

## **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, I work for Mariani Packaging, and I need to enroll in benefits. Ooh, g- um, it sounds like you're far away. Can you repeat that for me? Yeah. Uh, I work for... Is that better now? Uh, uh, it still sounds kind of far. It sounds like if you had me, like, on speaker. What about... Is this better? Yeah, that's better. Okay. Can you repeat- Okay. ... what you said? Who do you work for again? Yeah. I work for Mariani Packaging, and I just started a couple weeks ago and wanted to enroll in benefits. Okay, um, we can do that. I just need the name of the staffing agency. I, I, I'm sorry. What was that? Um, I actually need the name of the staffing agency. Uh, Partners Personnel. Thank you. And then what are the last four of your Social? 4131. Thank you. For security purposes, could you please verify your address and date of birth? Uh, yeah. 1940 South Walton Ave, Yuba City, and my date of birth is 10/3/2002. Did you move recently? Oh, oh, no. No. It's f- Yeah, I just... It's 695 Orchard Street. I'm sorry. Yeah. No, I, I... Mm-hmm. I give you my dad's address. I had an accident. I'm sorry about that. It's okay. And then what was that state and ZIP code? What was the what? The state and the ZIP code. Uh, the ZIP code is 95... Uh, it's California, and it's 9594... I always forget it. I just moved there not long ago. 9-... Is it 95948? 9594848, I think. Okay. Yeah. Thank you. I have 530-703-9157 as your phone number. Yep, yep. I have noahfryer@gmail.com. Is that up to date? Yeah, noahrfryer- Okay. ... @gmail. Okay, gotcha. Thank you. Okay, and by any chance, did you know which one you wanted to be en- enrolled into, or did you want me to go over the plans? Um, could you go over 'em? I'm not quite- Mm-hmm. ... sure about 'em. I... Yes, sir. Okay, yeah. I can go over them, and if you want, I can also go ahead and send you the benefit guide to that email that you provided. As I go over it, you're welcome to look at it 'cause it'll give you a little bit of a better understanding since it is a lot of information. Um, so I'm gonna go ahead and send that to you. Do you mind verifying that you received it? Yeah. And then it's gonna come from an email that says info@benefitsinacard.com. Okay. Oh, yep. I just got it. Okay. Let... And then let me know when you open it. Okay. Yep, it just, uh, loaded. Okay. So the plans really just depend on how much your weekly deduction is really depends on what plans you select, if you add dependents, and how many you select 'cause every plan that they offer has its separate deductions, so the sum of the weekly deduction ha- really has to do with a lot of factors. Were you trying to enroll by yourself, or did you want to include, like, dependents? Um, yeah. Just by myself. I don't have any dependents. Okay. So they look like they offer five medical plans. The first plan that I'm going to go over from the five is the only one that's going to cover your preventative services, which would be considered, like, a physical, some vaccines, some STD and cancer screenings. In other words, like, your yearly checkups. And it also covers- Okay. ... your hospital indemnity. So by hospital indemnity, I mean doctor visits for sick, hospital visits for injured, urgent care, emergency room, and surgeries. So this one,

