

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi. Um, I'm just looking to enroll, um, in health insurance. Okay. What's the staffing agency you work for? Um, per- hold on one second. Partners Personnel. And the last four of your Social? 9350. Okay. And what were your first and last name? Stephanie Lovejoy. Lovejoy. Mm-hmm. Let's see here. And did you recently just start with Partners Personnel? I did, yes. Okay, 'cause I wasn't seeing your file in our system just yet, so in order for me to create the file in our system to enroll you into their benefits, I need your full Social. Okay. Uh, 026-72-9350. Yeah. And will you spell your last name for me, Stephanie? It's L-O-V-E J-O-Y. Okay. And your home address, including city, state and zip code. Um, 5313 Baywater, which is one word, Drive, Tampa, Florida 33615. And your date of birth? 2-21-1984. And a good telephone number. I have a 603-479-8212? Yep. And do you have a good email? It's lovejoy.steph@gmail.com. At gmail, okay. So let's see here. Now, did you have an idea of what you wanted to be enrolled into through Partners or no? Um, I did... I have a pamphlet here. It's a little booklet they gave me yesterday. I looked through it. So I have an idea of things that, um, I would like, well, hopefully can be covered. And I was also gonna see if I could add my husband on, how much that will be too. Okay. Um... And what were your elections or what did you have an idea of? So we don't really go to the doctor very often, so I was trying to keep this as cheap as possible a week. But, I mean, I guess it depends. So what's important to me is, is I can get, um, for him and I, a internal medicine doctor, um, a, you know, gynecology, mammogram, um, PCP. Basically, like, you know, he'd probably get like a physical once a year and internal medicine doctor. Um... Mokay. Um, but I do- Basic stuff, I guess. Yeah. So let's see here. So I do know that Partners, they offer five different medical plans. Um, one of them just covers preventative healthcare services only, which is the MEC-TeleRx. Uh, that one, preventative healthcare services, meaning like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Uh, for employee plus spouse, that's \$21.70 a week. Then they have three other medical plans, the VIP plans. Now, those actually cover hospitals, doctors and medications. Uh, the only major difference between the standard plus and the prime is how much the insurance carrier pays out to cover things. Um, and then the MEC Enhanced is like a combination of both preventative plus hospital, doctor and medication coverage, um, and that's \$74.07 a week. However, the VIP plans, those range from \$33.50 to \$94.06. Hmm. Okay. So the VIP, would that fall under, you know, if like I wanted to go get a mammogram or a, you know, something like that? Um, so the VIP plans wouldn't cover preventative healthcare services. Those just cover regular hospital visits, doctor visits and medication coverage. Okay. So would that be... So what am I, what I'm talking about, is that more like a specialist? Or... Uh, so like mammograms would be typically considered preventative 'cause

you're preventing something from happening to you. Yeah. I'm not good at picking insurance, clearly. Um, I don't... I'm thinking more along the lines of VIP, 'cause I definitely, I think it would be great if we had hospital coverage and just in case, you never know. Um, so I'm thinking probably the VIP. And that was, you said that was how much a month or a week? Um, the standard's \$33.50. Uh, VIP plus, \$66.51. And the prime is \$94.06. Okay. In your opinion, do you think, um, the VIP or the prime would be better? Uh, well, we're not allowed to give recommendations 'cause we're not insurance agents. However, all I do know is that the VIP plans, they cover hospitals, doctors and medications. MEC TeleRx just covers preventative health care services, while the MEC Enhanced is a combination of both preventative plus hospital, doctor, and medication coverage. Hmm. And how much is that one? The, the last one you just said? Uh, the MEC Enhanced for employee plus spouse is \$74.07. Okay. Sorry, I'm writing all of this. No worries. Okay. So, that's really not much of a difference, the \$66 while the \$74... Uh, all right. MEC. Okay, maybe then, um... So how soon... When is open enrollment, I guess? Is it... Or when does that begin and all that? Um, so since you just started with Partners Personnel, you do have a personal open enrollment period, which is 30 days from your first initial paycheck. Oh. So, whenever you receive your first paycheck, 30 days from that date. Oh, that's nice. Okay. It is. All right. Paycheck. Okay. Um, yeah, I think... Oh, I see it. Okay. \$74.07, MEC Enhanced. All right, yeah. I'm thinking I'm gonna go with the, the MEC Enhanced one with myself and my spouse. Okay, so MEC Enhanced, so just medical. Anything else? Uh, how much would dental be? Hmm. Uh, for employee plus spouse, \$6.99 a week. All right, we'll add that on, as well. And, I think that will do it for coverage. Okay. So, doing dental and MEC Enhanced for employee plus spouse would make your total deductions \$81.06 a week. Do you authorize Partners Personnel to make that deduction for you? Yes, please. Okay. And let me go ahead and add your spouse's information down. What's your spouse's first name? It's David. And then, and his last name. And White is his last name. Okay. And do you have a social? 025-72-5608. And just to confirm, 025-72-5608? Yeah. Okay. And his date of birth? 11/09/1985. 1985. Okay. Let's see. Okay, so I do want to let you know that this pending enrollment will take one to two weeks to go through. Then, whenever you witness your first payroll deduction of the \$81.06 come off your paycheck, coverage begins the Monday we receive that deduction from Partners Personnel. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that Partners is a Section 125 client. So, what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, Stephanie, is there anything else I can help you out with today? No, that's everything. So if I... Like, let's say my, you know, I talk to my husband about this tonight and he wants to make a change, can I call back and, you know- Oh, of course. ... change anything around? Oh, okay. Of course, yes. Um, so, so from your first paycheck, so, uh, you have the 30 days from your first paycheck to make any changes or to enroll or cancel the benefits. Um, because like I said, that's your personal open enrollment period. Um, so after those 30 days, you would be locked in or you wouldn't be able to make any changes. Okay, gotcha. All right. Thank you so much for the information. Appreciate it. You're welcome. Well, thank you for calling Benefits and a Card. I hope you have a wonderful day, okay? You

