

## **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 Car. My name is Stephanie. How can I assist you? Um, I want to enroll for my benefits. Okay. I can help you with that. Um, what staff and agency do you work for? Partners Personnel. And then, what are the last four of your social? 7526. Okay. Give me one second. And then, your first and last name. Jazmin Lopez. Okay. Give me one second. And then, for security purposes, I do need you to verify your full address as well as your date of birth. Um, 12444 Cook Acre Avenue, Apartment 120, March 23rd, 1995. Did you recently move by any chance? To Long Beach, yeah. Okay. Um, do you remember the, the last address that you may have had? 'Cause I have a different one than the one that you gave me. Is it 423 East 56th Street, Long Beach? Okay, thank you. Um, what's the new address? Would you like me to update it? Um... Or you want me to keep it, still the 423? Um, I'll just keep that one, then, for now. Okay. And then, I have 562-702-5675 as your contact number. Yes, that's correct. Okay. And then, I have jas.kamel@ gmail.com. Is that up-to-date? Yes. Okay. And then, did you know already what you wanted to be enrolled into or did you want me to go over the plans with you? Uh, I wanna go over it. Okay. Um, did you want me, as well, to send you the benefit guide? What that benefit guide has, it has all the plans that they offer, as well as the prices to those plans. Would you like me to- Ah, yes please. ... send it to you as well? Okay. Is that a good email? Yes. Okay. Um- Can I put your name- J- Mm-hmm. Is it jas.kamel@ gmail? Yes. Okay. Can I put you in a brief hold while I send you that information over? Yes. Thank you. Mm-hmm. Okay. Thank you for your hold. I went ahead and emailed that to you. Um, do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com. And if you don't see it right away, I would also check your spam and your junk. Oh. Okay. Um... Did you receive it? Uh, yes. Okay. All right. So once you open that PDF, it's gonna show you all the plans that they offer with the prices to those plans. So the way reduction really just has a lot to do with how many you select, which ones they are, and if you add dependents to your plans. Um, were you looking in to add independents or were you wanting to enroll by yourself? Just by myself. Okay. So the first medical plan that I'm gonna go over, it's called the MUC Enhanced. This is the only plan out of the five that they offer that offers both your preventative services as well as your hospital indemnity services. So by preventative- preventative, I mean like one physical visit a year, some vaccinations, some STD and cancer screening, and even some counseling. By hospital indemnity, I mean doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So the Stay Healthy MUC Enhanced is the only plan that they offer that offers both of the- those benefits. The other four offer either one or the other. So your Stay Healthy MUC Enhanced offers both your preventative services and your hospital indemnity, but it does require the member to stay within the network and only use their preferred providers to receive coverage. With your

