

## **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? Uh, yes, my name is Durrell Jones and, um, I was calling in regards... I got a text message from my job to enroll in benefits. Okay. What staffing company do you work with? Partners Personnel. Okay. So yeah, we're the pla- uh, we're the plan administrator for the health insurance benefits for Partners Personnel, so that message was probably just advising that you're probably eligible to enroll in the health insurance benefits if you wish to do so. Were you looking to enroll in the insurance? Uh, yeah, somewhat, but I need to know what the... who y'all's insurance with. Uh, it depends on the plans you select. Um, medical could either be 90 Degree Benefits or American Public Life. Um, dental is also through American Public Life and then vision is through MetLife. Okay. Okay, well... Okay. So, uh, what's my... what would be my deductibles and, um, copays and all that? Uh, one moment. So how the medical works, there are no copays, there are no deductibles. Um, the plans that are offered, there's a preventative care only plan that covers things like physicals, vaccines, cancer screenings, um, physi- uh, preventative care services only. So it, it's not gonna cover, like, if you're sick or if you're injured or anything like that. The services that it does cover, however, as long as you're following the network, it's full 100% coverage. Um, you don't pay a single cent towards those services. Uh, the other plan available, um... The other plans available, there's the VIP Standard, VIP Plus and VIP Prime plans. Um, these are all just three levels of the same plan that cover... They, they would cover the, uh, sickness visits, injury visits, like surgeries, urgent care, so on and so forth. Um, again, still no deductible, no copay. How these work is that the doctor will bill in, uh, American Public Life first. APL will pay towards the bill up to a set dollar amount, depending on what service is rendered and if it's covered. Um, once they, uh... And then as well, as well as it's also dependent on how much the doctor bills. Once they have made their payment towards whatever service was, was done, you are just responsible for whatever's left. Um, and then the final medical plan available is more of a combination plan. This plan... This plan does have a copay, but it still has no deductibles. Um, primary care visits are a \$10 copay per visit, specialists are a \$50 copay and urgent care is a \$60 copay. Um, this also covers preventative care as well. So it's the only plan by itself that would cover both preventative and treatment services, um, as well as providing hospitalization and surgery benefits, uh, which those work the way the VIP plans work. Doctor pays, or doctor bills, the insurance, insurance pays towards it and you're responsible for whatever's left. Okay, what about, uh, prescription coverage? Um, all, all of the plans cover prescrip- like, have prescription coverage. Um, the preventative only has it by enrolling you into a program called FreeRx, where the, uh... if it's a covered medication under that formulary, you have no out-of-pocket cost to it. Um, and then all other, all the other plans, so all three VIP plans and

then the combination plan to stay healthy enhanced, um, have coverage for prescriptions through a company called PharmaVeil, where you have a \$10, \$20 or \$30 copay on generics if they're covered medications, and then a discount which is calculated at the pharmacy for any non-generics. Okay. Well, the reason why I'm asking is I'm diabetic, so I got a lot of medicines and stuff that I'm going to need coverage and a lot of doctor visits. Okay. Um, so the... Unfortunately, we're not allowed to provide any sort of recommendations or anything like that. The only thing I can tell you is effectively what I've already gone over, that there is a preventative care only plan, there's a... there's a plan that does treatment services, but no preventative care, and then there's a plan that kind of does both. Um, if it might help you out a little bit better, um, if you want to provide me with an email address, because you have 30 days from the date of your first check to make any final decisions for enrollment. I can send you an information packet that goes over all of the plans that Partners Personnel offers. It'll give you the information of, like, examples of what kinds of ser- what kinds of services would be covered, um, kind of, like, examples of how much they may be covered at, as well as provide you with the pricing information for every plan on how much it would take out of your check every week. Okay. How much is the most expensive one then? Um- The combination. The, the combination plan is \$43.76 per week. So \$200 a month. All right. Um, send it in an email and I'll have somebody look over it for me. Okay. Yeah. What's your email address? Uh, jonesderrell... J-O-N-E-S-D-E-R-R-E-L-L 0-4@gmail.com. Jonesderrell704@gmail.com. Got it. All right. I'll go ahead to send this information packet on over to you. This is going to come from info@benefitsandacard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Uh, just give this a read through and then give us a call back if you, if you want to enroll into anything. Okay? All right. Thank you. No problem. Was there anything else I could help you with for now? No. Is that all the benefits? Is this all the information that you told me? Um, that... For the medical, yes. There are other benefits available. Um, additional, like, add-ons for, like, dental, vision, short-term disability, critical illness, life insurance, accident coverage, um, m- behavior or mental health services and identity protection, along with, um, the FreeRx prescription program and a virtual primary care program as well. Uh, those are all... Uh, those are all the plans offered by Partners Personnel, and every single one of those plans is also explained in that benefits packet I just sent you. All right. I appreciate it. No problem. Anything else? Not as of yet. All right. Well, if that's everything, thank you again for calling and you have a wonderful day. Thank you. Bye now.

## 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: Uh, yes, my name is Durrell Jones and, um, I was calling in regards... I got a text message from my job to enroll in benefits.

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

Speaker speaker\_2: Partners Personnel.

Speaker speaker\_1: Okay. So yeah, we're the pla- uh, we're the plan administrator for the health insurance benefits for Partners Personnel, so that message was probably just advising that you're probably eligible to enroll in the health insurance benefits if you wish to do so. Were you looking to enroll in the insurance?

