

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 help you? Hey, Stephanie. Um, this is James Gilliam. Uh, I was trying to enroll for my benefits for dental insurance and health insurance. Okay. Um, what staff and agency are you with? Uh, Partners Personal. Okay. And then what are the last four of your Social? 8784. For security purposes, could you please verify your address and your date of birth for me? 200 Harden Road, Lot 20, New Orleans, South Carolina, 29367, 05/10/1995. Okay, thank you. Is your phone number 664-548-6312? I'm s- Yeah. I'm sorry, 6312? And I have your first name, last name '95 at gmail.com. Is that still up to date? Yes, ma'am. Um, were those the only plans you wanted to enroll into or did you want me to send you the benefit guide with all the plans that they offer? And I can explain the plans to you if you want as well. All right. Okay. Um, I, I already got that. Um, so what is the- Oh, okay. ... um, um, uh... I'm trying to see. So if you want, um, if you want, I can go over the plans. Yes, ma'am. Appreciate it. Okay. So, they offer different plans. Depending on which ones you get, as well as how many, and if you select dependents with those particular plans, has a lot to do with how much the weekly deduction is out of your paycheck. Were you looking into enrolling with dependents or by yourself? Uh, by myself. Okay. Um, so the first one I'm gonna go over is called the Stay Healthy NEC tele-RS. This plan is a preventative plan, so it's literally in the name. Um, it's only for preventative services, meaning it will only cover like one physical visit a year, some vaccinations, some STD screenings, some cancer screenings and even some counseling. But like I said earlier, the Stay Healthy NEC is only for preventative services, meaning it's not gonna cover your doctor visits if you get sick, your hospital visits, your emergency room visits, um, surgeries. It's not gonna cover none of that, only preventative services. Uh. You stay within the network and only use their referred providers. It does offer prescription benefits through Alexia and it includes a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. This plan also includes Walmart virtual care, which gives you medical assistance virtually with medical providers. The Stay Healthy, like I said, however, is only preventative services. If you were to select the employee plan for the Stay Healthy, it would be a weekly deduction of \$16.80. So that's for your preventative plan. Then they also offer three other plans called the VIPs. There's three different ones. There's the Standard, the Plus and the Prime. These three plans are hospital indemnity only, meaning that these are the ones that would cover doctor visits if you get sick, your hospital visits, urgent care visits, emergency room and even some surgeries. However, with the three VIPs, they don't cover what the Stay Healthy covers. So they don't cover any preventative services like your annuals, none of that. Um, it's only for hospital services. If you were to select the VIPs, these don't require you to stay within the network. You could either be in the network to receive coverage or out of the network to

