

Transcript: Estefania

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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. My name is Stephanie. How can I assist you? Yes, I got a, a text from here, saying that it's been 30 days. So I need to- Oh, what does it say? ... it says set up a... set up something. Okay. It's been 30 days- Can you hear us? ... since I worked here. So we're the healthcare administrators for some staff and agencies. One of those agencies is Partners Personnel. So you just started working with Partners, you have 30 days from the day that you receive your very first check to be eligible to enroll into healthcare benefits that they offer. Um, they offer different plans, like dental, vision, preventative. Depending on what plan you select, as well as how many, and as well as if you select dependents with these plans, depends on how much the weekly deduction from your paycheck is for your selected plans. But, um, they do weekly deductions for these plans and it's something completely optional. It's not mandatory, but it is reminding you that you have 30 days from the day that you received your first check to be eligible to enroll. How much is it a week then? It... So I would have to get in your file to give you that information, due to the fact that we do administrate different agencies, not just Partners. Um, if you want more information, I would have to get in your file. For that, I need the last four of your Social. Uh, 9408. For security purposes, do you mind verifying your full address as well as your date of birth? My what? Um, I would need you to verify your address as well as your date of birth. Oh, uh, 5, uh, 512 South Harbor Boulevard, Santa Ana, California, 92704. Okay. Okay, and what was that date of birth? 2024, baby. Thank you. Is your phone number still, um, 06577357878? Yes. Okay. And then I have your email as your first name, last name, 432@gmail.com, is that correct? Yes. Yes. Okay. Thank you. Okay, so it looks like you're within your company, company's personal open enrollment, so yeah, you have 30 days from the day that you receive your very first check to enroll, and it looks like your last day to enroll if you are looking into enrolling would be January the 15th. Um, if you want, I can go ahead and send you the benefit guide to your email file. What that benefit guide has, it has all the plans that they offer, as well as the prices for those plans. Um, if you like, I can send it to your email. Yeah. Yeah, to my email, please. Okay. Give me one second and then, uh, do you mind verifying that you received it? Um, I just have sent it over. Okay. It should- Mm-hmm. It should come... info@benefitsinacard.com. Okay. I'll, I'll look. Do you want me to check right now, make sure I got it? Yeah. Yes, sir. Just to make sure- Okay. Cool. ... that you did receive it. I'll, uh... Yeah, I received it. Um, would you like me to go over the plans with you? Yeah. So they offer different plans, really just depending on how many you select, as well as if you were to select the plans with dependents, has a lot to do how much the weekly deduction adds up to be. Um, were you looking into enrolling by yourself or with dependents? Uh, by myself. Okay. So the first one that I'm gonna go over is called the Stay Healthy MEC Tele-RX. That plan is your preventative plan, meaning it's only gonna