out of the five, is the only one that's gonna cover your preventative and your hospital visits. The other four, however, either one covers only your preventative, and the other three only cover your hospital indemnity, so meaning your doctor visits. So the first one that I'm going to go over is called the Stay Healthy MEC Enhanced. This is the only one that offers both benefits, and it does require co-pays. Um, when it comes to primary care visits, a \$10 co-pay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, a \$50 co-pay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For urgent care visits, a \$60 co-pay per visit is required, and you're also limited to four visits annually per person, or 10 per family. With the Stay Healthy MEC Enhanced, it offers both benefits being your preventative and your hospital indemnity. You have two different benefits when it comes to your prescriptions. Oh, I'm sorry. Mm-hmm? Oh, was I cutting off? I'm sorry. Oh, yeah. Y- you cut out for a second. I'm... Yeah. I can hear you now, though. Um, I was letting you know since... With the Stay Healthy MEC Enhanced, you get both your preventative and your hospital indemnity services covered. You get two different type of prescription benefits, one being through MedImpact and the other one being through Pharmacoville. So, when it comes to MedImpact for your generic prescriptions, pharmacy options, you will have a 30-day supply and you are required a \$5 co-pay. For mail-order option, you will have a 90-day supply for your generic drugs and a \$15 co-pay is required. You also get prescription benefits through Pharmacoville. Depending on the generic medication that it is, you can pay up to \$10, \$20 or \$30. And for the non-generic, they offer you a discount. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. And they cover a flat fee towards your hospital indemnity service. So, for example, for a surgery in hospital, the Stay Healthy MEC Enhanced will cover \$500 per day for a max of one day. So, what that means is, let's say your bill is \$1,000. They would cover \$500 and you would be responsible for the remaining balance. If you were to select the Stay Healthy MEC Enhanced, for employee, that's a weekly deduction from your paycheck of \$43.76. So, this is the onl-... This is the medical plan that offers both benefits, okay? Preventative and hospital indemnity. The other three are the VIP, being the VIP Standard, the VIP Plus and the VIP Prime. These three plans don't require you to stay within the network. You can be out of the network and use doctors that are not within network as long as they take that insurance. They also have prescription benefits, but only through Pharmacoville. So, depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. And for the non-generics, you get a discount. This plan also includes the Virtual Urgent Care for the Standard, the Plus and the pla- Prime. And they cover a flat fee towards your hospital indemnity services. Out of the three, VIP Standard is the most basic one 'cause it doesn't cover intensive care unit benefit, rehabilitation, nor preventive surgery. The VIP Plus and the Prime, however, cover all those services. And out of the three, the VIP Prime's gonna cover a little bit more in dollars. So, an example would be for surgery in hospital, the VIP Standard would cover \$250 per day for a max of one day, while the VIP Plus would cover \$1,000 per day for a max of one day, and the VIP Prime would cover \$2,000 per day for a max of one day. For emergency room, the VIP Standard would cover \$50 per day for a max of two days, the VIP Plus would cover \$100 per day for a max of two days, and the VIP Prime would cover \$150 per day for a max of two days. So, really just depends with the VIPs which ones you select and how much of a dollar amount you want to be covered. Um, and the VIPs are the ones that only cover doctor visits to

stay, hospital visits if injured, but they don't cover any of your preventative services, which are like your physicals, the vaccines, STD, cancer screening. That's preventative services and the VIP doesn't cover that. Um, the last plan that I'm gonna go over is the Stay Healthy MEC Telara Res. This plan is only a preventative plan, in it covers you at 100% as long as you stay within the network. However, it only covers like a physical, your vaccines, some STD, cancer screening, and it doesn't cover any doctor visits if sick or urgent care, emergency room, nor surgeries. Um, it does have prescription benefits through MedImpact and it offers a membership with free RFs, which gives you access to over 800 of the top 90% genetic drugs in the US. But like I said, the MEC Stay Healthy Telara Res is only your preventative plan. If you were to select this plan, it would be \$16.80 weekly from your paycheck. The VIP Standard would be \$17.66 from your paycheck. The VIP Plus would be \$31.61 weekly from your paycheck. Or the VIP Prime, which is \$43.28 weekly from your paycheck. So, those are the five medical plans that... Stay Healthy MEC Enhanced, which is \$43.76, that one's the one that covers both benefits, preventative and hospital indemnity. Then the three S- VIPs, which are only hospital indemnity and don't cover preventative. Standard being \$17.66 a week, VIP Plus being \$31.61 a week, and VIP Prime being \$43.28 a week. And then the Stay Healthy, which is only a preventative plan, for \$16.80. Did you have any questions regarding those medical plans? Uh... No. I'm, I'm just trying to look at 'em on the online too right now. Mm-hmm. Um... All right. Let's see. It would be March 19. So you would have to either enroll into the benefits, make cha-, cancellations to either any of the medical plans, dental, vision, or make changes to those plans. To do that, you would have to do it before March 19. If you want to enroll in general- Okay. ... or once you enroll if you want to drop e-, ev-, any of the medical plans, dental, or vision, you would have to do it before March 18. Because if you call, let's say, on March 20th to do any of this, they're going to tell you that unfortunately, to cancel, make changes, or enroll, you have to wait till the month of October when they're within company open enrollment. So if you do enroll, it's important you decide which one you do want to be enrolled into. Because after March 19, if you call to cancel, make changes, or enroll in general into anything, um, if you call after March 19th, they're going to tell you you have to wait for the next company open enrollment, which is held in October for partners personnel. Okay. Okay. And that's your deadline, March 19th, okay? Yeah. So if you're not so sure yet, you don't have to enroll, like, right now today, but as long as you do it before that 19-March 19th. ... you should be fine. Yup. Okay. Yeah, I'll, um... Yeah, that'll probably work. Okay. I'll probably call you within the next couple of days or next week. Okay, that's fine. And, um... And I would look good through the guide, um, because like I said, the one that says MEC Enhanced is the one that would cover both benefits, like your annuals and, um, like your actual doctor visits if you were to get sick. It covers those two areas, which is your preventative and hospital indemnity. The MEC Stay Healthy, the one that's called Stay Healthy is only preventative, doesn't cover no doctor visits if sick. Then the VIPs covers doctor visits if sick, but they don't cover your preventative. And then the differences is the dollar amount that they cover and that's the Standard is the most basic one, because it doesn't cover four items that the Plus and the Plus, the Prime and the Plus do, sorry. Okay. Okay? Yeah, um... Yeah, if that works, yeah, I'll, um... I'll just look at a little more and kind of figure out- Mm-hmm. ... what I think works best for me. And then I... I'll... I'll, uh, be reaching out again soon. Okay, that's fine. Well, thank you for your time. I hope you have a great day. Yeah. Thank you. Thank you for helping me. You're welcome. All right. Good night.