receive coverage. They also offer prescription benefits, but through PharmaBill, which you can pay up to \$10, \$20, \$30, depending on the generic medication that it is. And for the non-generic medications, they do offer discounts. These three plans also do include the Walmart Health virtual care, which I had said earlier. It provides medical assistance with providers virtually. The main difference between the Standard, the Plus and the Prime is that the Standard, out of the three of them, is the most basic because it doesn't cover your intensive care unit, rehabilitation benefits, nor any preventive surgery that you may require. The VIP Plus would be considered like the middleman, um, because it covers everything that the Prime does. However, the Prime is gonna cover a greater dollar amount towards that service that you go for. So it covers a greater flat fee. So I'm gonna give you an example. For surgery and hospital, if you were to get the VIP Standard, that one covers a flat fee of \$250 per day for a max of one day. The VIP Plus, which is the one right in the middle, that one covers everything that the Prime does. However, that one would only cover \$1,000 per day for a max of one day. And for your VIP Prime, which is typically the plan that covers a greater dollar amount towards that service, would cover \$2,000 per day for a max of one day.... for surgery and physician office, the standard would cover \$125 per day for a max of two days. The VIP Plus would cover \$250 per day for a max of two days, and then the VIP Prime would cover \$1,000 per day for a max of two days. If you were to select between those three hospital indemnity plans, the standard for employee only would be a weekly deduction of \$17.66, or the VIP Plus for employee, it would be a weekly deduction of \$31.61. Or VIP would wanna pay the little bit more. It, uh, it would... For employee it would be \$43.28. So the Stay Healthy is for preventatives, and preventatives only, and then your three VIPs are the ones that only cover your doctor visits if you get sick, hospital visits or if you Emory surgery. ... emergency room and emergency surgery. But they do not cover your preventative s- Yeah. ... service offer. There is a fifth plan that offers both your preventative services, as well as your hospital indemnity services. So this one includes both of them in one. This one's called the Stay Healthy MEC Enhanced. So with the MEC Enhanced, it offers both preventatives... Okay. As a requirement primary care visits, you would be limited to four visits annually per per- All right. Can you say that on- that, that, that last one you just did- Mm-hmm. ... that one more time? You was kind of breaking up. Okay.... for specialty check. Can you say that again? I'm sorry, you were kind of breaking up. Yeah, that's what I was trying to tell you. Uh, it was breaking up when you was explaining that, that one with the, uh, Stay Healthy and something that's, uh, connected to it. Oh, yeah. So the S- there's a fifth medical plan that's called the Stay Healthy MEC Enhanced. So this one, compared to the other ones that I just went through, offers both your preventative services as well as your hospital indemnity. So what I mean by that is that this one would cover, like, one physical visit a year, some vaccinations, some STD and cancer screenings, as well as it would cover flat fees towards your doctor visits if you get sick, hospital visits, urgent care, emergency room. So it offers both of those benefits in one plan. And this one would be the MEC Enhanced, because with your VIPs it would only cover your doctor visits if you were already to be sick. And for your Stay Healthy Pella RRH, that one's only for preventative services. But the MEC Enhanced covers both benefits. Um, in the area of- How much does that one get? Um, for employee, that would be a weekly deduction of \$43.76. And for the MEC Enhanced you are required copays in the area of primary care visit, which you would be limited to four visits annually per person, or 10 per family. The copay in that area would be of \$10. For specialty care visits you're also limited to four visits annually

per person, or 10 per family, and the copay in that area would be of \$50. Visits, you're limited to four visits annually per person, and 10 per family, and the copay in that area is of \$60. When it comes to your prescriptions, since you, since they offer both benefits, you have prescription benefits with Aleptar as well as Pharmavue. And then for your preventative prescriptions you would be required a copay if you were to select MEC Enhanced, um, towards the preventative prescriptions. So for your pharmacy option you will have s- a 30-day supply, and the copayment would be of \$5. For the mail-order option, you have a 90-day supply and the copayment in that area would be of \$15. Um, for the MEC Enhanced, you're also required to stay within the network, so you can only use their preferred providers. If you were to select the Stay Healthy MEC, you would be paying a weekly deduction of \$43.76. Do you have any questions regarding the medical plans? 'Cause those are the, the five medical, two, four, yeah, the five medical plans that they offer. All right. Okay. So basically they take care of, like, the, the, last one take care of, like, dermatologists, primary care, physical care, stuff like that? So, um, it really doesn't tell me anything about dermatologists. But what I can tell you, that with the MEC Enhanced, compared to the VIPs and then the Stay Healthy, the MEC Enhanced offers both your preventative services, which are considered, like, one physical visit a year, some vaccines, some STD screenings, some cancer screenings, and it also covers your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and even some surgeries. However, with the MEC Enhanced, there is copays, um, for primary care visits, specialty care visits, urgent care visits, and your preventative prescriptions. So that one's the MEC Enhanced. It offers both benefits. And then the VIPs, there's three different ones, the Standard, the Plus and the Prime, those t... cover if you're already sick and g- go to the doctor, if you go to the hospital 'cause you got hurt, urgent care, emergency rooms. But the VIPs do not cover your preventative services, which would be- One physical visit a year, some vaccines, some cancer, STD screens. That's not covered with the VIPs. Then your Stay Healthy will only cover, like, one physical visit a year, some vaccinations, some cancer screenings, some STD screens. But the Stay Healthy does not cover if you go to the doctor because you get sick, so it's only for preventative care services. All right, I'll go with the last one for 43. Okay. And then they also offer additional benefits that have their additional deduction to them. Those would be considered your dental plan, vision plan, critical illness with cancer, short term, 24-hour group accident, and your term life. And those have their separate deductions that would be added, um, to your plan. So, are you interested in any of the add-ons? Yeah, I need that, um, dental 'cause I need to get a, a extraction very soon. Okay. So you were looking into, like, the dental plan? Yes, ma'am, also. Okay, so for dental, a preventative visit would be covered at 100%. Anything basic, like a filling of a cavity, would be covered at 80%. A basic, like, cleaning would be covered at 80%. X-rays would be covered at 80%. Your annual maximum is of \$500. And you would have to give a one-time deductible with the dental plan. Since you're selecting the employee plan, it would be of \$50. But that deductible, you only give once. Um, for vision, there's copays for the vision plan. The copay for an eye exam ... dollars. The copay for lenses and frames is \$25. And your frame allowance would be of \$130. The vision plan for employee only, it would be a weekly deduction of \$2.15. Did you want me to go over any of the other add-ons, like term life, critical illness with cancer benefit, short-term disability, or 24-hour group accidents? Um, no, ma'am. Just the dental has been done on, that'll work for right now. Okay. All right, so you said that you wanted to enroll in to the NEC Enhanced, or that one would be a weekly

