

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling card. My name is Stephanie. How can I assist you? Hi. Um, I'm, I would like to know more details about the benefits. Like I'm a big ...???? Okay. Um, what staff and agency are you currently working with? Partner Personnel. And what are the last four of your Social? Six, seven, nine, nine. Okay. Thank you. Could you please verify your full address as well as your date of birth for security purposes? 243 Street, Leavenworth, PA, 17046. April 3rd, '92. Okay. Thank you. Um, is your phone number still the 717-508-6951? 6501? Yeah. Okay. And then, I have your email address as s-h-a-n-j-a-n-a O3-24@gmail.com. Is that still up to date? Yeah. Okay. Um, if you wish, I can go ahead and send you the benefit guide. So what that has is all of the plans and their prices. I went ahead and sent that to the email on file. Do you mind verifying to see if you have received it? Um, can, um... Because I believe you sent it to another email. I have that email on my computer. Gotcha. Yes. Okay. Hang on. Give me one second. Okay. What's that email? Um, it's k-e-i-s-h-l-a-j-o-s-e f-o-n-s-e-c-a@gmail.com. Okay. I'm gonna spell that out. It is K-E-I-S-H-L-A-K-O-S-E S-O-N-S-E... What was after the E? Uh, you got the... It's José. J, not K. Oh, gotcha. J-O-S-E. Okay. F-O-N-S-E-C-A. C-A. Okay, thank you. And then, uh, is it Gmail? Gmail, yeah. Mm-hmm. Okay. I went ahead and sent it to you. Do you mind verifying if you have received it? If you don't see it right away, I would check your junk file as well as your spam. Let me check. Yep, I got it. Okay. So if you open that PDF that has all the plans and their prices. Um, if you wish, I can go over the plans with you. So there's different plans to choose from depending on how many you select, as well as if you select dependents with these plans and how much the weekly deduction comes out of your check to be. So the first one that I'm going to go over is only a preventative plan, meaning that it's only going to cover one physical visit a year, some vaccines, some cancer screenings, some STD screenings, and even some counseling. This plan is called the Stay Healthy MEC Tele-RS. So this is your preventative plan that would cover you at 100% as long as you stay within the network. It includes prescription benefits through Alexar and it also includes something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. Um, this plan also includes something called Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I had said earlier, the Stay Healthy MEC is only a preventative plan, so it wouldn't cover any doctor visits if sick, hospitalization if injured, urgent care, emergency rooms or surgeries. So it's only for preventative services. Okay? So if you were to fill out the Stay Healthy MEC Tele-RS for employee only, that would be a weekly deduction of \$16.80. Now, there is also three other plans that are called the VIPs. There's the VIP Standard, the VIP+ and the VIP Prime. These are the plans that will cover doctor visits if sick, hospital visits, urgent care room, emergency rooms and surgeries. However, it doesn't cover the preventative side. So what the