primary care visits, you would be limited to four visits annually per person or ten per family, and the copay would be \$10. For specialty care visits, you would be limited to four visits annually per person or ten per family, and the copay in that area is of \$50, copay per visit. And for urgent care visits, you would be limited to four visits annually per person or ten per family, and the copay in that area would be of \$60 per visit. Um, with your prescription benefits, you have both prescription benefits with Aleutian and with Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications depending on the generic medication that it is. And for the non-generic, it does offer a discount. With your preventive care generic prescriptions, you are required a \$5 copay for the pharmacy option, which would be a 30-day supply. And for the mail order option, you will have a 90-day supply for your generic drugs, and that copay would be of \$15. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers, and they cover flat fees towards your hospital indemnity services. So, for example, for hospital admission benefit, they would cover \$1,000 per day for a max of one day. Hospital confinement benefit, they would cover \$100 per day for a max of 30 days. Surgery and hospital, they would cover a flat fee of 50- \$500 per day for a max of one day. If you were to select your Stay Healthy MEC Enhanced plan for employee, that would be a weekly deduction of \$43.76. So, that's the first plan and the only one that offers both your preventative and your hospital indemnity. Now, there's also four other plans. Um, the next three that I'm gonna go over are called the VIPs. There's three different ones. There's the VIP Standard, the VIP Plus, and the VIP Prime. These three plans are the ones that only cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. However, they don't cover your preventative services, which would be one physical visit a year, some vaccinations, some STD and cancer screenings. So, that wouldn't be covered with your VIPs, only the hospital indemnity side. With the VIPs, you're not required to just stay within the network. You could use providers outside of the network or in the network to receive coverage compared to the MEC Enhanced that you are required to stay within the network. With your VIPs, you don't have to, only stick around the network. Um, the VIPs do offer prescription benefits also through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications. And for the non-generic, they offer somewhat of a discount. These three plans also do include virtual urgent care, which offers medical assistance virtually with medical providers, and they cover a flat fee towards whatever service you're going for. Out of the three, the most basic one's gonna be your VIP Standard, because that one doesn't cover intensive care unit benefit, rehabilitation benefit, nor preventive surgery, while your VIP Plus and your VIP Prime do cover those four areas. And if you're looking at dollar amounts, out of the three, the one that's gonna pay a little bit more towards those services are gonna be the VIP Prime ... and then lastly, the VIP Standard. So, for example, if you were to need a surgery in hospital, the VIP Standard would cover a flat fee of \$250 per day for a max of one day, while your VIP Plus would cover \$1,000 per day for a max of one day. And then your VIP Prime would cover a flat fee of \$2,000 per day for a max of one day. Oops, sorry, my computer- No, it's fine. ... just froze. Okay, so if you were to select between the three VIPs, the Standard being the most basic one for employee only would be a weekly deduction of \$17.66. For your VIP Plus, it would be a weekly deduction of \$31.61. And then for your VIP Prime, which is the one that covers a little bit more in dollar amount, it- for employee only, it would be a weekly deduction of \$43.28. So, those are for your VIPs, which are the ones that only cover your hospital indemnity services. Then there is a last plan, which

would be the fifth plan. That one is called the Stay Healthy MEC Tele-RS. So, with the Stay Healthy MEC Tele-RS, that plan is only your preventative plan. So, it only covers, like, one physical visit a year, some vaccinations, some STD and cancer screenings. But it doesn't cover any other hospital indemnity services, which would be considered doctor visits if you're already sick or hospital visits, emergency room, nor surgery. So, it's only for preventative services only. With your MEC Tele-RS, you are required to stay within the network to receive coverage. But you do get prescription benefits with Aleutian and they offer a membership with something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the U.S. for a cheaper price. This plan does also include the virtual urgent care, but like I said earlier, that MEC Tele-RS is only for preventative services. Um, if you were to get this plan for employee only, it would be a weekly deduction of \$16.80. So, those plans that I just went over are their medical plans, and they also offer additional plans that you can add on to your coverage. And they do have their separate deductions to them. So, that would be considered, like, your dental plan, your vision plan, your term life, short-term disability, group accident, critical illness.... ID Social Plus and Behavior Health, those are the additional benefits that they also offer, but they do have their separate deductions to them. So, for example, if you wanted the vision plan, vision for employee, that's \$2.15 weekly. Dental for employee would be \$3.63 weekly. Short-term for employee, three- I do- I do want dental, and I do want, um... Sorry. Yes, ma'am. I do want dental and I do want vision. Okay. And then I was gonna tell you that, um, for those plans, all of the medical plans, being the v- three VIPs and the two MECs, as well as dental and vision, 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 want to cancel these plans in the future or add a dependent in the future, you would have to do it only within company open enrollment period, which for Partners Personal is in the month of October, or within your 30 days of receiving your first check, which your deadline for you would be January 22nd. So you would have to make those changes before the 22nd of January. If not, they're gonna... if you call, let's say, like, on the 23rd to cancel those plans or add a dependent to those particular plans under that IRS regulation, you're gonna be told that you have to call within company open enrollment, which for Partners Personal, if I'm not mistaken... Let me verify. Which for them, yeah, it's in the month of October. Did you have any questions? Um... Oh, I have... I kind of lost it. Um. So the first plan, you said it offers both, um- Yeah. ... preventative and... Which one's that called? Um, the MEC Enhance. That's the one that offers those benefits with your preventative services, which are considered like when physical visit, some vaccinations, anything that prevents a disease, and your hospital indemnity, which is already when you're sick and got to go to the doctor, hospital visits. That's the only one that covers both of those services, and that's the one that has its copays as well. And you are required to stay only within the network to receive coverage. Okay. And then the other ones, the VIPs, the three VIPs, um, don't cover your preventative, but they do cover your hospital indemnity services, so visits when you're already sick. And the VIPs don't require you to only use their preferred providers. You could jump in the network or out of the network and still receive coverage, but with your VIPs, um, you don't get any of the preventative coverage. Okay. The only one that offers both preventative and hospital is the MEC Enhance. And then the other ones is either one or the other. And then, you know- So if- ... i- if you're not sure yet, you have till the 22nd of January to... That would be your deadline to enroll. Just remember that, um, the medical plans, dental and vision are under that IRS