deduction of \$43.76. Did you say dental also? Yes, ma'am. NEC- That's the only one I got, the best one for extractions. So, it doesn't, it's not gonna tell me specifically, um, about extractions. Oh, okay. I'm really only allowed to tell you what I see on the guide. If you have any questions like that, I would, um, I could offer you the, the phone number of the carrier, and they would tell you if that's something that they cover or not. 'Cause it doesn't tell me specifically if that's something that's covered. All right. Okay, um, do you know what type of insurance that it's going through, or you don't know that? The carry- I know the carrier is American Public Life. Okay, okay. Never heard of them. But, okay, yeah, you can just add that dental on there, whatever it, like... I guess, in private, 'cause, like, most, most insurance, they be like, "50%" or "35%" like that for extractions. So, like, whatever, whatever helps to take off, it, it would, it would be helpful, you know? Okay. And then did you wanna add, um, like, vision or any oth- anything else? No, ma'am. No? Just, okay, so I have your NEC Enhanced for \$43.76 and I have the ... plan... for \$3.63. That would be a weekly deduction of \$47.39 from your paycheck. Um, before I make that selection, I was gonna inform you that those two plans that you selected are under a IRS regulation that's called... So, what Section 125 is, it allows you to pay both of those plans with pre-tax dollars. However, if you wanna cancel that plan, or add dependents to those plans, you would have to do it within the first 30 days of receiving your very first check, or when the company's in company open enrollment period, which for Partners Personnel, their company open enrollment is in the month of October. Um, so let me g- give you the deadline for you to make any changes or cancel any of those plans. Give me one second. So, the last day that you have to make any changes, drop any of those plans, would be January the 1st. Um, after January the 1st, if you call to cancel it, they're gonna tell you that you're gonna have to call within company open enrollment to make those changes or to cancel those plans. So, in other words, in the month of October. All right. And, and so when do the plan start? Does it start, um, as soon as possible? I know it start next month. So, you typically have to allow your staffing agency one or two weeks to start making those deductions. Once you see the very first deduction of the \$47.39 come out of your paycheck, the following Monday from that very first deduction is when you have active coverage.... and by that Thursday or Friday, you should get to getting your MEC-Enhanced Card, as well as your dental card. All right. And do they have an app or anything like that? Uh... Like, to... Like, for what? For what, exactly? Um, I was just wondering, like, maybe, like, so just, like, we can see, like, how you've been assistant thing like that. I was just wondered if they had their own app or anything, like a phone app. I believe Partners Personnel does. Um, give me one second. Let me verify. I mean, it's too much trouble for you. You ain't gotta worry about it. I can find out. Oh, so they actually don't. They do not. Yeah, okay. Yeah, so they don't have a, uh... Some agencies do and some don't, but it looks like they're one of the ones that don't. Okay, that's fine. And if you want, I can also... Oh, wait, you said you already had the benefit guide, right? Yes, ma'am. If you have any questions regarding, um, that dental plan, you could always contact American Public Life, just to be sure that you do need that plan, 'cause, um, you did ask me about, um, that service. So you're always welcome also to, like, ask them, and I could transfer you as well, just so that you're sure 100% that you do want that dental plan. Um, I did went ahead and added it to your... Well, I haven't added it yet, but since that IRS regulation, I don't know if you wanna confirm with them- Yeah, that'll work. ... before it's January, um, the 1st. Because keep in mind for you to cancel that, those two plans or, um, add dependents, you would have to do it before January 1st. Because if you call after the 1st,

