

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? Hi, uh, I need to enroll in benefits, please. Okay. What staff and agency do you work for? Uh, Partners Personnel in Manteca, California. And then what are the last four of your Social? 1282. And your first and last name, please? Kevin Shotter. You said 1282? Yes. Okay. Okay, for security purposes, could you verify your address and your date of birth? Yeah, 1303 Snyder Street, Manteca, California 95336. Date of birth, May 2, 1989. Is your phone number the 209-775-7703? Yes, it is. I have K, then your last name, 89 at gmail.com? Yeah. Okay. Did you know by any chance what you wanted to be enrolled into, or did you want me to go over the plans with you? Uh, I'll just... I'll just... I just need the... just the basic coverage for the, uh, the medical, please. Um, not too, too worried about the dental or the vision that's involved there, but just basic California law needs. Okay. Um, do you just want me to go over the medical plans then? Because they offer, let's see, they offer different ones. Um, there's one that offers both your preventative services as well as your hospital indemnity, and then the other four only cover either preventative or just your hospital indemnity services, which is your doctor visits of sick, um, but not the preventative services, which would be considered like your annuals. Only one covers both of those benefits. Uh... And the other four cover either one or the other. Which is the one? Um, that one's called the Stay Healthy ME/C Enhance. It does require you to stay within the network and only use their preferred providers, though. Okay. And it requires copays. So for that one, um, it... for the employee plan, it's \$43.76. That's the only plan that covers both your preventative services, which would be like a physical, vaccine, some vaccinations, some STD and cancer screenings, and it also covers your hospital indemnity visits, which would be considered doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgeries. The other four either cover just preventative or just hospital indemnity. Um, so for the one that offers both benefits, that's \$43.76 weekly. And then f- for the VIPs, there's three different ones, the Standard, the Plus and the Prime, those are the ones that only cover your hospital indemnity visits, but not your preventative visits. Um, for the Standard, it's 17.66. The Standard doesn't include intensive care, rehabilitation, nor preventative surgery, while your VIP Plus and Prime do. For the VIP Plus, it's a weekly reduction of \$31.61. For the VIP Prime, \$43.28. And then the VIP Prime covers a little bit more in dollar amount compared to the Plus and Standard. And then the ME/C Telluride is only for preventative services, and it doesn't cover any doctor visits. Okay. Like if you're sick and stuff. Uh... For the preventative, it's 16.80. I'll, I'll just go with the cheapest one. I honestly, I don't go to the doctor as much as I should, as much as I need to do that, but I'll just go with the cheapest coverage right now, just to have some coverage for the... for the sake of what'll happen next. Okay. So you want the ME/C Telluride? That one is the one that's only