## 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, I work for Mariani Packaging, and I need to enroll in benefits.

Speaker speaker\_0: Ooh, g- um, it sounds like you're far away. Can you repeat that for me?

Speaker speaker\_1: Yeah. Uh, I work for... Is that better now?

Speaker speaker\_0: Uh, uh, it still sounds kind of far. It sounds like if you had me, like, on speaker.

Speaker speaker\_1: What about... Is this better?

Speaker speaker\_0: Yeah, that's better. Okay. Can you repeat-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... what you said? Who do you work for again?

Speaker speaker\_1: Yeah. I work for Mariani Packaging, and I just started a couple weeks ago and wanted to enroll in benefits.

Speaker speaker\_0: Okay, um, we can do that. I just need the name of the staffing agency.

Speaker speaker\_1: I, I, I'm sorry. What was that?

Speaker speaker\_0: Um, I actually need the name of the staffing agency.

Speaker speaker\_1: Uh, Partners Personnel.

Speaker speaker\_0: Thank you. And then what are the last four of your Social?

Speaker speaker\_1: 4131.

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

Speaker speaker\_1: Uh, yeah. 1940 South Walton Ave, Yuba City, and my date of birth is 10/3/2002.

Speaker speaker\_0: Did you move recently?

Speaker speaker\_1: Oh, oh, no. No. It's f- Yeah, I just... It's 695 Orchard Street. I'm sorry. Yeah. No, I, I...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I give you my dad's address. I had an accident. I'm sorry about that.

Speaker speaker\_0: It's okay. And then what was that state and ZIP code?

Speaker speaker\_1: What was the what?

Speaker speaker\_0: The state and the ZIP code.

Speaker speaker\_1: Uh, the ZIP code is 95... Uh, it's California, and it's 9594... I always forget it. I just moved there not long ago.

Speaker speaker\_0: 9-... Is it 95948?

Speaker speaker\_1: 9594848, I think.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Thank you. I have 530-703-9157 as your phone number.

Speaker speaker\_1: Yep, yep.

Speaker speaker\_0: I have noahfryer@gmail.com. Is that up to date?

Speaker speaker\_1: Yeah, noahrfryer-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... @gmail.

Speaker speaker\_0: Okay, gotcha. Thank you. Okay, and by any chance, did you know which one you wanted to be en- enrolled into, or did you want me to go over the plans?

Speaker speaker\_1: Um, could you go over 'em? I'm not quite-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... sure about 'em. I...

Speaker speaker\_0: Yes, sir. Okay, yeah. I can go over them, and if you want, I can also go ahead and send you the benefit guide to that email that you provided. As I go over it, you're welcome to look at it 'cause it'll give you a little bit of a better understanding since it is a lot of information. Um, so I'm gonna go ahead and send that to you. Do you mind verifying that you received it?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then it's gonna come from an email that says info@benefitsinacard.com.

Speaker speaker\_1: Okay. Oh, yep. I just got it.

