

Transcript: Franchesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits . This is Jessica. How can I assist you today? Hi. I'm a, um, recent, um, I've just become an employee of Partners Personnel. Um, I would, I have some questions about the benefits and what you guys offer towards the benefits. Mm-kay. What are the last four of your Social and the last name? Um, my full Social? Just the last four to locate the account. Oh, the last four? Okay. Oh, it's 1461. And the last name? And the last name is Thermitis.

T-H-E-R-M-I-T-U-S. Could you please verify your mailing address and your date of birth to make sure that I am in the right account? If you wouldn't mind. Mm-hmm. Yeah. Um, it is 2420 Mansfield Avenue. That's my address. And then, did you say, what was it again? The date of birth. What was it? Oh, the date of birth. January 6th, 2005. I have the past contact number as 239-887-2011. That is correct. And I have your email as last name first name at gmail.com.

That is correct. All right. And what question did you have in regards to the benefits? So, I wanted, I wanted to enroll but I'm not sure what you guys like, how it really works 'cause this is my first time like enrolling into benefits. And, um, if you guys provide dental, vision or what plans do you guys have basically? Hmm. So, so, bene- I mean, Partners Personal will be the one that's offering the benefits, we just administer. Um, specifically speaking, your specific company is offering medical, dental, vision, short-term disability- Mm-hmm. ... critical illness with cancer benefits, 24-hour group accidents, term life which is just life insurance, and the FreeRx membership for medications. So, the way their plans are set up is that you choose whichever plans you would like to enroll on. They are all separate. Mm-hmm. And each plan will be a certain amount. Depending on how many plans you're enrolling into as well as which plans, will depend on how much your total policy will mount out to per paycheck, as well as if you're putting any dependents. Mm-hmm. At the moment, the only- Mm-hmm. ... admissible will be a spouse or children. Okay. Hm. Okay. So, um, can you tell me which plan has like... 'Cause I really need dental, vision and medical only. Okay. So, there's only one dental plan. It is \$3.63 per paycheck for employee only. Will you be putting any dependents or just yourself? No, just myself. I don't have- All right. ... any spouse or children. Understand. So, this dental plan is gonna give you coverage of a 100% on preventative services. Basic services, basic restorative services and radiographs will be covered at 80%. It's gonna cover an annual maximum of \$500 in services, and you'll have a \$50 deductible. Mm-hmm. And that was the dental plan. Okay. And then vision is the same thing. They only have one plan that's being offered. This one is \$2.15 per paycheck. Mm-hmm. Now, this one is going to work with co-pays instead of percentages. So, it has a \$10 co-pay for eye exams, a \$25 co-pay for lenses and frames, a \$0 co-pay for contact lens fittings, means that they will cover it. And the frame allowance is \$130 annually. Okay. Now, the medical is the only type of coverage that they do have more than one plan for you to select from. They have those split into two