preventative, meaning it will cover like one physical visit a year, some vaccines, some cancer and STD screening. But it doesn't cover any doctor visits if you get sick, any doctor visits if you get injured, urgent care, emergency room, nor surgeries. And it does require you to stay within the network. And it's only that, a preventative plan. But it does have its prescription benefits- Okay. ... with Aleve/Star, and it offers a membership with FreeRx, which gives you access to over 800 of the top 98% of genetic drugs prescribed in the US. And it includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. I was gonna tell you that that one would be the cheapest one. That one would be \$16.80, since it's only a preventative plan. Um, but I was gonna tell you that with Partners Personnel, they do have IRS regulations for their medical plans, as well as for their dental and vision. It's... all of the medical plans are under a IRS regulation that's called Section 125. So Section 125 allows you to pay those plans with pre-tax dollars. However, if you want to like cancel that plan, or add dependents to that plan in the future once you're enrolled, you can only do it within a certain period, which are your personal open enrollment, the first 30 days of you receiving your first check, or within company open enrollment, which for Partners Personnel is in the month of October. I can check to see when your last day for..... your personal open enrollment is 'cause if you do enroll into one of those medical plans, and let's say they... you change your mind, um, you would only have 30 days from the day that you receive your ch- first check to drop that plan. So, your last day would be January 29. So, let's say you do enroll in the cheapest one, which is the, um, MEC-Tele-RS. That one's under the IRS regulation. Um, you would have 'til January 29th to give us a call to cancel it because if you wait, let's say, on the 30th and call on the 30th, they're gonna tell you that you have to call in the month of October when that staff and agencies within company open enrollment to be able to cancel it or make any changes to it. Okay, yeah. No. That's, that's fine. Uh, yeah. Like I said, generally, the reason why I... Well, obviously we have that benefit, but like, uh, the kids are covered through, uh, their mom as well, so they're good. Mm-hmm. I'm just looking to just get the basics for myself. Okay. So, you wanna s- you wanna get the MEC-Tele-RS? Yeah, please. Okay, and then just keep in mind, that plan is only preventative, okay? So, it doesn't cover- Yes. ... visits if you get sick or injured or none of that. It's only for those preventative services, and it does require you- Okay. ... to stay within the network, okay? All right. Okay. Do you allow partners, person, and wh- to make the weekly deduction of \$16.80 from your paycheck weekly for the MEC-Tele-RS? Yes. Okay. Please allow one or two weeks for your staff and agency to start making that deduction. Once you see the very first deduction of the \$16.80 come out of your paycheck, the following Monday of that first deduction is when you have active coverage. And then by that Thursday or Friday of your activation week, you should be receiving your MEC-Tele-RS card. Okay. Um, and then if for some reason you have, like, a doctor's visit once you become active and you still don't have your card, you're welcome to give this, this number a call and we can send it via email. Mm-hmm. Okay? And if you wanna cancel it for some reason, or add a dependent, you have 'til January 29th to do it, 'cause after you would have to wait within company open enrollment, um, and we're open- Okay. ... from 8:00 AM up until 8:00 PM Eastern Time. Yep. Oh, all right. Cool. That's good to know. Yes, sir. Did you have any more questions? Oh, thank you for asking. You're welcome. All right. No. That's it. All right. Have a nice day. Thank you for your time. All right. Thank you. You too. 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: Hi, uh, I need to enroll in benefits, please.

Speaker speaker_0: Okay. What staff and agency do you work for?

Speaker speaker_1: Uh, Partners Personnel in Manteca, California.

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

Speaker speaker_1: 1282.

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

Speaker speaker_1: Kevin Shotter.

Speaker speaker_0: You said 1282?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Okay, for security purposes, could you verify your address and your date of birth?

Speaker speaker_1: Yeah, 1303 Snyder Street, Manteca, California 95336. Date of birth, May 2, 1989.

Speaker speaker_0: Is your phone number the 209-775-7703?

Speaker speaker_1: Yes, it is.

Speaker speaker_0: I have K, then your last name, 89 at gmail.com?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Did you know by any chance what you wanted to be enrolled into, or did you want me to go over the plans with you?

Speaker speaker_1: Uh, I'll just... I'll just... I just need the... just the basic coverage for the, uh, the medical, please. Um, not too, too worried about the dental or the vision that's involved there, but just basic California law needs.

Speaker speaker_0: Okay. Um, do you just want me to go over the medical plans then? Because they offer, let's see, they offer different ones. Um, there's one that offers both your preventative services as well as your hospital indemnity, and then the other four only cover either preventative or just your hospital indemnity services, which is your doctor visits of sick, um, but not the preventative services, which would be considered like your annuals. Only one covers both of those benefits.

Speaker speaker_1: Uh...

Speaker speaker_0: And the other four cover either one or the other.

Speaker speaker_1: Which is the one ?

Speaker speaker_0: Um, that one's called the Stay Healthy ME/C Enhance. It does require you to stay within the network and only use their preferred providers, though.

Speaker speaker_1: Okay.

Speaker speaker_0: And it requires copays. So for that one, um, it... for the employee plan, it's \$43.76. That's the only plan that covers both your preventative services, which would be like a physical, vaccine, some vaccinations, some STD and cancer screenings, and it also covers your hospital indemnity visits, which would be considered doctor visits of sick, hospital visits of injured, urgent care, emergency room and surgeries. The other four either cover just preventative or just hospital indemnity. Um, so for the one that offers both benefits, that's \$43.76 weekly. And then f- for the VIPs, there's three different ones, the Standard, the Plus and the Prime, those are the ones that only cover your hospital indemnity visits, but not your preventative visits. Um, for the Standard, it's 17.66. The Standard doesn't include intensive care, rehabilitation, nor preventative surgery, while your VIP Plus and Prime do. For the VIP Plus, it's a weekly reduction of \$31.61. For the VIP Prime, \$43.28. And then the VIP Prime covers a little bit more in dollar amount compared to the Plus and Standard. And then the ME/C Telluride is only for preventative services, and it doesn't cover any doctor visits.