MEC Tele-RS covers, these three don't, but it does cover your, like, hospital indemnity. Um, these plans also don't require you to stay within the network. You could either use the providers outside of the network or in the network. They also include prescription benefits through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medication. And they offer discounts for the non-generic. The VIPs also include Walmart Health Virtual Care, which gives you access to medical providers virtually. The main difference between these three is the flat fee that it pays towards... Depending on the service that you go for, as well as for the VIP Standard, that one doesn't include intensive care unit benefits, rehabilitation benefits, nor any pre-... surgery that you may require, while the VIP Plus and the VIP Prime would. Out of the three of them, the one that would cover the greater dollar amount, depending on that service that you go for, would be the VIP Prime. So, I'm gonna give you an example. So, if you were to go for surgery in hospital, the VIP Standard, which is the most basic one, would cover you \$250 per day for a max of one day. The VIP Plus would cover \$1,000 per day for a max of one day, and then the VIP Prime would cover \$2,000 per day for a max of one day. For emergency room visits, 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 then the VIP Prime would cover \$150 per day for a max of two days. If you were to select between those three, the VIP Standard would be \$17.66 for employee only, the VIP Plus would be \$31.61 for employee only, or if you were to select the VIP Prime, which is the one that pays that greater dollar amount towards that service, for employee only it would be a weekly deduction of \$43.28. There's also a fifth plan. That's called the MEC Enhanced. This one, like the MEC Stay Healthy, requires you to stay within the network. However, for the MEC Enhanced, this one covers preventative care and it also covers the areas of the hospital, so like, hospital admission, emergency room, urgent care. So, it covers both of those areas. However, with this one you're required copays in the areas of primary care visit, which is limited of four visits annually per person, or 10 per family. The copay for that would be \$10. For specialty care visits, you're limited to four visits annually per person, or 10 per family. You're required a copay of \$50 per visit. And for urgent care visits, you're limited to four visits annually per person, or 10 per family, and that copay would be \$60. As well as for the preventative prescriptions, you would be required to give a copayment. So, for the pharmacy option, it's a 30-day supply and you're required to give a \$5 copayment. For the mail-order option, it's a 90-day supply and you're required to give a \$15 copayment. Since this also includes the hospital indemnity side, you're also covered through Pharmaville, which you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, they do offer discounts. This plans also does include Walmart Health Virtual Care, like the other ones, and if you were to select the Stay H- the MEC Enhanced, for employee only that would be a weekly deduction of \$43.76. So, those are for the medical plans. If you wish to add additional benefits, um, those would be like your vision, dental, term life, short-term, critical illness, and 24 group a- accident. Um, those you would have to add in addition. So, for dental, that deduction for employee only is \$3.63. For vision, for employee only it would be \$2.15. For the term life, employee only is \$2.11. Critical illness with cancer benefits that apply for employee only would be \$2.51. Short-term disability for employee only would be \$3.94. And for the 24-hour group accident, employee only it would be \$2. But those would be add-ons. Um, do you have any questions about anything so far? No. Okay. Huh. And then, there is another one, um, called the MVP. So, that's the only plan that would be monthly deductions. Uh, but

you do gotta keep in mind that the deductible for the MVP is pretty high. So, for that one, the in-network deductible per participant is 6,900. For out of network, it would be 10,000. You would have to cover that deductible first, and then you would be covered at 100%. Um, and then the monthly premium for employee only for the MVP is \$502.71. For employee and spouse, \$574.45. For employee and child, \$836.49. And for the family it's \$1,326.03. That's the only one that's done as a monthly deduction due to that high deductible, um, but the other ones, like the two MECs, which is the MEC Enhanced, the Stay Healthy, and then the three VIPs, and the add-ons, those are all weekly deductions. Okay. And wh- how can I sign up for one? And I was also sending... Oh, sorry. Yes, sir? Uh, how can I sign up for one? Um, you could do that through me. The VIP Plus. Um, we could do a phone enrollment over the phone. Okay. Before you select anything, I was gonna also let you know that the three VIPs, the two MECs, and the dental and the vision plans, those are all under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to claim those plans with pre-tax dollars. However, to either drop those plans or make any changes, like add dependents, you would have to be within your first 30 days-... or receiving your first check, or be within the company's open enrollment period, which for Partners Personal is in October. Um, if you're not within those periods, you wouldn't be able to make any changes. Okay? So I do- Okay. ... want to inform you of that before you make a selection. And it looks like your last day to enroll will be November 27th. So if you're not- Okay. ... so sure yet, you have till the 27th to make a selection. But if you're ready, we can go ahead and do that too. Okay. Yeah. We can go ahead. Okay. All right. So you said that you were interested in, did you say the VIP+? Yeah. Okay. Did you want to do dependents or did you just want to do the employee only? Employee only. Okay. So for the VIP+, that would be a weekly deduction of \$31.61. And that is under that IRS regulation, okay? Okay. And then the- Um, does that come with a dental or no? So, none of the medical plans that I went over are a bundle. Um, that is something that you would have to add in addition. So those are the additional benefits. Okay. Did you want to add dental? No. That's a weekly deduction. Yeah, that's- Okay. That would be a weekly deduction of \$3.63 for employee only, and that one's under that IRS regulation as well, okay? Did you want to add anything else? Okay. Um, no. Okay. So, s- so far, I have the VIP+ for \$31.61 for employee only. I have dental for employee only for \$3.63. That comes up to a total of \$35.24. Do you allow Partners Personal to make the weekly deduction of \$35.24 for those two selected plans? Yeah. Okay. Please allow one or two weeks for your employer to start making those deductions. Once you see that first deduction from your paycheck, the following Monday is when that coverage becomes active, and then that first week of your activation week, either by that Thursday or Friday, you should be receiving your dental card. Um, I would like to advise to you that for your VIP+ plan, they normally don't send that card out to you physically. So once you have active coverage, you're welcome to give us a call at this number, and we can go ahead and put in that request for you, um, if you re- if you wish to receive a physical copy of that card. But you would have to be active, okay? For us to request it. Okay. Um, also, I was gonna tell you that if you did want to make any changes, uh, drop either to dental, VIP+, or add any dependents, you would have to do it before the 27th. Okay? You wouldn't be able to do it after the 27th, 'cause if you wait after the 27th, you would have to wait for the company open, next company open enrollment period, which is in October. Next October. Right. Sounds good. Mm-hmm. And if for some reason you, once you have active coverage, you still don't have your card and need to go like to an appointment, you're

