

Transcript: Estefania

Acevedo-6484360002191360-5909327550791680

Full Transcript

Thank you for calling Benifits with Tenocard. My name is Stephanie. How can I assist you? Um, yes, um, I started through Personnel's, um, Partners Personnel Agency. Mm-hmm. And, um, I received this number to, um, apply for insurance, health insurance. Okay. Okay. You were trying to enroll? Okay. You were trying to enroll? Uh, yes. Okay. What is the last four of your social? 1820. And then, your first and last name, please. Carlos Sanchez. When did you start working with them? Um, I think it was- Oh, found you. ... April 12. Okay. I found your file. Um, can you please verify your address and date of birth? Uh, it's 20810 Vintage Street, Apartment 4, Chatsworth, California, zip code 91311. And my date of birth is January 24th, 1989. I have 909-436-7682 as your phone number. Yes. CSanchez31910@gmail.com is up to date? Yeah. That's my email. Okay. And then, did you know already what you wanted to be enrolled into? Uh, well, the health insurance and dental insurance. So they do offer different medical plans though. So they offer- Y- Yes, they do that. ... one, two, three, four, five different ones. And the difference between them would be- Um, well... ... their coverage? No. So one is only a preventative plan, meaning it's only gonna cover, like, a physical, some vaccines, some STD and cancer screening. That one's called the Stay Healthy MUC. It does require you to stay with the network and only use the list of their doctors and clinics to be covered. But it doesn't cover no doctor visits of sick, no urgent care, no emergency room, no hospital visits if injured, and no surgeries. So it's only for your preventative visits. If you do re- um, get this plan, you do have to stay, like I said, within the network. And it's only for your preventative visits, which would be like a physical, some vaccines, some STD and cancer screening. This one's \$16.80 weekly from your paycheck for employee only. This? Yes. All of these are weekly deductions. And, and then, uh... And I'll go with that. Okay. Mm-hmm. Then there's the three VIPs, which the VIPs are the ones that only cover your doctor visits if sick, urgent care, emergency room, surgeries. Yeah. I think I'll get, um, that one. It'll cover your preventative. With the VIPs, you're not required to stay within the network, so you can really go wherever you want as long as they accept the insurance. You do receive prescription benefits through Pharmacoville. Depending on the generic medication that it is, you can pay up to 10, 20, \$30. And for the non-generics, it offers you a discount. These three plans include virtual urgent care, which offers medical assistance virtually, be it telephone or video call, with medical providers. And it covers a flat fee towards your services. Out of the three, the Standard doesn't cover intensive care, rehabilitation, no preventive surgery, while your VIP Plus and your VIP Prime do. Um, as well as the VIP Prime covers a little bit more out of pocket towards your visit. So a good example is for surgery and hospital. The VIP Standard covers a flat fee of \$250 per day for amounts of a day. While the Plus would cover a \$1,000 per day for amounts of a day. And the VIP Prime would cover \$2,000 per day for amounts of a day. If you select the Standard for employee only, that's \$17.66. If you select the VIP Plus, that would be

