

## **Transcript: Francesca**

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### **Full Transcript**

Welcome to My name is Francesca. How can I assist you today? Uh, yes, my name is Richard Galligan and I'm with, um, Partners and I was w- calling about benefits they were talking about or he texted me. Okay. Do you mean Partners Personnel? Yes. And what information were you looking for? Um, wha- how plans they have for, um, medical, uh, dental and vision. What are the last four digits of your Social Security number? 5045. And to make sure that I located the correct account can you verify your mailing address for me and your date of birth please? 293 Broward Road, Treton Georgia 30752 and, uh, 30791. All right. And that is a home address, it does not have a unit or apartment number correct? Right. We have the best phone number to contact you, 901-626-3538, same as the one you're called on? Yes. And lastly, I have your email down as first and last name@yahoo.com? Yes. So all of our benefit plans at Partners Personnel offer are PPO limited plans. They are separate so they each individually get charged separately. Depending on whether or not you're going to be putting a dependent as well as whether or not you're going to select specific plans will depend on how much your policy will come out to be. The only benefit plan that has more than one plan being offered is medical, everything else is only one plan. Were you looking to put a dependent or did you want the benefits just for yourself? Just for myself. All right. So the dental plan will be \$3.63 per paycheck for employee only. It's going to cover preventative services at 100%, basic services, basic storage services and radiographs at 80%. The annual maximum in services that it's going to cover will be \$500 annually. And you'll have a \$50 deductible with that plan... Okay. All right, and then for the vision it is \$2.15 per paycheck, this one works with copays. You'll have a \$10 copay for the eye exam, a \$25 copay for the lenses and frames, a \$0 copay for the contact lens fittings and the annual frame allowance is \$130. Okay. And then six, seven, and then for medical there is a total of seven different medical plans being offered. Out of all of the coverage in general that they offer for insurance, there's only one major medical insurance plan, which is a medical plan. This is also going to be the only benefit that rather than being a weekly per paycheck deduction will be a monthly deduction. For employee only it's \$502.71. It works in and out of network. The in-network deductible is \$6,900, out of network deductible will be \$10,000. The next medical plan is a virtual primary care plan. You're gonna have your primary care, your urgent care, care navigation and care coordination as well as discounted lab benefits with this plan. It is virtual only and it will be \$9... I mean, \$5.99 weekly, excuse me, for employee only per paycheck. And then two plans, they offer five PPO limited plans in total. Um, this coverage are separated into two categories. There is preventative. Your preventative services are those services you get done to make sure you're up to health like your annual physical, the screenings for blood pressure, iron deficiency, your counseling for a healthy diet or avoiding UV exposures from the sun, along with your preventative prescriptions such as aspirin and statins and then also the preventative

