

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? I'm calling about, uh, benefits. Okay. How can I help you? Um, are you working for a government- I'm just trying to find out more about the benefits. Okay. Yes, I was trying to figure out more about it. Which staffing agency are you currently with? Partner Person now. Okay. And then what are the last four of your Social? I don't never know it by heart. Hold on one second here. You're fine. Uh-oh. 0228. Okay. Give me a second. You said 0228? Yes. Okay. And then your first and last, please? Roman, Solomon. Okay. For security purposes, could you please verify your full address as well as your date of birth for me? 908 Ambrose Street, Spartanburg, South Carolina 29306. September 1st, 2004. Okay. Is your phone number still 864-913-2999? Yes. Okay. And then I have ballenrj- RJ, so the same, mm-hmm. Mm-hmm. @gmail.com. Okay. I was gonna ask you- It's at icloud, it's at- lcalm? ... icloud.com. Okay, thank you. And then, I was gonna ask you, would you like me to send you the benefit guide to that email file? What that benefit guide has, it has all the plans that they offer, as well as the prices to those plans. Yes. Okay. All right, give me one second. Okay. I'm gonna put you in a brief hold while I send you that information over your email file. Okay. Okay. I went ahead and emailed that to you. Um, could you please verify that you received that email? It should come from an email that says info@benefitsinacard.com. Hold on one second. You said it's to say what? Um, info@benefitsinacard.com. Yes, I have it. Okay. So if you open that PDF, it's gonna show you all the plans that we offer. And if you want, I can go over the plans with you. Okay. All right. So the- Yes, please. This is your mom. Okay. So the first plan that I'm gonna go over, it's called the Stay Healthy MEC Enhanced. This plan covers your preventative services, as well as your hospital indemnity services, meaning it will cover like one physical visit a year, some vaccinations..... cancer screening. So that's considered your preventative, and then your hospital indemnity would be your actual doctor visits if you get sick, hospital visits if you were to get injured, urgent care, emergency room, even some surgeries. With your Stay Healthy MEC Enhanced however, you are required to stay within the network and only use their preferred providers to receive coverage. Um, as well as this plan requires co-pays in the area of like primary care visits which would be limited to four visits annually per person or 10 per family and the co-pay would be of \$10. For specialty care visits you would be limited to four visits annually per person or 10 per family and the co-pay in that area would be of \$50. For urgent care visits you would be limited to four visits annually per person or 10 per family and the co-pay would be of \$50. You would have, um, prescription benefits with Alexar for your preventative side, for your generic option you would have a 30-day supply for your pharmacy generic prescriptions, and the co-pay would be of \$5. For your mail order option you would have a 90-day supply for your generic drugs and the co-pay would be of \$15. You'll have- you