they're gonna tell you that you're gonna have to wait within the next company open enrollment period, which for them it's till the month of October. All right. That'll work. And you said \$43 plus the dental add-on came up is \$47, right? Yeah, \$47.39. All right. That's perfect. Um, do you allow Partners Personnel to do the weekly deduction of \$47.39 for those two selected plans? Yes, ma'am. Please allow one or two weeks for your employer to start doing that deduction. Once you see the very first deduction of \$47.39 come out of your paycheck, the following Monday from that deduction is when you have active coverage. And then by that Thursday or Friday, you should be getting two cards, your dental and then your MEC-Enhanced. Um, and like I said, if you have any questions regarding if a certain service would be covered, um, towards the dental plan, you're always welcome to contact the carrier, who is American Public Life. And then they have a lease through Carenton, which I can provide that number to you or I can transfer your call as well, just so that you're 100% sure. All right. Uh, you can give me the number. Okay. Um, that's gonna be 800- All right. ... 256- All right. ... 8606. And it's a lease through Carenton, and that's C-A-R- Okay. ... R- Okay. The f-R... ... I-N-G-T-O-N. So that's C-A-R R-I-N-G T-O-N, but you're gonna call- Okay. ... American Public Life, 'cause they're the carrier. Just so that you're sure- All right. Appreciate it. ... that you do want that dental plan, 'cause like I said, they do, um, have a maximum annual of \$500. And I would just make sure that you do want that dental plan, 'cause you got until January 1st to call us just in case you don't want that no more. Okay. And then I don't know if you have any other questions. Can I tell you that, um, your pharmacy information, my client's number to contact. All right. Hello? Hello? Hello?

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I help you?

Speaker speaker_2: Hey, Stephanie. Um, this is James Gilliam. Uh, I was trying to enroll for my benefits for dental insurance and health insurance.

Speaker speaker_1: Okay. Um, what staff and agency are you with?

Speaker speaker_2: Uh, Partners Personal.

Speaker speaker_1: Okay. And then what are the last four of your Social?

Speaker speaker_2: 8784.

Speaker speaker_1: For security purposes, could you please verify your address and your date of birth for me?

Speaker speaker_2: 200 Harden Road, Lot 20, New Orleans, South Carolina, 29367, 05/10/1995.

Speaker speaker_1: Okay, thank you. Is your phone number 664-548-6312? I'm s-

Speaker speaker_2: Yeah.

Speaker speaker_1: I'm sorry, 6312? And I have your first name, last name '95 at gmail.com. Is that still up to date?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Um, were those the only plans you wanted to enroll into or did you want me to send you the benefit guide with all the plans that they offer? And I can explain the plans to you if you want as well.

Speaker speaker_2: All right. Okay. Um, I, I already got that. Um, so what is the-

Speaker speaker_1: Oh, okay.

