

## Transcript: Chris Sofield

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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, this is Chris. How can I help you today? Hi. I need to check into signing up for benefits. Okay. What staffing company do you work with? Uh... Sorry, Partners Personnel. Okay. And the last four of your social? 8854. And your first and last name? Karen Bessie. Thank you. Ms. Bessie, could you verify your address and your date of birth, please? Uh, date of birth is 07/05/70 and address is 13646 Busby Drive in Whittier, California 90605. Thank you. Phone on file we have is 714-287-5622, is that correct? Yes, yes. Okay. Did you have an idea of what kind of insurance you wanted from Partners? No, 'cause they didn't... I- it was weird, they gave me a book but it seemed like it was missing the important information. So I, I know now or I had a PPO. So, none of the policies available from Partners are going to work like that. These d- these are not PPO plans. Okay, that's fine. How these plans w- How these plans work is that the doctor will first bill the insurance company. Mm-hmm. Um, the company will then pay towards the bill up to a set dollar amount, depending on if it's a covered service and h- how much they cover it and how the doctor bills it. Okay. And then you're just responsible for whatever remainder of the bill is left after the insurance has made their payments. Okay. Okay, yeah. That's bas- basically how my last one was. So, okay. Um... Right. And then... Uh... And then, do... Are there plans to pick from or just... Y- Yes. As far as medical, there are five options. Oh, okay. There's the MEC TeleRx, which is preventative care only, so things like physicals, vaccines, cancer screenings and the like, along with, um, along with some prescription coverage, uh, through the Free Rx program, uh, which is, um, if it's a covered medication through that program, then it is completely free out of pocket for you. But standard doctor visits- Mm-hmm. ... hospital visits and the like are not covered by that plan. Okay. Uh, then- No. Then there's the VIP plans. There's three levels of this plan: Standard, Plus and Prime. These plans will all cover more along the lines of doctor's visits, hospital visits and the like, they just will not cover preventative care, and they do not include that, that membership to that Free Rx program. Now, that doesn't mean that they don't cover prescriptions, it's just a different type of coverage, instead of it being free if it's covered, um, instead if it's covered, it's a \$10, \$20 or \$30 co-pay for generics. Okay. Um, as far as the differences between these three plans, the higher tier you select, Standard being lowest, Prime being highest, um, the higher tier you select, the more coverage you have for covered services. However, regardless- Okay. ... of the level of VIP you select, s- preventive services are not covered. So- Okay. ... things m- those physicals and vaccines and the like are not covered by VIP at all, regardless of level. Okay. Um, finally there's the Stay Healthy Enhanced Plan. This plan is kind of a combination of the two other pl- of two of the other plans. Okay. Um, it covers the preventative care services that, that the Stay Healthy s- like the Standard Stay Healthy plan covers. Mm-hmm. And it also covers doctor's visits, hospital visits and the