immunizations, um, varicella, pertussis or influenza. That one is \$16.80 per paycheck. It is called Stay Healthy MEC TeleRx and it does have a network requirement. It also comes with a free Rx membership for your prescriptions. Aside from that they have three hospital indemnity plans. Hospital indemnity's basically your hospital services, your doctor's visits, the emergency room, urgent care or surgery. They go off on a tier system, the lowest tier is a VAP Standard, \$17.66 per paycheck. Second tier's VAP Plus, \$31.61 per paycheck and highest tier is a VAP Prime, \$43.28 per paycheck. All three of the VAP plans have no network requirement. And then the very last plan offers both services, preventative as well as hospital indemnity together. And this will be the only PPO plan to have a copay for your primary care four visits per year with a \$10 copay, for your specialist care four visits per year with a \$50 copay and for your urgent care visits four visits per year, \$60 copay. This one is called the Stay Healthy MEC Enhance. It is \$43.76 per paycheck and it does have a network requirement. And those are all of the medical plans they're currently offering employees. Uh, could you send me those in my email? I just want to look over those. Yes, sir. I can send you a copy of the Benefit Guide, 'cause the benefits didn't offer at the moment. Okay. Is... I'll have to get back with you on the medical then. Of course. You still have till August 29. I mean, sorry, not August, March 29 is it? Bear with me one moment 'cause your personal enrollment period started the 17 of this month, February. So it'll be March 19, the very last day that you can make the enrollment into the benefits. You said March the 29th? March 19. March 19. Okay. Okay. And then while you're looking over the Benefit Guide, if you come up with any questions, you're more than welcome to be able to call. In the event that we're unable to answer them for you, we'd be more than happy to transfer you to the correct carrier for that answer. Okay. All right, so I sent you the Benefit Guide as a PDF file from our office email which is info@benefitsinocard and it's going to be titled Benefit Guide. Okay. And then our phone number, as well as hours of operation will also be on that email for you. Okay. Right, so aside from sending that Benefit Guide, was there anything else that we can assist you with today? Um... So, um, vision, dental is just one plan? Yes. Vision is one plan, dental is one plan, medical is one plan. Everything is separated. Okay. So... Do I need to contact y'all to say, "This is what I want, and this, and this, and this," or did I already do that during the phone call? But except for medical, so vision and dental is just one plan with y'all? No, sir. Once again, vision is a separate plan, dental is a separate plan, so those are two plans in total. Nothing comes together. Okay. And then once we are ready to process an enrollment, you will be able to call back and we'll process it for you over the phone. Okay. So... Yeah. So, um, what you're emailing me is all of the plans that we discussed? Yes, sir. The Benefit Guide. Everything, all the information that- Okay. ... I provided to you, everything we've discussed and went over is on that booklet that I provided to you. That's what we are provided- Okay. ... by the staffing companies to provide the information for the members. Okay. All right. All right. Was there anything else we can assist you with today? That's it. All right. It was a pleasure assisting you today. I hope you have a wonderful rest of your day and thank you for calling Benefits in Our Car today. Thank you. My pleasure. Have a good day.

## Conversation Format

Speaker speaker\_0: Welcome to My name is Francesca. How can I assist you today?

Speaker speaker\_1: Uh, yes, my name is Richard Galligan and I'm with, um, Partners and I was w- calling about benefits they were talking about or he texted me.

Speaker speaker\_0: Okay. Do you mean Partners Personnel?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And what information were you looking for?

Speaker speaker\_1: Um, wha- how plans they have for, um, medical, uh, dental and vision.

Speaker speaker\_0: What are the last four digits of your Social Security number?

Speaker speaker\_1: 5045.

Speaker speaker\_0: And to make sure that I located the correct account can you verify your mailing address for me and your date of birth please?

Speaker speaker\_1: 293 Broward Road, Treton Georgia 30752 and, uh, 30791.

Speaker speaker\_0: All right. And that is a home address, it does not have a unit or apartment number correct?

Speaker speaker\_1: Right.

Speaker speaker\_0: We have the best phone number to contact you, 901-626-3538, same as the one you're called on?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And lastly, I have your email down as first and last name@yahoo.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So all of our benefit plans at Partners Personnel offer are PPO limited plans. They are separate so they each individually get charged separately. Depending on whether or not you're going to be putting a dependent as well as whether or not you're going to select specific plans will depend on how much your policy will come out to be. The only benefit plan that has more than one plan being offered is medical, everything else is only one plan. Were you looking to put a dependent or did you want the benefits just for yourself?

Speaker speaker\_1: Just for myself.

Speaker speaker\_0: All right. So the dental plan will be \$3.63 per paycheck for employee only. It's going to cover preventative services at 100%, basic services, basic storage services and radiographs at 80%. The annual maximum in services that it's going to cover will be \$500 annually. And you'll have a \$50 deductible with that plan...