Speaker speaker_2: ... um, um, uh... I'm trying to see.

Speaker speaker_1: So if you want, um, if you want, I can go over the plans.

Speaker speaker_2: Yes, ma'am. Appreciate it.

Speaker speaker_1: Okay. So, they offer different plans. Depending on which ones you get, as well as how many, and if you select dependents with those particular plans, has a lot to do with how much the weekly deduction is out of your paycheck. Were you looking into enrolling with dependents or by yourself?

Speaker speaker_2: Uh, by myself.

Speaker speaker_1: Okay. Um, so the first one I'm gonna go over is called the Stay Healthy NEC tele-RS. This plan is a preventative plan, so it's literally in the name. Um, it's only for preventative services, meaning it will only cover like one physical visit a year, some vaccinations, some STD screenings, some cancer screenings and even some counseling. But like I said earlier, the Stay Healthy NEC is only for preventative services, meaning it's not gonna cover your doctor visits if you get sick, your hospital visits, your emergency room visits, um, surgeries. It's not gonna cover none of that, only preventative services.

Speaker speaker_2: Uh.

Speaker speaker_1: You stay within the network and only use their referred providers. It does offer prescription benefits through Alexia and it includes a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. This plan also includes Walmart virtual care, which gives you medical assistance virtually with medical providers. The Stay Healthy, like I said, however, is only preventative services. If you were to select the employee plan for the Stay Healthy, it would be a weekly deduction of \$16.80. So that's for your preventative plan. Then they also offer three other plans called the VIPs. There's three different ones. There's the Standard, the Plus and the Prime. These three plans are hospital indemnity only, meaning that these are the ones that would cover doctor visits if you get sick, your hospital visits, urgent care visits, emergency room and even some surgeries. However, with the three VIPs, they don't cover what the Stay Healthy covers. So they don't cover any preventative services like your annuals, none of that. Um, it's only for hospital services. If you were to select the VIPs, these don't require you to stay within the

network. You could either be in the network to receive coverage or out of the network to receive coverage. They also offer prescription benefits, but through PharmaBill, which you can pay up to \$10, \$20, \$30, depending on the generic medication that it is. And for the non-generic medications, they do offer discounts. These three plans also do include the Walmart Health virtual care, which I had said earlier. It provides medical assistance with providers virtually. The main difference between the Standard, the Plus and the Prime is that the Standard, out of the three of them, is the most basic because it doesn't cover your intensive care unit, rehabilitation benefits, nor any preventive surgery that you may require. The VIP Plus would be considered like the middleman, um, because it covers everything that the Prime does. However, the Prime is gonna cover a greater dollar amount towards that service that you go for. So it covers a greater flat fee. So I'm gonna give you an example. For surgery and hospital, if you were to get the VIP Standard, that one covers a flat fee of \$250 per day for a max of one day. The VIP Plus, which is the one right in the middle, that one covers everything that the Prime does. However, that one would only cover \$1,000 per day for a max of one day. And for your VIP Prime, which is typically the plan that covers a greater dollar amount towards that service, would cover \$2,000 per day for a max of one day.... for surgery and physician office, the standard would cover \$125 per day for a max of two days. The VIP Plus would cover \$250 per day for a max of two days, and then the VIP Prime would cover \$1,000 per day for a max of two days. If you were to select between those three hospital indemnity plans, the standard for employee only would be a weekly deduction of \$17.66, or the VIP Plus for employee, it would be a weekly deduction of \$31.61. Or VIP would wanna pay the little bit more. It, uh, it would... For employee it would be \$43.28. So the Stay Healthy is for preventatives, and preventatives only, and then your three VIPs are the ones that only cover your doctor visits if you get sick, hospital visits or if you

Speaker speaker_3: Emory surgery.

Speaker speaker_1: ... emergency room and emergency surgery. But they do not cover your preventative s-

Speaker speaker_3: Yeah.

