

Transcript: Estefania

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Full Transcript

Thank you for calling- Hello. ... Benefits in a Car. My name is Stephanie. How can I assist you? Um, yes. Um, I was trying to see how do I go about enrolling in benefits, um... um, basically. Okay. Yeah. I, I can check to see if you're eligible. Um, which staffing agency do you work for? Partners Personnel. And then, what is the last four of your Social? 0894. And your first and last name, please? Vanessa Ingram. Okay. For security purposes, can you verify address and date of birth? Yes. Uh, 9161 City Point Road, Pelican, Georgia 30014. And then the date of birth is 10/04/02. Okay, thank you. And then I have 470-633-5487 as your phone number. Is that still correct? Yes. And then what's a good email address? Uh, vanessaingram11@gmail.com. Okay. And then did you want me to go ahead and send you that, um, benefit guide to your email? What the benefit guide is, it has all the plans that the Partners Personnel offers, as well as the prices to those plans. Yeah. Okay. Give me one second. Let me go ahead and email you that. Oh. Thank you. . Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? Where am I verifying what? Um, I sent it to your email. It's gonna come from an email that says info@benefitsinacar.com. Oh, you want me to... Okay. Let me open that up. It's supposed to say benefits guide- Yes, ma'am. ... info, and then PDF? Yes, ma'am. And then I don't know if you want me to go over the plans 'cause I can if you want me to. Um- Yes, I would like that. They give you 30 days from the day that you receive your first check to enroll. Um, I'm looking right now to see when your deadline date is to enroll in general, and it would be March 12th. Okay? Okay. So if you're not so sure to today, um, as long as you enroll before that period, then you're eligible. But give me one second. Let me open that up. Okay. So the weekly deductions really just depend on how many plans you were to select as well as if you add dependents to these plans. Were you looking into enrolling by yourself or with dependents? Say that again? Um, were you looking into enrolling into the benefits by yourself or with dependents? Well, I don't have any dependent. Just by myself. Okay. Okay. So they offer five different medical plans. Out of the five different medical plans that they offer, only one of them offers both your preventative services, which are considered like your annual checkups, um, STD screening, cancer screening, uh, some vaccines. And it also covers your hospital indemnity, meaning doctor visits once you actually become sick, and like urgent care emergency room. So this one's called StayHealthy MEC Enhanced. This is the only one out of the five that offers both of those benefits. The other four either only offer one or the other. So this one's called StayHealthy MEC Enhanced. It does however require you to stay within the network and only use their clinics and doctors to receive coverage, and it requires you to make copays. So for primary care visits, a \$10 copay per visit will be required, and you would be limited to four visits annually per person or 10 per family. For your specialty care visits, a \$50 copay per visit is required, and you also would be limited to four visits annually per person or 10 per family.