too, thanks. Bye-bye. You're welcome. 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 and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi. Um, I'm just looking to enroll, um, in health insurance.

Speaker speaker_1: Okay. What's the staffing agency you work for?

Speaker speaker_2: Um, per- hold on one second. Partners Personnel.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 9350.

Speaker speaker_1: Okay. And what were your first and last name?

Speaker speaker_2: Stephanie Lovejoy.

Speaker speaker_1: Lovejoy.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Let's see here. And did you recently just start with Partners Personnel?

Speaker speaker_2: I did, yes.

Speaker speaker_1: Okay, 'cause I wasn't seeing your file in our system just yet, so in order for me to create the file in our system to enroll you into their benefits, I need your full Social.

Speaker speaker_2: Okay. Uh, 026-72-9350.

Speaker speaker_1: Yeah. And will you spell your last name for me, Stephanie?

Speaker speaker_2: It's L-O-V-E J-O-Y.

Speaker speaker_1: Okay. And your home address, including city, state and zip code.

Speaker speaker_2: Um, 5313 Baywater, which is one word, Drive, Tampa, Florida 33615.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 2-21-1984.

Speaker speaker_1: And a good telephone number. I have a 603-479-8212?

Speaker speaker_2: Yep.

Speaker speaker_1: And do you have a good email?

Speaker speaker_2: It's lovejoy.steph@gmail.com.

Speaker speaker_1: At gmail, okay. So let's see here. Now, did you have an idea of what you wanted to be enrolled into through Partners or no?

Speaker speaker_2: Um, I did... I have a pamphlet here. It's a little booklet they gave me yesterday. I looked through it. So I have an idea of things that, um, I would like, well, hopefully can be covered. And I was also gonna see if I could add my husband on, how much that will be too.

Speaker speaker_1: Okay.

Speaker speaker_2: Um...

Speaker speaker_1: And what were your elections or what did you have an idea of?

Speaker speaker_2: So we don't really go to the doctor very often, so I was trying to keep this as cheap as possible a week. But, I mean, I guess it depends. So what's important to me is, is I can get, um, for him and I, a internal medicine doctor, um, a, you know, gynecology, mammogram, um, PCP. Basically, like, you know, he'd probably get like a physical once a year and internal medicine doctor. Um...

Speaker speaker_1: Mokay. Um, but I do-

Speaker speaker_2: Basic stuff, I guess.

Speaker speaker_1: Yeah. So let's see here. So I do know that Partners, they offer five different medical plans. Um, one of them just covers preventative healthcare services only, which is the MEC-TeleRx. Uh, that one, preventative healthcare services, meaning like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy. Uh, for employee plus spouse, that's \$21.70 a week. Then they have three other medical plans, the VIP plans. Now, those actually cover hospitals, doctors and medications. Uh, the only major difference between the standard plus and the prime is how much the insurance carrier pays out to cover things. Um, and then the MEC Enhanced is like a combination of both preventative plus hospital, doctor and medication coverage, um, and that's \$74.07 a week. However, the VIP plans, those range from \$33.50 to \$94.06.

Speaker speaker_2: Hmm. Okay. So the VIP, would that fall under, you know, if like I wanted to go get a mammogram or a, you know, something like that?