Speaker speaker_1: ... service offer. There is a fifth plan that offers both your preventative services, as well as your hospital indemnity services. So this one includes both of them in one. This one's called the Stay Healthy MEC Enhanced. So with the MEC Enhanced, it offers both preventatives...

Speaker speaker_3: Okay.

Speaker speaker_1: As a requirement primary care visits, you would be limited to four visits annually per per-

Speaker speaker_3: All right. Can you say that on- that, that, that last one you just did-

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: ... that one more time? You was kind of breaking up.

Speaker speaker_1: Okay.... for specialty check. Can you say that again? I'm sorry, you were kind of breaking up.

Speaker speaker_3: Yeah, that's what I was trying to tell you. Uh, it was breaking up when you was explaining that, that one with the, uh, Stay Healthy and something that's, uh, connected to it.

Speaker speaker_1: Oh, yeah. So the S- there's a fifth medical plan that's called the Stay Healthy MEC Enhanced. So this one, compared to the other ones that I just went through, offers both your preventative services as well as your hospital indemnity. So what I mean by that is that this one would cover, like, one physical visit a year, some vaccinations, some STD and cancer screenings, as well as it would cover flat fees towards your doctor visits if you get sick, hospital visits, urgent care, emergency room. So it offers both of those benefits in one plan. And this one would be the MEC Enhanced, because with your VIPs it would only cover your doctor visits if you were already to be sick. And for your Stay Healthy Pella RRH, that one's only for preventative services. But the MEC Enhanced covers both benefits. Um, in the area of-

Speaker speaker_3: How much does that one get?

Speaker speaker_1: Um, for employee, that would be a weekly deduction of \$43.76. And for the MEC Enhanced you are required copays in the area of primary care visit, which you would be limited to four visits annually per person, or 10 per family. The copay in that area would be of \$10. For specialty care visits you're also limited to four visits annually per person, or 10 per family, and the copay in that area would be of \$50. Visits, you're limited to four visits annually per person, and 10 per family, and the copay in that area is of \$60. When it comes to your prescriptions, since you, since they offer both benefits, you have prescription benefits with Aleptar as well as Pharmavue. And then for your preventative prescriptions you would be required a copay if you were to select MEC Enhanced, um, towards the preventative prescriptions. So for your pharmacy option you will have s- a 30-day supply, and the copayment would be of \$5. For the mail-order option, you have a 90-day supply and the copayment in that area would be of \$15. Um, for the MEC Enhanced, you're also required to stay within the network, so you can only use their preferred providers. If you were to select the Stay Healthy MEC, you would be paying a weekly deduction of \$43.76. Do you have any questions regarding the medical plans? 'Cause those are the, the five medical, two, four, yeah, the five medical plans that they offer.

Speaker speaker_3: All right. Okay. So basically they take care of, like, the, the, last one take care of, like, dermatologists, primary care, physical care, stuff like that?

Speaker speaker_1: So, um, it really doesn't tell me anything about dermatologists. But what I can tell you, that with the MEC Enhanced, compared to the VIPs and then the Stay Healthy, the MEC Enhanced offers both your preventative services, which are considered, like, one physical visit a year, some vaccines, some STD screenings, some cancer screenings, and it also covers your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and even some surgeries. However, with the MEC Enhanced, there is copays, um, for primary care visits, specialty care visits, urgent care visits, and your preventative prescriptions. So that one's the MEC Enhanced. It offers both benefits. And then

the VIPs, there's three different ones, the Standard, the Plus and the Prime, those t... cover if you're already sick and g- go to the doctor, if you go to the hospital 'cause you got hurt, urgent care, emergency rooms. But the VIPs do not cover your preventative services, which would be-One physical visit a year, some vaccines, some cancer, STD screens. That's not covered with the VIPs. Then your Stay Healthy will only cover, like, one physical visit a year, some vaccinations, some cancer screenings, some STD screens. But the Stay Healthy does not cover if you go to the doctor because you get sick, so it's only for preventative care services.

