

Transcript: Chris Sofield

(deactivated)-4881370578468864-4611722666622976

Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Hi. I'm a, um, temp agency employee, and I'm interested in learning more about the medical and dental that's offered to me. Okay. What staffing company do you work with? P- Partners Personnel. Okay. Let me pull up their information for their benefits. One moment. Okay. Okay. And what questions did you have regarding their benefits? So is the medical an HMO? 'Cause I'm not really sure- It h- ... what it is. It's a limited benefit indemnity plan. Um, how that works is it's not going to be like a PPO, an HMO, nothing like that. Um, the, uh, the VIP plans, or they're the indemnity plans, what they do is the doctor will bill the insurance carrier first. The insurance company will then pay towards the bill up to a set dollar amount, depending on what services are rendered, if they are covered, and it's up to... and they are... they have determined what they will cover towards each type of service. Um, the... they'll pay towards the bill up to that dollar amount, and then you're just responsible for whatever's left. Uh, okay. Um, does it say, like, what kind... So every, everywhere referred, like, test or I guess, like, um, scan, ultrasounds, that has to be approved, and then does it say how m- much of the percentage it pays or dollar amount- It's not a pre- ... it pays up to? Uh, we have example amounts. Um, depending on the policy selected, VIP Standard, uh, as an example, hospital admissions, they'll pay up to \$500. Surgeries, they'll pay up to 250. Emergency room and urgent care services, up to \$50. Whereas with VIP Plus, um, hospital admission is 1,000, uh, surgery is 1,000, emergency room, urgent care and things like that are 100. And then, uh, VIP Prime, the highest level, hospital stay is at 1,000, surgery is then 2,000, and then emergency room and urgent care and others are 150, as examples. So, um, I guess, like, whatever services I get while, for example, I'm in the emergency room, like, if I get a test that, like, without insurance is, like, \$400, like, it'll pay, you know, up to, like, let's say, 250. So it's like at full price, essentially- So- ... up to that dollar amount? Yeah. So y- so... Okay. The insurance company will pay up to the 250 that is covered, and then, say- Mm-hmm. ... if it's, like, a four... if it's, like, a \$450, uh, bill, insurance pays 250, you pay 200. But say, say instead it's a \$300 bill, uh, insurance pays 250, you only pay 50. Okay. How much is the most expensive one? The VIP Prime plan is... Is it for just yourself? Uh, yeah. All right. It would be \$43.28 per week. Oh, okay. Um, can you tell me about the dental plans, please? Yeah. Den- there's a single dental option available. Um, so the pr- uh, the dental plan will cover preventative services, like your routine cleanings, at 100% with no deductible requirement. And, uh, basic services will be covered at 80% after you have met a \$50 deductible. So things like, uh, simple extractions, cavity fillings, x-rays, and the like. Now, um, while it covers those kinds of services, major services such as root canals, crowns, surgeries, braces, dentures, and, and those ki- kinds of services are not covered by this dental plan. Is it a PPO? Yes. Dental is a PPO. Okay. And how much is that one? Uh, for just yourself, dental is \$3.63 per week. Okay. Um... Can I have