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, and then for the vision it is \$2.15 per paycheck, this one works with copays. You'll have a \$10 copay for the eye exam, a \$25 copay for the lenses and frames, a \$0 copay for the contact lens fittings and the annual frame allowance is \$130.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then six, seven, and then for medical there is a total of seven different medical plans being offered. Out of all of the coverage in general that they offer for insurance, there's only one major medical insurance plan, which is a medical plan. This is also going to be the only benefit that rather than being a weekly per paycheck deduction will be a monthly deduction. For employee only it's \$502.71. It works in and out of network. The in-network deductible is \$6,900, out of network deductible will be \$10,000. The next medical plan is a virtual primary care plan. You're gonna have your primary care, your urgent care, care navigation and care coordination as well as discounted lab benefits with this plan. It is virtual only and it will be \$9... I mean, \$5.99 weekly, excuse me, for employee only per paycheck. And then two plans, they offer five PPO limited plans in total. Um, this coverage are separated into two categories. There is preventative. Your preventative services are those services you get done to make sure you're up to health like your annual physical, the screenings for blood pressure, iron deficiency, your counseling for a healthy diet or avoiding UV exposures from the sun, along with your preventative prescriptions such as aspirin and statins and then also the preventative immunizations, um, varicella, pertussis or influenza. That one is \$16.80 per paycheck. It is called Stay Healthy MEC TeleRx and it does have a network requirement. It also comes with a free Rx membership for your prescriptions. Aside from that they have three hospital indemnity plans. Hospital indemnity's basically your hospital services, your doctor's visits, the emergency room, urgent care or surgery. They go off on a tier system, the lowest tier is a VAP Standard, \$17.66 per paycheck. Second tier's VAP Plus, \$31.61 per paycheck and highest tier is a VAP Prime, \$43.28 per paycheck. All three of the VAP plans have no network requirement. And then the very last plan offers both services, preventative as well as hospital indemnity together. And this will be the only PPO plan to have a copay for your primary care four visits per year with a \$10 copay, for your specialist care four visits per year with a \$50 copay and for your urgent care visits four visits per year, \$60 copay. This one is called the Stay Healthy MEC Enhance. It is \$43.76 per paycheck and it does have a network requirement. And those are all of the medical plans they're currently offering employees.

Speaker speaker\_1: Uh, could you send me those in my email? I just want to look over those.

Speaker speaker\_0: Yes, sir. I can send you a copy of the Benefit Guide, 'cause the benefits didn't offer at the moment.

Speaker speaker\_1: Okay. Is... I'll have to get back with you on the medical then.

Speaker speaker\_0: Of course. You still have till August 29. I mean, sorry, not August, March 29 is it? Bear with me one moment 'cause your personal enrollment period started the 17 of this month, February. So it'll be March 19, the very last day that you can make the enrollment into the benefits.

Speaker speaker\_1: You said March the 29th?

Speaker speaker\_0: March 19.

Speaker speaker\_1: March 19. Okay. Okay.

Speaker speaker\_0: And then while you're looking over the Benefit Guide, if you come up with any questions, you're more than welcome to be able to call. In the event that we're unable to answer them for you, we'd be more than happy to transfer you to the correct carrier for that answer.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, so I sent you the Benefit Guide as a PDF file from our office email which is info@benefitsinocard and it's going to be titled Benefit Guide.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then our phone number, as well as hours of operation will also be on that email for you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Right, so aside from sending that Benefit Guide, was there anything else that we can assist you with today?

Speaker speaker\_1: Um... So, um, vision, dental is just one plan?

Speaker speaker\_0: Yes. Vision is one plan, dental is one plan, medical is one plan. Everything is separated.

Speaker speaker\_1: Okay. So... Do I need to contact y'all to say, "This is what I want, and this, and this, and this," or did I already do that during the phone call? But except for medical, so vision and dental is just one plan with y'all?

Speaker speaker\_0: No, sir. Once again, vision is a separate plan, dental is a separate plan, so those are two plans in total. Nothing comes together.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then once we are ready to process an enrollment, you will be able to call back and we'll process it for you over the phone.

Speaker speaker\_1: Okay. So... Yeah. So, um, what you're emailing me is all of the plans that we discussed?

Speaker speaker\_0: Yes, sir. The Benefit Guide. Everything, all the information that-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... I provided to you, everything we've discussed and went over is on that booklet that I provided to you. That's what we are provided-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... by the staffing companies to provide the information for the members.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: All right. Was there anything else we can assist you with today?

Speaker speaker\_1: That's it.

Speaker speaker\_0: All right. It was a pleasure assisting you today. I hope you have a wonderful rest of your day and thank you for calling Benefits in Our Car today.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: My pleasure.

Speaker speaker\_1: Have a good day.