Speaker speaker_2: All right, I'll go with the last one for 43.

Speaker speaker_1: Okay. And then they also offer additional benefits that have their additional deduction to them. Those would be considered your dental plan, vision plan, critical illness with cancer, short term, 24-hour group accident, and your term life. And those have their separate deductions that would be added, um, to your plan. So, are you interested in any of the add-ons?

Speaker speaker_2: Yeah, I need that, um, dental 'cause I need to get a, a extraction very soon.

Speaker speaker_1: Okay. So you were looking into, like, the dental plan?

Speaker speaker_2: Yes, ma'am, also.

Speaker speaker_1: Okay, so for dental, a preventative visit would be covered at 100%. Anything basic, like a filling of a cavity, would be covered at 80%. A basic, like, cleaning would be covered at 80%. X-rays would be covered at 80%. Your annual maximum is of \$500. And you would have to give a one-time deductible with the dental plan. Since you're selecting the employee plan, it would be of \$50. But that deductible, you only give once. Um, for vision, there's copays for the vision plan. The copay for an eye exam ... dollars. The copay for lenses and frames is \$25. And your frame allowance would be of \$130. The vision plan for employee only, it would be a weekly deduction of \$2.15. Did you want me to go over any of the other add-ons, like term life, critical illness with cancer benefit, short-term disability, or 24-hour group accidents?

Speaker speaker_2: Um, no, ma'am. Just the dental has been done on, that'll work for right now.

Speaker speaker_1: Okay. All right, so you said that you wanted to enroll in to the NEC Enhanced, or that one would be a weekly deduction of \$43.76. Did you say dental also?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: NEC-

Speaker speaker_2: That's the only one I got, the best one for extractions.

Speaker speaker_1: So, it doesn't, it's not gonna tell me specifically, um, about extractions.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: I'm really only allowed to tell you what I see on the guide. If you have any questions like that, I would, um, I could offer you the, the phone number of the carrier, and they would tell you if that's something that they cover or not. 'Cause it doesn't tell me specifically if that's something that's covered.

Speaker speaker_2: All right. Okay, um, do you know what type of insurance that it's going through, or you don't know that?

Speaker speaker_1: The carry- I know the carrier is American Public Life.

Speaker speaker_2: Okay, okay. Never heard of them. But, okay, yeah, you can just add that dental on there, whatever it, like... I guess, in private, 'cause, like, most, most insurance, they be like, "50%" or "35%" like that for extractions. So, like, whatever, whatever helps to take off, it, it would, it would be helpful, you know?

Speaker speaker_1: Okay. And then did you wanna add, um, like, vision or any oth- anything else?

Speaker speaker_2: No, ma'am.

Speaker speaker_1: No? Just, okay, so I have your NEC Enhanced for \$43.76 and I have the ... plan... for \$3.63. That would be a weekly deduction of \$47.39 from your paycheck. Um, before I make that selection, I was gonna inform you that those two plans that you selected are under a IRS regulation that's called... So, what Section 125 is, it allows you to pay both of those plans with pre-tax dollars. However, if you wanna cancel that plan, or add dependents to those plans, you would have to do it within the first 30 days of receiving your very first check, or when the company's in company open enrollment period, which for Partners Personnel, their company open enrollment is in the month of October. Um, so let me g- give you the deadline for you to make any changes or cancel any of those plans. Give me one second. So, the last day that you have to make any changes, drop any of those plans, would be January the 1st. Um, after January the 1st, if you call to cancel it, they're gonna tell you that you're gonna have to call within company open enrollment to make those changes or to cancel those plans. So, in other words, in the month of October.

Speaker speaker_2: All right. And, and so when do the plan start? Does it start, um, as soon as possible? I know it start next month.

Speaker speaker_1: So, you typically have to allow your staffing agency one or two weeks to start making those deductions. Once you see the very first deduction of the \$47.39 come out of your paycheck, the following Monday from that very first deduction is when you have active coverage.... and by that Thursday or Friday, you should get to getting your MEC-Enhanced Card, as well as your dental card.