welcome also to give us a call and we could send you those cards, uh, via email. Okay. Okay. Um, I don't know if you have any more questions for me. Um, no. Okay. Well, thank you for your time. I hope you have a great day. You too. Thank you very much. Thank you. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi. Um, I'm, I would like to know more details about the benefits. Like I'm a big ...????

Speaker speaker_3: Okay. Um, what staff and agency are you currently working with?

Speaker speaker_2: Partner Personnel.

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

Speaker speaker_2: Six, seven, nine, nine.

Speaker speaker_1: Okay. Thank you. Could you please verify your full address as well as your date of birth for security purposes?

Speaker speaker_2: 243 Street, Leavenworth, PA, 17046. April 3rd, '92.

Speaker speaker_1: Okay. Thank you. Um, is your phone number still the 717-508-6951?

Speaker speaker_2: 6501? Yeah.

Speaker speaker_1: Okay. And then, I have your email address as s-h-a-n-j-a-n-a O3-24@gmail.com. Is that still up to date?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Um, if you wish, I can go ahead and send you the benefit guide. So what that has is all of the plans and their prices. I went ahead and sent that to the email on file. Do you mind verifying to see if you have received it?

Speaker speaker_2: Um, can, um... Because I believe you sent it to another email. I have that email on my computer.

Speaker speaker_1: Gotcha. Yes. Okay. Hang on. Give me one second. Okay. What's that email?

Speaker speaker_2: Um, it's k-e-i-s-h-l-a-j-o-s-e f-o-n-s-e-c-a@gmail.com.

Speaker speaker_1: Okay. I'm gonna spell that out. It is K-E-I-S-H-L-A-K-O-S-E S-O-N-S-E... What was after the E?

Speaker speaker_2: Uh, you got the... It's José. J, not K.

Speaker speaker_1: Oh, gotcha.

Speaker speaker_2: J-O-S-E.

Speaker speaker_1: Okay.

Speaker speaker_2: F-O-N-S-E-C-A.

Speaker speaker_1: C-A. Okay, thank you. And then, uh, is it Gmail?

Speaker speaker_2: Gmail, yeah.

Speaker speaker_1: Mm-hmm. Okay. I went ahead and sent it to you. Do you mind verifying if you have received it? If you don't see it right away, I would check your junk file as well as your spam.

Speaker speaker_2: Let me check. Yep, I got it.