Speaker speaker\_0: Okay. Let... And then let me know when you open it.

Speaker speaker\_1: Okay. Yep, it just, uh, loaded.

Speaker speaker\_0: Okay. So the plans really just depend on how much your weekly deduction is really depends on what plans you select, if you add dependents, and how many you select 'cause every plan that they offer has its separate deductions, so the sum of the weekly deduction ha- really has to do with a lot of factors. Were you trying to enroll by yourself, or did you want to include, like, dependents?

Speaker speaker\_1: Um, yeah. Just by myself. I don't have any dependents.

Speaker speaker\_0: Okay. So they look like they offer five medical plans. The first plan that I'm going to go over from the five is the only one that's going to cover your preventative services, which would be considered, like, a physical, some vaccines, some STD and cancer screenings. In other words, like, your yearly checkups. And it also covers-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... your hospital indemnity. So by hospital indemnity, I mean doctor visits for sick, hospital visits for injured, urgent care, emergency room, and surgeries. So this one, out of the five, is the only one that's gonna cover your preventative and your hospital visits. The other four, however, either one covers only your preventative, and the other three only cover your hospital indemnity, so meaning your doctor visits. So the first one that I'm going to go over is called the Stay Healthy MEC Enhanced. This is the only one that offers both benefits, and it does require co-pays. Um, when it comes to primary care visits, a \$10 co-pay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, a \$50 co-pay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For urgent care visits, a \$60 co-pay per visit is required, and you're also limited to four visits annually per person, or 10 per family. With the Stay Healthy MEC Enhanced, it offers both benefits being your preventative and your hospital indemnity. You have two different benefits when it comes to your prescriptions.

Speaker speaker\_1: Oh, I'm sorry.

Speaker speaker\_0: Mm-hmm? Oh, was I cutting off? I'm sorry.

Speaker speaker\_2: Oh, yeah. Y- you cut out for a second. I'm... Yeah. I can hear you now, though.

Speaker speaker\_0: Um, I was letting you know since... With the Stay Healthy MEC Enhanced, you get both your preventative and your hospital indemnity services covered. You get two different type of prescription benefits, one being through MedImpact and the other one being through Pharmacoville. So, when it comes to MedImpact for your generic prescriptions, pharmacy options, you will have a 30-day supply and you are required a \$5 co-pay. For mail-order option, you will have a 90-day supply for your generic drugs and a \$15 co-pay is required. You also get prescription benefits through Pharmacoville. Depending on the generic medication that it is, you can pay up to \$10, \$20 or \$30. And for the non-generic, they offer you a discount. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. And they cover a flat fee towards your hospital indemnity service. So, for example, for a surgery in hospital, the Stay Healthy MEC

Enhanced will cover \$500 per day for a max of one day. So, what that means is, let's say your bill is \$1,000. They would cover \$500 and you would be responsible for the remaining balance. If you were to select the Stay Healthy MEC Enhanced, for employee, that's a weekly deduction from your paycheck of \$43.76. So, this is the onl-... This is the medical plan that offers both benefits, okay? Preventative and hospital indemnity. The other three are the VIP, being the VIP Standard, the VIP Plus and the VIP Prime. These three plans don't require you to stay within the network. You can be out of the network and use doctors that are not within network as long as they take that insurance. They also have prescription benefits, but only through Pharmacoville. So, depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. And for the non-generics, you get a discount. This plan also includes the Virtual Urgent Care for the Standard, the Plus and the pla- Prime. And they cover a flat fee towards your hospital indemnity services. Out of the three, VIP Standard is the most basic one 'cause it doesn't cover intensive care unit benefit, rehabilitation, nor preventive surgery. The VIP Plus and the Prime, however, cover all those services. And out of the three, the VIP Prime's gonna cover a little bit more in dollars. So, an example would be for surgery in hospital, the VIP Standard would cover \$250 per day for a max of one day, while the VIP Plus would cover \$1,000 per day for a max of one day, and the VIP Prime would cover \$2,000 per day for a max of one day. For emergency room, the VIP Standard would cover \$50 per day for a max of two days, the VIP Plus would cover \$100 per day for a max of two days, and the VIP Prime would cover \$150 per day for a max of two days. So, really just depends with the VIPs which ones you select and how much of a dollar amount you want to be covered. Um, and the VIPs are the ones that only cover doctor visits to stay, hospital visits if injured, but they don't cover any of your preventative services, which are like your physicals, the vaccines, STD, cancer screening. That's preventative services and the VIP doesn't cover that. Um, the last plan that I'm gonna go over is the Stay Healthy MEC Telara Res. This plan is only a preventative plan, in it covers you at 100% as long as you stay within the network. However, it only covers like a physical, your vaccines, some STD, cancer screening, and it doesn't cover any doctor visits if sick or urgent care, emergency room, nor surgeries. Um, it does have prescription benefits through MedImpact and it offers a membership with free RFs, which gives you access to over 800 of the top 90% genetic drugs in the US. But like I said, the MEC Stay Healthy Telara Res is only your preventative plan. If you were to select this plan, it would be \$16.80 weekly from your paycheck. The VIP Standard would be \$17.66 from your paycheck. The VIP Plus would be \$31.61 weekly from your paycheck. Or the VIP Prime, which is \$43.28 weekly from your paycheck. So, those are the five medical plans that... Stay Healthy MEC Enhanced, which is \$43.76, that one's the one that covers both benefits, preventative and hospital indemnity. Then the three S- VIPs, which are only hospital indemnity and don't cover preventative. Standard being \$17.66 a week, VIP Plus being \$31.61 a week, and VIP Prime being \$43.28 a week. And then the Stay Healthy, which is only a preventative plan, for \$16.80. Did you have any questions regarding those medical plans?