one second, please? Yeah. You said that the dental plan covers fillings at 100%? No, uh, preventative services like routine cleanings at 100%. Basic services, typically things like fillings are 80% after the \$50 deductible. Oh, okay. Um, uh, I'll sign up for the dental plan then. Okay. Um, I'll need to pull up your file to be able to move forward with any enrollment. What's the last four of your Social? 0096. Thank you. And then your first and last name? Andrea Mojica. Thank you. Ms. Mojica, could you verify your address and date of birth please? 1688 Carmel Circle West, uh, Upland, California 91784. A- and your date of birth, ma'am? Call her now. July 28th, 1995. Thank you. We have the phone number on file for you at 626-347-1067? Uh, yes, that's correct. Okay. Okay. And then you said you wanted to enroll in the dental. Was there anything else you wanted to enroll into? Um, that's it for now. Okay. All right then- I have 30 days, right? Uh, you have 30 days from the date of your first paycheck. Based on the information we have received from Partners, your deadline is Wednesday, February the 26th. Okay. Thank you. No problem. All right. So, um, let's see here. All right. So you have until then to make any changes. So is it... so just dental for now? Yes. Just dental for now. Okay. Dental for just yourself is \$3.63 per week. Do we authorize Partners to make these deductions? Uh, yes. All right. It's going to take one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following us receiving that first deduction information is when policies become effective with ID cards typically arriving one to two weeks after that effective date. Please be aware that dental through Partners Personnel is considered a Section 125 policy. Um, Section 125 is an IRS regulation, this allows Partners to make the deduction for the plan pre-tax. Because they allow this to happen, they then require as long as you are a temp through Partners, you have to stay enrolled into the plan. Um, as such, uh, you are only allowed to make any changes during your eligibility window, such as your new hire window, the first 30 days, or open enrollment. Outside of those windows, you are locked into this plan unless either the next open enrollment window or you have a qualifying life event, something like getting married, having a child, or getting an insurance plan from another insurance company. Any questions regarding that? What is open enrollment? Open enrollment for Partners is... I believe it's typically in August or October, one of the two. It's- Oh, okay. ... typically in October. Okay. Sounds good. Thank you for your help. No problem. Anything else for now? Uh, nothing for now. Thank you. You're welcome. Thanks again for calling and have a wonderful day. You too. Bye. Mm-hmm. Bye now.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hi. I'm a, um, temp agency employee, and I'm interested in learning more about the medical and dental that's offered to me.

Speaker speaker_0: Okay. What staffing company do you work with?

Speaker speaker_1: P- Partners Personnel.

Speaker speaker_0: Okay. Let me pull up their information for their benefits. One moment.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. And what questions did you have regarding their benefits?

Speaker speaker_1: So is the medical an HMO? 'Cause I'm not really sure-

Speaker speaker_0: It h-

Speaker speaker_1: ... what it is.

Speaker speaker_0: It's a limited benefit indemnity plan. Um, how that works is it's not going to be like a PPO, an HMO, nothing like that. Um, the, uh, the VIP plans, or they're the indemnity plans, what they do is the doctor will bill the insurance carrier first. The insurance company will then pay towards the bill up to a set dollar amount, depending on what services are rendered, if they are covered, and it's up to... and they are... they have determined what they will cover towards each type of service. Um, the... they'll pay towards the bill up to that dollar amount, and then you're just responsible for whatever's left.

Speaker speaker_1: Uh, okay. Um, does it say, like, what kind... So every, everywhere referred, like, test or I guess, like, um, scan, ultrasounds, that has to be approved, and then does it say how m- much of the percentage it pays or dollar amount-

Speaker speaker_0: It's not a pre-

Speaker speaker_1: ... it pays up to?

Speaker speaker_0: Uh, we have example amounts. Um, depending on the policy selected, VIP Standard, uh, as an example, hospital admissions, they'll pay up to \$500. Surgeries, they'll pay up to 250. Emergency room and urgent care services, up to \$50. Whereas with VIP Plus, um, hospital admission is 1,000, uh, surgery is 1,000, emergency room, urgent care and things like that are 100. And then, uh, VIP Prime, the highest level, hospital stay is at 1,000, surgery is then 2,000, and then emergency room and urgent care and others are 150, as examples.

Speaker speaker_1: So, um, I guess, like, whatever services I get while, for example, I'm in the emergency room, like, if I get a test that, like, without insurance is, like, \$400, like, it'll pay, you know, up to, like, let's say, 250. So it's like at full price, essentially-

Speaker speaker_0: So-

Speaker speaker_1: ... up to that dollar amount?

Speaker speaker_0: Yeah. So y- so... Okay. The insurance company will pay up to the 250 that is covered, and then, say-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... if it's, like, a four... if it's, like, a \$450, uh, bill, insurance pays 250, you pay 200. But say, say instead it's a \$300 bill, uh, insurance pays 250, you only pay 50.

Speaker speaker_1: Okay. How much is the most expensive one?

Speaker speaker_0: The VIP Prime plan is... Is it for just yourself?

Speaker speaker_1: Uh, yeah.

Speaker speaker_0: All right. It would be \$43.28 per week.

Speaker speaker_1: Oh, okay. Um, can you tell me about the dental plans, please?