\$31.61. And for the VIP Prime, it's \$43.28. And all of these are weekly, okay? And then, the last plan is called the Stay Healthy MUC Enhanced. This one covers preventative and hospital indemnity. So this one is gonna cover, like, a physical, vaccine, some vaccines, some STD and cancer screening. And it also covers your doctor visits if sick, urgent care, emergency room. So it's like the ones I just went over, but combined together, um, with the Stay Healthy MUC Enhanced. You do have to stay within the network though. So you can only use the list of their doctors and clinics to be covered. And it requires copays, um, compared to the other ones. So in the area of primary care visits, specialty care visits, and urgent care visits, you're limited to four visits annually per person or 10 per family. For your primary care visits, a \$10 copay per visit's required. For specialty care visits, a \$50 copay per visit's required. And for your urgent care visits, a \$60 copay per visit's required. You would also have to pay copays in the area of your prescriptions. When it comes to your pharmacy option, you have a 30-day supply. For generic drugs, a \$5 copay's required. For your mail-order option, 90-day supply and a \$15 copay is required. You also receive prescription benefits through, uh, Pharmacoville. You can... pay up to \$10, \$20, \$30, and for the non-generic, they do offer you a discount. They also include the virtual urgent care, and they cover a flat fee towards your hospital indemnity services. So for your Stay Healthy & UC Enhanced, employee only, that's \$43.76. So that's the medical plan. And then I did have to let you know that all of these plans that I just went over, which is their medicals, as well as dental and vision, are under a IRS Regulation Com Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, you do want to cancel these plans once you're enrolled or make changes to the plan by adding a dependent, the only period that you can do it is within the first 30 days of getting your first check. After those 30 days, you would have to wait for the next company open enrollment, which for Partners Personal, I believe it's held in October. So if you do enroll into medical, dental and vision, you do have to keep in mind, the only time that you could cancel those plans once you're enrolled or make changes to the plan are within the first 30 days of your first check. After those 30 days, you would have to wait for the next company open enrollment, which for Partners Personal, let me see, it's held in October. So you would have to wait a little while. Okay. Um, I think I'm gonna go with the, what is the VIP+? Yes, that's like the one in the middle. That one's \$31.61 weekly. And then did you want to do any of the add-ons? They offer dental, vision, term life. Actually, no. Can you give me the info for dental? Dental, uh, preventative visits covered at 100%. Something basic is covered at 80, so that would be like a cleaning of the teeth. Basic restorative, meaning if they find a cavity and got to fill it up, covered at 80%. X-rays are covered at 80%, and your annual maximum is \$500. With the dental plan you would have to pay a one-time deductible of \$50 for your visit, but that deductible you only provide once. That one for employee only is \$3.62 weekly. Okay, yeah, I'll add the dental one. Okay. Did you just want to do medical and dental or did you want to add something else? Right now you're looking at a- I just want to... Okay. Right now you're looking at a- Okay. Right now you're looking at a weekly deduction of \$35.24 weekly from your paycheck. Do you allow Partners Personal to make this weekly deduction? Yes. Please allow one or two weeks for your staffing agency to start making the first deduction from your paycheck. Once you see the very first deduction of the 35.24, the following Monday is when your coverage becomes effective. So you just have to wait for Partners Personal to deduct it from your paycheck. Once you see that first deduction, then that's probab- the following Monday, I'm sorry, the plan becomes active. And if y- you need your cards, um, before they

arrive, you should be getting them within the first week or second week of active coverage. Um, but if you have, like, an appointment coming up and you still don't have them, you can just call us and we can email them to you electronically while you wait on the physical ones. Um, I was also going to tell you that you're going to get dental first, and if you do want a physical card for your VIP+ plan, you do have to call in and request it. Um, because normally that card, they don't send it out, which is your medical card. So once you become active, you're welcome to give us a call and we'll put in a card request for the carrier. Okay. But in the meantime, you can always send it to you electronically. Okay, that'll be fine. And then just remember that both of these plans are under Section 125, which allows you to pay them with pre-tax dollars. However, if you do want to cancel them or, like, add dependents to them, you do have to do it within the first 30 days of getting your check, because after those 30 days, they're going to make you wait for the next company open enrollment, which is not till October. Okay? Okay. So right now, I pretty much have till the end of May to do any changes? Hmm, let me give you the exact date. I believe so. I think it's the 21st, but let me make sure. Yeah, your last day to make any changes or add anything new or swap anything out or drop anything or add dependents is May 21st. May 21st, okay. And we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time. Um, did you want me to send you the benefit guide just in case you want to look over it? Yes, please. And, like, be sure... Okay, let me send that to you. And then it's that same email that we have on file, right? Which is your first initial of your name, Sanchez31910? Yes. At gmail.com. Okay. ¿Estamos compartiendo buena marca? Yo estoy en Facebook Messenger. 911, ¿cómo está su número? 911, ¿cómo está su número? Yeah. Okay, I sent it to you. Okay, thank you. You're welcome. Did you have any questions? Uh, no, that'll be all. Okay. All right. Have a nice day. Okay, thank you. You too.

Conversation Format

Speaker speaker_0: Thank you for calling Benifits with Tenocard. My name is Stephanie. How can I assist you?

Speaker speaker_1: Um, yes, um, I started through Personnel's, um, Partners Personnel Agency.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, um, I received this number to, um, apply for insurance, health insurance.

Speaker speaker_0: Okay. Okay. You were trying to enroll? Okay. You were trying to enroll?

Speaker speaker_1: Uh, yes.

Speaker speaker_0: Okay. What is the last four of your social?

Speaker speaker_1: 1820.

Speaker speaker_0: And then, your first and last name, please.

Speaker speaker_1: Carlos Sanchez.

Speaker speaker_0: When did you start working with them?

Speaker speaker_1: Um, I think it was-

Speaker speaker_0: Oh, found you.

Speaker speaker_1: ... April 12.