Speaker speaker_1: Okay. So if you open that PDF that has all the plans and their prices. Um, if you wish, I can go over the plans with you. So there's different plans to choose from depending on how many you select, as well as if you select dependents with these plans and how much the weekly deduction comes out of your check to be. So the first one that I'm going to go over is only a preventative plan, meaning that it's only going to cover one physical visit a year, some vaccines, some cancer screenings, some STD screenings, and even some counseling. This plan is called the Stay Healthy MEC Tele-RS. So this is your preventative plan that would cover you at 100% as long as you stay within the network. It includes prescription benefits through Alexar and it also includes something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. Um, this plan also includes something called Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I had said earlier, the Stay Healthy MEC is only a preventative plan, so it wouldn't cover any doctor visits if sick, hospitalization if injured, urgent care, emergency rooms or surgeries. So it's only for preventative services. Okay? So if you were to fill out the Stay Healthy MEC Tele-RS for employee only, that would be a weekly deduction of \$16.80. Now, there is also three other plans that are called the VIPs. There's the VIP Standard, the VIP+ and the VIP Prime. These are the plans that will cover doctor visits if sick, hospital visits, urgent care room, emergency rooms and surgeries. However, it doesn't cover the preventative side. So what the MEC Tele-RS covers, these three don't, but it does cover your, like, hospital indemnity. Um, these plans also don't require you to stay within the network. You could either use the providers outside of the network or in the network. They also include prescription benefits through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medication. And they offer discounts for the non-generic. The VIPs also include Walmart Health Virtual Care, which gives you access to medical providers virtually. The main difference between these three is the flat fee that it pays towards... Depending on the service that you go for, as well as for the VIP Standard, that one doesn't include intensive care unit benefits, rehabilitation benefits, nor any pre-... surgery that you may require, while the VIP Plus and the VIP Prime would. Out of the three of them, the one that would cover the greater dollar amount, depending on that service that you go for, would be the VIP Prime. So, I'm gonna give you an example. So, if you were to go for surgery in hospital, the VIP

Standard, which is the most basic one, would cover you \$250 per day for a max of one day. The VIP Plus would cover \$1,000 per day for a max of one day, and then the VIP Prime would cover \$2,000 per day for a max of one day. For emergency room visits, 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 then the VIP Prime would cover \$150 per day for a max of two days. If you were to select between those three, the VIP Standard would be \$17.66 for employee only, the VIP Plus would be \$31.61 for employee only, or if you were to select the VIP Prime, which is the one that pays that greater dollar amount towards that service, for employee only it would be a weekly deduction of \$43.28. There's also a fifth plan. That's called the MEC Enhanced. This one, like the MEC Stay Healthy, requires you to stay within the network. However, for the MEC Enhanced, this one covers preventative care and it also covers the areas of the hospital, so like, hospital admission, emergency room, urgent care. So, it covers both of those areas. However, with this one you're required copays in the areas of primary care visit, which is limited of four visits annually per person, or 10 per family. The copay for that would be \$10. For specialty care visits, you're limited to four visits annually per person, or 10 per family. You're required a copay of \$50 per visit. And for urgent care visits, you're limited to four visits annually per person, or 10 per family, and that copay would be \$60. As well as for the preventative prescriptions, you would be required to give a copayment. So, for the pharmacy option, it's a 30-day supply and you're required to give a \$5 copayment. For the mail-order option, it's a 90-day supply and you're required to give a \$15 copayment. Since this also includes the hospital indemnity side, you're also covered through Pharmaville, which you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, they do offer discounts. This plans also does include Walmart Health Virtual Care, like the other ones, and if you were to select the Stay H- the MEC Enhanced, for employee only that would be a weekly deduction of \$43.76. So, those are for the medical plans. If you wish to add additional benefits, um, those would be like your vision, dental, term life, short-term, critical illness, and 24 group a- accident. Um, those you would have to add in addition. So, for dental, that deduction for employee only is \$3.63. For vision, for employee only it would be \$2.15. For the term life, employee only is \$2.11. Critical illness with cancer benefits that apply for employee only would be \$2.51. Short-term disability for employee only would be \$3.94. And for the 24-hour group accident, employee only it would be \$2. But those would be add-ons. Um, do you have any questions about anything so far?

Speaker speaker_4: No.

Speaker speaker_1: Okay.

Speaker speaker_4: Huh.

Speaker speaker_1: And then, there is another one, um, called the MVP. So, that's the only plan that would be monthly deductions. Uh, but you do gotta keep in mind that the deductible for the MVP is pretty high. So, for that one, the in-network deductible per participant is 6,900. For out of network, it would be 10,000. You would have to cover that deductible first, and then you would be covered at 100%. Um, and then the monthly premium for employee only for the MVP is \$502.71. For employee and spouse, \$574.45. For employee and child, \$836.49. And for the family it's \$1,326.03. That's the only one that's done as a monthly deduction due to that high deductible, um, but the other ones, like the two MECs, which is the MEC Enhanced, the

Stay Healthy, and then the three VIPs, and the add-ons, those are all weekly deductions.