Speaker speaker_3: All right. And do they have an app or anything like that?

Speaker speaker_1: Uh... Like, to... Like, for what? For what, exactly?

Speaker speaker_3: Um, I was just wondering, like, maybe, like, so just, like, we can see, like, how you've been assistant thing like that. I was just wondered if they had their own app or anything, like a phone app.

Speaker speaker_1: I believe Partners Personnel does. Um, give me one second. Let me verify.

Speaker speaker_3: I mean, it's too much trouble for you. You ain't gotta worry about it. I can find out.

Speaker speaker_1: Oh, so they actually don't. They do not.

Speaker speaker_3: Yeah, okay.

Speaker speaker_1: Yeah, so they don't have a, uh... Some agencies do and some don't, but it looks like they're one of the ones that don't.

Speaker speaker_3: Okay, that's fine.

Speaker speaker_1: And if you want, I can also... Oh, wait, you said you already had the benefit guide, right?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: If you have any questions regarding, um, that dental plan, you could always contact American Public Life, just to be sure that you do need that plan, 'cause, um, you did ask me about, um, that service. So you're always welcome also to, like, ask them, and I could transfer you as well, just so that you're sure 100% that you do want that dental plan. Um, I did went ahead and added it to your... Well, I haven't added it yet, but since that IRS regulation, I don't know if you wanna confirm with them-

Speaker speaker_3: Yeah, that'll work.

Speaker speaker_1: ... before it's January, um, the 1st. Because keep in mind for you to cancel that, those two plans or, um, add dependents, you would have to do it before January 1st. Because if you call after the 1st, they're gonna tell you that you're gonna have to wait within the next company open enrollment period, which for them it's till the month of October.

Speaker speaker_3: All right. That'll work. And you said \$43 plus the dental add-on came up is \$47, right?

Speaker speaker_1: Yeah, \$47.39.

Speaker speaker_3: All right. That's perfect.

Speaker speaker_1: Um, do you allow Partners Personnel to do the weekly deduction of \$47.39 for those two selected plans?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_1: Please allow one or two weeks for your employer to start doing that deduction. Once you see the very first deduction of \$47.39 come out of your paycheck, the following Monday from that deduction is when you have active coverage. And then by that Thursday or Friday, you should be getting two cards, your dental and then your MEC-Enhanced. Um, and like I said, if you have any questions regarding if a certain service would be covered, um, towards the dental plan, you're always welcome to contact the carrier,

who is American Public Life. And then they have a lease through Carenton, which I can provide that number to you or I can transfer your call as well, just so that you're 100% sure.

Speaker speaker_3: All right. Uh, you can give me the number.

Speaker speaker_1: Okay. Um, that's gonna be 800-

Speaker speaker_3: All right.

Speaker speaker_1: ... 256-

Speaker speaker_3: All right.

Speaker speaker_1: ... 8606. And it's a lease through Carenton, and that's C-A-R-

Speaker speaker_3: Okay.

Speaker speaker_1: ... R-

Speaker speaker_3: Okay. The f- R...

Speaker speaker_1: ... I-N-G-T-O-N. So that's C-A-R R-I-N-G T-O-N, but you're gonna call-

Speaker speaker_3: Okay.

Speaker speaker_1: ... American Public Life, 'cause they're the carrier. Just so that you're sure-

Speaker speaker_3: All right. Appreciate it.

Speaker speaker_1: ... that you do want that dental plan, 'cause like I said, they do, um, have a maximum annual of \$500. And I would just make sure that you do want that dental plan, 'cause you got until January 1st to call us just in case you don't want that no more.

Speaker speaker_3: Okay.

Speaker speaker_1: And then I don't know if you have any other questions. Can I tell you that, um, your pharmacy information, my client's number to contact.

Speaker speaker_3: All right. Hello? Hello? Hello?