like that the VIP covers. Uh, this one- Okay. ... works a little bit differently, where with the VIP Primary Specialist Urgent Care all of that is you, they, they pay up to a set dollar amount and you're just responsible for anything over that dollar amount. Um, instead, there are co-pays for Primary, Specialist and Urgent Care, um- Okay. ... with hospita- with hospitalizations working the same way as with VIP. It's up to a dollar amount- Okay. ... you're just responsible for anything over that. Okay. And then, um, that would probably be more my speed because I have both issues. So, um, what are the levels of, um, uh, co- uh, not co-pays, sorry, um, payments that it would, I would have to pay for those? Uh, for the Stay Healthy Enhanced Plan? Yes. Uh, that plan... Is it for just yourself or are you covering anyone else? It's just myself. Just myself. That p- And that plan is \$43.76 per week. Okay. Um... Okay, so just, what, 180-ish a month. Um... And, and then do you know, uh, how much the co-pays are? Or does it just depend? Uh, Primary is a \$10 co-pay, Specialists are a \$50 co-pay- Okay. ... Urgent Care is a \$60 co-pay. Okay. Okay. All right, and then if that- I think that, that... Sorry, I think that one's gonna be the best one for me. Okay. Now, that is medical only, so, um, there are additional options available. Uh, there's add-ons for dental, vis-... short-term disability, life insurance, critical illness, accident coverage, um... and then, uh... because the Stay Healthy Enhanced does not include that FreeRx prescription plan, you are also allowed to enroll into that separately as well. Okay. Um... uh, definitely vision. Okay. So I am going to need to add on vision because I do wear glasses, so... All right, so the medical, vision. Anything else? Um... Right now, no. Okay. So medical at \$43.76 a week, vision is \$2.15 a week. This totals out to \$45.91 per week. Do we authorize Partners to make those deductions? Yes. All right. It's going to take about one to two weeks for the enrollment to process. Once processing- Okay. ... is complete, you should start seeing those deductions coming out of your checks. The Monday following us receiving that deduction information is when your policies become effective. ID cards- Okay. ... will typically arrive about one to two weeks after the effective date. Uh... Please be aware that these plans are known as Section 125 plans. Um... Section 125 is an IRS regulation. It allows partners to make deductions for your insurance pre-tax. However, because they allow this to happen, they then require that as long as you account through Partners, you have to stay enrolled into these plans. As such, you're only allowed to make changes during your new hire window or during open enrollment once a year. Outside of those windows, you are locked into these plans, um... until next open enrollment window or you experience a qualifying life event, something like getting married, having a child, getting an insurance com- uh, com... sorry, insurance policy from another company. Uh... Something like that. Okay. So basically, if I was to get hired on to where I'm at now, then that would make this... uh, null and void this... uh, plan? M- more... more or less, because... um, this plan is paid for out of deductions through your paychecks from Partners. Mm-hmm. If those paychecks no longer exist, then the policy will eventually terminate on its own. Okay. That's what I thought. Okay, perfect. Um... All right. And then just for your... just for your information, your window... um, your... your deadline to make any final changes is next Wednesday, December the 4th. Okay? Yeah. I remembered. I knew they said that my first time I got my check, uh... that I only had 30 days from then. So that's why I thought... I knew I better start calling. All right then. Okay. Uh... But as far as setting your enrollment up, I've gotten everything I needed from you. Was there anything else- Okay. ... I can help you with? Nope, that's it. All right. Well, if that's everything, thanks again for calling and have a wonderful day. Thank you. You too. You're welcome. Bye now. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Hi. I need to check into signing up for benefits.

Speaker speaker\_1: Okay. What staffing company do you work with?

Speaker speaker\_2: Uh... Sorry, Partners Personnel.

Speaker speaker\_1: Okay. And the last four of your social?

Speaker speaker\_2: 8854.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Karen Bessie.

Speaker speaker\_1: Thank you. Ms. Bessie, could you verify your address and your date of birth, please?

Speaker speaker\_2: Uh, date of birth is 07/05/70 and address is 13646 Busby Drive in Whittier, California 90605.

Speaker speaker\_1: Thank you. Phone on file we have is 714-287-5622, is that correct?

Speaker speaker\_2: Yes, yes.

Speaker speaker\_1: Okay. Did you have an idea of what kind of insurance you wanted from Partners?

Speaker speaker\_2: No, 'cause they didn't... I- it was weird, they gave me a book but it seemed like it was missing the important information. So I, I know now or I had a PPO.

Speaker speaker\_1: So, none of the policies available from Partners are going to work like that. These d- these are not PPO plans.

Speaker speaker\_2: Okay, that's fine.

Speaker speaker\_1: How these plans w- How these plans work is that the doctor will first bill the insurance company.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, the company will then pay towards the bill up to a set dollar amount, depending on if it's a covered service and h- how much they cover it and how the doctor bills it.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then you're just responsible for whatever remainder of the bill is left after the insurance has made their payments.

Speaker speaker\_2: Okay. Okay, yeah. That's bas- basically how my last one was. So, okay. Um...

Speaker speaker\_1: Right.

Speaker speaker\_2: And then... Uh... And then, do... Are there plans to pick from or just...

Speaker speaker\_1: Y- Yes. As far as medical, there are five options.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: There's the MEC TeleRx, which is preventative care only, so things like physicals, vaccines, cancer screenings and the like, along with, um, along with some prescription coverage, uh, through the Free Rx program, uh, which is, um, if it's a covered medication through that program, then it is completely free out of pocket for you. But standard doctor visits-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... hospital visits and the like are not covered by that plan.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Uh, then-

Speaker speaker\_2: No.