different- Mm-hmm. ... categories. There is the preventative plan. So, preventative services are your screenings for like your blood pressure or your iron deficiency, um, to make sure that you're in good health, your counseling- Mm-hmm. ... for like a healthy diet, avoiding UV exposures to avoid getting sick as well as your preventative- Mm-hmm. ... immunizations like tetanus, varicella or pertussis. And then it's gonna also cover your preventative generic prescriptions. Um, that plan is \$16.80 per paycheck. It's called MEC Tilley Rx. And it does come with an urgent care virtual package as well as a FreeRx membership for the medications in it. Okay. Now, due to the fact that that plan is preventative only, it's not gonna cover what they call hospital indemnity services, which is just basically your hospital services like those doctor visits to the emergency room, the doctor's office or urgent care. Your surgeries also- Mm-hmm. ... play into that type of category as well as any lab work, depending that is not for preventative check-ups. There is three plans that are being offered with a tier system. The lowest tier is the VIP Standard which is \$17.66. The middle tier will be VIP Plus, \$31.61. VIP Prime will be \$43.28 per paycheck. The difference between the three of them aside from the fact that yours start going up on the set dollar amount coverage that they will cover for a specific coverage when you go from Standard up to Prime, is the fact that the Standard doesn't cover your preventative surgeries-... intensive care unit or rehabilitation. Whereas, the VIP Plus and the Prime will cover those type of surgeries and those services. The only thing is since they're hospital indemnity they do not cover preventative services. So you're able to mix it- Okay. ... MEC Tailor Rx with one of those VIP plans. You just can't enroll into more than one VIP plan. Does that make sense? Okay. Yeah, it does. Okay, and then the very last plan, um, this one will offer you both preventative and your hospital services. It's called MEC Enhanced and in difference to the other ones, this one's for your primary care, specialist or urgent care visits. It's going to work with a co-pay. A \$10 co-pay for primary care, a \$50 co-pay for the specialist care and a \$60 co-pay for the urgent care. For all three of those you'll have four visits per year. It is \$43.76 per paycheck. Now both this one, MEC Enhanced, and the first one that I went through, preventative, the MEC Tailor Rx, both of these two do require network. And it's the same thing with the VIP plans. You can't be enrolled into both of the MEC plans as well as you cannot mix the Enhanced with one of the VIPs. If that makes sense. Okay. Yeah, it does. Okay. All right. So for medical and dent- I mean for dental and vision, since there's only one plan, I have that selection down for you. Um, now in order to submit your enrollment we just have to figure out which of those medical plans you believe is the best fit for your needs. Okay. Um... I would say... Hmm. I would say the first option that you said, um, the VIP plan. The VIP Standard, \$17.66 per paycheck? Yes. Yes. All right. So that would be the dental, the vision and the VIP Standard, correct? Yes, ma'am. That is correct. All right. And we'll do just those three plans. That will be \$23.44 per paycheck. Do you authorize furnished personal to make those deductions? Mm-hmm. Yes, I do. All right. So I went ahead and submitted it for you. Please keep in mind that cancel at- I mean that enrollments will take one to two weeks for your employer to start making them. And then when you see that very first deduction- Okay. ... the following Monday will be when your policy becomes effective. And that same week of activation- Okay. ... by Friday your carrier is going to mail out the benefit cards for those plans. Uh-huh. You're only going to see your dental and your vision because the carrier for your medical, which is also for the vision as well, is American Public Health. Right. But they only do the medical card for some reason digital, so if you do want a hard copy, Monday following that paycheck deduction just give us a call so we

can put in the request for the mail version of it. Okay? Okay. Will do. Thank you so much. No problem. And then the last thing that I did want to bring up is all three plans are under Section 125, which the IRS regulates. So that just means that all three of those plans are going to be taken out prior to your tax deductions on your pay stub. Mm-hmm. And they do have the restriction of you not being able to make changes or cancellations unless you're in a company open enrollment period, have a personal enrollment period, um, which you're currently under. Yours specifically will be ending on the 13th of November, or you have a qualified life event. Okay. All right. So you have all the way to the 13th to make any changes to this policy if you like. Okay. Thank you for your time so much and I hope you have a wonderful rest of your day. Thank you, you as well. Thank you so much. No problem. Have a good one. My pleasure. You as well. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits . This is Jessica. How can I assist you today?

Speaker speaker_2: Hi. I'm a, um, recent, um, I've just become an employee of Partners Personnel. Um, I would, I have some questions about the benefits and what you guys offer towards the benefits.

Speaker speaker_1: Mm-kay. What are the last four of your Social and the last name?

Speaker speaker_2: Um, my full Social?

Speaker speaker_1: Just the last four to locate the account.

Speaker speaker_2: Oh, the last four? Okay. Oh, it's 1461.

Speaker speaker_1: And the last name?

Speaker speaker_2: And the last name is Thermitis. T-H-E-R-M-I-T-U-S.