cover, like, one physical visit a year, some vaccinations, some STD and cancer screening and even some counseling. However, with your Stay Healthy MEC plan, that one does not cover your doctor visits if you were to get sick, your hospital visits if you get injured, urgent care, emergency room, nor surgery. So it's only for preventative services. Um, but with this plan, it also requires you to stay within the network and only use their preferred providers to receive coverage. It offers prescription benefits through Aleptar and it offers you a membership with Free Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US, very cheaper retail. It also includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I said earlier, your Stay Healthy plan is only, like, for your, in other words, for, like, your annuals, like your check-ups, um, some vaccinations. Yeah. It's not for, like, actual doctor visits, so. So that one's just for pre- preventative services only. If you were to select this plan for employee only, they would be deducting \$15.80 from your paycheck weekly. So, that's the first plan. Then they also offer three other plans called the VIPs. There's three different ones. There's the Standard, the Plus and the Prime. Um, the three of 'em, with these three, these are the ones that actually do cover your doctor visits, if you were to get sick, your hospital visits, if you were to get injured, your urgent care, emergency room and surgeries. So, these three plans offer that. However, your VIPs don't cover your preventative services. So they don't cover what I just went through with the other plan. These are the ones that will only cover your actual doctor visits, if you were already to be sick or urgent care, emergency room and surgeries. With these three plans, compared to the MEC StayHealthy, you're not required to just stay within the network. You could be either in the network or out of the network to receive coverage. It also offers prescription benefits but through Pharmacoville which, depending on the generic medication that you were to need, you can pay up to \$10, \$20, \$30. And for the non-generic medications, they offer somewhat of a discount. These three plans also include the Walmart Health Virtual Care, which offers medical assistance virtually with medical providers. And the main difference between these three is that, out of the three of them, the Standard is the most basic one because it doesn't offer intensive care unit benefit, rehabilitation nor any preventive surgery while the VIP Plus and the Prime do cover those areas. With the VIPs, they help you cover a flat fee towards the service that you go for. The Prime is gonna cover a little bit more compared to the Plus and the Standard. So, I'm gonna give you an example. So, if you go for emergency room visit and you were to have the VIP Standard, they would cover \$50 per day for a max of two days. If you were to have the VIP Plus, it would cover \$100 per day for a max of two days. Or if you were to have the VIP Prime, it would cover \$150 per day for a max of two days. Um, another thing- See, right now I got- ... is you- I got, uh, BlueCross BlueShield right now. Oh. I got Medi-Cal. Gotcha. Well, yeah, these- So, I should keep- ... these- I should keep those, huh? Yeah, it's really just your choice. I'm not really allowed to give my opinion, but... Okay. These are not major medical- Thank you, though. ... plans. You're welcome. And like I said, just in case you were to change your mind, you have until January, I believe I said 15? Yeah, January 15th to enroll, just in case you do- Okay. ... change your mind. But yeah. Thank you, Dee. You're welcome. Have a nice day. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Yes, I got a, a text from here, saying that it's been 30 days. So I need to-

Speaker speaker_0: Oh, what does it say?

Speaker speaker_1: ... it says set up a... set up something.

Speaker speaker_0: Okay.

Speaker speaker_1: It's been 30 days-

Speaker speaker_0: Can you hear us?

Speaker speaker_1: ... since I worked here.

Speaker speaker_0: So we're the healthcare administrators for some staff and agencies. One of those agencies is Partners Personnel. So you just started working with Partners, you have 30 days from the day that you receive your very first check to be eligible to enroll into healthcare benefits that they offer. Um, they offer different plans, like dental, vision, preventative. Depending on what plan you select, as well as how many, and as well as if you select dependents with these plans, depends on how much the weekly deduction from your paycheck is for your selected plans. But, um, they do weekly deductions for these plans and it's something completely optional. It's not mandatory, but it is reminding you that you have 30 days from the day that you received your first check to be eligible to enroll.

Speaker speaker_1: How much is it a week then?

Speaker speaker_0: It... So I would have to get in your file to give you that information, due to the fact that we do administrate different agencies, not just Partners. Um, if you want more information, I would have to get in your file. For that, I need the last four of your Social.

Speaker speaker_1: Uh, 9408.

Speaker speaker_0: For security purposes, do you mind verifying your full address as well as your date of birth?

Speaker speaker_1: My what?

Speaker speaker_0: Um, I would need you to verify your address as well as your date of birth.

Speaker speaker_1: Oh, uh, 5, uh, 512 South Harbor Boulevard, Santa Ana, California, 92704.

Speaker speaker_0: Okay. Okay, and what was that date of birth?

Speaker speaker_1: 2024, baby.

Speaker speaker_0: Thank you. Is your phone number still, um, 06577357878?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then I have your email as your first name, last name, 432@gmail.com, is that correct?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay. Thank you. Okay, so it looks like you're within your company, company's personal open enrollment, so yeah, you have 30 days from the day that you receive your very first check to enroll, and it looks like your last day to enroll if you are looking into enrolling would be January the 15th. Um, if you want, I can go ahead and send you the benefit guide to your email file. What that benefit guide has, it has all the plans that they offer, as well as the prices for those plans. Um, if you like, I can send it to your email.

Speaker speaker_1: Yeah. Yeah, to my email, please.

Speaker speaker_0: Okay. Give me one second and then, uh, do you mind verifying that you received it? Um, I just have sent it over.

Speaker speaker_1: Okay.

Speaker speaker_0: It should-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: It should come... info@benefitsinacard.com.

Speaker speaker_1: Okay. I'll, I'll look. Do you want me to check right now, make sure I got it?