also have prescription benefits through Pharmaville which you can pay up to 10, 20, \$30 for your generic medication depending on which one it is. And then for the non-generic they do offer a discount. Here's MEC Enhanced also includes the Walmart Health Virtual Care which gives medical assistance virtually with medical providers. This plan will cover a flat fee towards whatever service you go for. So for hospital admission benefit they would cover \$1,000 per day for a max of one day. Hospital confinement benefit they would cover a flat fee of \$100 per day for a max of 30 days. For a surgery in hospital they would cover \$500 per day for a max of one day. Surgery in physician office they would cover \$125 per day for a max of one day. This plan also covers hospital emer- emergency room, 250, physician office, \$50, emergency dental work, \$50, hospital admission, 250. If you were to select the Stay Healthy MEC Enhanced for employee only that would be a weekly deduction of \$43.76. So this plan is the one that covers both your preventative and your hospital indemnity. Um, this is the only plan that covers both benefits. After this one they do offer four other medical plans. Um, the first one... I'm sorry, the second one that I'm gonna go over is called the Stay Healthy MEC Tele-RX. So with your MEC Tele-RX this one only covers your preventative services only. Um, meaning it's not gonna cover your doctor visits, it's- Uh, all of these No? Okay. Does any of 'em, does any of 'em have anything to do with, um, um, dental insurance or vision or anything or is this just medical? So the ones that I'm going over right now are just medical. They also do offer additional benefits that have a separate deduction to them that you're, you're welcome to add. Um, it looks like they do offer dental, vision, term life, 24-hour group accident, short-term disability, critical illness with cancer benefit. But those would be add-ons, um, and they do have their separate deductions. They don't have a medical plan that already includes like your dental and vision. You would have to add that in addition. So for like dental, for employee that would be \$3.63 weekly. It looks like for the preventative visit they cover it at 80... I'm sorry, 100%. Basic visit like a cleansing would be covered at 80%, basic restorative meaning they gotta fill in a cavity, that's covered at 80%, X-rays are covered at 80%, and you have a annual maximum of \$500. With your dental plan you would have to give a one-time deductible of \$50 if you were to choose the individual plan or of \$150 if you were to choose family plan. And then same thing for vision, um, for vision the weekly deduction would be \$2.15, the co-pay for an eye exam is \$10, co-pay for lenses and frames is \$25 and your frames allowance is of \$130. But, um, they do have their separate ded- Okay. Mm-hmm. So- Um- For the first- Mm-hmm. ... the first medical one that you told me, how much is that weekly? That one's \$43.76. This one would be the- For just the employee, right? Yes, ma'am. And then they- Okay, so we got that. They do offer... I was gonna tell you that they do also offer four other ones but the other four it's either just your preventative services covered or just your hospital indemnity services covered. Um, that's why I think the first one's- Yeah, and I would need both. Uh-huh. Yes, that would be your MEC. I figured that. So if I got the medical one, the first one that you said plus the dental one that you said and the vision one you said- Mm-hmm. ... how much is that every week? Uh, give me one second, let me see. Did you wanna do employee only for all of them or did you wanna add like dependents? Yes. No, employee only. Okay. So for dental that's \$3.63, vision \$2.15 and then MEC Enhanced which is the one that offers both your preventative and hospital indemnity coverage, that would be \$43.76. So the total it would be a weekly deduction of \$49.54.... weekly. Okay. Can I get, can I get, uh, can I get enrolled in those? Yes, ma'am. Um, I was also gonna tell you that these three plans are under a IRS regulation that's called Section 125. So, what Section 125 is, it

allows you to pay these plans with pre-tax dollars. However, if you wanna cancel the plan that you selected, or add dependents in the future, you would have to do it before your personal open enrollment period is over. So, meaning, nothing past the 30 days that, of receiving your first check, or do it within company open enrollment period. Which, for Partners Personal, is in the month of October. And I can give you the exact deadline date, if you wish, just so that y- just in case you change your mind and wanna cancel it before your period is over. Um, let me provide that date, just in case. So, the last day that you would have to add any dependents to these plans or drop these particular plans, you would have to call before January 29th. Because if you call after that, you would have to wait till the next company open enrollment period to make those changes. And for Partners Personal, that's in the month of October. Okay. That's fine. I just want it for employees anyway. Okay. All right. So, we have the dental, vision, MEC Enhanced. That would be a weekly deduction of \$49.54. Do you allow Partners Personal to do that weekly deduction for these selected plans? Yes. And when will that start? Um, so please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$49.54 come out of your paycheck, the following Monday of that first deduction is when you have active coverage. And, um, by that Thursday or Friday, you should be receiving your three cards which would be your dental, vision and MEC Enhanced. And if for some reason you have, like, a doctor's appointment, dentist appointment or vision appointment coming up, and you still don't have your cards, you're welcome to give this, this number a phone call and we can email them to you. Okay. That first week of your activation week, you should be receiving three cards, dental, vision, MEC Enhanced. And then on those cards there's gonna be, like, the information of the pharmacy as well as the information of the multi-plan network phone number, which is the number that you contact to find the list of preferred providers. So, all of that gets mailed out to you. Okay. Okay. And will I get a packet that tell me what doctors are in-network or anything? So, I believe you actually just, just call the number and they give you, like, the list. Oh, okay. Okay. And that would be, that's gonna say multi-plan. Okay. But all of that's gonna be in your card. And then, also, whenever, like, let's say you call, um, to get the, like, the cards. When we send you that email, there's gonna be the numbers that you can contact for each of the plans that you have. Okay. Mm-hmm. 'Cause you're gonna have vision, you're gonna have three different carriers. So, for your dental plan and your MEC Enhanced, since, um, with dental you're with American Public Life. For MEC Enhanced, with your hospital and dentistry side, you're with American Public Life, but with your preventative side, you're with 90 degrees. And then for vision, you're with MetLife. But once you become active, all of that gets broken down into the cards either way, as well as the email, if we were to send it to you. So we've got you. Okay. So. Okay. Did you have any more questions though? Nope, that's it. I just need to get enrolled in those three plans, and that's it. All right. Well, I hope you have a great day. Happy New Year. Same to you. Thank you. You welcome. Bye-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: I'm calling about, uh, benefits.

