Standard, the VIP Plus and the VIP Prime. None of these will cover preventative like the StayHealthy does. Um, the type of services they provide is, like, it's for non-preventative. So, like, if you were to be admitted to the hospital, if you have to go to, like, the emergency room, urgent care or physician's office, um- Mm-hmm. ... they do also cover prescriptions. The only difference between the three VIP plans is basically the dollar amount that the insurance will cover, uh, specifically towards, like, hospitalization and surgery benefits. Mm-hmm. Um, so it looks like the VIP Prime would pretty much pay the most towards that. Um, now we do have another plan- How much is that? Well, again, like I said, there's three different VIP plans. So are you looking to do it just for yourself? Yeah, it's just for me. Um, I do go to the doctor, uh, the pain clinic and just, uh, get my shoulder looked at, like, every month, so, um, something that will kind of help with that. I think the VIP, um, the regular VIP, um, that, that probably should be okay. So the VIP Standard? Um, yes, ma'am. I know you said they cover prescriptions. Um, you know, it's kind of... Are, like, would it cover, like, um, me going to a pain clinic? That I don't know of. I'm just your administer, so the information I have is what's on the benefits guide. I don't see anything about pain management on here. Um, now I will say that this is not major medical insurance. So keep that in mind. It is not going to cover a large portion of your medical bills. Um- Okay. So to give you an example, like, if you go to the physician's office, it's gonna cover \$50 of that visit and you pay the remainder of the bill. As far as prescriptions, the prescription coverage is gonna be the same for all three of the VIP plans. Okay. If it is a covered medication, it's covered at \$10, \$20 or \$30. And then you pay the remainder. Okay. Um, yeah, I'll just get the VIP Standard. That should be okay. How much is that? So for employee only, it's \$17.66. Um-

Yes, ma'am. That'll be good. Okay. Now I know you also mentioned the dental and the vision. So if you add dental and vision for employee only, it looks like in total it would be \$23.44 a week. Okay. Yeah, that's fine. Was there anything else you're wanting to enroll into? Um, do y'all offer, like, short-term and long-term disability? We just offer the short-term disability, which is \$3.94 a week. Um, yeah, let me get that then. Okay. That'll be all right. All right. So with adding on the short-term disability, it brings it up to \$27.38. All right. Got it? Um, yeah, I have one more question. Mm-hmm. I'm sorry. Um, how long will it take before it's active? So enrollment takes about one to two weeks to be processed through your payroll department. Uh, once you see that first payroll deduction, like, which again probably won't take place until two weeks from now, the coverage will start the following Monday. Okay. Um. Okay. Once the coverage is active, that's when your policy information and ID cards are made and sent to you, so it'll take an additional seven to 10 business days once the coverage becomes active, to get those ID cards. All right. Now the Medi-Cool ID card for the VIP Standard is emailed to you, whereas the dental and the visions, those ID cards are sent by mail. All right. Um, now I did also want to let you know that the Medi-Cool, Dental, and the VIP Standard Medi-Cool, all three of these plans are under Section 125. That's basically an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS does put stipulations on when you're able to change or cancel plans under this code. So you do have the remainder of your personal open enrollment period, which will end on the 19th of March, to make any changes or cancellations. Once we're past the 19th of March, the only time you would be able to change or cancel these plans is during the company's open enrollment period. And it looks like they typically have that during October of every year. Okay. Well, well with this being said, can I just cancel the, uh, the health plan? Now you say that's from the IRS? I'm sorry? That's it. You said that uh, the IRS controls that, like the health but not the medical? It's for the medical, dental, and the vision. So all three of those plans are under that IRS code. So if I get hired, like if uh, the job hires me before my hours are done with the temp agency, would that like mess me up for getting insurance through somebody else? Not necessarily. So this is just for the benefits being offered through Partners Pers- Personnel. So um- Okay. Once you- Okay. ... get hired onto somewhere else, the coverage will eventually cancel out on its own. Now if you call us back, we will not be able to cancel the plan in our system, but again, it cancels out on its own when you're no longer working with Partners Personnel. Okay. All right, I got you. Uh, okay, yeah, I'll leave it all there and I, I appreciate your time. Yes, sir. Was there anything else you might need help with? Uh, no, ma'am, that's it. Okay. I appreciate it. You have a wonderful day. All right, you too. Okay.

## Conversation Format

Speaker speaker\_0: Thank you for calling the Benefits Center, Craig. This is Victoria. How can I help you?

Speaker speaker\_1: Um, yes, I was trying to enroll in my, in my benefits before

Speaker speaker\_2: Okay. What's the, uh, name of the agency you work for?

Speaker speaker\_1: Um, Partners Personnel.

Speaker speaker\_0: And the last four of your Social?

Speaker speaker\_1: 0453.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: James Coates.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: 236 Candia Circle Avenue, Jordan, 30605, June 24th, 1989.

Speaker speaker\_0: And the phone number is 762-234-6373?

Speaker speaker\_1: Yes, ma'am, correct.

Speaker speaker\_0: Okay, and then email is gonna be TANR66220@gmail.com.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay, um, let's see. Do you know what you're wanting to enroll into?

Speaker speaker\_1: Um, I want the vision and dental. I know the last rep said, uh, she said that there's only one anyway, and with the health, um, what's the one up from the base plan?