For urgent care visits, a \$60 copay per visit is required, and you would be limited to four visits annually per person or 10 per family. Since you get pre-benefits with preventative as well as hospital indemnity, you also receive two different benefits when it comes to your pharmacy. So you'll receive, um, your preventative prescription benefits through Medimpact, which for that pharmacy option, you would have a 30-day supply and a \$5 copay would be required. For the mail-order option, when it comes to your generic drugs, a 90-day supply would be provided and a \$15 copay would be required. You also have prescription benefits through Pharmaville, which depending on the generic medication, you can pay up to \$30, \$20, or \$10. And this plan includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, and it covers a flat fee towards your hospital indemnity services. So for hospital emergency...Actually, the Hospital Admission Benefit will cover \$1,000 per day for amounts of one day, per surgery and hospital they would cover a flat fee of \$500 per day for amounts of one day, and this plan also covers group accident services. So, if you still have the Stay Healthy MEC Enhanced, again, which is the only one that covers both your preventative and your hospital indemnity, for employee that would be a weekly deduction of \$43.76 from your paycheck. Then the other three that I'm going to go over are called the VIPs. There's three different ones. There's the VIP Standard, the VIP Plus, and the VIP Prime. The VIPs are the ones that only cover your doctor visits that's sick, hospital visits if injured, urgent care emergency room and surgeries. However, they don't cover your preventative services, which are like a physical, um, Pap smears, none of that's covered. Only your actual hospital indemnity services are covered by the VIP Standards, Plus and Prime, and it doesn't require you to stay within the network compared to the MECs. So, with the VIPs you can step out of the network. As long as they take the insurance, you're allowed to use it. You also receive prescription benefits, but only through Pharmacoville. And they offer the virtual urgent care for these three plans. With your VIPs they cover a flat fee towards the services that you go for. From the three, the Standard is the most basic one, because it doesn't cover intensive care, rehabilitation nor preventive surgery, while the VIP Plus and Prime do. So, for example, if you needed a surgery in hospital, the Standard covers \$250 per day for an amount up to one day, while the VIP Plus would cover \$1,000 per day for an amount up to one day, and then the VIP Prime would cover \$2,000 per day for an amount up to one day. So, out of the three, the Prime is the one that covers a little bit more in dollar amounts. If you select the VIP Standard for employee, that's \$17.66 weekly. The VIP Plus for employees, \$31.61 weekly. And the VIP Prime would be \$43.28 weekly. And then the last medical plan is called the Stay Healthy MEC Tele RX. This plan is only your preventative plan, so it's only going to cover like one physical visit, some vaccinations, some STD and cancer screening, but it doesn't cover any doctor visits that's sick, urgent care emergency room, nor surgeries. So, the Stay Healthy Plan is just your preventative plan. It does require you to stay within the network to receive coverage, and it does offer prescription benefits as well, but only through Aletra or Medimpact. And it includes a virtual urgent care and a membership with Free Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. Like I said, your Stay Healthy MEC Tele RX Plan is only a preventative plan, and it's not going to cover any hospital or doctor visit. If you select the Stay Healthy MEC Tele Rx for employee, that's a weekly deduction of \$16.80. So, those are your five medical plans, and they also offer additional benefits like dental, vision, term life, and they do have their separate deductions to them. So, for example, vision for employee is \$2.15 weekly. Dental for employee is \$3.63 weekly. Um,

did you have any pla- any questions regarding any of the plans? Um, no. And I was going to tell you that before you make a selection, that the five medical plans that I just went over, as well as dental and vision, are under a IRS regulation of Comp Section 125. So, what Section 125 is, is that it allows you to pay these plans with pre-tax dollars. However, if you do want to cancel these plans or make changes to these plans, like adding dependents later on once you enroll, the only time that you'll be able to cancel the plan or make changes within that plan is within the first 30 days of receiving your first check. So, for you, it's nothing passing March 12th, because if you pass March 12th and you call to cancel those plans that are under that restriction, or, like, make changes to that plan, and it's, let's say, March 13, they're going to tell you that they can't do anything until the next company open enrollment and then you would have to call back. Um, for Partners Personal, it's not till the month of October. So, to make changes, cancellations or to enroll in general, if you pass March 12th and you call us, say, on the 13th, they're going to tell you that you have to wait for the next company open enrollment to make any cancellations or changes, which for Partners Personal falls in the month of October. Okay. Okay. And like I said, you don't... if you're not too sure yet, you have till the 12th of March to enroll. But like I said, to make any changes or cancellations, if you do enroll, you have to do it before March 12th, nothing passing that. If not, you have to wait till October. So, in other words, you'd kind of be stuck with it. Yeah, I think I'm going to think about it and then I'll call back to try to enroll. Okay, that's fine. Okay. Okay. As long as you call before March 12th, okay? We're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. All right. All right. Well, have a nice day. You too.

Conversation Format

Speaker speaker_0: Thank you for calling-

Speaker speaker_1: Hello.

Speaker speaker_0: ... Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: Um, yes. Um, I was trying to see how do I go about enrolling in benefits, um... um, basically.

Speaker speaker_0: Okay. Yeah. I, I can check to see if you're eligible. Um, which staffing agency do you work for?