Speaker speaker_1: Um, so the VIP plans wouldn't cover preventative healthcare services. Those just cover regular hospital visits, doctor visits and medication coverage.

Speaker speaker_2: Okay. So would that be... So what am I, what I'm talking about, is that more like a specialist? Or...

Speaker speaker_1: Uh, so like mammograms would be typically considered preventative 'cause you're preventing something from happening to you.

Speaker speaker_2: Yeah. I'm not good at picking insurance, clearly . Um, I don't... I'm thinking more along the lines of VIP, 'cause I definitely, I think it would be great if we had

hospital coverage and just in case, you never know. Um, so I'm thinking probably the VIP. And that was, you said that was how much a month or a week?

Speaker speaker_1: Um, the standard's \$33.50. Uh, VIP plus, \$66.51. And the prime is \$94.06.

Speaker speaker_2: Okay. In your opinion, do you think, um, the VIP or the prime would be better?

Speaker speaker_1: Uh, well, we're not allowed to give recommendations 'cause we're not insurance agents. However, all I do know is that the VIP plans, they cover hospitals, doctors and medications. MEC TeleRx just covers preventative health care services, while the MEC Enhanced is a combination of both preventative plus hospital, doctor, and medication coverage.

Speaker speaker_2: Hmm. And how much is that one? The, the last one you just said?

Speaker speaker_1: Uh, the MEC Enhanced for employee plus spouse is \$74.07.

Speaker speaker_2: Okay. Sorry, I'm writing all of this.

Speaker speaker_1: No worries.

Speaker speaker_2: Okay. So, that's really not much of a difference, the \$66 while the \$74... Uh, all right. MEC. Okay, maybe then, um... So how soon... When is open enrollment, I guess? Is it... Or when does that begin and all that?

Speaker speaker_1: Um, so since you just started with Partners Personnel, you do have a personal open enrollment period, which is 30 days from your first initial paycheck.

Speaker speaker_2: Oh.

Speaker speaker_1: So, whenever you receive your first paycheck, 30 days from that date.

Speaker speaker_2: Oh, that's nice. Okay.

Speaker speaker_1: It is.

Speaker speaker_2: All right. Paycheck. Okay. Um, yeah, I think... Oh, I see it. Okay. \$74.07, MEC Enhanced. All right, yeah. I'm thinking I'm gonna go with the, the MEC Enhanced one with myself and my spouse.

Speaker speaker_1: Okay, so MEC Enhanced, so just medical. Anything else?

Speaker speaker_2: Uh, how much would dental be? Hmm.

Speaker speaker_1: Uh, for employee plus spouse, \$6.99 a week.

Speaker speaker_2: All right, we'll add that on, as well. And, I think that will do it for coverage.

Speaker speaker_1: Okay. So, doing dental and MEC Enhanced for employee plus spouse would make your total deductions \$81.06 a week. Do you authorize Partners Personnel to make that deduction for you?

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. And let me go ahead and add your spouse's information down. What's your spouse's first name?

Speaker speaker_2: It's David.

Speaker speaker_1: And then, and his last name.

Speaker speaker_2: And White is his last name.

Speaker speaker_1: Okay. And do you have a social?

Speaker speaker_2: 025-72-5608.

Speaker speaker_1: And just to confirm, 025-72-5608?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. And his date of birth?

Speaker speaker_2: 11/09/1985.

Speaker speaker_1: 1985. Okay. Let's see. Okay, so I do want to let you know that this pending enrollment will take one to two weeks to go through. Then, whenever you witness your first payroll deduction of the \$81.06 come off your paycheck, coverage begins the Monday we receive that deduction from Partners Personnel. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. However, I do see that Partners is a Section 125 client. So, what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere. But other than that, Stephanie, is there anything else I can help you out with today?

Speaker speaker_2: No, that's everything. So if I... Like, let's say my, you know, I talk to my husband about this tonight and he wants to make a change, can I call back and, you know-

Speaker speaker_1: Oh, of course.

Speaker speaker_2: ... change anything around? Oh, okay.

Speaker speaker_1: Of course, yes. Um, so, so from your first paycheck, so, uh, you have the 30 days from your first paycheck to make any changes or to enroll or cancel the benefits. Um, because like I said, that's your personal open enrollment period. Um, so after those 30 days, you would be locked in or you wouldn't be able to make any changes.

Speaker speaker_2: Okay, gotcha. All right. Thank you so much for the information. Appreciate it.

Speaker speaker_1: You're welcome. Well, thank you for calling Benefits and a Card. I hope you have a wonderful day, okay?

Speaker speaker_2: You too, thanks. Bye-bye.

Speaker speaker_1: You're welcome. Bye-bye.