regulation that allows you to pay them with pre-tax dollars. But if you want to, like, cancel them in the future or add a dependent later on, you would have to do it before January 22nd. If not, you call, like, let's say, on the 23rd, they're gonna tell you that you have to call when the company's... when the company open enrollment due to the regulation, which only allows you to make those changes within your personal open enrollment which would be nothing passing January 22nd, or within company open enrollment which the companies do it annually. For them it's in the month of October. Okay. Thank you. I- I'm gonna call back. Okay, that's fine. All right, ma'am, just keep in mind January 22nd. If you do want to enroll, you have to call before that date, okay? Okay, thank you. You're welcome. Have a nice day. You too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Um, I want to enroll for my benefits.

Speaker speaker\_0: Okay. I can help you with that. Um, what staff and agency do you work for?

Speaker speaker\_1: Partners Personnel.

Speaker speaker\_0: And then, what are the last four of your social?

Speaker speaker\_1: 7526.

Speaker speaker\_0: Okay. Give me one second. And then, your first and last name.

Speaker speaker\_1: Jazmin Lopez.

Speaker speaker\_0: Okay. Give me one second. And then, for security purposes, I do need you to verify your full address as well as your date of birth.

Speaker speaker\_1: Um, 12444 Cook Acre Avenue, Apartment 120, March 23rd, 1995.

Speaker speaker\_0: Did you recently move by any chance?

Speaker speaker\_1: To Long Beach, yeah.

Speaker speaker\_0: Okay. Um, do you remember the, the last address that you may have had? 'Cause I have a different one than the one that you gave me.

Speaker speaker\_1: Is it 423 East 56th Street, Long Beach?

Speaker speaker\_0: Okay, thank you. Um, what's the new address? Would you like me to update it?

Speaker speaker\_1: Um...

Speaker speaker\_0: Or you want me to keep it, still the 423?

Speaker speaker\_1: Um, I'll just keep that one, then, for now.

Speaker speaker\_0: Okay. And then, I have 562-702-5675 as your contact number.

Speaker speaker\_1: Yes, that's correct.

Speaker speaker\_0: Okay. And then, I have jas.kalameli@gmail.com. Is that up-to-date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And then, did you know already what you wanted to be enrolled into or did you want me to go over the plans with you?

Speaker speaker\_1: Uh, I wanna go over it.

Speaker speaker\_0: Okay. Um, did you want me, as well, to send you the benefit guide? What that benefit guide has, it has all the plans that they offer, as well as the prices to those plans. Would you like me to-

Speaker speaker\_1: Ah, yes please.

Speaker speaker\_0: ... send it to you as well? Okay. Is that a good email?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um-

Speaker speaker\_0: Can I put your name-

Speaker speaker\_1: J-

Speaker speaker\_0: Mm-hmm. Is it jas.kalameli@gmail?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Can I put you in a brief hold while I send you that information over?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. Thank you for your hold. I went ahead and emailed that to you. Um, do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com. And if you don't see it right away, I would also check your spam and your junk.

Speaker speaker\_1: Oh. Okay. Um...

Speaker speaker\_0: Did you receive it?

Speaker speaker\_1: Uh, yes.

Speaker speaker\_0: Okay. All right. So once you open that PDF, it's gonna show you all the plans that they offer with the prices to those plans. So the way reduction really just has a lot to do with how many you select, which ones they are, and if you add dependents to your plans. Um, were you looking in to add independents or were you wanting to enroll by yourself?