Speaker speaker_1: Partners Personnel.

Speaker speaker_0: And then, what is the last four of your Social?

Speaker speaker_1: 0894.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Vanessa Ingram.

Speaker speaker_0: Okay. For security purposes, can you verify address and date of birth?

Speaker speaker_1: Yes. Uh, 9161 City Point Road, Pelican, Georgia 30014. And then the date of birth is 10/04/02.

Speaker speaker_0: Okay, thank you. And then I have 470-633-5487 as your phone number. Is that still correct?

Speaker speaker_1: Yes.

Speaker speaker_0: And then what's a good email address?

Speaker speaker_1: Uh, vanessaingram11@gmail.com.

Speaker speaker_0: Okay. And then did you want me to go ahead and send you that, um, benefit guide to your email? What the benefit guide is, it has all the plans that the Partners Personnel offers, as well as the prices to those plans.

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Give me one second. Let me go ahead and email you that.

Speaker speaker_1: Oh. Thank you. .

Speaker speaker_0: Okay. I went ahead and emailed that to you. Do you mind verifying that you received it?

Speaker speaker_1: Where am I verifying what?

Speaker speaker_0: Um, I sent it to your email. It's gonna come from an email that says info@benefitsinacar.com.

Speaker speaker_1: Oh, you want me to... Okay. Let me open that up. It's supposed to say benefits guide-

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: ... info, and then PDF?

Speaker speaker_0: Yes, ma'am. And then I don't know if you want me to go over the plans 'cause I can if you want me to. Um-

Speaker speaker_1: Yes, I would like that.

Speaker speaker_0: They give you 30 days from the day that you receive your first check to enroll. Um, I'm looking right now to see when your deadline date is to enroll in general, and it would be March 12th. Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: So if you're not so sure to today, um, as long as you enroll before that period, then you're eligible. But give me one second. Let me open that up. Okay. So the weekly deductions really just depend on how many plans you were to select as well as if you add dependents to these plans. Were you looking into enrolling by yourself or with dependents?

Speaker speaker_1: Say that again?

Speaker speaker_0: Um, were you looking into enrolling into the benefits by yourself or with dependents?

Speaker speaker_1: Well, I don't have any dependent. Just by myself.

Speaker speaker_0: Okay. Okay. So they offer five different medical plans. Out of the five different medical plans that they offer, only one of them offers both your preventative services, which are considered like your annual checkups, um, STD screening, cancer screening, uh, some vaccines. And it also covers your hospital indemnity, meaning doctor visits once you actually become sick, and like urgent care emergency room. So this one's called StayHealthy MEC Enhanced. This is the only one out of the five that offers both of those benefits. The other four either only offer one or the other. So this one's called StayHealthy MEC Enhanced. It does however require you to stay within the network and only use their clinics and doctors to receive coverage, and it requires you to make copays. So for primary care visits, a \$10 copay per visit will be required, and you would be limited to four visits annually per person or 10 per family. For your specialty care visits, a \$50 copay per visit is required, and you also would be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay per visit is required, and you would be limited to four visits annually per person or 10 per family. Since you get pre- benefits with preventative as well as hospital indemnity, you also receive two different benefits when it comes to your pharmacy. So you'll receive, um, your preventative prescription benefits through Medimpact, which for that pharmacy option, you would have a 30-day supply and a \$5 copay would be required. For the mail-order option, when it comes to your generic drugs, a 90-day supply would be provided and a \$15 copay would be required. You also have prescription benefits through Pharmaville, which depending on the generic medication, you can pay up to \$30, \$20, or \$10. And this plan includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, and it covers a flat fee towards your hospital indemnity services. So for hospital emergency...Actually, the Hospital Admission Benefit will cover \$1,000 per day for amounts of one day, per surgery and hospital they would cover a flat fee of \$500 per day for amounts of one day, and this plan also covers group accident services. So, if you still have the Stay Healthy MEC Enhanced, again, which is the only one that covers both your preventative and your hospital indemnity, for employee that would be a weekly deduction of \$43.76 from your paycheck. Then the other three that I'm going to go over are called the VIPs. There's three different ones. There's the VIP Standard, the VIP Plus, and the VIP Prime. The VIPs are the ones that only cover your doctor visits that's sick, hospital visits if injured, urgent care emergency room and surgeries. However, they don't cover your preventative services, which are like a physical, um, Pap smears, none of that's covered. Only your actual hospital indemnity services are covered by the VIP Standards, Plus and Prime, and it doesn't require you to stay within the network compared to the MECs. So, with the VIPs you can step out of the network. As long as they take the insurance, you're allowed to use it. You also receive prescription benefits, but only through Pharmacoville. And they offer the virtual urgent care for these three plans. With your VIPs they cover a flat fee towards the services that you go for. From the three, the Standard is the most basic one, because it doesn't cover intensive care, rehabilitation nor preventive surgery, while the VIP Plus and Prime do. So, for example, if you

