

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. I am calling, um, I... With Partners Personnel, and they were telling us that this is the last day to sign up for insurance, so I was just trying to figure out about it. I was speaking to somebody earlier but I had to get off, so. Okay. So you were wanting to enroll? Yes. I just wanted to find out what, what's the criteria, though, 'cause I mean, is it, is it just if you... What... I mean, do, do you have to be, um, what... So, anyway, what is it? How do you have to get... What is it? How much is it a month, or what, what do you do? And is it regular insurance? So it has... So the medical plans that they offer, um, they're not major medical plans, and it is weekly deductions from your paycheck. So depending on how many plans you were to select as well as which ones and if you add dependents has a lot to do with how much the deduction is for those particular plans from your paycheck. But it is, um, weekly deductions. Um, to get more information, I would have to get in your file. And since we do administer different agencies around the nation, different agencies offer different plans and prices, so I would have to get specifically in yours to give you, like, information regarding the ones that they offer. Um, you said you're with Partners Personnel, right? Yes. Okay. And then what is the last four of your Social? 2152. Yes. Okay. And what was your first and last name again? Pamela Conway. Thank you. For security purposes, Pamela, can you please verify your address and your date of birth? 2801 Alexandra Drive, Number 324 in Roseville, California. Okay. Thank you. And then what was that date of birth again? Excuse me. 10-9-64. Okay. 669-240-3059 is your phone number? Yes. Two four... Uh, 669-240-3059, yes. Thank you. And then I have pamelaccpr23 at gmail.com? That's correct, yes. And you're... A- actually, your last day to enroll is March 12th. Oh, okay. So you still have time, um, but if you want, I can go ahead and email you the benefit guide that has the plans that they offer with the prices to those plans. I can send it to your email- Sure, that'll be helpful. ... if you wish. All right. Yes. That'll be very helpful. Thank you. Mm-hmm. And then I don't know if you wanted me to go over any of the plans once I send that. Sure, I mean, like, what is it? Are they major carriers or no? No. So none of the plans that they offer are, um, major medical plans. What are they? I mean... So they cover a lot. It d- depends on the plan, um, that you get. So because major medical plans have a deductible and a copay, and the insurance- Right. ... pays a percentage of the bill. Um, s- so these, let me send them to you and then I'll go over them just so that you can get a visual about what I'm talking about, 'cause usually it's easier once you look at it since it is a lot of information. And so I'm gonna go ahead and send you that. I went ahead and emailed that to your email. Um, can you please verify that you received it? Sure. Let me see. Hmm. You sent it to the pamelaccpr, right? Let me see. And then they- Okay. Go ahead. ... they consider this to be a indemnity policy. So this Indemnity Policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying

the cost of your care. Um, but I'll go over those plans if you want, because they do offer different ones. Different ones cover different stuff. And then some covers- Well, I just want to mainly... Oh, go ahead. Mm-hmm. Uh, y- I can... I was done, technically. Mm-hmm. Oh, that's okay. Um, I just was wondering if they had a health savings plan. That's kind of what I was looking. One of, you know, when you get one of those cards, but... Oh, I don't think they- I think that that's... Yeah. Yeah. I don't think they have that, if I'm honest. They only offer, like, identity protection, behavior health, and that's virtual. Term life, um, accidental death and dismemberment, but that's really, like, only if you were to pass. Vision, that one has only copays. Dental, they only have one dental plan. Uh, short-term disability, critical illness with cancer benefits, and 24 group... 24-hour group accident. They have those, and then they have their regular medical plans. One is only a preventative plan. This one's called the Stay Healthy MEC TeleRS. It will only cover preventative services such as a physical, some vaccines, some STD and cancer screening, but it doesn't cover no doctor visits if sick, no hospital visits if injured, no urgent care, no emergency room, nor surgeries. Then the other three are only hospital indemnity, uh, meaning they only cover doctor visits if sick, hospital visits if injured, your urgent care, emergency room, and even some surgeries. However, they don't cover your preventative, which is what I just basically went over, which is, like, a physical, your vaccines, STD, cancer screen. So it's, like, vice versa with the VIP and the MEC Stay Healthy plan. Then the fifth one, um, that one- I'm looking it over right now. ... is called the Stay Healthy MEC Enhanced. That one's the only one out of the medical plans that covers both your preventative and hospital indemnity. So that one would cover, like, a physical, some vaccines, some STD and cancer screen, and it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. However, it does require you to stay within the network to only use their clinics and doctors, and it requires copays. Okay. Okay. Well, I just was curious as to what it is. But I'll, I'll look it over, but... Okay. I see. It's, it's kind of a limited expression. It's not, and it's not a major carrier. Yes, ma'am. Yes, it's not. Okay. Okay. Well, thank you for sending it over, and I'll check it out and see. Thank you. Okay. And just in case you do want to enroll, you have til the 12th of this month to give us a call and enroll. Uh, just keep in mind we are Eastern time, so it's 8:00 AM up until 8:00 PM Eastern time, okay? 'Cause right here it's already on 11:00. Right. Mm-hmm. Okay. Okay. Well, thank you so much. You're welcome. Have a nice day. You too. Have a good evening. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi, Stephanie. I am calling, um, I... With Partners Personnel, and they were telling us that this is the last day to sign up for insurance, so I was just trying to figure out about it. I was speaking to somebody earlier but I had to get off, so.

Speaker speaker\_0: Okay. So you were wanting to enroll?

Speaker speaker\_1: Yes. I just wanted to find out what, what's the criteria, though, 'cause I mean, is it, is it just if you... What... I mean, do, do you have to be, um, what... So, anyway,

what is it? How do you have to get... What is it? How much is it a month, or what, what do you do? And is it regular insurance?