Speaker speaker_0: Okay. How can I help you? Um, are you working for a government-

Speaker speaker_1: I'm just trying to find out more about the benefits.

Speaker speaker_0: Okay.

Speaker speaker_1: Yes, I was trying to figure out more about it.

Speaker speaker_0: Which staffing agency are you currently with?

Speaker speaker_1: Partner Person now.

Speaker speaker_0: Okay. And then what are the last four of your Social?

Speaker speaker_1: I don't never know it by heart. Hold on one second here.

Speaker speaker_0: You're fine.

Speaker speaker_1: Uh-oh. 0228.

Speaker speaker_0: Okay. Give me a second. You said 0228?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then your first and last, please?

Speaker speaker_1: Roman, Solomon.

Speaker speaker_0: Okay. For security purposes, could you please verify your full address as well as your date of birth for me?

Speaker speaker_1: 908 Ambrose Street, Spartanburg, South Carolina 29306. September 1st, 2004.

Speaker speaker_0: Okay. Is your phone number still 864-913-2999?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then I have ballenrj-

Speaker speaker_1: RJ, so the same, mm-hmm.

Speaker speaker_0: Mm-hmm. @gmail.com. Okay. I was gonna ask you-

Speaker speaker_1: It's at icloud, it's at-

Speaker speaker_0: Icalm?

Speaker speaker_1: ... icloud.com.

Speaker speaker_0: Okay, thank you. And then, I was gonna ask you, would you like me to send you the benefit guide to that email file? What that benefit guide has, it has all the plans that they offer, as well as the prices to those plans.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. All right, give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm gonna put you in a brief hold while I send you that information over your email file.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. I went ahead and emailed that to you. Um, could you please verify that you received that email? It should come from an email that says info@benefitsinacard.com.

Speaker speaker_1: Hold on one second. You said it's to say what?

Speaker speaker_0: Um, info@benefitsinacard.com.

Speaker speaker_1: Yes, I have it.

Speaker speaker_0: Okay. So if you open that PDF, it's gonna show you all the plans that we offer. And if you want, I can go over the plans with you.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. So the-

Speaker speaker_1: Yes, please. This is your mom.