Speaker speaker\_2: Uh... No. I'm, I'm just trying to look at 'em on the online too right now.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Um... All right. Let's see.

Speaker speaker\_0: It would be March 19. So you would have to either enroll into the benefits, make cha-, cancellations to either any of the medical plans, dental, vision, or make changes to those plans. To do that, you would have to do it before March 19. If you want to enroll in general-

Speaker speaker\_3: Okay.

Speaker speaker\_0: ... or once you enroll if you want to drop e-, ev-, any of the medical plans, dental, or vision, you would have to do it before March 18. Because if you call, let's say, on March 20th to do any of this, they're going to tell you that unfortunately, to cancel, make changes, or enroll, you have to wait till the month of October when they're within company open enrollment. So if you do enroll, it's important you decide which one you do want to be enrolled into. Because after March 19, if you call to cancel, make changes, or enroll in general into anything, um, if you call after March 19th, they're going to tell you you have to wait for the next company open enrollment, which is held in October for partners personnel.

Speaker speaker\_3: Okay. Okay.

Speaker speaker\_0: And that's your deadline, March 19th, okay?

Speaker speaker\_3: Yeah.

Speaker speaker\_0: So if you're not so sure yet, you don't have to enroll, like, right now today, but as long as you do it before that 19-

Speaker speaker\_3: March 19th.

Speaker speaker\_0: ... you should be fine.

Speaker speaker\_3: Yup. Okay. Yeah, I'll, um... Yeah, that'll probably work.

Speaker speaker\_0: Okay.

Speaker speaker\_3: I'll probably call you within the next couple of days or next week.

Speaker speaker\_0: Okay, that's fine.

Speaker speaker\_3: And, um...

Speaker speaker\_0: And I would look good through the guide, um, because like I said, the one that says MEC Enhanced is the one that would cover both benefits, like your annuals and, um, like your actual doctor visits if you were to get sick. It covers those two areas, which is your preventative and hospital indemnity. The MEC Stay Healthy, the one that's called Stay Healthy is only preventative, doesn't cover no doctor visits if sick. Then the VIPs covers doctor visits if sick, but they don't cover your preventative. And then the differences is the dollar amount that they cover and that's the Standard is the most basic one, because it doesn't cover four items that the Plus and the Plus, the Prime and the Plus do, sorry.

Speaker speaker\_3: Okay.

Speaker speaker\_0: Okay?



Speaker speaker\_3: Yeah, um... Yeah, if that works, yeah, I'll, um... I'll just look at a little more and kind of figure out-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_3: ... what I think works best for me. And then I... I'll... I'll, uh, be reaching out again soon.

Speaker speaker\_0: Okay, that's fine. Well, thank you for your time. I hope you have a great day.

Speaker speaker\_3: Yeah. Thank you. Thank you for helping me.

Speaker speaker\_0: You're welcome.

Speaker speaker\_3: All right. Good night.