Speaker speaker_1: Could you please verify your mailing address and your date of birth to make sure that I am in the right account? If you wouldn't mind.

Speaker speaker_2: Mm-hmm. Yeah. Um, it is 2420 Mansfield Avenue. That's my address. And then, did you say, what was it again?

Speaker speaker_1: The date of birth.

Speaker speaker_2: What was it? Oh, the date of birth. January 6th, 2005.

Speaker speaker_1: I have the past contact number as 239-887-2011.

Speaker speaker_2: That is correct.

Speaker speaker_1: And I have your email as last name first name at gmail.com.

Speaker speaker_2: That is correct.

Speaker speaker_1: All right. And what question did you have in regards to the benefits?

Speaker speaker_2: So, I wanted, I wanted to enroll but I'm not sure what you guys like, how it really works 'cause this is my first time like enrolling into benefits. And, um, if you guys provide dental, vision or what plans do you guys have basically?

Speaker speaker_1: Hmm. So, so, bene- I mean, Partners Personal will be the one that's offering the benefits, we just administer. Um, specifically speaking, your specific company is offering medical, dental, vision, short-term disability-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... critical illness with cancer benefits, 24-hour group accidents, term life which is just life insurance, and the FreeRx membership for medications. So, the way their plans are set up is that you choose whichever plans you would like to enroll on. They are all separate.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And each plan will be a certain amount. Depending on how many plans you're enrolling into as well as which plans, will depend on how much your total policy will mount out to per paycheck, as well as if you're putting any dependents.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: At the moment, the only-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... admissible will be a spouse or children.

Speaker speaker_2: Okay. Hm. Okay. So, um, can you tell me which plan has like... 'Cause I really need dental, vision and medical only.

Speaker speaker_1: Okay. So, there's only one dental plan. It is \$3.63 per paycheck for employee only. Will you be putting any dependents or just yourself?

Speaker speaker_2: No, just myself. I don't have-

Speaker speaker_1: All right.

Speaker speaker_2: ... any spouse or children.

Speaker speaker_1: Understand. So, this dental plan is gonna give you coverage of a 100% on preventative services. Basic services, basic restorative services and radiographs will be covered at 80%. It's gonna cover an annual maximum of \$500 in services, and you'll have a \$50 deductible.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And that was the dental plan.

Speaker speaker_2: Okay.

Speaker speaker_1: And then vision is the same thing. They only have one plan that's being offered. This one is \$2.15 per paycheck.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Now, this one is going to work with co-pays instead of percentages. So, it has a \$10 co-pay for eye exams, a \$25 co-pay for lenses and frames, a \$0 co-pay for contact lens fittings, means that they will cover it. And the frame allowance is \$130 annually.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, the medical is the only type of coverage that they do have more than one plan for you to select from. They have those split into two different-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... categories. There is the preventative plan. So, preventative services are your screenings for like your blood pressure or your iron deficiency, um, to make sure that you're in good health, your counseling-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for like a healthy diet, avoiding UV exposures to avoid getting sick as well as your preventative-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... immunizations like tetanus, varicella or pertussis. And then it's gonna also cover your preventative generic prescriptions. Um, that plan is \$16.80 per paycheck. It's called MEC Tilley Rx. And it does come with an urgent care virtual package as well as a FreeRx membership for the medications in it.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, due to the fact that that plan is preventative only, it's not gonna cover what they call hospital indemnity services, which is just basically your hospital services like those doctor visits to the emergency room, the doctor's office or urgent care. Your surgeries also-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... play into that type of category as well as any lab work, depending that is not for preventative check-ups. There is three plans that are being offered with a tier system. The lowest tier is the VIP Standard which is \$17.66. The middle tier will be VIP Plus, \$31.61. VIP Prime will be \$43.28 per paycheck. The difference between the three of them aside from the fact that yours start going up on the set dollar amount coverage that they will cover for a specific coverage when you go from Standard up to Prime, is the fact that the Standard doesn't cover your preventative surgeries-... intensive care unit or rehabilitation. Whereas, the VIP Plus and the Prime will cover those type of surgeries and those services.