Speaker speaker\_1: Just by myself.

Speaker speaker\_0: Okay. So the first medical plan that I'm gonna go over, it's called the MUC Enhanced. This is the only plan out of the five that they offer that offers both your preventative services as well as your hospital indemnity services. So by preventative-preventative, I mean like one physical visit a year, some vaccinations, some STD and cancer screening, and even some counseling. By hospital indemnity, I mean doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So the Stay Healthy MUC Enhanced is the only plan that they offer that offers both of the- those benefits. The other four offer either one or the other. So your Stay Healthy MUC Enhanced offers both your preventative services and your hospital indemnity, but it does require the member to stay within the network and only use their preferred providers to receive coverage. With your primary care visits, you would be limited to four visits annually per person or ten per family, and the copay would be \$10. For specialty care visits, you would be limited to four visits annually per person or ten per family, and the copay in that area is of \$50, copay per visit. And for urgent care visits, you would be limited to four visits annually per person or ten per family, and the copay in that area would be of \$60 per visit. Um, with your prescription benefits, you have both prescription benefits with Aleutian and with Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications depending on the generic medication that it is. And for the non-generic, it does offer a discount. With your preventive care generic prescriptions, you are required a \$5 copay for the pharmacy option, which would be a 30-day supply. And for the mail order option, you will have a 90-day supply for your generic drugs, and that copay would be of \$15. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers, and they cover flat fees towards your hospital indemnity services. So, for example, for hospital admission benefit, they would cover \$1,000 per day for a max of one day. Hospital confinement benefit, they would cover \$100 per day for a max of 30 days. Surgery and hospital, they would cover a flat fee of 50- \$500 per day for a max of one day. If you were to select your Stay Healthy MEC Enhanced plan for employee, that would be a weekly deduction of \$43.76. So, that's the first plan and the only one that offers both your preventative and your hospital indemnity. Now, there's also four other plans. Um, the next three that I'm gonna go over are called the VIPs. There's three different ones. There's the VIP Standard, the VIP Plus, and the VIP Prime. These three plans are the ones that only cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. However, they don't cover your preventative services, which would be one physical visit a year, some vaccinations, some STD and cancer screenings. So, that wouldn't be covered with your VIPs, only the hospital indemnity side. With the VIPs, you're not required to just stay within the network. You could use providers outside of the network or in the network to receive coverage compared to the MEC Enhanced that you are required to stay within the network. With your VIPs, you don't have to, only stick around the

network. Um, the VIPs do offer prescription benefits also through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications. And for the non-generic, they offer somewhat of a discount. These three plans also do include virtual urgent care, which offers medical assistance virtually with medical providers, and they cover a flat fee towards whatever service you're going for. Out of the three, the most basic one's gonna be your VIP Standard, because that one doesn't cover intensive care unit benefit, rehabilitation benefit, nor preventive surgery, while your VIP Plus and your VIP Prime do cover those four areas. And if you're looking at dollar amounts, out of the three, the one that's gonna pay a little bit more towards those services are gonna be the VIP Prime ... and then lastly, the VIP Standard. So, for example, if you were to need a surgery in hospital, the VIP Standard would cover a flat fee of \$250 per day for a max of one day, while your VIP Plus would cover \$1,000 per day for a max of one day. And then your VIP Prime would cover a flat fee of \$2,000 per day for a max of one day. Oops, sorry, my computer-

Speaker speaker\_2: No, it's fine.

