

## Transcript: Francesca

**Baez-6277374013128704-6740242403737600**

### Full Transcript

... benefits in your car. My name is Francesca. How can I assist you today? Yes, ma'am. I was trying to, uh, enroll into the, um, program. Okay. What staffing company do you work with? Partners Personnel. What is the last four of your Social? 3230. 3230? Yeah. And what is the last name? Hudson. Did you just recently enroll with them? I mean, apply with them? Yeah, I just started my job, like, last week or something with them. So we have not received your enroll... I mean, your file itself yet into our system. Um, you have the option of either making one with us but we do need the full Social. If you don't feel comfortable providing it on the recorded line, then you have the second option of calling in throughout the week to see when we receive it. I'll go ahead and give you my social, no problem. Bare with me one moment. Go ahead. 259773230. What is the first name? Spencer. And could you spell the last name? Hudson, H-E-D-S-O-N. What is the mailing address? 1158 Desota, D-E-S-O-T-A Street, Gainesville, Georgia 30501. What is the date of birth? 259773230. No, sir, the date of birth. Oh, I'm sorry. July 17th, 1988. I'm sorry. It's okay. And you said July 17, '88? July 17th, 1988. All right. And then, did you want me to go ahead and put down the phone number you're calling on, ending on 7185? Yes. Mm-hmm. Okay. And then the very last thing will be, would you like to put an email on the account or leave it with no email? Uh, uh, yeah, you can put an email. It's my first and last name, 34@icloud.com. First and last name 34@icloud.com? Yes. All right, and then- Hudson734@icloud.com. All right. And then, do you know which plan you would like to be enrolled into? Uh, the medical plan. Uh, I think it's... Yeah, the medical plan for myself. Or I was gonna ask you, what is this Affordable Care Act? Hmm. Oh, I know what you mean. The, the ACA thing on it? Um, so that's basically a law that was passed back in 2013, um, requiring all individuals who were legally residing in the United States to have healthcare insurance. So it means that the benefit plans that are ACA compliant have some of the exceptions, but the financial hardship and religions believe that we'll apply for that loss for you to have a fee over it. Oh, okay. I didn't know how you qualified for that. So I mean, I thought it was, like, a different type of coverage or something. No, sir. So you don't really have- Not either. ... uh, plans. It's just something that the plan itself conflicts. Sorry. That's fine. It all depends on your state itself. Certain states, 'cause these benefits are offered for all of the Partners Personnel offices around the United States. So depending on your state, certain of them have a requirement for when you're filing taxes, for example- Yeah. ... if you had insurance- Yeah. ... and it was ACA compliant, there's a certain fee that you don't have to pay when you file your taxes. So that all depends on the state- Okay. ... that you're in. Okay. Yeah, I thought it was, like, a, uh... I didn't know if it was free healthcare or not. I didn't know if that's what that was. That's why I was asking you that. Understood. Um, so as far as the medical goes, they offer a total of these seven plans. There is the minimum volume plan, which is the only major medical insurance plan, um, as well as the only monthly deduction. So

you do have the requirement of working 30 hours or more to be eligible for the plan itself. If you were to enroll into it, the monthly deduction for employee only is \$502.71 per month, with the in-network deductible of \$6,900 and out-of-network deductible of \$10,000. Hmm. Aside from that, they offer one primary virtual care plan, which would be \$5.09 per paycheck. With that virtual primary care plan, you'll have urgent care 24/7, the primary services, care coordination and navigation, as well as discounted, uh, labs whenever you do have to go out to get your labs done. And then aside from those two, there will be five, five PPO-limited plans. They are split into two categories. There is a preventative, preventive services is that, that you get done to make sure you're up to health, like your physicals. Mm-hmm. Your screening for blood pressure, iron deficiency, the counseling for a healthy diet or avoiding the exposures for the sun, along with your preventative immunizations like tetanus, rotavira, influenza, and your preventative generic prescriptions like vitamins and statins. That preventative plan is called StayHealthy MEC TeleRx. It does come with a free Rx membership, and it is \$16.80 per paycheck. It does have a network requirement. Then they have three hospital indemnity plans. Hospital indemnity are those hospital services like your doctor's visits, the emergency room, urgent care, or surgeries. It goes over a tier system with the lowest tier being VIP Standard, \$17.66, VIP Plus, \$31.61, highest tier, VIP Prime, \$43.28. And all of those prices were per paycheck, and they do not have any network requirement for the VIP plans. And then the last plan has both services. And then the last one... Sorry? You said how much was that one per month? So these are per paycheck. There is a weekly deduction. Okay. VIP Standard is \$17.66, VIP Plus is \$31.61, and VIP Prime is \$43.28. Okay. And then the last plan has both services together, preventative and hospital indemnity. It's called StayHealthy MEC Enhanced. This one is \$43.76 per paycheck, and it does have a network requirement. And then all of those five plans that we just went over have an urgent care virtual package in them. Are these PPE... Are these PPO, or, uh, what were they again? Um, yes, the five that we just went over are PPO-limited plans. Okay.

## Conversation Format

Speaker speaker\_0: ... benefits in your car. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Yes, ma'am. I was trying to, uh, enroll into the, um, program.

Speaker speaker\_0: Okay. What staffing company do you work with?

Speaker speaker\_1: Partners Personnel.

Speaker speaker\_0: What is the last four of your Social?

Speaker speaker\_1: 3230.

Speaker speaker\_0: 3230?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And what is the last name?

Speaker speaker\_1: Hudson.

Speaker speaker\_0: Did you just recently enroll with them? I mean, apply with them?

Speaker speaker\_1: Yeah, I just started my job, like, last week or something with them.