Speaker speaker_0: Okay. So the first plan that I'm gonna go over, it's called the Stay Healthy MEC Enhanced. This plan covers your preventative services, as well as your hospital indemnity services, meaning it will cover like one physical visit a year, some vaccinations..... cancer screening. So that's considered your preventative, and then your hospital indemnity would be your actual doctor visits if you get sick, hospital visits if you were to get injured, urgent care, emergency room, even some surgeries. With your Stay Healthy MEC Enhanced however, you are required to stay within the network and only use their preferred providers to receive coverage. Um, as well as this plan requires co-pays in the area of like primary care visits which would be limited to four visits annually per person or 10 per family and the co-pay would be of \$10. For specialty care visits you would be limited to four visits annually per person or 10 per family and the co-pay in that area would be of \$50. For urgent care visits you would be limited to four visits annually per person or 10 per family and the co-pay would be of \$50. You would have, um, prescription benefits with Alexar for your preventative side, for your generic option you would have a 30-day supply for your pharmacy generic prescriptions, and the co-pay would be of \$5. For your mail order option you would have a 90-day supply for your generic drugs and the co-pay would be of \$15. You'll have- you also have prescription benefits through Pharmaville which you can pay up to 10, 20, \$30 for your generic medication depending on which one it is. And then for the non-generic they do offer a discount. Here's MEC Enhanced also includes the Walmart Health Virtual Care which gives medical assistance virtually with medical providers. This plan will cover a flat fee towards whatever service you go for. So for hospital admission benefit they would cover \$1,000 per day for a

max of one day. Hospital confinement benefit they would cover a flat fee of \$100 per day for a max of 30 days. For a surgery in hospital they would cover \$500 per day for a max of one day. Surgery in physician office they would cover \$125 per day for a max of one day. This plan also covers hospital emer- emergency room, 250, physician office, \$50, emergency dental work, \$50, hospital admission, 250. If you were to select the Stay Healthy MEC Enhanced for employee only that would be a weekly deduction of \$43.76. So this plan is the one that covers both your preventative and your hospital indemnity. Um, this is the only plan that covers both benefits. After this one they do offer four other medical plans. Um, the first one... I'm sorry, the second one that I'm gonna go over is called the Stay Healthy MEC Tele-RX. So with your MEC Tele-RX this one only covers your preventative services only. Um, meaning it's not gonna cover your doctor visits, it's-

Speaker speaker_2: Uh, all of these

Speaker speaker_0: No? Okay.

Speaker speaker_2: Does any of 'em, does any of 'em have anything to do with, um, um, dental insurance or vision or anything or is this just medical?

Speaker speaker_0: So the ones that I'm going over right now are just medical. They also do offer additional benefits that have a separate deduction to them that you're, you're welcome to add. Um, it looks like they do offer dental, vision, term life, 24-hour group accident, short-term disability, critical illness with cancer benefit. But those would be add-ons, um, and they do have their separate deductions. They don't have a medical plan that already includes like your dental and vision. You would have to add that in addition. So for like dental, for employee that would be \$3.63 weekly. It looks like for the preventative visit they cover it at 80... I'm sorry, 100%. Basic visit like a cleansing would be covered at 80%, basic restorative meaning they gotta fill in a cavity, that's covered at 80%, X-rays are covered at 80%, and you have a annual maximum of \$500. With your dental plan you would have to give a one-time deductible of \$50 if you were to choose the individual plan or of \$150 if you were to choose family plan. And then same thing for vision, um, for vision the weekly deduction would be \$2.15, the co-pay for an eye exam is \$10, co-pay for lenses and frames is \$25 and your frames allowance is of \$130. But, um, they do have their separate ded-

Speaker speaker_2: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: So-

Speaker speaker_0: Um-

Speaker speaker_2: For the first-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... the first medical one that you told me, how much is that weekly?

Speaker speaker_0: That one's \$43.76. This one would be the-

Speaker speaker_2: For just the employee, right?

Speaker speaker_0: Yes, ma'am. And then they-

Speaker speaker_2: Okay, so we got that.

Speaker speaker_0: They do offer... I was gonna tell you that they do also offer four other ones but the other four it's either just your preventative services covered or just your hospital indemnity services covered. Um, that's why I think the first one's-

Speaker speaker_2: Yeah, and I would need both. Uh-huh.

Speaker speaker_0: Yes, that would be your MEC.

Speaker speaker_2: I figured that. So if I got the medical one, the first one that you said plus the dental one that you said and the vision one you said-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... how much is that every week?