Speaker speaker_0: Yeah. Den- there's a single dental option available. Um, so the pr- uh, the dental plan will cover preventative services, like your routine cleanings, at 100% with no deductible requirement. And, uh, basic services will be covered at 80% after you have met a \$50 deductible. So things like, uh, simple extractions, cavity fillings, x-rays, and the like. Now, um, while it covers those kinds of services, major services such as root canals, crowns, surgeries, braces, dentures, and, and those ki- kinds of services are not covered by this dental plan.

Speaker speaker_1: Is it a PPO?

Speaker speaker_0: Yes. Dental is a PPO.

Speaker speaker_1: Okay. And how much is that one?

Speaker speaker_0: Uh, for just yourself, dental is \$3.63 per week.

Speaker speaker_1: Okay. Um... Can I have one second, please?

Speaker speaker_0: Yeah.

Speaker speaker_2: You said that the dental plan covers fillings at 100%?

Speaker speaker_0: No, uh, preventative services like routine cleanings at 100%. Basic services, typically things like fillings are 80% after the \$50 deductible.

Speaker speaker_2: Oh, okay. Um, uh, I'll sign up for the dental plan then.

Speaker speaker_0: Okay. Um, I'll need to pull up your file to be able to move forward with any enrollment. What's the last four of your Social?

Speaker speaker_2: 0096.

Speaker speaker_0: Thank you. And then your first and last name?

Speaker speaker_2: Andrea Mojica.

Speaker speaker_0: Thank you. Ms. Mojica, could you verify your address and date of birth please?

Speaker speaker_2: 1688 Carmel Circle West, uh, Upland, California 91784.

Speaker speaker_0: A- and your date of birth, ma'am?

Speaker speaker_2: Call her now. July 28th, 1995.

Speaker speaker_0: Thank you. We have the phone number on file for you at 626-347-1067?

Speaker speaker_2: Uh, yes, that's correct.

Speaker speaker_0: Okay. Okay. And then you said you wanted to enroll in the dental. Was there anything else you wanted to enroll into?

Speaker speaker_2: Um, that's it for now.

Speaker speaker_0: Okay. All right then-

Speaker speaker_2: I have 30 days, right?

Speaker speaker_0: Uh, you have 30 days from the date of your first paycheck. Based on the information we have received from Partners, your deadline is Wednesday, February the 26th.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_0: No problem. All right. So, um, let's see here. All right. So you have until then to make any changes. So is it... so just dental for now?

Speaker speaker_2: Yes. Just dental for now.

Speaker speaker_0: Okay. Dental for just yourself is \$3.63 per week. Do we authorize Partners to make these deductions?

Speaker speaker_2: Uh, yes.

Speaker speaker_0: All right. It's going to take one to two weeks for the enrollment to process. Once processing is complete, you should start seeing those deductions coming out of your checks. The Monday following us receiving that first deduction information is when policies become effective with ID cards typically arriving one to two weeks after that effective date. Please be aware that dental through Partners Personnel is considered a Section 125 policy. Um, Section 125 is an IRS regulation, this allows Partners to make the deduction for the plan pre-tax. Because they allow this to happen, they then require as long as you are a temp through Partners, you have to stay enrolled into the plan. Um, as such, uh, you are only allowed to make any changes during your eligibility window, such as your new hire window, the first 30 days, or open enrollment. Outside of those windows, you are locked into this plan unless either the next open enrollment window or you have a qualifying life event, something like getting married, having a child, or getting an insurance plan from another insurance company. Any questions regarding that?

Speaker speaker_2: What is open enrollment?

Speaker speaker_0: Open enrollment for Partners is... I believe it's typically in August or October, one of the two. It's-

Speaker speaker_2: Oh, okay.

Speaker speaker_0: ... typically in October.

Speaker speaker_2: Okay. Sounds good. Thank you for your help.

Speaker speaker_0: No problem. Anything else for now?

Speaker speaker_2: Uh, nothing for now. Thank you.

Speaker speaker_0: You're welcome. Thanks again for calling and have a wonderful day.

Speaker speaker_2: You too. Bye.

Speaker speaker_0: Mm-hmm. Bye now.