Speaker speaker\_2: Uh, yeah, somewhat, but I need to know what the... who y'all's insurance with.

Speaker speaker\_1: Uh, it depends on the plans you select. Um, medical could either be 90 Degree Benefits or American Public Life. Um, dental is also through American Public Life and then vision is through MetLife.

Speaker speaker\_2: Okay. Okay, well... Okay. So, uh, what's my... what would be my deductibles and, um, copays and all that?

Speaker speaker\_1: Uh, one moment. So how the medical works, there are no copays, there are no deductibles. Um, the plans that are offered, there's a preventative care only plan that covers things like physicals, vaccines, cancer screenings, um, physi- uh, preventative care services only. So it, it's not gonna cover, like, if you're sick or if you're injured or anything like that. The services that it does cover, however, as long as you're following the network, it's full 100% coverage. Um, you don't pay a single cent towards those services. Uh, the other plan available, um... The other plans available, there's the VIP Standard, VIP Plus and VIP Prime plans. Um, these are all just three levels of the same plan that cover... They, they would cover the, uh, sickness visits, injury visits, like surgeries, urgent care, so on and so forth. Um, again, still no deductible, no copay. How these work is that the doctor will bill in, uh, American Public Life first. APL will pay towards the bill up to a set dollar amount, depending on what service is rendered and if it's covered. Um, once they, uh... And then as well, as well as it's also dependent on how much the doctor bills. Once they have made their payment towards whatever service was, was done, you are just responsible for whatever's left. Um, and then the final medical plan available is more of a combination plan. This plan... This plan does have a copay, but it still has no deductibles. Um, primary care visits are a \$10 copay per visit, specialists are a \$50 copay and urgent care is a \$60 copay. Um, this also covers preventative care as well. So it's the only plan by itself that would cover both preventative and treatment services, um, as well as providing hospitalization and surgery benefits, uh, which those work the way the VIP plans work. Doctor pays, or doctor bills, the insurance, insurance pays towards it and you're responsible for whatever's left.

Speaker speaker\_2: Okay, what about, uh, prescription coverage?

Speaker speaker\_1: Um, all, all of the plans cover prescrip- like, have prescription coverage. Um, the preventative only has it by enrolling you into a program called FreeRx, where the, uh... if it's a covered medication under that formulary, you have no out-of-pocket cost to it. Um, and then all other, all the other plans, so all three VIP plans and then the combination plan to stay healthy enhanced, um, have coverage for prescriptions through a company called PharmaVeil, where you have a \$10, \$20 or \$30 copay on generics if they're covered medications, and then a discount which is calculated at the pharmacy for any non-generics.

Speaker speaker\_2: Okay. Well, the reason why I'm asking is I'm diabetic, so I got a lot of medicines and stuff that I'm going to need coverage and a lot of doctor visits.

Speaker speaker\_1: Okay. Um, so the... Unfortunately, we're not allowed to provide any sort of recommendations or anything like that. The only thing I can tell you is effectively what I've already gone over, that there is a preventative care only plan, there's a... there's a plan that does treatment services, but no preventative care, and then there's a plan that kind of does both. Um, if it might help you out a little bit better, um, if you want to provide me with an email address, because you have 30 days from the date of your first check to make any final decisions for enrollment. I can send you an information packet that goes over all of the plans that Partners Personnel offers. It'll give you the information of, like, examples of what kinds of services would be covered, um, kind of, like, examples of how much they may be covered at, as well as provide you with the pricing information for every plan on how much it would take out of your check every week.

Speaker speaker\_2: Okay. How much is the most expensive one then?

Speaker speaker\_1: Um-

Speaker speaker\_2: The combination.

Speaker speaker\_1: The, the combination plan is \$43.76 per week.

Speaker speaker\_2: So \$200 a month. All right. Um, send it in an email and I'll have somebody look over it for me.

Speaker speaker\_1: Okay. Yeah. What's your email address?

Speaker speaker\_2: Uh, jonesderrell... J-O-N-E-S-D-E-R-R-E-L7 0-4@gmail.com.

Speaker speaker\_1: Jonesderrell704@gmail.com. Got it. All right. I'll go ahead to send this information packet on over to you. This is going to come from info@benefitsandacard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Uh, just give this a read through and then give us a call back if you, if you want to enroll into anything. Okay?

Speaker speaker\_2: All right. Thank you.

Speaker speaker\_1: No problem. Was there anything else I could help you with for now?

Speaker speaker\_2: No. Is that all the benefits? Is this all the information that you told me?

Speaker speaker\_1: Um, that... For the medical, yes. There are other benefits available. Um, additional, like, add-ons for, like, dental, vision, short-term disability, critical illness, life insurance, accident coverage, um, m- behavior or mental health services and identity protection, along with, um, the FreeRx prescription program and a virtual primary care program as well. Uh, those are all... Uh, those are all the plans offered by Partners Personnel, and every single one of those plans is also explained in that benefits packet I just sent you.

Speaker speaker\_2: All right. I appreciate it.

Speaker speaker\_1: No problem. Anything else?

Speaker speaker\_2: Not as of yet.

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

Speaker speaker\_2: Thank you.

Speaker speaker\_1: Bye now.