Speaker speaker_1: Okay.

Speaker speaker_0: Like if you're sick and stuff.

Speaker speaker_1: Uh...

Speaker speaker_0: For the preventative, it's 16.80.

Speaker speaker_1: I'll, I'll just go with the cheapest one. I honestly, I don't go to the doctor as much as I should, as much as I need to do that, but I'll just go with the cheapest coverage right now, just to have some coverage for the... for the sake of what'll happen next.

Speaker speaker_0: Okay. So you want the ME/C Telluride? That one is the one that's only preventative, meaning it will cover like one physical visit a year, some vaccines, some cancer and STD screening. But it doesn't cover any doctor visits if you get sick, any doctor visits if you get injured, urgent care, emergency room, nor surgeries. And it does require you to stay within the network. And it's only that, a preventative plan. But it does have its prescription benefits-

Speaker speaker_1: Okay.

Speaker speaker_0: ... with Aleve/Star, and it offers a membership with FreeRx, which gives you access to over 800 of the top 98% of genetic drugs prescribed in the US. And it includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. I was gonna tell you that that one would be the cheapest one. That one would be \$16.80, since it's only a preventative plan. Um, but I was gonna tell you that with Partners Personnel, they do have IRS regulations for their medical plans, as well as for their dental and vision. It's... all of the medical plans are under a IRS regulation that's called Section 125. So Section 125 allows you to pay those plans with pre-tax dollars. However, if you want to like

cancel that plan, or add dependents to that plan in the future once you're enrolled, you can only do it within a certain period, which are your personal open enrollment, the first 30 days of you receiving your first check, or within company open enrollment, which for Partners Personnel is in the month of October. I can check to see when your last day for..... your personal open enrollment is 'cause if you do enroll into one of those medical plans, and let's say they... you change your mind, um, you would only have 30 days from the day that you receive your ch- first check to drop that plan. So, your last day would be January 29. So, let's say you do enroll in the cheapest one, which is the, um, MEC-Tele-RS. That one's under the IRS regulation. Um, you would have 'til January 29th to give us a call to cancel it because if you wait, let's say, on the 30th and call on the 30th, they're gonna tell you that you have to call in the month of October when that staff and agencies within company open enrollment to be able to cancel it or make any changes to it.

Speaker speaker_1: Okay, yeah. No. That's, that's fine. Uh, yeah. Like I said, generally, the reason why I... Well, obviously we have that benefit, but like, uh, the kids are covered through, uh, their mom as well, so they're good.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I'm just looking to just get the basics for myself.

Speaker speaker_0: Okay. So, you wanna s- you wanna get the MEC-Tele-RS?

Speaker speaker_1: Yeah, please.

Speaker speaker_0: Okay, and then just keep in mind, that plan is only preventative, okay? So, it doesn't cover-

Speaker speaker_1: Yes.

Speaker speaker_0: ... visits if you get sick or injured or none of that. It's only for those preventative services, and it does require you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to stay within the network, okay?

Speaker speaker_1: All right.

Speaker speaker_0: Okay. Do you allow partners, person, and wh- to make the weekly deduction of \$16.80 from your paycheck weekly for the MEC-Tele-RS?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your staff and agency to start making that deduction. Once you see the very first deduction of the \$16.80 come out of your paycheck, the following Monday of that first deduction is when you have active coverage. And then by that Thursday or Friday of your activation week, you should be receiving your MEC-Tele-RS card.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then if for some reason you have, like, a doctor's visit once you become active and you still don't have your card, you're welcome to give this, this number a call and we can send it via email.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay? And if you wanna cancel it for some reason, or add a dependent, you have 'til January 29th to do it, 'cause after you would have to wait within company open enrollment, um, and we're open-

Speaker speaker_1: Okay.

Speaker speaker_0: ... from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_1: Yep. Oh, all right. Cool. That's good to know.

Speaker speaker_0: Yes, sir. Did you have any more questions?

Speaker speaker_1: Oh, thank you for asking.

Speaker speaker_0: You're welcome.

Speaker speaker_1: All right. No. That's it.

Speaker speaker_0: All right. Have a nice day. Thank you for your time.

Speaker speaker_1: All right. Thank you. You too. Bye-bye.