needed a surgery in hospital, the Standard covers \$250 per day for an amount up to one day, while the VIP Plus would cover \$1,000 per day for an amount up to one day, and then the VIP Prime would cover \$2,000 per day for an amount up to one day. So, out of the three, the Prime is the one that covers a little bit more in dollar amounts. If you select the VIP Standard for employee, that's \$17.66 weekly. The VIP Plus for employees, \$31.61 weekly. And the VIP Prime would be \$43.28 weekly. And then the last medical plan is called the Stay Healthy MEC Tele RX. This plan is only your preventative plan, so it's only going to cover like one physical visit, some vaccinations, some STD and cancer screening, but it doesn't cover any doctor visits that's sick, urgent care emergency room, nor surgeries. So, the Stay Healthy Plan is just your preventative plan. It does require you to stay within the network to receive coverage, and it does offer prescription benefits as well, but only through Aletra or Medimpact. And it includes a virtual urgent care and a membership with Free Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. Like I said, your Stay Healthy MEC Tele RX Plan is only a preventative plan, and it's not going to cover any hospital or doctor visit. If you select the Stay Healthy MEC Tele Rx for employee, that's a weekly deduction of \$16.80. So, those are your five medical plans, and they also offer additional benefits like dental, vision, term life, and they do have their separate deductions to them. So, for example, vision for employee is \$2.15 weekly. Dental for employee is \$3.63 weekly. Um, did you have any pla- any questions regarding any of the plans?

Speaker speaker_2: Um, no.

Speaker speaker_0: And I was going to tell you that before you make a selection, that the five medical plans that I just went over, as well as dental and vision, are under a IRS regulation of Comp Section 125. So, what Section 125 is, is that it allows you to pay these plans with pre-tax dollars. However, if you do want to cancel these plans or make changes to these plans, like adding dependents later on once you enroll, the only time that you'll be able to cancel the plan or make changes within that plan is within the first 30 days of receiving your first check. So, for you, it's nothing passing March 12th, because if you pass March 12th and you call to cancel those plans that are under that restriction, or, like, make changes to that plan, and it's, let's say, March 13, they're going to tell you that they can't do anything until the next company open enrollment and then you would have to call back. Um, for Partners Personal, it's not till the month of October. So, to make changes, cancellations or to enroll in general, if you pass March 12th and you call us, say, on the 13th, they're going to tell you that you have to wait for the next company open enrollment to make any cancellations or changes, which for Partners Personal falls in the month of October.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay. And like I said, you don't... if you're not too sure yet, you have till the 12th of March to enroll. But like I said, to make any changes or cancellations, if you do enroll, you have to do it before March 12th, nothing passing that. If not, you have to wait till October. So, in other words, you'd kind of be stuck with it.

Speaker speaker_2: Yeah, I think I'm going to think about it and then I'll call back to try to enroll.

Speaker speaker_0: Okay, that's fine.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay. As long as you call before March 12th, okay? We're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: Okay. All right.

Speaker speaker_0: All right. Well, have a nice day.

Speaker speaker_2: You too.