Speaker speaker_0: Okay. I found your file. Um, can you please verify your address and date of birth?

Speaker speaker_1: Uh, it's 20810 Vintage Street, Apartment 4, Chatsworth, California, zip code 91311. And my date of birth is January 24th, 1989.

Speaker speaker_0: I have 909-436-7682 as your phone number.

Speaker speaker_1: Yes.

Speaker speaker_0: CSanchez31910@gmail.com is up to date?

Speaker speaker_1: Yeah. That's my email.

Speaker speaker_0: Okay. And then, did you know already what you wanted to be enrolled into?

Speaker speaker_1: Uh, well, the health insurance and dental insurance.

Speaker speaker_0: So they do offer different medical plans though. So they offer-

Speaker speaker_1: Y- Yes, they do that.

Speaker speaker_0: ... one, two, three, four, five different ones.

Speaker speaker_1: And the difference between them would be-

Speaker speaker_0: Um, well...

Speaker speaker_1: ... their coverage?

Speaker speaker_0: No. So one is only a preventative plan, meaning it's only gonna cover, like, a physical, some vaccines, some STD and cancer screening. That one's called the Stay Healthy MUC. It does require you to stay with the network and only use the list of their doctors and clinics to be covered. But it doesn't cover no doctor visits of sick, no urgent care, no emergency room, no hospital visits if injured, and no surgeries. So it's only for your preventative visits. If you do re- um, get this plan, you do have to stay, like I said, within the network. And it's only for your preventative visits, which would be like a physical, some vaccines, some STD and cancer screening. This one's \$16.80 weekly from your paycheck for employee only.

Speaker speaker_1: This?

Speaker speaker_0: Yes. All of these are weekly deductions. And, and then, uh...

Speaker speaker_1: And I'll go with that. Okay.

Speaker speaker_0: Mm-hmm. Then there's the three VIPs, which the VIPs are the ones that only cover your doctor visits if sick, urgent care, emergency room, surgeries.

Speaker speaker_1: Yeah. I think I'll get, um, that one.

Speaker speaker_0: It'll cover your preventative. With the VIPs, you're not required to stay within the network, so you can really go wherever you want as long as they accept the insurance. You do receive prescription benefits through Pharmacoville. Depending on the generic medication that it is, you can pay up to 10, 20, \$30. And for the non-generics, it offers you a discount. These three plans include virtual urgent care, which offers medical assistance virtually, be it telephone or video call, with medical providers. And it covers a flat fee towards your services. Out of the three, the Standard doesn't cover intensive care, rehabilitation, no preventive surgery, while your VIP Plus and your VIP Prime do. Um, as well as the VIP Prime covers a little bit more out of pocket towards your visit. So a good example is for surgery and hospital. The VIP Standard covers a flat fee of \$250 per day for amounts of a day. While the Plus would cover a \$1,000 per day for amounts of a day. And the VIP Prime would cover \$2,000 per day for amounts of a day. If you select the Standard for employee only, that's \$17.66. If you select the VIP Plus, that would be \$31.61. And for the VIP Prime, it's \$43.28. And all of these are weekly, okay? And then, the last plan is called the Stay Healthy MUC Enhanced. This one covers preventative and hospital indemnity. So this one is gonna cover, like, a physical, vaccine, some vaccines, some STD and cancer screening. And it also covers your doctor visits if sick, urgent care, emergency room. So it's like the ones I just went over, but combined together, um, with the Stay Healthy MUC Enhanced. You do have to stay within the network though. So you can only use the list of their doctors and clinics to be covered. And it requires copays, um, compared to the other ones. So in the area of primary care visits, specialty care visits, and urgent care visits, you're limited to four visits annually per person or 10 per family. For your primary care visits, a s- a \$10 copay per visit's required. For specialty care visits, a \$50 copay per visit's required. And for your urgent care visits, a \$60 copay per visit's required. You would also have to pay copays in the area of your prescriptions. When it comes to your pharmacy option, you have a 30-day supply. For generic drugs, a \$5 copay's required. For your mail-order option, 90-day supply and a \$15 copay is required. You also receive prescription benefits through, uh, Pharmacoville. You can-... pay up to \$10, \$20, \$30, and for the non-generic, they do offer you a discount. They also include the virtual urgent care, and they cover a flat fee towards your hospital indemnity services. So for your Stay Healthy & UC Enhanced, employee only, that's \$43.76. So that's the medical plan. And then I did have to let you know that all of these plans that I just went over, which is their medicals, as well as dental and vision, are under a IRS Regulation Com Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, you do want to cancel these plans once you're enrolled or make changes to the plan by adding a dependent, the only period that you can do it is within the first 30 days of getting your first check. After those 30 days, you would have to wait for the next company open enrollment, which for Partners Personal, I believe it's held in October. So if you do enroll into medical, dental and vision, you do have to keep in mind, the only time that you could cancel those plans once you're enrolled or make changes to the plan are within the first 30 days of your first check. After those 30

days, you would have to wait for the next company open enrollment, which for Partners Personal, let me see, it's held in October. So you would have to wait a little while.