Speaker speaker\_0: ... just froze. Okay, so if you were to select between the three VIPs, the Standard being the most basic one for employee only would be a weekly deduction of \$17.66. For your VIP Plus, it would be a weekly deduction of \$31.61. And then for your VIP Prime, which is the one that covers a little bit more in dollar amount, it- for employee only, it would be a weekly deduction of \$43.28. So, those are for your VIPs, which are the ones that only cover your hospital indemnity services. Then there is a last plan, which would be the fifth plan. That one is called the Stay Healthy MEC Tele-RS. So, with the Stay Healthy MEC Tele-RS, that plan is only your preventative plan. So, it only covers, like, one physical visit a year, some vaccinations, some STD and cancer screenings. But it doesn't cover any other hospital indemnity services, which would be considered doctor visits if you're already sick or hospital visits, emergency room, nor surgery. So, it's only for preventative services only. With your MEC Tele-RS, you are required to stay within the network to receive coverage. But you do get prescription benefits with Aleutian and they offer a membership with something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the U.S. for a cheaper price. This plan does also include the virtual urgent care, but like I said earlier, that MEC Tele-RS is only for preventative services. Um, if you were to get this plan for employee only, it would be a weekly deduction of \$16.80. So, those plans that I just went over are their medical plans, and they also offer additional plans that you can add on to your coverage. And they do have their separate deductions to them. So, that would be considered, like, your dental plan, your vision plan, your term life, short-term disability, group accident, critical illness.... ID Social Plus and Behavior Health, those are the additional benefits that they also offer, but they do have their separate deductions to them. So, for example, if you wanted the vision plan, vision for employee, that's \$2.15 weekly. Dental for employee would be \$3.63 weekly. Short-term for employee, three-

Speaker speaker\_3: I do- I do want dental, and I do want, um... Sorry.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_3: I do want dental and I do want vision.

Speaker speaker\_0: Okay. And then I was gonna tell you that, um, for those plans, all of the medical plans, being the v- three VIPs and the two MECs, as well as dental and vision, 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 want to cancel these plans in the future or add a dependent in the future, you would have to do it only within company open enrollment period, which for Partners Personal is in the month of October, or within your 30 days of receiving your first check, which your deadline for you would be January 22nd. So you would have to make those changes before the 22nd of January. If not, they're gonna... if you call, let's say, like, on the 23rd to cancel those plans or add a dependent to those particular plans under that IRS regulation, you're gonna be told that you have to call within company open enrollment, which for Partners Personal, if I'm not mistaken... Let me verify. Which for them, yeah, it's in the month of October. Did you have any questions?

Speaker speaker\_3: Um... Oh, I have... I kind of lost it. Um. So the first plan, you said it offers both, um-

Speaker speaker\_0: Yeah.

Speaker speaker\_3: ... preventative and... Which one's that called?

Speaker speaker\_0: Um, the MEC Enhance. That's the one that offers those benefits with your preventative services, which are considered like when physical visit, some vaccinations, anything that prevents a disease, and your hospital indemnity, which is already when you're sick and got to go to the doctor, hospital visits. That's the only one that covers both of those services, and that's the one that has its copays as well. And you are required to stay only within the network to receive coverage.

Speaker speaker\_3: Okay.

Speaker speaker\_0: And then the other ones, the VIPs, the three VIPs, um, don't cover your preventative, but they do cover your hospital indemnity services, so visits when you're already sick. And the VIPs don't require you to only use their preferred providers. You could jump in the network or out of the network and still receive coverage, but with your VIPs, um, you don't get any of the preventative coverage.

Speaker speaker\_3: Okay.

Speaker speaker\_0: The only one that offers both preventative and hospital is the MEC Enhance. And then the other ones is either one or the other. And then, you know-

Speaker speaker\_3: So if-

Speaker speaker\_0: ... i- if you're not sure yet, you have till the 22nd of January to... That would be your deadline to enroll. Just remember that, um, the medical plans, dental and vision are under that IRS regulation that allows you to pay them with pre-tax dollars. But if you want to, like, cancel them in the future or add a dependent later on, you would have to do it before January 22nd. If not, you call, like, let's say, on the 23rd, they're gonna tell you that you have to call when the company's... when the company open enrollment due to the regulation, which only allows you to make those changes within your personal open enrollment which would be



nothing passing January 22nd, or within company open enrollment which the companies do it annually. For them it's in the month of October.

Speaker speaker\_3: Okay. Thank you. I- I'm gonna call back.

Speaker speaker\_0: Okay, that's fine. All right, ma'am, just keep in mind January 22nd. If you do want to enroll, you have to call before that date, okay?

Speaker speaker\_3: Okay, thank you.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_3: You too.