Speaker speaker_4: Okay. And wh- how can I sign up for one?

Speaker speaker_1: And I was also sending... Oh, sorry. Yes, sir?

Speaker speaker_4: Uh, how can I sign up for one?

Speaker speaker_1: Um, you could do that through me.

Speaker speaker_4: The VIP Plus.

Speaker speaker_1: Um, we could do a phone enrollment over the phone.

Speaker speaker_4: Okay.

Speaker speaker_1: Before you select anything, I was gonna also let you know that the three VIPs, the two MECs, and the dental and the vision plans, those are all under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to claim those plans with pre-tax dollars. However, to either drop those plans or make any changes, like add dependents, you would have to be within your first 30 days-... or receiving your first check, or be within the company's open enrollment period, which for Partners Personal is in October. Um, if you're not within those periods, you wouldn't be able to make any changes. Okay? So I do-

Speaker speaker_5: Okay.

Speaker speaker_1: ... want to inform you of that before you make a selection. And it looks like your last day to enroll will be November 27th. So if you're not-

Speaker speaker_5: Okay.

Speaker speaker_1: ... so sure yet, you have till the 27th to make a selection. But if you're ready, we can go ahead and do that too.

Speaker speaker_5: Okay. Yeah. We can go ahead.

Speaker speaker_1: Okay. All right. So you said that you were interested in, did you say the VIP+?

Speaker speaker_5: Yeah.

Speaker speaker_1: Okay. Did you want to do dependents or did you just want to do the employee only?

Speaker speaker_5: Employee only.

Speaker speaker_1: Okay. So for the VIP+, that would be a weekly deduction of \$31.61. And that is under that IRS regulation, okay?

Speaker speaker_5: Okay.

Speaker speaker_1: And then the-

Speaker speaker_5: Um, does that come with a dental or no?

Speaker speaker_1: So, none of the medical plans that I went over are a bundle. Um, that is something that you would have to add in addition. So those are the additional benefits.

Speaker speaker_5: Okay.

Speaker speaker_1: Did you want to add dental?

Speaker speaker_5: No.

Speaker speaker_1: That's a weekly deduction.

Speaker speaker_5: Yeah, that's-

Speaker speaker_1: Okay. That would be a weekly deduction of \$3.63 for employee only, and that one's under that IRS regulation as well, okay? Did you want to add anything else?

Speaker speaker_5: Okay. Um, no.

Speaker speaker_1: Okay. So, s- so far, I have the VIP+ for \$31.61 for employee only. I have dental for employee only for \$3.63. That comes up to a total of \$35.24. Do you allow Partners Personal to make the weekly deduction of \$35.24 for those two selected plans?

Speaker speaker_5: Yeah.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making those deductions. Once you see that first deduction from your paycheck, the following Monday is when that coverage becomes active, and then that first week of your activation week, either by that Thursday or Friday, you should be receiving your dental card. Um, I would like to advise to you that for your VIP+ plan, they normally don't send that card out to you physically. So once you have active coverage, you're welcome to give us a call at this number, and we can go ahead and put in that request for you, um, if you re- if you wish to receive a physical copy of that card. But you would have to be active, okay? For us to request it.

Speaker speaker_5: Okay.

Speaker speaker_1: Um, also, I was gonna tell you that if you did want to make any changes, uh, drop either to dental, VIP+, or add any dependents, you would have to do it before the 27th. Okay? You wouldn't be able to do it after the 27th, 'cause if you wait after the 27th, you would have to wait for the company open, next company open enrollment period, which is in October. Next October.

Speaker speaker_5: Right. Sounds good.

Speaker speaker_1: Mm-hmm. And if for some reason you, once you have active coverage, you still don't have your card and need to go like to an appointment, you're welcome also to give us a call and we could send you those cards, uh, via email.

Speaker speaker_5: Okay.

Speaker speaker_1: Okay. Um, I don't know if you have any more questions for me.

Speaker speaker_5: Um, no.

Speaker speaker_1: Okay. Well, thank you for your time. I hope you have a great day.

Speaker speaker_5: You too. Thank you very much.

Speaker speaker_1: Thank you.

Speaker speaker_5: Bye.