Speaker speaker_2: Okay. Um, I think I'm gonna go with the, what is the VIP+?

Speaker speaker_0: Yes, that's like the one in the middle. That one's \$31.61 weekly. And then did you want to do any of the add-ons? They offer dental, vision, term life.

Speaker speaker_2: Actually, no. Can you give me the info for dental?

Speaker speaker_0: Dental, uh, preventative visits covered at 100%. Something basic is covered at 80, so that would be like a cleaning of the teeth. Basic restorative, meaning if they find a cavity and got to fill it up, covered at 80%. X-rays are covered at 80%, and your annual maximum is \$500. With the dental plan you would have to pay a one-time deductible of \$50 for your visit, but that deductible you only provide once. That one for employee only is \$3.62 weekly.

Speaker speaker_2: Okay, yeah, I'll add the dental one.

Speaker speaker_0: Okay. Did you just want to do medical and dental or did you want to add something else? Right now you're looking at a-

Speaker speaker_2: I just want to...

Speaker speaker_0: Okay. Right now you're looking at a-

Speaker speaker_2: Okay.

Speaker speaker_0: Right now you're looking at a weekly deduction of \$35.24 weekly from your paycheck. Do you allow Partners Personal to make this weekly deduction?

Speaker speaker_2: Yes.

Speaker speaker_0: Please allow one or two weeks for your staffing agency to start making the first deduction from your paycheck. Once you see the very first deduction of the 35.24, the following Monday is when your coverage becomes effective. So you just have to wait for Partners Personal to deduct it from your paycheck. Once you see that first deduction, then that's probab- the following Monday, I'm sorry, the plan becomes active. And if y- you need your cards, um, before they arrive, you should be getting them within the first week or second week of active coverage. Um, but if you have, like, an appointment coming up and you still don't have them, you can just call us and we can email them to you electronically while you wait on the physical ones. Um, I was also going to tell you that you're going to get dental first, and if you do want a physical card for your VIP+ plan, you do have to call in and request it. Um, because normally that card, they don't send it out, which is your medical card. So once you become active, you're welcome to give us a call and we'll put in a card request for the carrier.

Speaker speaker_2: Okay.

Speaker speaker_0: But in the meantime, you can always send it to you electronically.

Speaker speaker_2: Okay, that'll be fine.

Speaker speaker_0: And then just remember that both of these plans are under Section 125, which allows you to pay them with pre-tax dollars. However, if you do want to cancel them or, like, add dependents to them, you do have to do it within the first 30 days of getting your check, because after those 30 days, they're going to make you wait for the next company open enrollment, which is not till October. Okay?

Speaker speaker_2: Okay. So right now, I pretty much have till the end of May to do any changes?

Speaker speaker_0: Hmm, let me give you the exact date. I believe so. I think it's the 21st, but let me make sure. Yeah, your last day to make any changes or add anything new or swap anything out or drop anything or add dependents is May 21st.

Speaker speaker_2: May 21st, okay.

Speaker speaker_0: And we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time. Um, did you want me to send you the benefit guide just in case you want to look over it?

Speaker speaker_2: Yes, please.

Speaker speaker_0: And, like, be sure... Okay, let me send that to you. And then it's that same email that we have on file, right? Which is your first initial of your name, Sanchez31910?

Speaker speaker_2: Yes. At gmail.com.

Speaker speaker_0: Okay.

Speaker speaker_3: ¿Estamos compartiendo buena marca? Yo estoy en Facebook Messenger. 911, ¿cómo está su número? 911, ¿cómo está su número?

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay, I sent it to you.

Speaker speaker_2: Okay, thank you.

Speaker speaker_0: You're welcome. Did you have any questions?

Speaker speaker_2: Uh, no, that'll be all.

Speaker speaker_0: Okay. All right. Have a nice day.

Speaker speaker_2: Okay, thank you. You too.