Speaker speaker_0: Yeah. Yes, sir. Just to make sure-

Speaker speaker_1: Okay. Cool.

Speaker speaker_0: ... that you did receive it.

Speaker speaker_1: I'll, uh... Yeah, I received it.

Speaker speaker_0: Um, would you like me to go over the plans with you?

Speaker speaker_1: Yeah.

Speaker speaker_0: So they offer different plans, really just depending on how many you select, as well as if you were to select the plans with dependents, has a lot to do how much the weekly deduction adds up to be. Um, were you looking into enrolling by yourself or with dependents?

Speaker speaker_1: Uh, by myself.

Speaker speaker_0: Okay. So the first one that I'm gonna go over is called the Stay Healthy MEC Tele-RX. That plan is your preventative plan, meaning it's only gonna cover, like, one physical visit a year, some vaccinations, some STD and cancer screening and even some counseling. However, with your Stay Healthy MEC plan, that one does not cover your doctor visits if you were to get sick, your hospital visits if you get injured, urgent care, emergency room, nor surgery. So it's only for preventative services. Um, but with this plan, it also requires you to stay within the network and only use their preferred providers to receive coverage. It

offers prescription benefits through Aleptar and it offers you a membership with Free Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US, very cheaper retail. It also includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I said earlier, your Stay Healthy plan is only, like, for your, in other words, for, like, your annuals, like your check-ups, um, some vaccinations.

Speaker speaker_1: Yeah.

Speaker speaker_0: It's not for, like, actual doctor visits, so. So that one's just for pre-preventative services only. If you were to select this plan for employee only, they would be deducting \$15.80 from your paycheck weekly. So, that's the first plan. Then they also offer three other plans called the VIPs. There's three different ones. There's the Standard, the Plus and the Prime. Um, the three of 'em, with these three, these are the ones that actually do cover your doctor visits, if you were to get sick, your hospital visits, if you were to get injured, your urgent care, emergency room and surgeries. So, these three plans offer that. However, your VIPs don't cover your preventative services. So they don't cover what I just went through with the other plan. These are the ones that will only cover your actual doctor visits, if you were already to be sick or urgent care, emergency room and surgeries. With these three plans, compared to the MEC StayHealthy, you're not required to just stay within the network. You could be either in the network or out of the network to receive coverage. It also offers prescription benefits but through Pharmacoville which, depending on the generic medication that you were to need, you can pay up to \$10, \$20, \$30. And for the non-generic medications, they offer somewhat of a discount. These three plans also include the Walmart Health Virtual Care, which offers medical assistance virtually with medical providers. And the main difference between these three is that, out of the three of them, the Standard is the most basic one because it doesn't offer intensive care unit benefit, rehabilitation nor any preventive surgery while the VIP Plus and the Prime do cover those areas. With the VIPs, they help you cover a flat fee towards the service that you go for. The Prime is gonna cover a little bit more compared to the Plus and the Standard. So, I'm gonna give you an example. So, if you go for emergency room visit and you were to have the VIP Standard, they would cover \$50 per day for a max of two days. If you were to have the VIP Plus, it would cover \$100 per day for a max of two days. Or if you were to have the VIP Prime, it would cover \$150 per day for a max of two days. Um, another thing-

Speaker speaker_2: See, right now I got-

Speaker speaker_0: ... is you-

Speaker speaker_2: I got, uh, BlueCross BlueShield right now.

Speaker speaker_0: Oh.

Speaker speaker_2: I got Medi-Cal.

Speaker speaker_0: Gotcha. Well, yeah, these-

Speaker speaker_2: So, I should keep-

Speaker speaker_0: ... these-

Speaker speaker_2: I should keep those, huh?

Speaker speaker_0: Yeah, it's really just your choice. I'm not really allowed to give my opinion, but...

Speaker speaker_2: Okay.

Speaker speaker_0: These are not major medical-

Speaker speaker_2: Thank you, though.

Speaker speaker_0: ... plans. You're welcome. And like I said, just in case you were to change your mind, you have until January, I believe I said 15? Yeah, January 15th to enroll, just in case you do-

Speaker speaker_2: Okay.

Speaker speaker_0: ... change your mind. But yeah.

Speaker speaker_2: Thank you, Dee.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_2: Bye.