Speaker speaker\_0: So it has... So the medical plans that they offer, um, they're not major medical plans, and it is weekly deductions from your paycheck. So depending on how many plans you were to select as well as which ones and if you add dependents has a lot to do with how much the deduction is for those particular plans from your paycheck. But it is, um, weekly deductions. Um, to get more information, I would have to get in your file. And since we do administer different agencies around the nation, different agencies offer different plans and prices, so I would have to get specifically in yours to give you, like, information regarding the ones that they offer. Um, you said you're with Partners Personnel, right?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And then what is the last four of your Social?

Speaker speaker\_1: 2152. Yes.

Speaker speaker\_0: Okay. And what was your first and last name again?

Speaker speaker\_1: Pamela Conway.

Speaker speaker\_0: Thank you. For security purposes, Pamela, can you please verify your address and your date of birth?

Speaker speaker\_1: 2801 Alexandra Drive, Number 324 in Roseville, California.

Speaker speaker\_0: Okay. Thank you. And then what was that date of birth again?

Speaker speaker\_1: Excuse me. 10-9-64.

Speaker speaker\_0: Okay. 669-240-3059 is your phone number?

Speaker speaker\_1: Yes. Two four... Uh, 669-240-3059, yes.

Speaker speaker\_0: Thank you. And then I have pamelaccpr23 at gmail.com?

Speaker speaker\_1: That's correct, yes.

Speaker speaker\_0: And you're... A- actually, your last day to enroll is March 12th.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: So you still have time, um, but if you want, I can go ahead and email you the benefit guide that has the plans that they offer with the prices to those plans. I can send it to your email-

Speaker speaker\_1: Sure, that'll be helpful.

Speaker speaker\_0: ... if you wish. All right.

Speaker speaker\_1: Yes. That'll be very helpful. Thank you.

Speaker speaker\_0: Mm-hmm. And then I don't know if you wanted me to go over any of the plans once I send that.

Speaker speaker\_1: Sure, I mean, like, what is it? Are they major carriers or no?

Speaker speaker\_0: No. So none of the plans that they offer are, um, major medical plans.

Speaker speaker\_1: What are they? I mean...

Speaker speaker\_0: So they cover a lot. It d- depends on the plan, um, that you get. So because major medical plans have a deductible and a copay, and the insurance-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... pays a percentage of the bill. Um, s- so these, let me send them to you and then I'll go over them just so that you can get a visual about what I'm talking about, 'cause usually it's easier once you look at it since it is a lot of information. And so I'm gonna go ahead and send you that. I went ahead and emailed that to your email. Um, can you please verify that you received it?

Speaker speaker\_1: Sure. Let me see. Hmm. You sent it to the pamelaccpr, right? Let me see.

Speaker speaker\_0: And then they-

Speaker speaker\_1: Okay. Go ahead.

Speaker speaker\_0: ... they consider this to be a indemnity policy. So this Indemnity Policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. Um, but I'll go over those plans if you want, because they do offer different ones. Different ones cover different stuff. And then some covers-

Speaker speaker\_1: Well, I just want to mainly... Oh, go ahead.

Speaker speaker\_0: Mm-hmm. Uh, y- I can... I was done, technically. Mm-hmm.

Speaker speaker\_1: Oh, that's okay. Um, I just was wondering if they had a health savings plan. That's kind of what I was looking. One of, you know, when you get one of those cards, but...

Speaker speaker\_0: Oh, I don't think they-

Speaker speaker\_1: I think that that's... Yeah.

Speaker speaker\_0: Yeah. I don't think they have that, if I'm honest. They only offer, like, identity protection, behavior health, and that's virtual. Term life, um, accidental death and dismemberment, but that's really, like, only if you were to pass. Vision, that one has only copays. Dental, they only have one dental plan. Uh, short-term disability, critical illness with cancer benefits, and 24 group... 24-hour group accident. They have those, and then they have their regular medical plans. One is only a preventative plan. This one's called the Stay Healthy MEC TeleRS. It will only cover preventative services such as a physical, some vaccines, some STD and cancer screening, but it doesn't cover no doctor visits if sick, no hospital visits

if injured, no urgent care, no emergency room, nor surgeries. Then the other three are only hospital indemnity, uh, meaning they only cover doctor visits if sick, hospital visits if injured, your urgent care, emergency room, and even some surgeries. However, they don't cover your preventative, which is what I just basically went over, which is, like, a physical, your vaccines, STD, cancer screen. So it's, like, vice versa with the VIP and the MEC Stay Healthy plan. Then the fifth one, um, that one-

Speaker speaker\_1: I'm looking it over right now.

Speaker speaker\_0: ... is called the Stay Healthy MEC Enhanced. That one's the only one out of the medical plans that covers both your preventative and hospital indemnity. So that one would cover, like, a physical, some vaccines, some STD and cancer screen, and it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. However, it does require you to stay within the network to only use their clinics and doctors, and it requires copays.

Speaker speaker\_1: Okay. Okay. Well, I just was curious as to what it is. But I'll, I'll look it over, but... Okay. I see. It's, it's kind of a limited expression. It's not, and it's not a major carrier.

Speaker speaker\_0: Yes, ma'am. Yes, it's not.

Speaker speaker\_1: Okay. Okay. Well, thank you for sending it over, and I'll check it out and see. Thank you.

Speaker speaker\_0: Okay. And just in case you do want to enroll, you have til the 12th of this month to give us a call and enroll. Uh, just keep in mind we are Eastern time, so it's 8:00 AM up until 8:00 PM Eastern time, okay? 'Cause right here it's already on 11:00.

Speaker speaker\_1: Right. Mm-hmm. Okay. Okay. Well, thank you so much.

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

Speaker speaker\_1: You too. Have a good evening. Bye-bye.