The only thing is since they're hospital indemnity they do not cover preventative services. So you're able to mix it-

Speaker speaker_3: Okay.

Speaker speaker_1: ... MEC Tailor Rx with one of those VIP plans. You just can't enroll into more than one VIP plan. Does that make sense?

Speaker speaker_3: Okay. Yeah, it does.

Speaker speaker_1: Okay, and then the very last plan, um, this one will offer you both preventative and your hospital services. It's called MEC Enhanced and in difference to the other ones, this one's for your primary care, specialist or urgent care visits. It's going to work with a co-pay. A \$10 co-pay for primary care, a \$50 co-pay for the specialist care and a \$60 co-pay for the urgent care. For all three of those you'll have four visits per year. It is \$43.76 per paycheck. Now both this one, MEC Enhanced, and the first one that I went through, preventative, the MEC Tailor Rx, both of these two do require network. And it's the same thing with the VIP plans. You can't be enrolled into both of the MEC plans as well as you cannot mix the Enhanced with one of the VIPs. If that makes sense.

Speaker speaker_3: Okay. Yeah, it does. Okay.

Speaker speaker_1: All right. So for medical and dent- I mean for dental and vision, since there's only one plan, I have that selection down for you. Um, now in order to submit your enrollment we just have to figure out which of those medical plans you believe is the best fit for your needs.

Speaker speaker_3: Okay. Um... I would say... Hmm. I would say the first option that you said, um, the VIP plan.

Speaker speaker_1: The VIP Standard, \$17.66 per paycheck?

Speaker speaker_3: Yes. Yes.

Speaker speaker_1: All right. So that would be the dental, the vision and the VIP Standard, correct?

Speaker speaker_3: Yes, ma'am. That is correct.

Speaker speaker_1: All right. And we'll do just those three plans. That will be \$23.44 per paycheck. Do you authorize furnished personal to make those deductions?

Speaker speaker_3: Mm-hmm. Yes, I do.

Speaker speaker_1: All right. So I went ahead and submitted it for you. Please keep in mind that cancel at- I mean that enrollments will take one to two weeks for your employer to start making them. And then when you see that very first deduction-

Speaker speaker_3: Okay.

Speaker speaker_1: ... the following Monday will be when your policy becomes effective. And that same week of activation-

Speaker speaker_3: Okay.

Speaker speaker_1: ... by Friday your carrier is going to mail out the benefit cards for those plans.

Speaker speaker_3: Uh-huh.

Speaker speaker_1: You're only going to see your dental and your vision because the carrier for your medical, which is also for the vision as well, is American Public Health.

Speaker speaker_3: Right.

Speaker speaker_1: But they only do the medical card for some reason digital, so if you do want a hard copy, Monday following that paycheck deduction just give us a call so we can put in the request for the mail version of it. Okay?

Speaker speaker_3: Okay. Will do. Thank you so much.

Speaker speaker_1: No problem. And then the last thing that I did want to bring up is all three plans are under Section 125, which the IRS regulates. So that just means that all three of those plans are going to be taken out prior to your tax deductions on your pay stub.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: And they do have the restriction of you not being able to make changes or cancellations unless you're in a company open enrollment period, have a personal enrollment period, um, which you're currently under. Yours specifically will be ending on the 13th of November, or you have a qualified life event.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. So you have all the way to the 13th to make any changes to this policy if you like.

Speaker speaker_3: Okay.

Speaker speaker_1: Thank you for your time so much and I hope you have a wonderful rest of your day.

Speaker speaker_3: Thank you, you as well. Thank you so much.

Speaker speaker_1: No problem. Have a good one. My pleasure.

Speaker speaker_3: You as well. Bye-bye.

Speaker speaker_1: Bye.