Speaker speaker\_0: So we have not received your enroll... I mean, your file itself yet into our system. Um, you have the option of either making one with us but we do need the full Social. If you don't feel comfortable providing it on the recorded line, then you have the second option of calling in throughout the week to see when we receive it.

Speaker speaker\_1: I'll go ahead and give you my social, no problem.

Speaker speaker\_0: Bare with me one moment. Go ahead.

Speaker speaker\_1: 259773230.

Speaker speaker\_0: What is the first name?

Speaker speaker\_1: Spencer.

Speaker speaker\_0: And could you spell the last name?

Speaker speaker\_1: Hudson, H-E-D-S-O-N.

Speaker speaker\_0: What is the mailing address?

Speaker speaker\_1: 1158 Desota, D-E-S-O-T-A Street, Gainesville, Georgia 30501.

Speaker speaker\_0: What is the date of birth?

Speaker speaker\_1: 259773230.

Speaker speaker\_0: No, sir, the date of birth.

Speaker speaker\_1: Oh, I'm sorry. July 17th, 1988. I'm sorry.

Speaker speaker\_0: It's okay. And you said July 17, '88?

Speaker speaker\_1: July 17th, 1988.

Speaker speaker\_0: All right. And then, did you want me to go ahead and put down the phone number you're calling on, ending on 7185?

Speaker speaker\_1: Yes. Mm-hmm.

Speaker speaker\_0: Okay. And then the very last thing will be, would you like to put an email on the account or leave it with no email?

Speaker speaker\_1: Uh, uh, yeah, you can put an email. It's my first and last name, 34@icloud.com.

Speaker speaker\_0: First and last name 34@icloud.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right, and then-

Speaker speaker\_1: Hudson734@icloud.com.

Speaker speaker\_0: All right. And then, do you know which plan you would like to be enrolled into?

Speaker speaker\_1: Uh, the medical plan. Uh, I think it's... Yeah, the medical plan for myself. Or I was gonna ask you, what is this Affordable Care Act?

Speaker speaker\_0: Hmm. Oh, I know what you mean. The, the ACA thing on it? Um, so that's basically a law that was passed back in 2013, um, requiring all individuals who were legally residing in the United States to have healthcare insurance. So it means that the benefit plans that are ACA compliant have some of the exceptions, but the financial hardship and religions believe that we'll apply for that loss for you to have a fee over it.

Speaker speaker\_1: Oh, okay. I didn't know how you qualified for that. So I mean, I thought it was, like, a different type of coverage or something.

Speaker speaker\_0: No, sir. So you don't really have-

Speaker speaker\_1: Not either.

Speaker speaker\_0: ... uh, plans. It's just something that the plan itself conflicts. Sorry.

Speaker speaker\_1: That's fine.

Speaker speaker\_0: It all depends on your state itself. Certain states, 'cause these benefits are offered for all of the Partners Personnel offices around the United States. So depending on your state, certain of them have a requirement for when you're filing taxes, for example-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... if you had insurance-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... and it was ACA compliant, there's a certain fee that you don't have to pay when you file your taxes. So that all depends on the state-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that you're in.

Speaker speaker\_1: Okay. Yeah, I thought it was, like, a, uh... I didn't know if it was free healthcare or not. I didn't know if that's what that was. That's why I was asking you that.

Speaker speaker\_0: Understood. Um, so as far as the medical goes, they offer a total of these seven plans. There is the minimum volume plan, which is the only major medical insurance plan, um, as well as the only monthly deduction. So you do have the requirement of working 30 hours or more to be eligible for the plan itself. If you were to enroll into it, the monthly deduction for employee only is \$502.71 per month, with the in-network deductible of \$6,900 and out-of-network deductible of \$10,000.

Speaker speaker\_2: Hmm.

Speaker speaker\_0: Aside from that, they offer one primary virtual care plan, which would be \$5.09 per paycheck. With that virtual primary care plan, you'll have urgent care 24/7, the primary services, care coordination and navigation, as well as discounted, uh, labs whenever you do have to go out to get your labs done. And then aside from those two, there will be five, five PPO-limited plans. They are split into two categories. There is a preventative, preventive services is that, that you get done to make sure you're up to health, like your physicals.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: Your screening for blood pressure, iron deficiency, the counseling for a healthy diet or avoiding the exposures for the sun, along with your preventative immunizations like tetanus, rotavira, influenza, and your preventative generic prescriptions like vitamins and statins. That preventative plan is called StayHealthy MEC TeleRx. It does come with a free Rx membership, and it is \$16.80 per paycheck. It does have a network requirement. Then they have three hospital indemnity plans. Hospital indemnity are those hospital services like your doctor's visits, the emergency room, urgent care, or surgeries. It goes over a tier system with the lowest tier being VIP Standard, \$17.66, VIP Plus, \$31.61, highest tier, VIP Prime, \$43.28. And all of those prices were per paycheck, and they do not have any network requirement for the VIP plans. And then the last plan has both services.

Speaker speaker\_2: And then the last one...

Speaker speaker\_0: Sorry?

Speaker speaker\_2: You said how much was that one per month?

Speaker speaker\_0: So these are per paycheck. There is a weekly deduction.

Speaker speaker\_2: Okay.

Speaker speaker\_0: VIP Standard is \$17.66, VIP Plus is \$31.61, and VIP Prime is \$43.28.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And then the last plan has both services together, preventative and hospital indemnity. It's called StayHealthy MEC Enhanced. This one is \$43.76 per paycheck, and it does have a network requirement. And then all of those five plans that we just went over have an urgent care virtual package in them.

Speaker speaker\_2: Are these PPE... Are these PPO, or, uh, what were they again?

Speaker speaker\_0: Um, yes, the five that we just went over are PPO-limited plans.

Speaker speaker\_2: Okay.