Speaker speaker_0: Uh, give me one second, let me see. Did you wanna do employee only for all of them or did you wanna add like dependents?

Speaker speaker_2: Yes. No, employee only.

Speaker speaker_0: Okay. So for dental that's \$3.63, vision \$2.15 and then MEC Enhanced which is the one that offers both your preventative and hospital indemnity coverage, that would be \$43.76. So the total it would be a weekly deduction of \$49.54.... weekly.

Speaker speaker_3: Okay. Can I get, can I get, uh, can I get enrolled in those?

Speaker speaker_0: Yes, ma'am. Um, I was also gonna tell you that these three plans are under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you wanna cancel the plan that you selected, or add dependents in the future, you would have to do it before your personal open enrollment period is over. So, meaning, nothing past the 30 days that, of receiving your first check, or do it within company open enrollment period. Which, for Partners Personal, is in the month of October. And I can give you the exact deadline date, if you wish, just so that y- just in case you change your mind and wanna cancel it before your period is over. Um, let me provide that date, just in case. So, the last day that you would have to add any dependents to these plans or drop these particular plans, you would have to call before January 29th. Because if you call after that, you would have to wait till the next company open enrollment period to make those changes. And for Partners Personal, that's in the month of October.

Speaker speaker_3: Okay. That's fine. I just want it for employees anyway.

Speaker speaker_0: Okay. All right. So, we have the dental, vision, MEC Enhanced. That would be a weekly deduction of \$49.54. Do you allow Partners Personal to do that weekly deduction for these selected plans?

Speaker speaker_3: Yes. And when will that start?

Speaker speaker_0: Um, so please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$49.54 come out of your paycheck, the following Monday of that first deduction is when you have active coverage. And, um, by that Thursday or Friday, you should be receiving your three cards which would be your dental, vision and MEC Enhanced. And if for some reason you have, like, a doctor's appointment, dentist appointment or vision appointment coming up, and you still don't have your cards, you're welcome to give this, this number a phone call and we can email them to you.

Speaker speaker_3: Okay.

Speaker speaker_0: That first week of your activation week, you should be receiving three cards, dental, vision, MEC Enhanced. And then on those cards there's gonna be, like, the information of the pharmacy as well as the information of the multi-plan network phone number, which is the number that you contact to find the list of preferred providers. So, all of that gets mailed out to you.

Speaker speaker_3: Okay. Okay. And will I get a packet that tell me what doctors are in-network or anything?

Speaker speaker_0: So, I believe you actually just, just call the number and they give you, like, the list.

Speaker speaker_3: Oh, okay. Okay.

Speaker speaker_0: And that would be, that's gonna say multi-plan.

Speaker speaker_3: Okay.

Speaker speaker_0: But all of that's gonna be in your card. And then, also, whenever, like, let's say you call, um, to get the, like, the cards. When we send you that email, there's gonna be the numbers that you can contact for each of the plans that you have.

Speaker speaker_3: Okay.

Speaker speaker_0: Mm-hmm. 'Cause you're gonna have vision, you're gonna have three different carriers. So, for your dental plan and your MEC Enhanced, since, um, with dental you're with American Public Life. For MEC Enhanced, with your hospital and dentistry side, you're with American Public Life, but with your preventative side, you're with 90 degrees. And then for vision, you're with MetLife. But once you become active, all of that gets broken down into the cards either way, as well as the email, if we were to send it to you. So we've got you.

Speaker speaker_3: Okay.

Speaker speaker_0: So.

Speaker speaker_3: Okay.

Speaker speaker_0: Did you have any more questions though?

Speaker speaker_3: Nope, that's it. I just need to get enrolled in those three plans, and that's it.

Speaker speaker_0: All right. Well, I hope you have a great day. Happy New Year.

Speaker speaker_3: Same to you. Thank you.

Speaker speaker_0: You welcome.

Speaker speaker_3: Bye-bye.