Speaker speaker\_0: So we don't necessarily have a base plan. They all operate different. Um, there's the StayHealthy MEC TeleRx, which just covers your preventative healthcare, um, which is like your yearly physicals, vaccinations and preventative screenings at 100% as long as you stay within the multi-plan network. It does also come with virtual urgent care and a subscription to FreeRx, which is like a prescription plan.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, but that's pretty much all that plan covers. Then we have our three different hospital indemnity plans, the VIP Standard, the VIP Plus and the VIP Prime. None of these will cover preventative like the StayHealthy does. Um, the type of services they provide is, like, it's for non-preventative. So, like, if you were to be admitted to the hospital, if you have to go to, like, the emergency room, urgent care or physician's office, um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... they do also cover prescriptions. The only difference between the three VIP plans is basically the dollar amount that the insurance will cover, uh, specifically towards, like, hospitalization and surgery benefits.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, so it looks like the VIP Prime would pretty much pay the most towards that. Um, now we do have another plan-

Speaker speaker\_1: How much is that?

Speaker speaker\_0: Well, again, like I said, there's three different VIP plans. So are you looking to do it just for yourself?

Speaker speaker\_1: Yeah, it's just for me. Um, I do go to the doctor, uh, the pain clinic and just, uh, get my shoulder looked at, like, every month, so, um, something that will kind of help with that. I think the VIP, um, the regular VIP, um, that, that probably should be okay.

Speaker speaker\_0: So the VIP Standard?

Speaker speaker\_1: Um, yes, ma'am. I know you said they cover prescriptions. Um, you know, it's kind of... Are, like, would it cover, like, um, me going to a pain clinic?

Speaker speaker\_0: That I don't know of. I'm just your administer, so the information I have is what's on the benefits guide. I don't see anything about pain management on here. Um, now I will say that this is not major medical insurance. So keep that in mind. It is not going to cover a large portion of your medical bills. Um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: So to give you an example, like, if you go to the physician's office, it's gonna cover \$50 of that visit and you pay the remainder of the bill. As far as prescriptions, the prescription coverage is gonna be the same for all three of the VIP plans.

Speaker speaker\_1: Okay.

Speaker speaker\_0: If it is a covered medication, it's covered at \$10, \$20 or \$30. And then you pay the remainder.

Speaker speaker\_1: Okay. Um, yeah, I'll just get the VIP Standard. That should be okay. How much is that?

Speaker speaker\_0: So for employee only, it's \$17.66. Um-

Speaker speaker\_1: Yes, ma'am. That'll be good.

Speaker speaker\_0: Okay. Now I know you also mentioned the dental and the vision. So if you add dental and vision for employee only, it looks like in total it would be \$23.44 a week.

Speaker speaker\_1: Okay. Yeah, that's fine.

Speaker speaker\_0: Was there anything else you're wanting to enroll into?

Speaker speaker\_1: Um, do y'all offer, like, short-term and long-term disability?

Speaker speaker\_0: We just offer the short-term disability, which is \$3.94 a week.

Speaker speaker\_1: Um, yeah, let me get that then.

Speaker speaker\_0: Okay.

Speaker speaker\_1: That'll be all right.

Speaker speaker\_0: All right. So with adding on the short-term disability, it brings it up to \$27.38.

Speaker speaker\_1: All right.

Speaker speaker\_0: Got it?

Speaker speaker\_1: Um, yeah, I have one more question.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I'm sorry. Um, how long will it take before it's active?

Speaker speaker\_0: So enrollment takes about one to two weeks to be processed through your payroll department. Uh, once you see that first payroll deduction, like, which again probably won't take place until two weeks from now, the coverage will start the following Monday.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Once the coverage is active, that's when your policy information and ID cards are made and sent to you, so it'll take an additional seven to 10 business days once the coverage becomes active, to get those ID cards.

Speaker speaker\_1: All right.

Speaker speaker\_0: Now the Medi-Cool ID card for the VIP Standard is emailed to you, whereas the dental and the visions, those ID cards are sent by mail.

Speaker speaker\_1: All right.

Speaker speaker\_0: Um, now I did also want to let you know that the Medi-Cool, Dental, and the VIP Standard Medi-Cool, all three of these plans are under Section 125. That's basically an IRS code that allows you to pay your share of the premium with pre-tax dollars. Because of that, the IRS does put stipulations on when you're able to change or cancel plans under this code. So you do have the remainder of your personal open enrollment period, which will end on the 19th of March, to make any changes or cancellations. Once we're past the 19th of March, the only time you would be able to change or cancel these plans is during the company's open enrollment period. And it looks like they typically have that during October of every year.

Speaker speaker\_1: Okay. Well, well with this being said, can I just cancel the, uh, the health plan? Now you say that's from the IRS?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: That's it. You said that uh, the IRS controls that, like the health but not the medical?

Speaker speaker\_0: It's for the medical, dental, and the vision. So all three of those plans are under that IRS code.

Speaker speaker\_1: So if I get hired, like if uh, the job hires me before my hours are done with the temp agency, would that like mess me up for getting insurance through somebody else?

Speaker speaker\_0: Not necessarily. So this is just for the benefits being offered through Partners Pers- Personnel. So um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: Once you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... get hired onto somewhere else, the coverage will eventually cancel out on its own. Now if you call us back, we will not be able to cancel the plan in our system, but again, it cancels out on its own when you're no longer working with Partners Personnel.

Speaker speaker\_1: Okay. All right, I got you. Uh, okay, yeah, I'll leave it all there and I, I appreciate your time.

Speaker speaker\_0: Yes, sir. Was there anything else you might need help with?

Speaker speaker\_1: Uh, no, ma'am, that's it.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I appreciate it.

Speaker speaker\_0: You have a wonderful day.

Speaker speaker\_1: All right, you too.

Speaker speaker\_0: Okay.