Speaker speaker\_1: Then there's the VIP plans. There's three levels of this plan: Standard, Plus and Prime. These plans will all cover more along the lines of doctor's visits, hospital visits and the like, they just will not cover preventative care, and they do not include that, that membership to that Free Rx program. Now, that doesn't mean that they don't cover prescriptions, it's just a different type of coverage, instead of it being free if it's covered, um, instead if it's covered, it's a \$10, \$20 or \$30 co-pay for generics.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, as far as the differences between these three plans, the higher tier you select, Standard being lowest, Prime being highest, um, the higher tier you select, the more coverage you have for covered services. However, regardless-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... of the level of VIP you select, s- preventive services are not covered. So-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... things m- those physicals and vaccines and the like are not covered by VIP at all, regardless of level.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, finally there's the Stay Healthy Enhanced Plan. This plan is kind of a combination of the two other pl- of two of the other plans.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, it covers the preventative care services that, that the Stay Healthy s-like the Standard Stay Healthy plan covers.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And it also covers doctor's visits, hospital visits and the like that the VIP covers. Uh, this one-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... works a little bit differently, where with the VIP Primary Specialist Urgent Care all of that is you, they, they pay up to a set dollar amount and you're just responsible for anything over that dollar amount. Um, instead, there are co-pays for Primary, Specialist and Urgent Care, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... with hospita- with hospitalizations working the same way as with VIP. It's up to a dollar amount-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you're just responsible for anything over that.

Speaker speaker\_2: Okay. And then, um, that would probably be more my speed because I have both issues. So, um, what are the levels of, um, uh, co- uh, not co-pays, sorry, um, payments that it would, I would have to pay for those?

Speaker speaker\_1: Uh, for the Stay Healthy Enhanced Plan?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Uh, that plan... Is it for just yourself or are you covering anyone else?

Speaker speaker\_2: It's just myself. Just myself.

Speaker speaker\_1: That p- And that plan is \$43.76 per week.

Speaker speaker\_2: Okay. Um... Okay, so just, what, 180-ish a month. Um... And, and then do you know, uh, how much the co-pays are? Or does it just depend?

Speaker speaker\_1: Uh, Primary is a \$10 co-pay, Specialists are a \$50 co-pay-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... Urgent Care is a \$60 co-pay.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: All right, and then if that-

Speaker speaker\_2: I think that, that... Sorry, I think that one's gonna be the best one for me.

Speaker speaker\_1: Okay. Now, that is medical only, so, um, there are additional options available. Uh, there's add-ons for dental, vis-... short-term disability, life insurance, critical illness, accident coverage, um... and then, uh... because the Stay Healthy Enhanced does not include that FreeRx prescription plan, you are also allowed to enroll into that separately as well.

Speaker speaker\_2: Okay. Um... uh, definitely vision.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So I am going to need to add on vision because I do wear glasses, so...

Speaker speaker\_1: All right, so the medical, vision. Anything else?

Speaker speaker\_2: Um... Right now, no.

Speaker speaker\_1: Okay. So medical at \$43.76 a week, vision is \$2.15 a week. This totals out to \$45.91 per week. Do we authorize Partners to make those deductions?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right. It's going to take about one to two weeks for the enrollment to process. Once processing-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... is complete, you should start seeing those deductions coming out of your checks. The Monday following us receiving that deduction information is when your policies become effective. ID cards-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... will typically arrive about one to two weeks after the effective date. Uh... Please be aware that these plans are known as Section 125 plans. Um... Section 125 is an IRS regulation. It allows partners to make deductions for your insurance pre-tax. However, because they allow this to happen, they then require that as long as you account through Partners, you have to stay enrolled into these plans. As such, you're only allowed to make changes during your new hire window or during open enrollment once a year. Outside of those windows, you are locked into these plans, um... until next open enrollment window or you experience a qualifying life event, something like getting married, having a child, getting an insurance com- uh, com... sorry, insurance policy from another company. Uh... Something like that.

Speaker speaker\_2: Okay. So basically, if I was to get hired on to where I'm at now, then that would make this... uh, null and void this... uh, plan?

Speaker speaker\_1: M- more... more or less, because... um, this plan is paid for out of deductions through your paychecks from Partners.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: If those paychecks no longer exist, then the policy will eventually terminate on its own.

Speaker speaker\_2: Okay. That's what I thought. Okay, perfect.

Speaker speaker\_1: Um... All right. And then just for your... just for your information, your window... um, your... your deadline to make any final changes is next Wednesday, December the 4th. Okay?

Speaker speaker\_2: Yeah. I remembered. I knew they said that my first time I got my check, uh... that I only had 30 days from then. So that's why I thought... I knew I better start calling.

Speaker speaker\_1: All right then.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Uh... But as far as setting your enrollment up, I've gotten everything I needed from you. Was there anything else-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I can help you with?

Speaker speaker\_2: Nope, that's it.

Speaker speaker\_1: All right. Well, if that's everything, thanks again for calling and have a wonderful day.

Speaker speaker\_2: Thank you. You too.

Speaker speaker\_1: You're welcome. Bye now.

Speaker speaker\_2: Bye.